

Original Research Article

Program Innovation in the National Amil Zakat Management System: A Step Towards Enhancing the Welfare of Mustahik

Inovasi Program dalam Sistem Pengelolaan Amil Zakat Nasional sebagai Upaya Peningkatan Kesejahteraan Mustahik

Muhammad Fakrur Rozi¹, Mashudi², Qamarul Huda³ 

^{1,2,3}Masters Program in Sharia Economics, Postgraduate Program at Sayyid Ali Rahmatullah State Islamic University Tulungagung

Article history: Recieved 26 June 2023; Accepted 13 December 2023; Published 13 April 2024

ABSTRACT

The growing development of the Zakat Infak Sedekah (ZIS) management system which gave birth to a new program which is the result of the program innovation of each amil zakat institution is expected to be able to improve the welfare of mustahik such as orphans, dhuafa, poor, poor in various fields. This study aims to find out program innovation in both amil and zakat institutions which are seen from the four aspects listed in law no. 23 of 2011 which covers the collection, distribution, utilization and reporting of zakat, infaq, alms (ZIS) funds at BAZNAS Tulungagung and NU Care-LAZISNU Tulungagung. This research method is qualitative with descriptive research type, data collection techniques with in-depth interviews, moderate participation observation and documentation, data analysis model of Miles and Huberman. Checking the validity of the data by extending observations, increasing persistence, triangulation and member checks. The results of this study are 1) collection at BAZNAS Tulungagung through ZAKAT COLLECTOR UNIT (UPZ), Bank Transfers, Counters/counters, by conducting socialization to the agency and social media Instagram Facebook and YouTube while NU Care-LAZISNU Tulungagung through the BRANCH REPRESENTATIVE ASSEMBLY line (MWC), twigs and congregations, bank transfers, zakat cars, with outreach to congregations, and social media Instagram Facebook and WhatsApp groups. 2) Distribution of BAZNAS Tulungagung through education compensation programs, medicine for Islamic boarding schools, mass circumcision, house renovations, and Zakat Community Development (ZCD) for tourist villages while NU Care- LAZISNU Tulungagung through education care programs, free medical treatment, disaster response, mosque construction, programs wholesale. 3) Utilization of BAZNAS Tulungagung through a

*Corresponding author.

E-mail address: mr.maika@umsida.ac.id

Peer reviewed under responsibility of Universitas Muhammadiyah Sidoarjo.

© 2023 Universitas Muhammadiyah Sidoarjo, All right reserved, This is an open access article under the CC BY license (<http://creativecommons.org/licenses/by/4.0/>)

basic food distribution program for orphans totaling 1500 pcs each year, One Family One Bachelor scholarship (SKSS) at 4 universities in Tulungagung for underprivileged families, "fertile goat" farms of 50 goats in the area village of Besole, business capital for etek traders is 1 million rupiah, while NU Care-LAZISNU Tulungagung through the staple rice program for the poor, 550 free eyeglasses for mustahik in the education sector, 140 "integrated goat" farms in the village area pakisaji, business capital for small businesses or wholesalers of 2 million rupiah. 4) BAZNAS Tulungagung reporting through the BAZNAS Information Management System (SIMBA) and Instagram social media and the official website while NU Care-LAZISNU Tulungagung submits reports to BAZNAS Tulungagung, People's Welfare, Ministry of Religion and social media Instagram and Facebook and WhatsApp groups.

Keywords: Zakat, Infak, Charity, Welfare

ABSTRAK

Perkembangan pesat sistem pengelolaan Zakat Infak Sedekah (ZIS), yang melahirkan program baru sebagai hasil inovasi dari setiap lembaga amil zakat, diharapkan dapat meningkatkan kesejahteraan mustahik seperti yatim, dhuafa, miskin, dan kelompok rentan lainnya. Penelitian ini bertujuan untuk mengetahui inovasi program di lembaga amil dan zakat yang dilihat dari empat aspek yang tercantum dalam Undang-Undang No. 23 tahun 2011 yang mencakup pengumpulan, distribusi, pemanfaatan, dan pelaporan dana zakat, infak, sedekah (ZIS) di BAZNAS Tulungagung dan NU Care-LAZISNU Tulungagung. Metode penelitian ini adalah kualitatif dengan jenis penelitian deskriptif, teknik pengumpulan data dengan wawancara mendalam, observasi partisipatif moderat, dan dokumentasi, model analisis data Miles dan Huberman. Pengecekan validitas data dilakukan melalui perpanjangan observasi, peningkatan ketekunan, triangulasi, dan member checks. Hasil penelitian ini adalah 1) pengumpulan di BAZNAS Tulungagung melalui UNIT PENGUMPUL ZAKAT (UPZ), Transfer Bank, Kantor-kantor, dengan melakukan sosialisasi kepada lembaga dan media sosial Instagram Facebook dan YouTube sedangkan NU Care-LAZISNU Tulungagung melalui JALUR PERWAKILAN RANTING (MWC), ranting dan jamaah, transfer bank, mobil zakat, dengan jangkauan ke jamaah, dan media sosial Instagram Facebook dan grup WhatsApp. 2) Distribusi BAZNAS Tulungagung melalui program kompensasi pendidikan, obat untuk pondok pesantren, sunatan massal, renovasi rumah, dan Zakat Community Development (ZCD) untuk desa pariwisata sedangkan NU Care-LAZISNU Tulungagung melalui program perawatan pendidikan, pengobatan gratis, tanggap bencana, pembangunan masjid, program grosir. 3) Pemanfaatan BAZNAS Tulungagung melalui program distribusi bahan pokok untuk yatim piatu sebanyak 1500 pcs setiap tahun, beasiswa One Family One Bachelor (SKSS) di 4 universitas di Tulungagung untuk keluarga kurang mampu, peternakan "kambing subur" sebanyak 50 ekor di daerah desa Besole, modal usaha untuk pedagang etek sebesar 1 juta rupiah, sedangkan NU Care-LAZISNU Tulungagung melalui program beras pokok untuk masyarakat miskin, 550 kacamata gratis untuk mustahik di sektor pendidikan, 140 peternakan "kambing terpadu" di daerah desa Pakisaji, modal usaha untuk usaha kecil atau grosir sebesar 2 juta rupiah. 4) Pelaporan BAZNAS Tulungagung melalui Sistem Informasi BAZNAS (SIMBA) dan media

sosial Instagram dan situs web resmi sedangkan NU Care-LAZISNU Tulungagung mengajukan laporan kepada BAZNAS Tulungagung, Kesejahteraan Rakyat, Kementerian Agama, dan media sosial Instagram dan Facebook serta grup WhatsApp.

Kata Kunci: Zakat, Infak, Sedekah, Kesejahteraan

HOW TO CITE: Muhammad Fakrur Rozi, Mashudi, Qamarul (2024) Program Innovation in the National Amil Zakat Management System: A Step Towards Enhancing the Welfare of Mustahik, Vol 8 (1), April 2024, 31-53

DOI Link: <http://doi.org/10.21070/perisai.v8i1.1678>

1. Introduction

The Amil Zakat Agency (BAZNAS) and the Amil Zakat Institution (LAZ) have four tasks as stipulated in article 2 of Law Number 23 of 2011. The first is a collection where muzakki can carry out the calculation of zakat, infaq and alms that must be hidden or can ask for help from Amil (Busrah & Tanrajaya, 2020). The second is the distribution where the existing zakat, infaq and alms must be distributed to mustahik by taking into account the priority scale by paying attention to the principles of equity, justice and territoriality. The third is utilization where the existing zakat, infaq and alms are used for productive endeavors to deal with the needy and the poor. Fourth, namely reporting and accountability, this relates to all forms of zakat management from BAZNAS must report to Baznas above it and LAZ which also reports zakat management to BAZNAS (Shafi'i, 2019).

With innovations that continue to develop, especially in the four management aspects of collection that utilize social media such as Instagram, Youtube, and whats app, distribution, utilization which gives rise to new programs such as goat farming, fish, and reporting using the simba system which can be seen directly from center. Welfare problems in Indonesia can be minimized by maximizing the potential that exists in zakat funds, alms infaq because the utilization aspect is a direct and long-term touch (Azwar, 2022). The potential for increasing welfare can be seen from the role of BAZNAS and LAZ in various regions in Indonesia as carried out by BAZNAS Central Java holding training to increase the capacity of bamboo craftsmen for productive mustahik assisted by the Empowerment and Family Welfare Mobilization Team (TP PKK) in January 2023, the event was attended by 130 mustahik for 4 (four) days and at the end of the event there was a handover of 10 machines for the production of the bamboo crafts. From this it can be seen that the management of zakat by BAZNAS has the potential to improve welfare in a certain area. Apart from the BAZNAS institution alone, the role of LAZ (Utam, 2017), one of which is NU Care-LAZISNU in Banyuwangi district, also has a program that is oriented towards increasing welfare through the PCNU scholarship

program, and NUpreneurs with the hope that zakat, infaq and alms management will make the existing mustahik become independent and prosperous (Sadat & Anwar, 2019).

The large potential of zakat, infaq and alms fund management institutions BAZNAS and one of the LAZs namely NU Care-LAZISNU which is one of the banoms of the largest organization in Indonesia Nahdlatul Ulama, can be seen from the national financial reports of the two institutions (Furqan, 2015). The following is a financial report from BAZNAS Indonesia and NU Care-LAZISNU Indonesia:

Table 1. BAZNAS and NU Care-LAZISNU Financial Reports for the 2018-2021 period (Rupiah)

Year	BAZNAS		LAZISNU	
	Collection	disbursement	Collection	disbursement
2018	195.092.051.942	175.811.470.985	294.859.161.476	286.298.761.298
2019	296.653.558.808	196.898.468.131	515.485.705.611	516.755.410.365
2020	386.405.231.105	251.633.679.207	781.740.400.437	718.462.573.541
2021	517.206.705.951	375.713.915.910	1.044.387.877.221	1.024.499.068.706

Source: National Amil Zakat Agency, Institute for Amil Zakat Infaq Alms Nahdlatul Ulama.

The utilization of zakat, infaq and alms funds in each region in Indonesia has different styles and programs, although all of them are guided by one legal umbrella, namely (*Law of the Republic of Indonesia Number 23 Of, 2011*). However, in practice, amil zakat institutions differ from one another. This difference is influenced by the policies and programs of each amil zakat institution in each region which must adapt to the conditions that exist in society (Tho'in & Andrian, 2021).

The management carried out by LAZ NU Care-LAZISNU is related to zakat, infaq and alms funds in the aspect of collecting NU Care-LAZISNU carrying the NU Coin program where in its implementation there is an Amil Madrasah program which is held every month in every sub-district in Tulungagung Regency (Son, 2019). Distribution has a basic food package assistance program for people who have had a disaster impact and are less fortunate, and house renovations for residents who have uninhabitable houses. Utilization has a "kulakan" business capital distribution program which is targeted at small businesses in the community. Finally, with regard to reporting and accountability, in this case, NU Care-LAZISNU reports every 6 months to BAZNAS Tulungagung regarding all aspects of managing zakat, infaq and alms funds in Tulungagung Regency.

The purpose of this study is to find out how far the management has progressed in the four management aspects, namely the collection, distribution, utilization and reporting of zakat,

infaq and alms funds in two amil zakat institutions, namely BAZNAS and NU-Care LAZISNU in Tulungagung district in an effort to improve people's welfare (Makmun, 2019).

2. Methodology

This research method is qualitative with descriptive research type, Data collection techniques with In-depth Interviews, Observation of moderate participation and documentation, Primary and secondary data types, In this study, on one site, researchers interviewed informants (Diamond, 2016), namely the Chairperson of BAZNAS Tulungagung, Deputy Chairperson III for Financial Planning and Reporting at BAZNAS Tulungagung, Chief Executive of BAZNAS Tulungagung, Volunteers of BAZNAS Tulungagung, while on the site two researchers interviewed informants, namely Nu Care-Lazisnu Tulungagung, Secretary Nu Care-Lazisnu Tulungagung, Nu Care-Lazisnu Zakat Team of the Ngunut Branch Representative Council (Mwc), Chairman of the Nu Care-Lazisnu Branch Representative Council (MWC) Pakesaji Village. Miles and Huberman Data Analysis Model. Checking the validity of the data by extending observations, increasing persistence, triangulation and member checks (Sodik & Ali, 2015).

3. Results and Discussion

A. Collection of Zakat Funds, Infaq, Alms at BAZNAS Tulungagung and NU Care-LAZISNU Tulungagung.

The system for collecting zakat funds, infaq alms in Indonesia, even though all amil zakat institutions are regulated under the same legal umbrella, there are technical differences in the implementation of the field and several things that are the result of each institution's innovation such as in the field of collection at BAZNAS Tulungagung using the Zakat Collection Unit (UPZ) carried out by BAZNAS Tulungagung whose existence is scattered in mosques or prayer rooms in all sub-districts in Tulungagung Regency (Hasana, 2021).

From the data obtained, the collection carried out by the Zakat Collector Unit (UPZ) is still far from being evenly distributed, from several jami' mosques in Tulungagung which continue to communicate with BAZNAS Tulungagung only at BAZNAS in Bandung District and even then there are still many complaints from the Collection Unit Zakat (UPZ), one of which is related to guidance related to zakat infaq alms (ZIS) should nowadays be resolved with meetings via ZOOM, Google meetings, and others (Khairi, 2019). Some of these online-based applications are an effective and attractive medium for long-distance communication.

Besides that the convenience factor in it is able to answer complaints felt by Zakat Collection Unit (UPZ) officers in the sub-district (Novalina & Rusdi, 2018).

NU Care-LAZISNU Tulungagung in forming a zakat collection unit based on the Branch Representative Council (MWC) sector, twigs and congregations, this is done by utilizing the Nahdlatul Ulama level in the branch area or district then. the NU Care-LAZISNU Tulungagung strategy facilitates the formation and control by the PC NU Care-LAZISNU Tulungagung to the lower levels with the Amil Madrasah program which is held alternately every month in every sub-district throughout Tulungagung Regency which will begin to be implemented in 2023 (Wardayati & Imaroh, 2015). but in practice there are still many branch offices and the Branch Representative Assembly (MWC) is minimal in follow-up assistance, so it is necessary to have a special team formed to assist the Branch Manager (PC) in determining the needs of an organization, choosing the right technology, and to help formulate strategies in various branches that of course there are different cases in each newly formed NU Care-LAZISNU to be effective (Latif, 2022).

Opening counters or counters with the aim of facilitating prospective muzakkis in distributing assets that belong to mustahik needs to be carried out in large areas. As was done by BAZNAS Tulungagung which changed the physical and existing services at the district BAZNAS Tulungagung head office by giving a new touch resembling banking both from clean and tidy buildings, service with tallers, and air conditioned room conditions even though in 2023 major improvements have been made quite significant in the physical counter building, but there is one point that is felt to be lacking, namely related to the character of the service where the way of speaking and communication is felt to be lacking, such as not being allowed to cough or burp near guests (personal hygiene) and punctuality (punctuality). Some of these things need to be emphasized and emphasized again (Mamik, 2015).

NU Care-LAZISNU Tulungagung has not been able to provide counters or counters at the same level as BAZNAS Tulungagung due to limited funds as the main reason, but with the initiative of the managers at the branches, as well as in each branch, they use the houses of the NU Care-LAZISNU Tulungagung administrators as collection counters or counters zakat, infaq and alms funds. As a professional institution, it should be supported by adequate and good infrastructure so that the muzakki's level of trust will increase (Setiawan & Purnama, 2020).

Developments in information technology in the banking sector such as transfers Via ATM between banks via Link and also M-Banking which offers a menu of interbank transfers

that can be accessed via smartphones provide an overview of new things that can be used as a means of collecting zakat, infaq and alms for muzakki who are in collection cannot come to the collection unit or counter provided by the amil zakat institution (Al-Qubbani, 1999). As carried out by BAZNAS Tulungagung, it provides 3 (three) types of escrow accounts, namely BSI bank, BNI, Bank Jatim NU Care-LAZISNU Tulungagung also provides a bank account as a reservoir for funds from muzakki in one type of bank, namely Bank Rakyat Indonesia (BRI) (Suardi, 2021).

Both institutions already have their own banks to accommodate donations, but it would be nice to keep abreast of developments in the banking world, namely by registering with the QRIS program, which is an excellent program with various kinds of conveniences in it, all that remains is to scan and then click pay. This application is effectively supported by the use of smartphones in all groups of people (Lexy, 2017).

Efforts to collect in the traditional way that has been carried out since the time of the Prophet's reign, namely collecting zakat through sending friends to come or pick up directly to the homes of muzakki who are included in the group of people who are obliged to pay zakat. This method is still being carried out by BAZNAS Tulungagung and NU Care-LAZISNU Tulungagung but in real efforts in the field the NU Care-LAZISNU Tulungagung has prepared a special vehicle called the Zakat Pick-up Car (Sugiarto, 2015). This direct pick-up by car is intended for muzakki candidates with the type of distribution of agricultural products. With the Zakat Pick-up Car facility, it is made easier for muzakki candidates not to need to bring zakat from agricultural products to the counter or zakat collection unit.

To maximize the collection of zakat, infaq and alms funds, program socialization needs to be carried out because when prospective muzakki do not distribute zakat, infak and alms, there are actually two possibilities between ignorance about the obligations of zakat and the priority of infak and alms or confused about the method of distribution (Circumcision, 2006). So it is important for amil zakat institutions to carry out socialization as carried out by BAZNAS Tulungagung which carried out socialization as a follow-up to the Tulungagung Regent's regulation No 86 of 2020 concerning zakat infaq and ASN alms with BAZNAS, BAZNAS Tulungagung carried out socialization in various agencies in the government environment Tulungagung Regency, which should have carried out socialization, can adopt an educational institution where every activity is recorded and then uploaded on YouTube so that when there are questions related to ZIS, all of them have been answered without the need to repeat the same answers (A. Z. Fitri & Haryanti, 2020).

Meanwhile, NU Care-LAZISNU Tulungagung carried out socialization in various community recitation activities, Friday sermons and congregational groups under the auspices of Nahdlatul Ulama (Husna, 2014). NU Care-LAZISNU Tulungagung should have also formed a Special Team whose program is "NU Koin" which is a superior program that is socialized to each Branch Representative Assembly (MWC), branches and reaches congregations with the hope that coins will result from sedekah and infaq from congregations nahdliyin can be utilized for various bidh both utilization and distribution (Musa, 2020).

As a follow-up to various collection efforts, there is a need for special media as a means to promote the various benefits of muzakki who have channeled zakat, infaq and alms funds, so promotion is needed in conventional media and social media. As was done by BAZNAS Tulungagung which carried out promotions by placing banners in various strategic angles in each sub-district of Tulungagung Regency as well as through Instagram and YouTube, while NU Care-LAZISNU Tulungagung through Instagram and congregational forums, this was due to the basis of NU Care-LAZISNU Tulungagung from the Nahdlatul Ulama community organization, the main consumers of information related to zakat, donations and alms are Nahdliyin members (UII., 2016).

In theory, the collection of zakat, infak and alms funds is in accordance with Law Number 23 (Three) of 2011 concerning Management of Zakat article 7 which explains that the role of BAZNAS as official zakat collector and LAZ as a party that assists in collecting zakat (*Law of the Republic of Indonesia Number 23 Of, 2011*). The scope of zakat, infaq and alms collection at BAZNAS Tulungagung is in accordance with Republic of Indonesia Government Regulation No. 14 of 2014 as a follow- (*Implementation of Law No 2014, 2014*) up to Law Number 23 (Three) of 2011 concerning Management of Zakat. If seen from BAZNAS Tulungagung, zakat collection is carried out directly or through the Zakat Collection Unit (UPZ) in state institutions, ministries, BUMN, foreign and national companies, state mosques, schools, prayer rooms, and also in villages or sub-districts (Kahmil & Bakhtiar, 2018). It would be a shame if at NU Care-LAZISNU Tulungagung apart from the function of BAZNAS, it must also be registered as a community organization, ready to be audited, get recommendations from BAZNAS and have programs oriented towards the welfare of the people.

Based on the findings, in accordance with the results of research conducted by Basrah and Andi in the economic law research journal entitled "Strategy for Collection and Distribution of Infaq Funds or Asn Alms at the National Amil Zakat Agency (Baznas) Polewali Mandar Regency" (Salim, 2012). It was found that the collection of zakat, infak and alms at

BAZNAS begins with compiling an Annual Work Plan and Budget (RKAT) which contains various ways to achieve the required budget targets, one of which is by collaborating with various OPDs related to ASN data for the payment of professional zakat and mosques, in this case faith is used to collect zakat funds from the community as well as a medium of information or motivation so that the level of awareness, sincerity and sincerity of the community can be further increased (Rifayani, 2021).

Similar results were also obtained from research conducted at amil zakat institutions conducted by Tho'in and Andrian in the scientific journal of Islamic economics entitled "Strategies for Increasing Collection of Zakat, Infaq and Alms at Al-Ihsan Amil Zakat Institutions, Central Java" (Rahmatullah, 2018). The results obtained are that the collection of Alms Infak Zakat (ZIS) funds at LAZIS Central Java is a strategy that uses traditional methods. The collection was carried out by visiting the community with proposals containing programs owned by Central Java amil zakat institutions to discuss with prospective muzakki (Taha, 2013).

Then it was strengthened by a book published by the Ministry of Religion in 2011 as a guideline for the implementation of Zakat Collection (Hanbali, 2017). It has several ways of collecting zakat, not and alms, including collecting zakat, infaq alms can be felt lightly in various ways including by forming collection units, collecting zakat, infaq and alms from muzaki, availability of reception counters or counters, direct presence of muzakki, amil zakat, infaq and alms institutions, providing bank accounts. The old and common method of collecting zakat, infak and alms can also be used as an option for amil zakat institutions, such as picking up directly from muzakki (Sugiono, 2019).

Based on this and the results of research that has been done by researchers (Sholihin & A, 2020). So there is still much that needs to be developed and maximized related to collection programs in both institutions which of course must be in accordance with the field needs of each institution such as forming an IT TEAM, providing continuous training and building relationships between administrators within them who are at the forefront such as districts, villages and even districts. make more use of social media as a means of outreach and promotion (Yilmaz, 2017).

B. Distribution of Zakat, Infaq, Alms Funds to BAZNAS Tulungagung and NU Care-LAZISNU Tulungagung in Improving Mustahik Welfare.

The distribution of zakat, infaq and alms funds has a very significant contribution in increasing the welfare of mustahik. Distribution of zakat itself is the distribution or distribution of zakat funds to those who are entitled and usually in the form of consumptive. So in its implementation it is divided into 5 fields, namely education, health, humanity, da'wah and the economy. From each field an amil zakat institution must have a sensitivity which should take precedence and is required in its application (I. M. Religion, 2011).

However, in the implementation of the field, there are many different policies taken by each amil zakat institution because the priorities of each mustahik are different, such as in the education sector. which are increasingly sophisticated and can be distributed properly (Munir, 2020). those in the distribution of zakat, infak and alms funds have educational compensation programs in the form of cash for those who are included in the mustahik group, the name of the need for a distribution that is right on target and providing socialization to institutions while those who get part in educational compensation so that it is as material that is conveyed to guardians students to better understand who is entitled to receive. at NU Care-LAZISNU Tulungagung has an education care program which in its implementation is an activity in the form of administrative payments or school fees while still in the learning period (Maqasid, 2011).

The distribution sector that is no less important is the health sector because with guaranteed health, all activities will run well without any anxiety in a person. As carried out by BAZNAS Tulungagung which focuses on distribution activities in the health sector for students who are in Islamic boarding schools and organizes mass circumcision because for a Muslim male carrying out circumcision is the sunnah of the Prophet besides that when viewed from a health perspective it is more hygienic, can reduce risks infections, preventing penile cancer and other problems arising from male genital problems, but in practice information to the wider community about the mass circumcision program is still little known by the wider community and there is a lack of control over the strengthening program in each Islamic boarding school (Zulkifli, 2020).

NU Care-LAZISNU Tulungagung focuses more on free medical treatment in collaboration with the "Madinah" Hospital which is held every 3 (three) 5 days (Abdurrahman & Herianingrum, 2011). However, this good program should get more appreciation and be documented as broadcast media on PC as one of the Branch Representative Council (MWC)

programs that should be emulated and made into a program in various sub-districts in Tulungagung district because in fact one's behavior will affect one's behavior. other people's behavior, this is the same as one's environment will influence that person's behavior so when a program is good in one area, if it is implemented in another area, the impact will be more or less the same as what is done in other areas (Tarantang & Jefry, 2020).

The distribution of zakat, infaq and alms funds that cannot be predicted when it will be needed is in the humanitarian field. Such as relief from natural disasters caused by volcanic eruptions, floods, landslides and other natural disasters (Anwar, 2017). As carried out by BAZNAS Tulungagung, they have a house renovation program for residents who are affected by moving land in the southern Tulungagung area, while NU Care-LAZISNU focuses more on providing basic necessities for victims of natural disasters. However, there are things that are also considered important when it comes to humanity, namely the funds allocated in the field of death which in both institutions are still lacking in preparation for shrouds and funerals which are mostly sudden in many villages in Tulungagung District k if preparations before funerals have been allocated funds then the fast burial process will soon be carried out as ordered by the prophet Muhammad SAW from the hadith of Abu Huraira.

Various ways of distribution in the field of da'wah carried out by amil zakat institutions as the intention of broadcasting the Islamic religion as carried out by BAZNAS Tulungagung are more focused on building and strengthening da'wah (Abdullah dkk., 2021) networks in areas that are lagging behind in terms of access and far from qualified religious environments such as the south coast of Tulungagung by providing transportation costs for takmir take care of mosque issues in the area, while for NU Care-LAZISNU Tulungagung it is more towards providing facilities for places of worship (mosques) by participating in providing development funds so that they are suitable to be used as places of worship (R. I. M. Religion, 2009).

With regard to distribution in the economic sector, the two institutions are very diverse because the direction of distribution movement is increasingly towards the economy, as was carried out by BAZNAS Tulungagung with the Besuki Village Culinary Tourism Zakat Community Development (ZCD) program with a nominal value of 100 million which is expected with this program. able to lift the economy of the southern coastal area of Tulungagung through the tourism sector. Meanwhile, NU Care-LAZISNU Tulungagung carries the "kulakan" program where each mustahik is given a business capital of 2 million rupiah as a boost for the mustahik's business movement so that it can develop more (Hastuti, 2023).

Based on the findings, in accordance with the results of research conducted by Azwar in the Indotuna journal with the title "Collection and Distribution of Zakat Funds at Baznas Siak Regency". The result shows that in the distribution there are community economic programs with productive and creative patterns through venture capital assistance programs, productive business development in agriculture, and assistance and development of livestock centers, in the field of education there are tuition and fee payment programs, school equipment costs and purchases books for students, in the humanitarian field there are free electricity programs, disaster response, living expenses assistance, and livable houses (Firmansyah & Mawarni, 2010).

Similar results were also obtained from research conducted by Makmun and Anwar with the title "Implementation of the LAZISNU Jombang NU-Care Distribution Program for Community Empowerment". With the result that the distribution was in the form of scholarships for poor families, free outpatient health services and costs for hospitalization and delivery costs. In the economic sector, through a program to provide equipment for businesses (cigarette and green groves), and in the humanitarian sector, through a disaster response program (flood) in the form of providing groceries (Kahar, 2021).

Then it is strengthened by a book published by the Directorate of Zakat Empowerment, Ministry of Religion of the Republic of Indonesia, which regulates Standard Operating Procedures for Zakat Management Institutions (Muin, 2020). Distribution with a consumptive pattern can be done by giving funds directly to mustahik as the fulfillment of daily needs and other urgent needs (Angela, 2023). In addition to traditional consumptive nature, there is creative productiveness in the form of providing capital for business development, capital for social projects such as the construction of mosques which are included in the field of da'wah, the construction of schools which are included in the field of education and health facilities (Labibi dkk., 2022).

Based on this and the results of research that has been done by researchers. So many program innovations are needed in both amil institutions so that aspects of welfare that are lacking in society can be covered by distribution and ZIS (Lubis, 2021). Equity distribution of various distribution programs must be carefully thought out and evenly distributed throughout the entire community in Tulungagung Regency, this needs to be done because it is this amil institution that must be able to be a differentiator outside the government with regard to welfare improvement activities. There is still a need for many new program proposals that are truly

beneficial to the community through polls on social media and submissions to representatives in each village and sub-district (Lutfi, 2018).

C. Utilization of Zakat, Infaq, Alms Funds at BAZNAS Tulungagung and NU Care-LAZISNU Tulungagung in Efforts to Improve Mustahik Welfare.

The utilization of zakat, infaq and alms funds in recent years has been a step that has been taken by many BAZNAS and LAZ because with proper utilization, the level of utilization of a zakat, infaq and alms fund will last longer and develop (Hakim, 2020). Utilization itself has the meaning of channeling or distributing zakat funds to those who are entitled and is usually in the form of innovative, productive and consumptive forms {Formatting Citation}. In this study, it is divided into four areas of empowerment, namely in the form of money spent in the form of groceries, funds distributed to orphans in the form of scholarships, funds distributed to the economic sector which in practice focus on businesses in the livestock sector, and provision of venture capital in the form of merchandise (Hidayah, 2021).

There are many program similarities but in practice there are many differences such as the purchase of groceries focused on fulfilling daily needs which are considered important and basic as human beings who need food to continue their lives and as a means to facilitate one's worship because when a person is fulfilled food intake can have an impact on the smoothness of someone doing a worship to Allah SWT.

As was done by BAZNAS Tulungagung through a program of providing basic necessities to orphans and pedicab workers while NU Care-LAZISNU Tulungagung through providing basic necessities to parents who are no longer able to meet their daily needs in the form of rice. Even though it looks the same, in terms of field practice the choice of NU Care-LAZISNU Tulungagung slightly minimizes utilization in this field because it is more focused on developing funds so that it provides more benefits and tends to be long term for mustahik (Ambok, 2020).

The shift in the allocation of funds can be seen in the LAZISNU branch in the village where there is less allocation for utilization in the form of rice assistance and more allocation to productive economic forms. The existence of amil zakat institutions that have broad memberships such as BAZNAS Tulungagung and NU Care-LAZISNU Tulungagung should not only move on their own but also invite their members in villages and sub-districts to spread goodness through the utilization of ZIS funds by providing an understanding to the wider

community about the virtues provide food (basic necessities) to people in need because they will receive a reward and be with Allah SWT.

Utilization in the field of education has also progressed with the emergence of the initiative of the amil zakat institution to provide scholarships periodically at the time of payment of semester fees while still carrying out learning at school. This long-term scholarship is good for students to focus more on learning and self-development without thinking about the amount of money that must be spent. As was carried out by BAZNAS Tulungagung through the One Family One Bachelor scholarship program (SKSS), the scholarship program which has been designed according to procedures should have been monitored carefully from the start and should not be misdirected because the ZIS managing institution, one of its uses in the education sector (Kusmardiah, 2012), has time to allocate funds that have been collected to help the government to be involved and active in providing scholarships for students, especially for those who excel and belong to the mustahik class so they can continue their education to a higher level.

Whereas NU Care-LAZISNU Tulungagung which is more inclined towards learning infrastructure through providing free glasses and bicycles to students who need it, but programs like this should be expanded in each Branch Representative Assembly (MWC) so that the value of its benefits is more widespread and it is appropriate for NU Care - LAZISNU Tulungagung opens donations in every activity so that more muzakki candidates will know about the future program by sharing donations on Instagram or whatsapp of members throughout Tulungagung Regency (Santoso, 2016).

Productive economic sector which has been developed as one of the empowerment programs is goat farming. The appointment of goats as a means of utilization is not without reason. The very basic thing is the appointment of goats because the harvest period is fast, it is very easy to market, it is a nutritious food ingredient, the capital is relatively small, the animals are easily adaptable. Therefore the two institutions, namely BAZNAS Tulungagung and NU Care-LAZISNU Tulungagung adopted goat farming even though the nominal portions and distribution objects were different.

Much needs to be addressed in the process of productive economic development through goat farming, although the two institutions carry out these activities in a very different management process. Even from the side of the health and animal husbandry services, Tulungagung Regency itself has issued many passive and active service programs which at any time require the Health Service to be ready to control and come to the requested location.

BAZNAS Tulungagung, which is the main sponsor of the livestock program, should be able to act as a link between breeders and the Health Service and make animal health the responsibility of all parties, not just breeders (Hudaifah, 2020).

Whereas NU Care-LAZISNU Tulungagung is in the form of an individual where when the animal being cared for is sick it becomes its own responsibility with regard to care even though on the good side the NU Care-LAZISNU Tulungagung management only monitors but on the bad side supervision of livestock is increasingly difficult and requires a long time because it is placed at the house of each mustahik who received the program.

Business capital as one of the empowerment programs is also very much needed to improve the welfare of mustahik. Because with additional capital, the possibility of a business surviving and developing will be even greater. As was done by BAZNAS Tulungagung with a program providing capital for cigarette traders. Whereas NU Care-LAZISNU Tulungagung through providing capital for mustahik who have MSMEs. In the implementation, what is lacking in connection with this program is the problem of assistance both in terms of convenience in business development and also in obtaining free advertising or promotion (Wahyu & Anwar, 2020).

Supposedly when the amil zakat institution is a large institution, it's time to form a difficult IT team, especially to increase activities on social media (Kristianingsih, 2021). If connected with the business activities of the zakat institution, at least it is able to facilitate products from SMEs to be better known by utilizing an extensive network in the community and also having young workers who live in the millennial era who understand various social media such as Instagram, WhatsApp, business and media other social groups that have great potential (Pranata dkk., 2019). So it is very necessary for media promotion for the business of mustahik who receive assistance.

Based on the findings, in accordance with the results of research conducted by Ridwan and Abdullah in the JHESsy journal entitled "Productive Zakat Utilization Strategy by the National Zakat Amil Agency (Baznas) Garut Regency Perspective of Islamic Economic Law" (Diib, 2016). The results obtained from the utilization of productive zakat through the Garut Makmur program in this program are that zakat funds are used as capital for business development. In the utilization of zakat funds in its implementation (Law Number, 2011), BAZNAS provides supervision, training and assistance to mustahik. In addition, in the Garut Makmur program, there is assistance in the provision of venture capital.

The same thing was also obtained in research conducted by Thoba, Syamsul and Sildi in the Tasharruf journal entitled "The Effect of Productive Zakat Utilization on Mustahiq Empowerment: A Case Study of the Amil Zakat Infaq Shadaqah Institution (LAZISNU) Kulon Progo" the result was that at LAZISNU Kulon Progo fund empowerment zakat, infaq and alms are divided into several programs such as the sewing business, the angkringan business, the basic food business, the catfish livestock business, the food stall business, and the angkringan business in the form of money or raw materials (Akbar, 2020).

The research results are strengthened by the decision of the chairman of the national amil zakat agency No. 64 of 2019 relating to the utilization of the first part in general it is explained that utilization can be carried out in several fields through the economy by providing capital, education through competency development, knowledge capacity, skills and infrastructure development, development of health infrastructure facilities, development of public policies and strategic studies, entrepreneurship, work, leadership and healthy living training, in the form of gifts in the form of money, assets, goods and services (Abbas, 2017).

Based on this and the results of research that has been done by researchers. So there is still a lot of coordination that can be said to be missing or inaccurate between agencies in the district and units in villages and sub-districts, lack of fast response to requests from units in sub-districts and villages, the need to form a special team related to the utilization of ZIS funds so that it is under supervision and program control is easy and fast developing, the need for coordination between leaders of amil zakat institutions, government agencies and management units so that the utilization of ZIS funds is able to reach more mustahik in various areas throughout Tulungagung Regency.

D. Reporting on Zakat, Infaq, Alms Funds at BAZNAS Tulungagung and NU Care-LAZISNU Tulungagung.

Reporting in this study is divided into 3 (three) types, namely reporting to local governments (districts), to administrators of amil zakat institutions at the provincial and national levels and to muzakki or the community in general. Relating to reporting is very important. Especially in amil zakat institutions that work with reference to public trust. Transparency with regard to finances really needs to be upheld so that muzakki have a sense of trust and are sincere about what they spend if zakat, infaq and alms fall on people who are intended, namely 8 asnaf (Jauhari, 2011).

Reporting carried out by BAZNAS Tulungagung, the head of the government, in this case to the Regent, is carried out periodically, namely once a year in the form of a hard file that is attached directly to the Tulungagung regent, while NU Care-LAZISNU Tulungagung reports to three institutions, namely the People's Welfare of Tulungagung Regency, the Ministry of Religion of Tulungagung Regency and BAZNAS Tulungagung which is routinely submitted in the form of hard files once every year (Rahman, 2012).

There is a difference between the reports made to the government and amil zakat institutions at the provincial and national levels if BAZNAS Tulungagung reports to BAZNAS Tulungagung East Java every 3 (three) months through the Simba system which is integrated by the province and center while NU Care-LAZISNU Tulungagung does the reporting. to regional or provincial leaders once a year in the form of hardfiles and softfiles related to the finances of amil zakat institutions, both reception and distribution and utilization.

Reporting to muzakki or the general public carried out by BAZNAS Tulungagung through websites and Instagram which they do almost every month is a new breakthrough so that muzakki and the public can increasingly trust and trust BAZNAS Tulungagung to manage zakat, infaq and alms funds. Whereas NU Care-LAZISNU Tulungagung through the website and whatsapp grub utilizes whatsapp media because the largest base for collecting zakat, infaq and alms funds is through the NU coin program which broadcasts once a month via whatsapp group (Sakti & Fahrullah, 2022).

Based on the findings, in accordance with the results of research conducted by Rahmatul Fauziah with the title "Analysis of Compatibility of Mojokerto City Baznas Financial Reports with PSAK 109 Concerning Accounting for Zakat and Infaq or Alms", it was found that the use of the BAZNAS Management Information System (SIMBA) by Mojokerto City BAZNAS not without reason (Fauzia, 2016). This is because SIMBA as a means of financial reporting is in accordance with PSAK No. 109 of 2012 concerning Accounting for Zakat and Infaq or Alms. Simba is a system built and developed to store data belonging to BAZNAS nationally (Miles dkk., 2014). Apart from that, Simba also has a report printing function which contains 88 different subreports belonging to 33 report types in 5 main groups. This web-based application which stands for BAZNAS Information Management System is a centralized system, so that it can be used by every zakat office or institution throughout the archipelago without a complicated configuration process and because it is web-based BAZNAS wherever located can report management results in each region without having to come send *hardfile* which can be efficient time and finance. In addition to reporting through the SIMBA Amil Zakat Agency

(BAZNAS) and the amil zakat institution (LAZ), they are also required to report performance results over a period of 1 (one) year through a report on the implementation of zakat management at the end of the year (Aminudin & Hadiningrum, 2019).

The same thing was also obtained in research conducted by Nur Khasanah regarding reporting to NU Care-LAZISNU entitled "Implementation of Zakat Infaq and Alms Management in the Zakat Collection Unit (UPZ) is Nu Care Lazisnu Mrican Village, Jangan District, Ponorogo Regency" with the result that the report related to the acquisition of funds and pentasyarufan activities are carried out every month through the Whatsapp Group and publication on Facebook, Youtube and Instagram accounts owned by the NU Care Zakat Collection Unit (UPZ) LAZISNU, Mrican Village, Jangan District, Ponorogo Regency.

However, with regard to reporting at the two amil zakat institutions, both at BAZNAS Tulungagung and NU Care-LAZISNU Tulungagung, both of them slightly forgot an important point from a report, namely documentation. The importance of a report in the form of documentation in the form of all activities, both collection, distribution and utilization up to reporting that is properly archived, will affect the wishes of other parties who do not know so that they become aware and can inspire other parties' wishes to carry out ZIS activities (Ridwan, 2022).

Based on this and the results of research that has been done by researchers. So the need for reporting that is credible in terms of accounting and transparency in both amil zakat institutions to be shared with the public in order to be able to increase the trust of muzakki and increase collection. The need for firmness of each amil institution to establish a reporting system that is in accordance with the standards determined by the center (Zakat Empowerment, 2012). The need for consistency from various parties, especially from LAZISMU Care-LAZISNU Tulungagung regarding reports without being asked to submit reports to BAZNAS and the Government as one of the responsibilities of the activities carried out. The need for coordination from the district government to discuss with several agencies as a follow-up on the seriousness of the success of ZIS in Tulungagung Regency.

The government needs to take advantage of technology related to reporting by forming a separate reporting website for BAZNAS Tulungagung and NU Care-LAZISNU Tulungagung so that it is easy and stored properly in the form of soft files. Apart from that, for NU Care-lazisnu Tulungagung it needs to be given for a special receipt for muzakki who carry out ZIS transactions because it is an official proof of payment so as to avoid fraud by individuals in an institution besides that it makes it easier to record in the ledger because it is easy to remember.

4. Conclusion

Based on the discussion of the zakat fund management system, infaq alms at the national amil zakat institution above, it can be concluded as follows:

Collection zakat funds, alms infaq at BAZNAS Tulungagung through the establishment of Zakat Collection Units (ZAKAT COLLECTOR UNITS (UPZ)) in various mosques in each sub-district, establishment of clean and comfortable zakat recipient counters at the head office, opening accounts for 3rd returns (three) banks, namely BSI, BNI and Bank Jatim, carry out socialization activities at various agencies within the Tulungagung district government, and carry out promotions through conventional media such as banners and social media such as YouTube and Instagram. Whereas NU Care-LAZISNU Tulungagung in gathering forms work units in the Majelis Wakil Cabang (MWC) and branches through the madrasah amil forum and Training OF Trainers (TOT), functions offices in branches and the management's house as counters/counters for unofficial admissions, provides one account banks for fundraising, namely BRI, provide fleets for collecting zakat, infaq and alms in the form of zakat pickup cars, conduct outreach through recitations, Friday sermons and congregations, and carry out promotions to congregation forums and Instagram social media.

Distribution zakat, infaq and alms funds at BAZNAS Tulungagung in the education sector through education compensation programs for students at the MI, SMP, MTs, MA and SMK levels, in the health sector through medical assistance for Islamic boarding schools and mass circumcision (Hidayatullah, 2019), in the humanitarian sector through a house renovation program (*Directorate General of Islamic Community Guidance Directorate of Zakat Empowerment*, 2013), the field of da'wah through cleaning mosques / prayer rooms in the district. Tulungagung, transport financing for mosque takmir in underdeveloped areas, in the economic sector through the ZCD program Culinary tourism in Besuki Village amounting to 100 million. Whereas NU Care-LAZISNU Tulungagung in the field of education through education care programs in the form of payment of SPP/School administration, in the health sector through free medical programs Cholesterol checks, Sugar checks, and Blood pressure checks in collaboration with Madinah Ngunut Hospital in the humanitarian field through the soil disaster response program landslides, volcanic eruptions and floods, the field of da'wah through the mosque construction assistance program, the economic sector through the "kulakan" program, namely the provision of capital of 2 million for each mustahik who has a small business (Goffar, 2016).

utilization zakat, infaq and alms funds at BAZNAS Tulungagung in the form of providing daily necessities in the form of groceries, One Family One Bachelor scholarship (SKSS) in the form of semester fees, establishment of "fertile goat" farms in the Besuki village area, provision of business capital providing capital to traders " etek" or around. Whereas NU Care-LAZISNU Tulungagung in the form of daily necessities in the form of groceries for parents who are unable to work, provision of free glasses and bicycles for mustahik, "integrated goat" farms on the slopes of Mount Semeru and provision of "dara" goats in Pakisaji village, provision of additional capital for mustahik who have a small business with a nominal value of 500-2 million through the wholesale program.

Reporting zakat, infaq and alms funds at BAZNAS Tulungagung to the district government are carried out once a year in the form of hard files, reporting to the Provincial BAZNAS through the BAZNAS Information Management System (SIMBA) application, and utilizing social media Instagram and websites for general reporting to the public. Whereas NU Care-LAZISNU Tulungagung reports to 3 (three) parties including BAZNAS Tulungagung, Ministry of Religion, and People's Welfare, while reporting to PW NU Care-LAZISNU Tulungagung is done by sending financial performance reports in the form of softfiles and hardfiles, and reporting to the public via whatsapp groups and websites.

References

- Abbas, A. S. (2017). *Zakat: Terms and Management*. CV. Blessings Jaya Sentosa.
- Abdullah, M. R., Muhyi, & Sudirman, A. (2021). Strategy for Productive Zakat Utilization by the National Zakat Board of Baznas Garut Regency Perspective of Islamic Economic Law." *Jesy Journal*, 1(1).
- Abdurrahman, A. F., & Herianingrum, S. (2011). Implementation of Management of Zakat Funds, Infak, Alms Zis At Rsp Patient Hospitals Amil Zakat Laz Initiative Indonesian Zakat Initiative Izi". *The Theory and Applied Sharia Economics Journal*, 6(2011).
- Akbar, N. (2020). *Muallaf Construction*. CV. El. Publisher.
- Al-Qubbani, M. B. (1999). *Poor And Rich In The View Of The Qur'an*. Gema Insani Press.
- Ambok, A. (2020). *Zakat Management In Indonesia*. Aswaja Youth Forum.
- Aminudin, M. Z., & Hadiningrum, L. P. (2019). ZIS Management in an Effort to Improve Community Welfare and Poverty Alleviation Descriptive and Prescriptive Studies at Regency/City BAZNAS in the Former Surakarta Residency". *ZISWAF, Journal of Zakat and Wakaf*, 6(1).
- Angela, F. (2023). *The Urgency of Communication in Social Sciences*. CV. Sinar Jaya Berseri.
- Anwar, C. (2017). *The Complete Book of Classical to Contemporary Educational Theories*. IRCiSoD.

- Azwar. (2022). Collection and Distribution of Zakat Funds at National Baznas Siak Regency". *Idanotuna Journal of Da'wah Manajemen Studies*, 4(1).
- Busrah, & Tanrajaya, A. D. (2020). Strategy for Collection and Distribution of Infaq / Asn Alms Funds at the National Amil Zakat Agency Baznas Kab. *Polewali Mandar". J-ALIF Journal of Sharia Economic Law Research and Islamic Socio-Cultural*, 5(1).
- Circumcision, U. (2006). *Prosperous Family Indicator*. Faculty of Human Ecology.
- Diamond, E. (2016). *Qualitative and Quantitative Research Methods*. Sukabina Press.
- Diib, M. A. (2016). *Complete Islamic Jurisprudence*. Zahir Media.
- Directorate General of Islamic Community Guidance Directorate of Zakat Empowerment*. (2013). CV. Our Prosperity.
- Fauzia, R. (2016). Analysis of Compatibility of Baznas Mojokerto City Financial Statements with Article 10 Regarding Accounting for Zakat and Infaq/Alms". *Student Scientific Journal, Feb Universitas Brawijaya*, 6(2).
- Firmansyah, A., & Mawarni, A. R. (2010). *Entrepreneurship*. Qiara Media.
- Fitri, A. Z., & Haryanti, N. (2020). *Educational Research Methodology*. Madani Media.
- Fitri, M. (2020). Management of Productive Zakat as an Instrument for Increasing People's Welfare". *Journal of Economics: Journal of Islamic Economics*, 1(8).
- Furqan, A. (2015). *Zakat Management*. CV Karya Abadi Jaya.
- Goffar, M. A. (2016). *Fiqh of Women*. Al-Kautsar Library.
- Hakim, A. A. (2020). *Alms Changing Unclean*. Alifa Books.
- Hanbali, M. (2017). *Daily Kaffah Muslim Guide From Pregnancy To Death*. Pocket Books.
- Hasana, N. (2021). Implementation of Zakat Infaq and Alms Management in the Nu Care Lazisnu Zakat Collection Unit (UPZ) in Mrican Village, Jangan District, Ponorogo Regency,". *Journal Of Islamic Philanthropy And Disaster*, 1(1).
- Hastuti, D. (2023). *Business Introduction*. PT. Shonopedia Publishing Indonesia.
- Hidayah, B. (2021). The Role of Lazisnu in Improving the Socio-Economic Society of the Kalibaru District, Banyuwangi Regency. *Natuja: Journal of Sharia Economics*, 1(1).
- Hidayatullah. (2019). *Fiqh Banjarmasin: Kalimantan Islamic University Muhammad Arsyad Al-Banjari Banjarmasin*.
- Hudaifah, A. (2020). *Zakat Management Synergy in Indonesia*. Scopindo Media Pustaka.
- Husna, N. (2014). Social Welfare Science and Social Work". *Al-Bayan Journal*, 20(2).
- Implementation of Law no 2014*. (2014).
- Jauhari, T. (2011). *Zakat Infak and Alms Management*. Publisher of the Faculty of Da'wah IAIN Raden Intan.
- Kahar, A. (2021). *Poverty Chain Breaker Scholarship*. Indonesia Emas Group.
- Kahmil, A., & Bakhtiar, S. (2018). *Dahsyatnya Giving to the State*. Pustaka Abadi.
- Khairi, N. (2019). Analysis of Zakat, Infaq, and ZIS Alms Management to Improve the Economy of Duafa Case Studies at the Amil Zakat Nurul Hayat Institution, Medan Branch". *At-Tawassut Journal*, 4(1).
- Kristianingsih, Y. (2021). *Utilization of Media and MarketPlace to Increase MSME Sales Products During the Covid-19 Pandemic*. MNC Publishing Team.
- Kusmardiah, A. (2012). *Family Welfare Science*. UNNES Press.

- Labibi, T. Y. U., Ma'arif, S., & Silda. (2022). The Influence of Productive Zakat Empowerment on Mustahik Empowerment: A Case Study of Amil Zakat Infaq Shadaqah Institution LAZISNU Kulon Progo". *Tasharruf Journal Of Islamic Economics And Business*, 3(2).
- Latif, A. (2022). Spiritual Welfare and Its Impact on Teacher Professionalism During the Covid-1 Pandemic". *Dirasah*, 5(1).
- Law Number, I. (2011). Concerning Zakat Management. Dalam *JDIH BPK RI. Law of the Republic of Indonesia Number 23 of*. (2011). PID BAZNAS RI.
- Lexy, M. (2017). *Qualitative Research Methodology*. Rosda.
- Lubis, H. S. (2021). *Learning Innovation in the Independent Learning Era*. Umsu Press.
- Lutfi, H. (2018). *Who is Amil Zakat*. Islamic Lantern.
- Makmun, M. (2019). Implementation of the LAZISNU Jombang NU-Care Distribution Program for Community Empowerment". *Journal of Islamic Family Law*, 4(2).
- Mamik. (2015). *Qualitative Methodology*. Zifatama Publisher.
- Maqasid, Y. (2011). *Selected Qudsi Hadith Collection*. Al-Kautsar Library.
- Miles, M. B., Huberman, M., & Saldaña, J. (2014). *Qualitative Data Analysis: A Methods Sourcebook*. Sage Publications, Inc.
- Muin, R. (2020). *Management of Zakat Management*. Almaida Heritage.
- Munir, R. (2020). Strategy for Productive Zakat Utilization by the National Zakat Board of Baznas Garut Regency Perspective of Islamic Economic Law ". *Jesy Journal*, 1(1).
- Musa, A. (2020). *Productive Zakat Utilization: Concepts, Opportunities and Patterns of Development*. Aceh Manuscript Institute.
- Novalina, A. & Rusdi. (2018). Confirmatory Factor Analysis of Coastal Women's Economic Independence Based on Family Welfare of Fishermen in Hero Village, Tanjung Tiram District". *Journal of Economic Studies and Public Policy*, 3(1).
- Pranata, L. B., K., T. S., & S.W.D, I. D. G. (2019). *Millennials Mind Of Tourism*. CV Jakat Media Publishing.
- Rahman, A. A. (2012). Zakat Institution In Malaysia: Problems And Issues". *Jurnal Gjat*, 2(1).
- Rahmatullah. (2018). *Basic Concepts of Economics*. Science Park Library.
- Religion, I. M. (2011). *Instructions for the Implementation of Zakat Collection*. Directorate General of Islamic Community Guidance, Directorate of Zakat Empowerment.
- Religion, R. I. M. (2009). *Al Qur'an Tajweed, Translation, Tafsir For Women*. Marwah Publishers.
- Ridwan, M. (2022). *ZISWAH Management*. PT. Global Technology Executive.
- Rifayani, R. (2021). Psychological Well Being, Hope and Gratitude in the New Normal Period". **Psychostudy: Journal of Psychologists*, 10(2).
- Sadat, M. M. D., & Anwar, M. (2019). Implementation of the LAZISNU Jombang NU-Care Distribution Program for Community Empowerment. *Journal of Islamic Family Law*, 4(2).
- Sakti, L. I. E., & Fahrullah, A. 'rasy. (2022). ZIS Management as an Effort to Increase the Welfare of Study Communities at Baznas Jombang Regency". *Journal of Islamic Economics and Business*, 5(1).
- Salim. (2012). *Research methods*. Cita Pustaka.
- Santoso, I. R. (2016). *Zakat Management Management*. Ideas Publishing.

- Setiawan, I., & Purnama, L. (2020). Physical Welfare Supporting Activity Platform in Ujung Menteng". *The Stupa Journal*, 2(1).
- Shafi'i, M. (2019). Management of Productive Zakat Distribution Based on Syar'i Contracts in Developing Umkm at Baznas Jember Regency 2018-201". *At-Tasharruf; Journal of Islamic Economics and Business Studies*, 1(1).
- Sholihin, M., & A, P. G. (2020). *Research Data Analysis*. Andi Publisher.
- Sodik, S. S., & Ali, M. (2015). *Basic Research Methodology*. Literacy Media Publishing.
- Son, T. W. (2019). Collection of Infak and Alms Zakat Funds at the National Amil Zakat Agency". *Laa Maisyir*, 6(2).
- Suardi, D. (2021). Islamic Banking". *Journal of Thought and Development of Islamic Banking*, 6(2).
- Sugiarto, E. (2015). *Preparing Qualitative Thesis and Thesis Research Proposals*. Suaka Media.
- Sugiono. (2019). *Quantitative Qualitative Research Methods And R&D*. Alfabet.
- Taha, R. (2013). Role Of Zakat To Eradicate Poverty In Malaysia". *Management Journal*, 3(2013).
- Tarantang, W. A. & Jefry. (2020). *Zakat Management*. IKAPI Member.
- Tho'in, M., & Andrian, R. Y. (2021). Strategy for Increasing the Collection of Zakat, Infaq and Alms at the Amil Zakat Al-Ihsan Institution in Central Java". *The Scientific Journal of Islamic Economics*, 7(3).
- UII., D. B. I. – P.-F. (2016). *Effective Management of Zakat: Concepts and Practices in Different Countries*. Department of Islamic Economics and Finance - Bank Indonesia.
- Utam, E. R. i. (2017). Management of the Potential of Zakat, Infaq, and Sadaqah to Improve Community Welfare". *Berdikari Journal*, 5(2).
- Wahyu A. R. M., & Anwar W. A. (2020). Zakat Management System at Baznas". *Al-Azhar Journal Of Islamic Economics*, 2(1).
- Wardayati, S. M., & Imaroh, S. P. (2015). Analysis of Coso Internal Control in the Management of Zakat, Infaq and Sadaqah Zis Funds". *Analisa Journal Of Social Science And Religion*, 22(2).
- Yilmaz, S. (2017). Analysis Of The Relation Between Poverty And Zakat In Turkey". Dalam *Isefe International Congress Of Islamic Economy, Finance And Ethics*.
- Zakat Empowerment, D. (2012). *Standard Operational Procedures for Zakat Management Institutions*. Ministry of Religion of the Republic of Indonesia.
- Zulkifli. (2020). *A Practical Guide to Understanding Zakat Infaq, Sadaqah, Waqf and Taxes*. Kalimedia.