

Analysis of the Role of Zakat Management Organizations in Empowering Mustahik in LazisMu and LazisNU

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Abstract: The purpose of this study is to analyze the role of zakat organizations in LazisMu and LazisNU in empowering mustahik. This research focuses on the two main zakat organizations in Indonesia, LazisMu and LazisNU, which come from Muhammadiyah and Nahdlatul Ulama. The role of LazisMu and LazisNU in managing zakat funds, distributing to mustahik, and implementing empowerment programs. This research uses a qualitative approach by using literature study as the main method. The results show that transparency and accountability in zakat management are essential to maintaining public trust. Zakat is not only responsible for managing and distributing funds, but also for bringing about social and economic change. There is evidence that LazisMu and LazisNU are actively implementing Mustahik empowerment programs. These programs include business capital, skills training, educational support, and health support. More than that, this research also found some problems such as transparency, accountability, and sustainability of the programs, although they are successful in various aspects. Therefore, this research provides a basis for exploring how zakat organizations can overcome these problems to achieve the goal of Mustahik empowerment. This research is expected to provide useful information for related parties, academics and practitioners in an effort to improve the role of zakat management organizations in helping disadvantaged people.

Keyword: LazisMu, LazisNU, Mustahik, Empowerment

INTRODUCTION

Zakat, as one of the pillars of Islam that must be carried out by Muslims. Zakat has social and economic goals to reduce social inequality and empower people in need. To realize the maximum benefits of zakat, good zakat management is needed so that zakat can play a role in realizing Islamic ideals towards a more prosperous life and this of course requires productive and professional management.(Andriyanto, 2011; Fitri, 2017). The importance of managing zakat productively and professionally creates a foundation for Muslims to carry out zakat worship with full trust and confidence. Zakat can also function as the main pillar in achieving social and economic justice mandated by Islamic teachings, bringing society to a more prosperous and just life.

Therefore, zakat management organizations have a big responsibility in managing, distributing and monitoring the use of zakat funds. Zakat management is not merely an

administrative task but is a mission carried out to establish social and economic justice (Ansori, 2018). Zakat management is needed in an effort to overcome the complex problems of poverty, inequality and increasing community needs, zakat management is an instrument for realizing this justice. Zakat is also concrete evidence of empathy and solidarity among Muslims towards each other (Afandi et al., 2023).

In addition, zakat reminds Muslims to share their good fortune with people who are less fortunate. In this way, a network of interdependence is formed that strengthens the social foundations of society. Zakat organizations such as Lazismu and Lazisnu play a vital role in this process. These organizations not only act as a link between muzakki (giving zakat) and mustahik (zakat recipients), but also implement programs designed to empower mustahik in a sustainable manner, such as providing business capital, skills training, educational assistance, and health programs (Apriliani & Malik, 2021). This is intended so that the zakat collected is managed and used for utilization programs that generate profits, so that zakat is able to provide benefits to society in terms of the economic, educational, social and religious sectors. Therefore, the role of zakat management organizations is very large in managing zakat funds so that they can be channeled and utilized appropriately, of course in accordance with Islamic principles.

Although the role of zakat management organizations is very significant. There are also a number of challenges in managing zakat such as transparency, accountability and program sustainability. Therefore, researchers are interested in conducting research with the title "Analysis of the Role of Zakat Management Organizations in Empowering Mustahik in LazisMu and LazisNu". The title is relevant to explore ways to overcome these challenges and realize the goal of mustahik empowerment can be achieved effectively.

LITERATURE REVIEW

A. Zakat in Islam

Zakat is an important pillar in Islamic teachings, which shows the commitment of Muslims to share their wealth with those who are less fortunate. The term "zakat" itself comes from Arabic which means "cleansing" or "increasing" (Hakim et al., 2020). This reflects the concept of cleansing one's possessions from arrogance and closeness to God.

At a macro level, zakat reflects the aim of Islam to improve the overall quality of life together. This concept is realized through the distribution of wealth from more fortunate groups to those less fortunate. Zakat is a system that maintains social balance and prevents extreme inequality. Zakat instills solidarity and togetherness in the lives of Muslims. Zakat doesn't just offer financial assistance; it also shows a sense of solidarity and social responsibility towards fellow humans. Zakat builds social bonds and cohesion, creating a caring and empathetic society.

Zakat also functions as a means of commemoration and appeasement (Suryani & Fitriani, 2022). Zakat gives Muslims the opportunity to think about and open their ties to the material world. By giving zakat on some of their wealth, they can save themselves from darkness and find peace. Apart from that, zakat assistance can be an investment in improving the quality of life of people in need. Zakat has a long-term effect by helping people in need to be independent and develop through integration into sectors such as economic empowerment, education and health.

Thus, zakat is not only a religious obligation but also a spiritual and social journey that soothes the heart, strengthens social relations, and helps build a just and prudent society. This shows how Muslims are committed to implementing Islamic values in their lives to create a better and more meaningful society (Hayati, 2020).

B. Zakat Management

Management of zakat, according to Law no. 23 of 2011, zakat management is the process of planning, implementing and organizing related to the collection, distribution and utilization of zakat. In Indonesia, formal zakat management institutions are responsible for these activities. Zakat management requires an in-depth and complex process and requires the active involvement of zakat amil organizations from national to local levels. Two large entities that play a significant role in the context of zakat management in Indonesia are Lazismu (Institute Amil Zakat, Infaq, and Sedekah Muhammadiyah) and Lazisnu (Institute Amil Zakat, Infaq, and Shadaqah Nahdlatul Ulama). These two organizations not only function as intermediaries between zakat givers and mustahik, but also have a crucial role in realizing the empowerment of mustahik to improve the welfare of society as a whole.

Lazismu, which is part of the Muhammadiyah organization, and Lazisnu, which is affiliated with Nahdlatul Ulama, form a broad and integrated amil zakat network (Apriliani & Malik, 2021). Their involvement spans both national and local levels, ensuring that zakat can be collected, managed and distributed effectively and efficiently. Both have a central role in ensuring that zakat is not only a religious obligation, but also an instrument that can produce a real positive impact on the welfare of society. These zakat management organizations have the responsibility to ensure transparency in the entire zakat fund management process. Through a professional approach, they establish separate accounts for zakat funds, conduct regular audits, and provide accurately verified financial reports (Rahman, 2019). This action helps create public trust in integrity and accountability in zakat management.

Lazismu and Lazisnu also took a further role in shaping mustahik empowerment policies. The programs they run involve providing financial assistance, skills training, and educational and health support. The main goal is to empower mustahik to be economically independent and improve their quality of life. Overall, the management of zakat by Lazismu and Lazisnu reflects a strong commitment to Islamic principles, social welfare and community empowerment. Through their central role, these two organizations are not only managers of zakat funds, but also agents of significant positive change in achieving social welfare goals in Indonesia.

C. Mustahik Empowerment

Mustahik empowerment is the basis of a series of efforts aimed at helping people or groups who are less fortunate or need assistance to increase their independence, quality of life and capacity. (Ansori, 2018). Empowering mustahik from the perspective of zakat management is more than just providing financial assistance, it is a commitment to help them build a stronger and more stable foundation for life. (Maulana, 2022). The aim of this empowerment effort is to improve the lives of mustahik as a whole by including various important elements.

First of all, the mustahik empowerment approach involves education. An important step is to give them access to a good education. Non-formal education programs, scholarships, and training can help them gain more opportunities by giving them the knowledge and skills they need to actively contribute to society. Empowering mustahik also involves business capital or job skills training to achieve economic independence. What this means is that not only do they give them fish, but they also give them hooks and instructions for catching fish themselves. This allows mustahik to start their own businesses, reduces their dependence on aid, and opens up opportunities for personal economic growth.

It is very important to emphasize that mustahik empowerment is not only limited to economic issues, the focus of empowerment also includes health and environmental issues.

Increasing the welfare and capacity of mustahik is also influenced by cheap access to health services, preventive health programs and environmental training. In essence, mustahik empowerment is a long-term investment in creating positive and sustainable changes in their lives. By embracing education, economic independence, health and environmental awareness, empowering mustahik provides them with a strong foundation to become agents of change in society. Empowerment is a process that brings benefits far beyond financial assistance through collaboration between zakat givers, zakat amil organizations, and mustahik (Lubis, 2022).

METHOD

This research is a qualitative descriptive research with a literature study approach, an approach that provides the opportunity to detail and analyze various relevant literature and sources.(Mestika, 2014). This qualitative descriptive method is used to describe and understand certain phenomena or concepts in depth. Literature study as the main approach allows researchers to dig up information from a number of references including scientific journals, books and articles in order to obtain a comprehensive understanding of the research theme or problem.(Sugiyono, 2019). In accordance with the research methods and approaches used, the data collection techniques in carrying out this research are various literary documents relevant to the subject of study based on titles that have been prepared such as books, journals, articles and previous research reports (thesis, thesis or dissertation). . The data analysis in this research is Content Analysis, namely analysis to identify and understand issues, concepts or ideas contained in certain selected literature. The stages in this research are as follows:

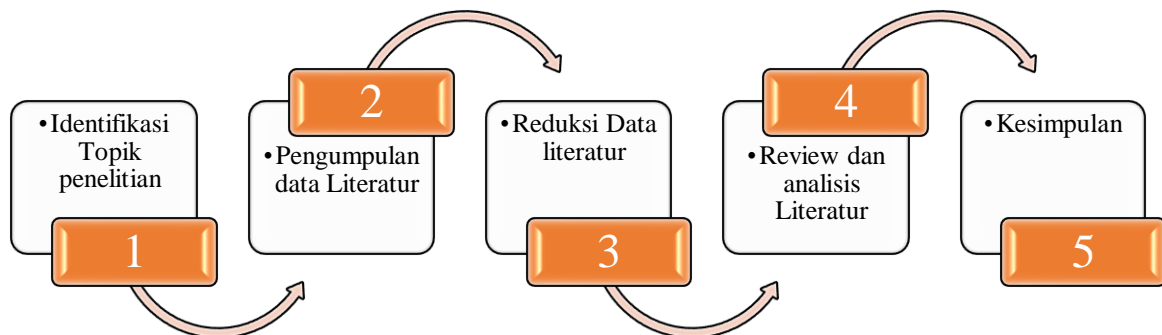


Figure 1. Research Stages

RESULT AND DISCUSSION

Based on the objectives of the research which have been prepared from the specified title regarding "Analysis of the Role of Zakat Management Organizations in Empowering Mustahik in LazisMu and LazisNu", several important findings can be identified relating to challenges and ways to overcome these obstacles, namely as follows:

1. The role of the LazisMu and LazisNU Zakat Management Organizations in empowering Mustahik

Zakat management organizations such as LazisMu and LazisNU have a central role in empowering mustahik, bridging social and economic gaps in society, especially the Indonesian

Muslim community. LazisMu and LazisNu are two zakat management organizations, originating from two large Muslim mass organizations in Indonesia, namely Muhammadiyah (LazisMu) and Nahdlatul Ulama (LazisNU), which have a deep commitment to managing and distributing zakat funds from the Muslim community in a transparent and accountable manner.

Empowering mustahik is the main focus of LazisMu and LazisNU's efforts which are realized through empowerment programs which include teacher assistance, skills training, business capital and health support. By understanding local needs, LazisMu and LazisNU not only provide financial assistance, but also try to provide holistic solutions to strengthen the capacity of mustahik and encourage their independence, of course in line with the principles of zakat in Islam.

Quoted on the lazismu.org page(2024), you can trace some of LazisMu's superior programs that they run, such as MSPP-Optimizing Diaspora Cadres, Edutabmu-Easier Learning Process, Sang Surya Scholarship-Encouraging Students to Achieve, Muhammadiyah Senior Care-Improving the lives of the elderly, Love Your Ocean-Efforts to Protect Marine Ecosystems, Empowered People with Disabilities -Independent and Prosperous, Back to Mosque-Improve the Quality of Mosque Facilities, Plant Trees-Hope for Future Life, and Maintain Your Land-Contribution to a Better Life. Likewise quoted on the LazisnuSemarang.org page(2024), it can be traced that there are several programs run through NU CARE-LazisNU such as Helping Flood Victims, Earthquake Care, Healthy Latrines for the Dhuafa, Compensation for widows and the elderly, free Health Checkup Services, Care for Disasters in Indonesia, Alms Trees, Tahfidz Santri Millennial Scholarship.

These programs show that LazisMu and LazisNU have the same passion for building capacity and improving the welfare of mustahik. As a zakat management organization brought by the largest Islamic mass organization in Indonesia, and taking advantage of its strategic position, the strategies for utilizing funds in both organizations are realistically the same.(Rianto, 2023). Reported on the nu.or.id page (NU online)(2016), it can be traced that in the Talkshow "Community Socialization (must) Care About Zakat in the Cendrawasih room, Jakarta Convention Center on Sunday 9 October 2016, the speakers were the Executive Director of NU Care-LAZISNU, Syamsul Huda and the Main Director of LAZISMU, Andar Nubow. in Syamsul Huda's statement that the presence of NU Care-LazisNu and LazisMu is important, "because it can help the Indonesian government in handling poverty problems and disaster response, if the government involves NU and Muhammadiyah in poverty alleviation, it is very appropriate".

The explanation above explains that LazisMu and LazisNU as organizations function as drivers of social transformation apart from being responsible for zakat funds, where they not only work to distribute funds, but they also work to give mustahik strength and independence, giving mustahik the opportunity to become agents of change in their own life. Farida(2019)in his research, highlighted that empowerment is not only focused on alleviating poverty. More than that, empowerment is focused on building independence and awareness (poor mentality) among mustahik. This approach aims to change the paradigm, where mustahik are not only recipients of zakat, but also have the potential to become muzakki, namely giving zakat from what they have. This creates a change from "hands down" to "hands up".

Thus, the role of LazisMu and LazisNU is not only limited to providing financial assistance but also providing training and coaching to improve mustahik's abilities in various aspects of life. Through the holistic role of LazisMu and LazisNU, this can support inclusive development in Indonesia. Apart from that, LazisMu and LazisNU not only distribute zakat, but also become agents of change that create a society that is stronger, aware of its social responsibilities, and has increased economic resilience. As a result, their roles not only have a direct impact on mustahik,

but also build the foundation for sustainable social and economic development at the level of society as a whole.

2. Challenges of Transparency and Accountability in Zakat Management at LazisMu and LazisNU

The challenges of transparency and accountability in the management of zakat at LazisMu and LazisNU are important aspects that need to be considered to ensure the integrity and operational effectiveness of the organization. Although LazisMu and LazisNU have noble goals in empowering mustahik and responding to various social problems, several challenges may arise in terms of transparency and accountability.

Transparency is a principle that provides freedom and ensures that everyone has access to information about how the organization is running (Ghofur & Suhendar, 2021). With the principle of transparency, an organization not only fulfills its obligation to provide information to stakeholders, but also creates a strong foundation for trust. Transparency also creates an atmosphere that encourages active participation and shared responsibility. Organizations provide opportunities for the public to be involved in decision making, provide input, and even see how the organization works by providing information openly. Accountability in managing zakat includes having proof of transactions and witnesses during the recording process (Ghofur & Suhendar, 2021). Accountability is also part of a comprehensive and open form of responsibility in the management of zakat funds which is outlined in the form of financial reports (Zahara & Nurwani, 2023). As is known, transaction evidence and witnesses have a crucial role in creating a basis for trust. There is a need to record every zakat transaction accurately, produce documents that can be verified and have witnesses who can validate every zakat fund management process. This is not just to meet accounting standards, but as a higher proactive step from muzakki and interested parties.

As research conducted by Atmaja et al. (2021), that transparency and accountability in preparing the financial reports of a zakat institution are important things that need to be done, preparing reports properly and appropriately is expected to provide a sense of trust in the institution, both the public and stakeholders. Zahara & Nurwani (Zahara & Nurwani, 2023), that the accountability and transparency that is carried out can also increase the trust of muzaki using distribution channels such as the dhuafa wallet to distribute Zis funds, and increase mustahiq's confidence that the funds are truly on target and fair in distributing and Zis and are able to empower the community, as well as openness and ease Accessing and knowing about community activities through social media networks is also one way for muzaki to continue to spend their wealth through zakat amil bodies which are of course reliable and trustworthy.

Thus, transparency and accountability in the management of zakat is very important as an effort to maintain the sustainability of the organization, in this context LazisMu and LazisNU and can strengthen their operational integrity, increase public trust and ensure that the zakat collected really has a positive and beneficial impact on mustahik. This not only fulfills financial obligations, but also maintains trust as a trusted partner of the people who entrust their zakat for public welfare.

3. Sustainable Program for Social Welfare at LazisMu and LazisNU

LazisMu and LazisNU as zakat management organizations have a central role in improving the social welfare of society, as well as a form of contribution to the fifth principle of Pancasila, namely "Social Justice for All Indonesian People". To achieve this goal, both organizations need to develop sustainable programs that not only provide financial assistance, but empower mustahik

and the community as a whole. Several forms of programs have been and can continue to be implemented to ensure a sustainable positive impact and this has been and continues to be implemented by LazisMu and LazisNU, such as education and skills (ongoing scholarships and skills training), Economic Empowerment (business capital programs and entrepreneurship training centers), health services (community health programs and disease prevention programs), and social empowerment (community development programs and special assistance for vulnerable groups). These programs include various activities, such as educational scholarships, skills training, providing business capital, community health and community development.

Quoted on the LazisMu East Java page(2024), it can be traced that there are many LazisMu programs in the LazisMU Program Catalog, including the education sector (there is the Mentari Scholarship, Sang Surya Scholarship, Peduli Guru, MSPP (Muhammadiyah Scholarship Preparation Program), Lazismu Goes to Campus/school), the health sector (Care for health & Mobile Clinic/Ambulance, Patient Shelter, Nutrition and Stunting Prevention, Sanitation for the Community (SAUM)), economic sector (empowerment of MSMEs, Civil Society Animal Husbandry, and Bangki Farmers), Social Empowerment (Indonesia Siaga, Humanitarian Warehouse, Qurban and Food Security & Humanity, Love the Sea, and Plant Trees). Furthermore, quoted on the official NU Online page nu.or.id(2022), there are superior programs being implemented such as the Community Business Generation Program, the Community Healthy Program, the Santri Smartening Program, and the Make Orphans Happy Program.

These programs show that LazisMu and LazisNU can have a sustainable positive impact on the social welfare of society. Through existing programs, this empowerment approach not only offers financial assistance, but also provides mustahik with provisions that enable them to live on their own and participate in the development of society as a whole. So that these programs can run as expected, a deeper focus is also needed as an effort to empower the community. Enabling community participation in all stages, from planning to program monitoring, has great potential to increase the effectiveness and sustainability of empowerment programs. In this way, the beneficiaries (mustahik) will feel more responsible for their personal development journey.

Challenges that arise regarding community involvement can be addressed through concrete steps such as increasing financial literacy and understanding of zakat. Zakat organizations are expected to play an active role in educating the public and providing information that encourages active participation. This increased understanding can create an environment where communities can be more proactive and contribute positively to empowerment programs.

In addition, collaborative strategies can also be recognized as the key to overcoming complex challenges. Collaboration with various parties, including the government, financial institutions and the private sector, can be an effective strategic basis. Through this collaboration, resources can be expanded, and broader support can be applied to support the implementation of mustahik empowerment programs. This cooperation framework creates synergy between various parties who have a common interest in improving the welfare of people who need zakat assistance.

CONCLUSION

Based on the results and discussion of the analysis of the role of LazisMu and LazisNU in empowering mustahik through zakat management, it shows that 1) LazisMu and LazisNU as zakat management organizations play an important role in empowering mustahik and overcoming economic and social differences among Indonesian Muslims, a holistic empowerment program not only providing financial assistance but also trying to increase the capacity of mustahik through education, skills training, business capital and health support. These programs are proof of

LazisMu and LazisNU's commitment to providing sustainable positive impacts and providing self-reliance solutions that are in accordance with Islamic zakat principles. 2) Even though LazisMu and LazisNU have good goals, transparency and accountability in zakat management also encounter a number of challenges. LazisMu and LazisNU must maintain their operational integrity by implementing transparent and accountable practices, which not only fulfill financial obligations but also build trust as trusted partners of the Ummah. Transparency is very important to build public trust, and the need for proof of transactions and witnesses in recording zakat is very important. 3) LazisMu and LazisNU are committed to improving the social welfare of the community through their sustainable programs. With a focus on education, economics, health and social empowerment, it helps mustahik to become more independent and participate in community development. These programs demonstrate LazisMu and LazisNU's commitment to helping mustahik achieve independence in the long and short term.

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