

## **Implementation of Zakat Fund Utilization Management to Asnaf Fi Sabilillah (Case Study of LAZ Al Bunyan)**

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### **Abstract**

*Management is needed for Zakat Management Institutions in the process of collecting, distributing and utilizing zakat funds. One of the amil zakat institutions in the city of Bogor on a scale of West Java Province is LAZ Al Bunyan. LAZ Al Bunyan already has a management system for the utilization of zakat for asnaf fi sabilillah as well as forming a zakat fund utilization program as an effort to utilize zakat funds for asnaf fi sabilillah. This study aims to explain how the management and efforts in utilizing zakat to asnaf fi sabilillah are carried out by LAZ Al Bunyan. In this study, the authors used a qualitative research method with a descriptive approach. Data collection techniques include observation, interviews, and documentation. The results of this study are that LAZ Al Bunyan has implemented management functions in the utilization of zakat to asnaf fi sabilillah, namely planning, organizing, actuating, and controlling. The form of utilization efforts carried out on asnaf fi sabilillah is the establishment of the Indonesian House program which includes the dimensions of maqashid sharia as well as a special program of utilization for asnaf fi sabilillah based on Islamic boarding schools, namely the "Pesantrenku Jalan Surgaku" program.*

**Keywords:** *Management, Utilization Efforts, Zakat, Fi Sabilillah*

**JEL Classification:** *G2, G23, I31*

### **1. INTRODUCTION**

The progress of the flow of information technology is one of the characteristics of the globalization process that brings information on progress and failures that occur in world countries related to aspects of the welfare of the people of that country. But in fact, there are still gaps in Muslim countries, especially such as developed Muslim countries and developing Muslim countries. Islam as the religion of Allah which includes an economic system based on a spiritual which basically teaches not to create inequality between one another, then the Islamic system and norms provide solutions to this problem. And in the end, it is hoped that the gap in inequality between the rich and the poor can be eliminated. This solution is based on modernism, namely philanthropy, which is the activity of giving or the habit of giving alms from someone with sincerity to set aside some of their assets or resources to donate to others in need (Zulkarnain & Farkhani, 2021).

Zakat is positioned as the third pillar of Islam which basically must be paid by every Muslim who meets the requirements (*muzakki*) to be able to purify his possessions by distributing these assets or zakat to *mustahik* (zakat recipients, namely there are eight groups or asnaf who are entitled to receive the zakat fund). As according to the word of Allah subhanahu wa ta'ala, namely Al-Qur'an Surah At-Taubah verse 60, which means:

*“In fact, the zakat is only for the needy, the poor, administrators of zakat, converts whose hearts are persuaded, to (liberate) slaves, people who are in debt, for the way of Allah and for those who are in journey, as something that is obligatory of Allah, and Allah is All-Knowing, All-Wise”.*

Zakat is one of the instruments of Islamic social finance and the welfare of the people, so efforts to optimize its management are a must because it is one of the pillars in Islam, which has *ubudiyah*, *ijtimaiyyah*, and *iqtishadiyah* dimensions and is a bridge of love between humans (*habluminannas*) and as a communication link between a servant and his Rabb (*habluminallah*) (Kalimah, 2020). Zakat is an insentive research issue and is widely discussed by scholars. In addition, the number of research on zakat has also increased from 2011 to 2020. The research issue that is most often researched is related to how zakat is managed and poverty alleviation. Zakat is worship of *maaliyah ijtimaiyyah*, which has an important role in Islamic teachings and economic development. From the point of view of Islamic teachings, zakat is proof of a Muslim's faith. In terms of religion and the country's economy, zakat has an important strategic role for a country like Indonesia and needs to be institutionalized. The Indonesia Amil Zakat Agency (BAZNAS RI) was formed by the state which aims to manage zakat funds to help alleviate poverty. Muslim countries make a priority of carrying out this function, zakat needs to be collected and distributed correctly and appropriately (Tanjung & Hakim, 2022).

The potential for collecting zakat funds in Indonesia in 2019 based on the Zakat Potential Mapping Indicator (IPPZ) from the National Sharia Economic and Finance Committee (KNEKS), reached Rp233,8 trillion with the realization of ZIS fund raising through OPZ reaching Rp10,2 trillion. In 2020, the potential for collecting zakat funds is estimated to reach Rp327,6 trillion consisting of Rp144,5 trillion corporate zakat funds, Rp139,7 trillion zakat income and services funds, Rp58,76 trillion zakat funds, Rp9,52 trillion livestock zakat funds and Rp19,79 trillion of agricultural zakat funds. However, the sad thing is that only around 21,7% or Rp71,4 trillion of zakat funds have been realized from the realization of the zakat potential (Komite Nasional Ekonomi dan Keuangan Syariah, 2019).

The zakat utilization policy is directed at a broader target, in an efficient, effective manner with a versatile and productive distribution. The zakat distribution system is a matter of benefit by using the priority method in accordance with the demands of the needs of the people to achieve a just and prosperous society and to carry out allocatives and distributors in fiscal policy. For the implementation of zakat management, the Indonesian government issued regulations, namely the Law of the Republic of Indonesia Number 38 of 1999 which was amended by Law Number 23 of 2011 concerning Zakat Management. Based on the zakat law, what is meant by the management of zakat is planning, implementing and coordinating activities in the collection, distribution and utilization of zakat (2011 Zakat Law). The main role in the implementation of the law lies in the existence of a professional zakat institution. BAZNAS together with LAZ coordinate with each other regarding the collection of funds from the community or muzakki in the form of zakat, infaq, and shadaqah which will be distributed back to the community or mustahik who are economically disadvantaged.

The Zakat Management Organization (OPZ) in Indonesia has a reference or guide, namely the zakat management function in which to improve the quality of zakat fund management optimally through various processes, namely planning, organizing, actuating, and controlling known as POAC, namely Planning, Organizing, Actuating, and

Controlling (Kafa, 2019).

A business process that is interrelated in creating certain objectives that originate from the use of zakat funds in a good, appropriate, and directed manner in accordance with the stated objectives of zakat for the zakat fund utilization program that has been carried out by each city-scale amil zakat institution (BAZ and LAZ), district, provincial, and national are management processes for the utilization of zakat funds. The optimal utilization of zakat funds through the process of mapping *muzakki* data, recording the number of *muzakki*, collecting zakat funds or objects, mapping and recording *mustahik*, is expected to achieve social welfare from every aspect of life (Novianti, 2018).

In the process of distributing and utilizing zakat funds productively, the amil zakat institution, one of which is the Al Bunyan amil zakat institution, races towards Islamic law and Law (UU) No. 23 of 2011 concerning Zakat Management. The zakat institution was formed with the aim of clear, precise and structured management for *muzakki* and *mustahik* through various programs formed, one of which is the productive utilization of zakat funds program. And it is hoped that *mustahik* can develop the business he owns and *mustahik's* income can increase so that *mustahik's* welfare is better than the previous condition (Syahriza, *et al.*, 2019).

Amil zakat institutions in Indonesia are very numerous and have spread in almost all regions of Indonesia and one of the amil zakat institutions that has developed into a provincial scale in the city of Bogor, namely the LAZ Al Bunyan, which is one of the Amil Zakat Institutions (LAZ) in Indonesia, especially those in the city of Bogor through various community empowerment programs from various fields, are also trying to increase the economic independence of *mustahik* who want to change their destiny for the better. Activities carried out can be realized from various programs, namely economic programs, health programs, educational programs, Qur'an programs, orphan programs in the form of providing business capital and assistance both in goods and money needed or according to the conditions of the *mustahik*. During the 21 years since the establishment of LAZ Al Bunyan in 2001, it has contributed a lot, taken part and united goodness for others in society through several real work programs that have been carried out.

LAZ Al Bunyan also plays an active role in collecting, distributing and utilizing zakat funds which are carried out in a work program which involves elements of maqashid sharia for *mustahik* in LAZ Al Bunyan to help improve the quality of life. As for the amount of zakat funds that have been distributed to *asnaf fi sabilillah* in several work programs by LAZ Al Bunyan, including:

**Tabel 1.** Total Beneficiary Service Outcomes and Total Program Disbursement

Year	Number of Service Achievements Beneficiaries of the Education and Da'wah Programs	Total Disbursement of Education and Da'wah Programs
2017	5.818	1.566.648.867
2018	10.714	1.847.834.791
2019	7.844	2.931.058.712
2020	15.303	3.069.787.985
2021	5.067	3.688.787.007
2022	14.857	3.341.776.688

**Source:** Annual Report LAZ Al Bunyan

*Fi sabilillah* as *mustahik* zakat in the opinion of the majority and strongest is jihad

*fi sabilillah* in a general sense with two broad scopes, namely jihad with weapons means jihad *fi sabilillah* war, and jihad with knowledge means da'wah *jihad fi sabilillah*. Zakat *fi sabilillah* in weapons jihad or war jihad can be given to volunteer soldiers, means of war such as weapons and combat vehicles, as well as all the preparation facilities and infrastructure. Zakat *fi sabilillah* in jihad of knowledge or da'wah can be given to preacher volunteers, da'i educational facilities, da'wah institutions, da'wah books, creation of da'wah media and all the facilities and infrastructure therein. Zakat *fi sabilillah* is given to social workers or volunteers for war jihad or da'wah jihad (Sarhini, 2018).

Based on some of the previous research literature found, the discussion is only about the management of the distribution of zakat funds for the poor-poor asnaf and there is still rarely research that discusses how the management of the utilization of zakat funds for *asnaf fi sabilillah*, even though if viewed from an urgency then *fi sabilillah* is also included asnaf who have urgency in the aspect of utilization of their zakat funds considering that *asnaf fi sabilillah* is very close to the community environment. Therefore, researchers think that further research is needed regarding the management of the utilization of zakat funds for *asnaf fi sabilillah* based on previous literature which has minimal discussion on this.

## **2. LITERATURE REVIEW**

### **2.1. Background Theory**

Management is a distinct process consisting of planning, organizing, implementing and controlling actions in which both knowledge and expertise are used in each field which are followed sequentially in order to achieve the goals that have been set previously. Management is controlling the utilization of all factors and resources which, according to a plan, are needed to achieve or complete a prepta (something that must be achieved) or a specific work objective (Rohman, 2013).

Whereas in a sharia perspective, management is the art of managing resources which is carried out using sharia methods in the Qur'an and the teachings of the Prophet Muhammad SAW, where the law in the Qur'an is used as the foundation or basis for managing elements of management so that it can reach the intended target (Harahap, 2017). Elements of management are needed as work tools so that management activities run effectively and efficiently. The elements of management are man or humans, money, materials, machines, methods, and markets (Damayanti, 2020).

Utilization of zakat funds is an interpretation of the distribution and allocation (share). Zakat as mentioned in the letter At-Taubah verse 60, and in line with the demands of developments and changing times and in accordance with the ideals and tastes of Shari'a, as well as messages and impressions of Islamic teachings. So it can be concluded that the pattern of utilization of zakat is the method and system of distribution and allocation of zakat funds according to the demands of the times and in accordance with the ideals and tastes of Islamic law, as well as messages and impressions of Islamic teachings (Purmono, 1992).

Discussing the system or pattern of utilization of zakat funds means discussing several interrelated efforts or activities in creating certain goals and using the proceeds of zakat funds in a good, appropriate and directed manner in accordance with the objectives of zakat in Islamic teachings. In the fiqh approach, the basis for the utilization of zakat funds is generally based on the letter At-Taubah verse 60, which means:

*“In fact, the zakat is only for the needy, the poor, administrators of zakat, converts whose*

*hearts are persuaded, for slaves, people who are in debt, for the way of Allah and for those who are on the way, as a decree obligated by Allah, and Allah is All-Knowing, All-Wise”*

This verse explains regarding the designation of the zakat funds to be distributed. The fuqaha describe the position of the verse into various descriptions, both in terms of quantity, quality and priority. The various explanations from the scholars regarding the meaning of the verse indicate that the concept of utilization or parties entitled to receive zakat in its application provides or opens the doors of ijtihad for mujtahid including heads of state and the Amil Zakat Agency (BAZ) to distribute and utilize zakat funds according to with the benefits that can be achieved from the potential of the zakat.

Implementation of zakat management includes four management functions in general, including planning, organizing, actuating, and controlling (Asegaf, 2018):

- a. Planning. In managing zakat, it is necessary to form and plan what a zakat management institution (LPZ) will implement, how to apply good zakat management, when it will start, where it will be implemented, by whom the program will be carried out, and other plans. Zakat management planning by amil zakat can be carried out by taking into account, planning outreach to the Muslim community, planning zakat collection on certain days, planning the use of zakat funds, planning zakat funds and supervision so that muzakki and mustahik can access it normally.
- b. Organizing. In the management of zakat funds, an organization is needed. This is related to the coordination of utilization both in terms of human resources (HR) and zakat resources that have been collected or collected by the zakat institution. The implementation of the organizing function in zakat management aims to credibly and efficiently manage zakat so that the goals are achieved properly because good organization is carried out by human resources (HR) with effective organizational skills.
- c. Actuating. In the zakat management stage, the implementation function or what is known as the movement plays a strategic role in empowering amil because in the management of zakat, this function has a role as a driving force for amil so that they can provide high disciplinary performance. In mobilizing and motivating officers or amil zakat, it is necessary for amil zakat leaders to understand the patterns and motivations expected of members of amil zakat. And it should also be understood that the amil zakat wants a job because he wants to meet his needs, both material and non-material needs as well as spiritual and physical needs.
- d. Controlling. In the stages of the zakat management function, the supervision stage is also required and must be carried out in stages. The monitoring process is an obligation that is carried out in an ongoing evaluation of the process of implementing organizational planning, including the management of the zakat funds. Errors in planning, organizing, and actuating can be investigated by monitoring and controlling every activity of managing zakat funds in progress.

The management functions, namely planning, organizing, implementing, and supervising can be applied to the activities of collecting, distributing, and utilizing zakat funds as stipulated in Law (UU) Number 38 of 1999 which was amended to become Law (UU) Number 23 of 2011 concerning Zakat Management:

- a. Zakat collection. Zakat fund collection management, namely the stages of activities

carried out by the Zakat Management Agency (LPZ), namely efforts to coordinate, manage, and supervise individual efforts to achieve common goals. At the same time, the government does not collect zakat but only acts as a coordinator, motivator, regulator and facilitator in managing zakat funds in Indonesia. collection of zakat funds is carried out by the Amil Zakat Institution (LAZ) which was formed by the government and the Amil Zakat Institution (LAZ) which was formed by the community and determined by the government.

- b. Zakat distribution. Zakat distribution is a stage of activities carried out to be able to carry out and facilitate the distribution of zakat funds, both in the distribution and delivery of muzakki funds that have been collected or collected through the Zakat Management Institution (LPZ) to be distributed to the eligible *mustahik*. Through the implementation of distribution, the zakat funds that have been collected can be effectively and targeted for distribution to mustahik according to needs.
- c. Utilization of zakat. One of the implementations of the utilization of zakat funds is in the form of an empowerment program for *mustahik* by channeling zakat funds so that *mustahik* can be independent and independent on their feet both economically and in the future can change their status to become a *muzakki* group.

Based on the view of one of the prominent Muslim scholars, namely Yusuf Al-Qardhawi, zakat is etymologically derived from the masdar word "zaka" which means blessing, growing, and holy. According to the terminology, zakat is part of the assets that must be issued to *mustahik* (recipients of zakat funds). Operationally the definition of zakat is issuing a portion of assets within a certain time (haul or harvest) with a certain value or level (2.5%, 5%, 10% or 20%) and certain targets (*fakir, poor, amil, mu'alaq, riqab, gharimin, fii sabilillah, and ibn sabil*).

The definition of zakat as stated in Law no. 23 of 2011 Article 1 paragraph 2 namely zakat is property that must be issued by a Muslim or business entity to be given to those who are entitled to receive it in accordance with Islamic law. From some of these definitions, it can be concluded that zakat is giving out assets that have reached a certain value to cleanse themselves and their souls to eight groups of people who are entitled to receive them in accordance with what has been stated in the Al-Qur'an.

LAZ and BAZ in determining the index of success and effectiveness implemented in governance can be seen from the accuracy of target setting, timeliness and amount paid, as well as accuracy in using and utilizing zakat funds (Realita & Menik, 2017). There are four principles applied by amil zakat institutions so that their roles and functions can increase, of course, run optimally, including the pillars of faith, morals, management, and institutions. In order for public trust in the amil zakat institution to increase, it must apply moral principles, institutions and pillars of faith. Meanwhile, so that zakat can be used more optimally where zakat funds can empower the community, especially the *mustahik* group, management principles also need to be applied (Chandra Fitra Arifianto *et al.*, 2021).

The meaning of jihad in general contains specific criteria *fi sabilillah* which is broader than the issue of war, even though war is one part of the scope of *fi sabilillah*. The meaning of jihad ensures that all the top efforts are organized to eradicate polytheism and disbelief, the oppression of the Muslims, the obstacles to the arrival of the truth of Islam to mankind and the establishment of sovereignty in the hands of the Muslims (Sarhini, 2018).

## 2.2. Previous Studies

Previously there were several previous studies that were relevant to the problems and topics discussed. These studies will be described as comparison material and to find differences or updates to research. As for these studies, research conducted by Hasanah *et al.*, (2021) entitled *Zakat Literacy: Community Interpretation of the Obligation to Pay Zakat*. This study aims to examine the level of zakat literacy in the scope of the community, namely in Dukuh Krajan, Mayonglor Village, Jepara Regency. The focus of this research is the level of public understanding of the obligation to pay zakat. This study reveals that knowledge about the basis of community zakat in the Dukuh Krajan area is still minimal and based on classical fiqh. The understanding they have has not yet reached the calculation of zakat assets, it is proven that they still ask for the help of the clergy. Although the community's understanding of the Dukuh Krajan area about the obligation to pay zakat is quite good, religious counseling is needed and real evidence of the benefits of productive zakat in the Dukuh Krajan area. In this study, a qualitative research method was used, namely a data method obtained by studying and exploring phenomena in society as a source of objective data in the field regarding the understanding of the Dukuh Krajan Community in Mayong Lor Village towards the obligation of zakat. This study discusses the level of understanding of the people of Dukuh Krajan about the implementation of zakat. This research also refers to the zakat literacy index from the National Amil Zakat Agency, so the components in this question only include the dimensions of basic knowledge about zakat. The difference with this research is that this study examines how the implementation of the management of the utilization of zakat funds to *asnaf fi sabilillah* and the efforts to utilize zakat funds *asnaf fi sabilillah* are carried out by LAZ Al Bunyan.

Research conducted by Putri & Alhidayatillah, (2022) entitled *Utilization of Professional Zakat in the Zakat Collection Unit (UPZ) of the Wilmar Dumai Muslim Family Foundation*. This research aims to find out how the actual utilization of professional zakat is carried out by the Wilmar Dumai Muslim Family Foundation UPZ so that it can help the economy of *mutahik* in Medang Kampai District. This research reveals that in the process of empowering zakat by UPZ the Wilmar Dumai Muslim Family Foundation pays attention to several important indicators in the purpose of empowering zakat. The first indicator is that zakat funds have been utilized as a means of economic empowerment. This is in accordance with what the authors found in the field regarding the use of zakat funds to help the *mustahik*'s economy. Second, the utilization of zakat funds is also used as business capital assistance, for example in the form of providing business capital for daily trading or providing tools and goods needed by *mustahik* to start their business. Third, namely the utilization of zakat which is programmed to open jobs. Fourth, the utilization of zakat which functions as a medium for developing human resources. The difference with this research is that this research examines how the implementation of the management of the utilization of zakat funds to *asnaf fi sabilillah* and efforts to utilize zakat funds *asnaf fi sabilillah* are carried out by LAZ Al Bunyan.

Research conducted by Munandar *et al.*, (2022) entitled *Analysis of Productive Zakat Fund Utilization in Mustahik Economic Development at BAZNAS Bogor Regency*. This study reveals that productive utilization of zakat to increase *mustahik* business is carried out by BAZNAS Bogor Regency, namely with the target "M to M", namely business capital assistance for individual *mustahik*, infrastructure assistance, and other business training assistance. Assistance is distributed in the form of money and

infrastructure. Through this target, the *mustahik's* business income will increase from the income before receiving the *mustahik's* micro business assistance. As well as increasing the volume of business production for *mustahik*. The difference with this research is that this study examines how the implementation of the management of the utilization of zakat funds to *asnaf fi sabilillah* and the efforts to utilize zakat funds *asnaf fi sabilillah* are carried out by LAZ Al Bunyan.

### 3. METHODOLOGY

The method used in this research is a qualitative research method with a descriptive approach. The qualitative research method is a method based on the philosophy of postpositivism to examine the state of natural objects and the results of the research tend to focus on meanings rather than generalizations. In this study, the role of the key instrument is held by the researcher (Subadi, 2006). While the descriptive qualitative approach in this study intends to describe, explain and answer in detail the problems studied, namely related to the implementation of the management of the utilization of zakat funds and efforts to utilize zakat funds carried out by LAZ Al Bunyan to *asnaf fi sabilillah*.

The data used in this research are primary data and secondary data. Primary data is the main source of data generated because the data collected is derived from pure data. And the data obtained directly by data collectors is primary data. As for this study, the primary data sources were informants from LAZ Al Bunyan as resource persons from the research discussed, namely Mr. Ganep Agus Djuardi as Director of Network Development, Research & Transformation and Mrs. Ira Nuralifah Anjani as Corporate Secretary of LAZ Al Bunyan. Secondary data is the second data as a support and development of primary data. Secondary data is secondary data because the origin of the data is indirectly obtained or taken through second sources such as journals, documentation and other research related to research topics such as material on management, zakat, and zakat institutions as well as data on LAZ Al Bunyan taken from official website page, annual report and financial report.

The data in this study are in the process of extracting or collecting them through three data collection techniques, namely:

- a. Observation. Observation is the stage of activity in collecting data directly from the field. Data observed in research can be in the form of descriptions of attitudes, behavior, behavior, actions, and interactions of humans and an organization. Observation begins with identifying the places to be studied and mapping them to get an overview of the research objectives. As for this research, the observation will be carried out at the research location, namely LAZ Al Bunyan.
- b. Interview. Data collection techniques through interviews (interviews) were carried out to obtain the information needed in the research. Interviews are carried out directly from the research subject in order to obtain correct data and can be scientifically accounted for. The stages of the interview namely, first determine the interviewees; Second, prepare the main points of discussion for interviews; The third starts or opens the interview; Fourth, carry out the interview flow; The fifth confirms the summary of the interview results and ends it; Sixth determine the results of interviews into field notes; Seventh identify the follow-up results of the interviews obtained. In this technique, researchers conducted in-depth interviews with Mr. Ganep Agus Djuardi as Director of Network Development, Research & Transformation and Mrs. Ira Nuralifah Anjani as Corporate Secretary as key



informants in this study. By carrying out in-depth interviews (depth-interview) it is hoped that informants can reveal various things that are considered important so that researchers can complete the information needed or needed. In this interview, the researcher asked a number of questions that were developed from a guideline of questions that had been prepared or formed which were of course related to the topic, problem formulation and research objectives.

- c. Documentation. Techniques or ways of collecting data through documentation of various sources or archives can be used as supporting data or as secondary data so that the data that has been obtained either through observation of places and events related to the research topic or with research subjects can be more detailed (Subadi, 2006).

#### **4. RESULT AND DISCUSSION**

##### **4.1. The Concept of the Zakat Utilization Management Function *Asnaf Fi Sabilillah***

LAZ Al Bunyan, which is now on the scale of West Java Province, has a duty as a zakat management institution in accordance with the rules in RI Law No. 23 of 2011 concerning Management of Zakat. This regulation describes the management of zakat which consists of the stages of the planning process, the stages of the organizing process, the stages of the implementation process, and the stages of the supervisory process for the collection, distribution and utilization of zakat funds. Utilization of zakat funds is an implementation activity of the utilization of zakat funds, one of which is carried out in the form of an empowerment program for *mustahik* by channeling zakat funds so that *mustahik* can be independent and independent on their feet both economically and in the future can change their status to become a *muzakki* group.

In the management of the utilization of zakat funds for *asnaf fi sabilillah* in general, namely related to financial management including funds for the implementation of the utilization of zakat to include planning the implementation of the zakat utilization program which is measurable and has a comprehensive impact on the parties involved in it. The management of the utilization of zakat funds for *asnaf fi sabilillah* which is carried out by LAZ Al Bunyan Bogor, of course, carries it out according to the stages contained in the management function, namely planning, organizing, actuating, and controlling.

- **Planning**

Planning is a process in which an agency formulates and decides on the goals to be pursued within a certain period of time accompanied by what means so that these goals are carried out until they are achieved (Kafa, 2019). Conceptually, planning is a process or stage of thought towards determining targets and goals to be achieved, actions to be carried out, a fixed form of organization to achieve them, and people who are responsible for the activities to be carried out by zakat institutions. Therefore, the planning process and stages need to be carried out at the outset in the management of the utilization of zakat funds.

The planning carried out by LAZ Al Bunyan Bogor in the utilization of zakat funds to *asnaf fi sabilillah* was carried out covering several planning processes, including mapping the potential for obtaining ZIS funds against *asnaf fi sabilillah*, mapping the potential of *muzakki* in sources of funds originating from ZIS or DSKL towards the zakat fund utilization program mapping the location of districts or cities to form and adapt the needs of each region to the zakat utilization program, mapping payments in cash or digitally related to the continuity of the zakat funds utilization

program, and mapping volunteers who are assigned directly or indirectly to deliver the zakat utilization program. and to realize the zakat utilization program, LAZ Al Bunyan formed a program target that was in accordance with Provincial LAZ standards, namely 20 billion rupiah in the establishment of a zakat utilization program adjusted to the needs of the location of the program implementation area. Planning in management is carried out as a form of concrete effort towards the steps to be taken on the basis that has been determined to be more effective and efficient in achieving goals.

- Organizing

Organizing is one of the functions that determines the organizational structure and the roles of people in it. The organizing function relates to the efforts made by an agency in utilizing and optimizing its human resources and material resources effectively and efficiently. Organizing in the management of the utilization of zakat funds is intended so that the zakat funds that have been collected can be utilized to *mustahik* optimally, effectively and efficiently according to what is needed of course in accordance with the initial planning. The organization carried out by LAZ Al Bunyan in managing the utilization of zakat funds for *asnaf fi sabilillah* is that the organizing stages carried out by LAZ Al Bunyan Bogor are divided into two stages, namely distribution and utilization. For the distribution stage, namely accommodating or organizing it directly, namely through *mustahik* services which can be through social media or by telephone during working days. So that it can be clearly seen that there is a team assigned to the *mustahik* service at LAZ Al Bunyan. And for the utilization stage, LAZ Al Bunyan collaborates with Islamic boarding schools and Qur'an houses, which go through several stages of the process starting from surveys and classification of Islamic boarding schools to be ready to cooperate in the empowerment program "Pesantrenku, Jalan Surgaku" to efforts to encourage the legality of Islamic boarding schools, so that it can be formed because the Qur'an house is a mini pesantren because it is made from the community itself and enters into *asnaf fi sabilillah* which tries to maintain religion in the midst of society. Based on this, it is known that the organizing management function at LAZ Al Bunyan is carried out and functioning.

- Actuating

Actuating is an effort to move team members in the desired way and work to achieve the goals of the plans that have been set together (Kafa, 2019). The actuating function is the core of management and has an important role in realizing the set goals. In the management of utilization of zakat funds, this function has a role as a driving force for institutions to be able to provide disciplined performance so that the implementation of utilization can run optimally, effectively, efficiently and on target through several structured stages.

The process of implementing the zakat fund utilization program carried out by LAZ Al Bunyan is by realizing the planning stages from the beginning which starts with field surveys to see how the conditions of the *mustahik* and other things are so that the later zakat utilization program can run smoothly, and realizing the organizing stages that have been formed to after that, the target was formed into the zakat utilization program, namely Pesantrenku, Jalan Surgaku which is a special program that is run for *asnaf fi sabilillah*. However, for the zakat fund utilization program carried out by LAZ Al Bunyan, namely there is Rumah Indonesia which consists of goodness programs in accordance with maqashid sharia and in

accordance with the concept of BAZNAS RI which includes economic, educational & preaching, health, social, humanitarian and environmental programs.

- **Controlling**

Controlling is the final stage in management where the process of evaluating and correcting the actions and performance of an agency is carried out at this stage. The oversight function plays an important role in an organization or agency so that the implementation process runs as planned at the beginning of the planning stage. Supervision also functions to carry out evaluation actions if there are deviations in the management process. With the function, it is hoped that the utilization of all management elements will be effective and efficient (Novitasari, 2017).

The stages of the controlling process are obligations that must be carried out in an ongoing evaluation of the process of implementing organizational and agency planning, including in the utilization of zakat funds. As for the supervision carried out by LAZ Al Bunyan in the management of the utilization of zakat funds to *asnaf fi sabilillah*, namely the role of the Sharia Supervisory Board (DPS) as an important element that must exist in every zakat fund management institution to oversee in general and externally whether the process of managing funds zakat to the zakat fund utilization program which is carried out in accordance with the provisions of the Islamic religion and is right on target in accordance with the *asnaf* that has been regulated. In addition, there is also guidance from the National Amil Zakat Agency (BAZNAS RI) accompanied by a report to the Indonesian Ministry of Religion, so that in the supervision stage of the utilization program carried out by LAZ Al Bunyan it is internally from LAZ Al Bunyan itself as well as externally, namely from DPS, BAZNAS RI, Ministry of Religion of the Republic of Indonesia as an important part of the implemented programs.

#### **4.2. Efforts to Utilize Zakat *Asnaf Fi Sabilillah***

The Zakat Utilization Program “Pesantrenku, Jalan Surgaku” contains several pillars, including:

- The Excellent Civitas Pillar consists of the State Children's Student Study Program, the Quran Memorization Study Program, the Future Leader Curriculum, BPJS Honorary Teachers, Rice for Santri, Islamic Boarding School Ambulance, Preachers for Healthy Archipelago.
- The Economic Independence Pillar consists of Islamic Boarding School Family Micro Cooperatives, Islamic Boarding School Retail Waqf, Islamic Boarding School Laundry Waqf, One Product One Islamic Boarding School, Sociopreneur for Santri.
- The Professional Institution Pillar consists of Islamic Boarding School Management Training for Future Leaders, Superior Musyrif Upgrading, Superior TPK Fit & Proper Test, Islamic Boarding School Financial Audit Assistance.
- The Collaboration Pillar consists of the SDG Academy for Disaster Mitigation, the Sister School Program, the Hafidz Internship Program.
- The Environmental Health Pillar consists of a Waste Bank, Reusable Sanitary Pad for Santriwati, Solar Panel Waqf for Islamic Boarding Schools, Water for Life, Islamic Boarding School Well Waqf, Zero Waste Kit and Training.

Based on an interview with Mr. Ganep Agus Djuardi as Director of Network Development, Research & Transformation of LAZ Al Bunyan Bogor, one form of

utilization of zakat funds for *asnaf fi sabilillah* is through the efforts of the “Pesantrenku, Jalan Surgaku” program, which will be able to create *asnaf fi sabilillah* conditions that comprehensively better than before through the utilization of Islamic boarding schools and it can be concluded that the existence of a zakat fund utilization program, namely “Pesantrenku, Jalan Surgaku” can be a solution for *asnaf fi sabilillah* to maintain Allah's religion in the midst of society. In addition, the “Pesantrenku, Jalan Surgaku” program is in accordance with BAZNAS directives, namely BAZNAS Regulation No. 3 of 2018 concerning the Distribution and Utilization of Zakat, especially in the utilization of zakat funds for *asnaf fi sabilillah*. However, despite the suitability of the zakat fund utilization program carried out by LAZ Al Bunyan for *asnaf fi sabilillah* from BAZNAS guidelines, it turns out that there are still obstacles encountered in the management of the utilization of zakat *asnaf fi sabilillah*. These constraints are normative in nature such as the difficulty in knowing whether the *mustahik* has received utilization program assistance from other amil zakat institutions or not, another challenge or obstacle is that the form of measurement in the implementation of the empowerment program is also different from other *mustahik*.

There are normative constraints, of course LAZ Al Bunyan Bogor has a strategy used to achieve the *asnaf fi sabilillah* zakat fund utilization plan carried out by LAZ Al Bunyan Bogor, namely using SWOT analysis with the Business Model Canvas (BMC) approach to make it more measurable and achieve targets. Based on the strategy made by LAZ Al Bunyan as a form of the zakat fund utilization program plan carried out by LAZ Al Bunyan Bogor, an educational aspect is also needed for prospective *muzakki* to be able to support the zakat fund utilization program. And the educational method carried out by LAZ Al Bunyan Bogor is: praying for them because we fellow Muslims are obliged to pray for goodness, direct communication by going directly to *muzakki* communities to explain and convey what zakat is and how to utilize it, collaborating with other educational institutions such as Islamic boarding schools around LAZ Al Bunyan to socialize or educate the public about zakat through social media carried out by the Islamic boarding school students, and finally, to provide a report or annual report regarding the impact of zakat on the lives of *mustahik* because this can be an effort to educate *muzakki* who have not fulfilled their obligation to pay zakat.

## 5. CONCLUSION AND RECOMMENDATION

Based on the results of the above research, it can be concluded that the Implementation of Zakat Fund Utilization Management to *Asnaf Fi Sabilillah* (Case Study of LAZ Al Bunyan), namely the management of utilization of zakat funds to *asnaf fi sabilillah* at LAZ Al Bunyan has been carried out in accordance with the stages of the management function, namely planning, organizing, actuating, as well as controlling. The stages of the management function carried out by LAZ Al Bunyan aim to facilitate the implementation of a zakat fund utilization program as an effort to utilize LAZ Al Bunyan zakat funds for *asnaf* groups gathered at LAZ Al Bunyan.

Efforts to utilize zakat funds were carried out by LAZ Al Bunyan to *asnaf fi sabilillah*, namely by establishing a zakat fund utilization program which included maqashid sharia, namely the Indonesian House program launched by LAZ Al Bunyan Bogor where in the Indonesian House there are also other housing programs such as Rumah Smart (education and da'wah), Healthy Home (health), Responsive Home (humanity), Blessing House (social), Kindness House (economic). Rumah Indonesia was formed in accordance with the concept of the zakat utilization program according to

BAZNAS RI. In addition, efforts to utilize zakat funds carried out by LAZ Al Bunyan Bogor for *asnaf fi sabilillah*, namely the “Pesantrenku, Jalan Surgaku” program where the program was formed specifically *asnaf fi sabilillah* collaborated with Islamic boarding schools or Qur'an houses that are ready to carry out this program and aims to continue to be able to maintain Islam in the midst of society and continue to be able to maintain the role of Islamic boarding schools as centers of da'wah, education, and community empowerment in accordance with RI Law No. 18 of 2019.

Based on the results of the discussion and conclusions obtained, there are several recommendations that can be applied at the Al Bunyan Amil Zakat Institution (LAZ), namely: (a) Theoretically - From a theoretical point of view, the results of this study show that the implementation of the zakat management function has a major influence on the management of the utilization of zakat funds carried out by amil zakat institutions to be implemented into efforts to utilize zakat funds and is poured into a program of utilization of zakat funds for asnaf gathered at the institution amil zakat. The results of this study also indicate that the LAZ Al Bunyan has carried out the zakat management function well in implementing zakat fund utilization management and has made efforts to utilize zakat funds which have been formed into a special program that suits the needs of asnaf, one of which is *asnaf fi sabilillah*. Based on this, it is expected that amil zakat institutions, both LAZ Al Bunyan and other amil zakat institutions need to continue to improve the function of zakat management so that when implementing it into a zakat utilization program as one of the efforts in managing the utilization of zakat funds it can run according to plan and can be realized effectively, optimally and on target. In addition, it is hoped that it can contribute to the development of zakat science in Indonesia for other amil zakat institutions regarding the implementation of management of the utilization of zakat funds such as planning, organizing, actuating, and controlling *asnaf fi sabilillah* in managing the utilization of zakat funds *asnaf fi sabilillah*. (b) Practically - From a practical point of view, it is also hoped that the results of this study can serve as a practical example for the amil zakat institution studied, namely LAZ Al Bunyan as an evaluation material on how well the management of the utilization of zakat funds is well implemented such as planning, organizing, actuating, and controlling *asnaf fi sabilillah* in management utilization of zakat funds *asnaf fi sabilillah*. In addition to LAZ Al Bunyan, the results of this research are also expected to serve as examples of zakat practices for other LAZ and BAZ in Indonesia.

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