

Optimasi Pengelolaan Penyaluran Dana ZIS di (BAZNAS)

Optimization Of Zis Fund Distribution Management at (BAZNAS)

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Abstract: Zakat, Infaq, Sadaqah (ZIS) has great potential in the economy and development of the ummah. Optimal management of ZIS funds can provide positive contributions both in economic development and in the construction of places of worship, especially for Muslims. BAZNAS as an institution that manages zakat, infaq and shodaqah funds has a very strong role and function to be able to utilize zakat, infaq, shodaqah funds in empowering the ummah / economy and building places of worship. Analysis of strengths, weaknesses, opportunities, threats is important so that BAZNAS can continue to exist in carrying out its function in serving the community and of course it can run in accordance with the applicable laws in Islam. In order to function optimally in terms of collection and distribution as well as efficiency in the use of ZIS funds are things that must be fully considered. The distribution of ZIS must also be optimized, namely the construction / renovation of places of worship both in rural areas / around cities so that people do not demand alms / infaq / zakat in the middle of the road for the construction of places of worship. Optimization of ZIS management, from consumptive to productive and more efficient.

Keywords: Management Optimization; ZIS; Utilization.

Abstrak: Zakat, Infaq, Shadaqah (ZIS) memiliki potensi besar dalam perekonomian dan pembangunan umat. Pengelolaan dana ZIS yang optimal dapat memberikan kontribusi positif baik dalam pembangunan ekonomi maupun dalam pembangunan tempat ibadah khususnya bagi umat Islam. BAZNAS sebagai lembaga pengelola dana zakat, infaq dan shodaqah memiliki peran dan fungsi yang sangat kuat untuk dapat memanfaatkan dana zakat, infaq, shodaqah dalam pemberdayaan ummah / ekonomi dan pembangunan tempat ibadah. Analisis kekuatan, kelemahan, peluang, ancaman menjadi penting agar BAZNAS dapat terus eksis dalam menjalankan fungsinya dalam melayani masyarakat dan tentunya dapat berjalan sesuai dengan hukum yang berlaku dalam Islam. Agar dapat berfungsi secara optimal dari segi pengumpulan dan penyaluran serta efisiensi dalam penggunaan dana ZIS merupakan hal yang harus diperhatikan secara penuh. Penyaluran ZIS juga harus dioptimalkan yaitu pembangunan / renovasi tempat ibadah baik di pedesaan / sekitar kota agar masyarakat tidak menuntut sedekah / infaq / zakat di tengah jalan untuk pembangunan tempat ibadah. Optimalisasi pengelolaan ZIS, dari yang konsumtif menjadi produktif dan lebih efisien.

Kata Kunci: Optimasi Manajemen; ZIS; Pemanfaatan.

BACKGROUND

Zakat, Infaq, Sadaqah (ZIS) has great potential in the economy and development of the ummah, zakat is also a very interesting topic to study such as aspects of law,

management, potential and role. With the existence of Law Number 38 of 1999 concerning ZIS Management, it has given birth to a new paradigm of zakat management in the form of regulating that ZIS

management is carried out by the Amil Zakat Agency (BAZ) which was formed by the government consisting of elements of the community and the Government and the Amil Zakat Institution (LAZ). So that with the birth of this new paradigm, the amil zakat institution must adjust to the mandate of the law. ZIS is one of the 5 strategic instrumental values and greatly influences human economic behavior and equity in the construction of places of worship.

The goal of ZIS itself is not only to support the poor consumptively, but has a more permanent goal, namely to alleviate poverty and to build equitable distribution of places of worship. The National Zakat Agency (BAZNAS) is a central organization formed by the government in managing ZIS funds. Being the parent organization is what makes BAZNAS a centralized manager. BAZNAS has not achieved its vision, namely in terms of distribution, especially for the construction of places of worship.

Two dimensions that are owned by ZIS are separate identities that can have a very good impact on society, both in terms of religious efforts and as an effort to care for fellow human beings. However, ZIS is not limited to that. Optimizing the distribution of ZIS in a professional manner will have an even better impact in efforts to distribute ZIS funds for the construction of places of worship for areas that are in great need, so that people who need funds for the construction of places of worship, especially Muslims, no longer need funds (zakat, infaq), shadaqoh in the middle of the street.

The management of zakat which is regulated in law includes planning, collecting, distributing and utilizing activities. Apart from receiving zakat, BAZNAS and LAZ can also receive infaq, shadaqoh and other socio-religious funds (*The explanation of Law No. 23 of 2011 on the management of zakat*, t.t.). The distribution and utilization of infaq, shadaqoh

and socio-religious funds is carried out in accordance with sharia and for the benefit of the ummah.

Optimizing the role of utilization and distribution of zakat through community independence programs to increase benefits in development, especially for places of worship for people in need and public trust. Coordinating zakat management in the southern part of Tapanuli to increase organizational solidarity and program synergy. One of the problems for this among others is ZIS management problems that have not done in a professional manner so that the collection and distribution of zakat to be less focused. In fact, if ZIS funds can be managed optimally, these funds can encourage sustainable development programs.

The main grand design of the goal of sustainable development is life welfare and equality in the construction of places of worship so that no more people use the road as funds for the construction of places of worship, the welfare of life that supports the world is socio-economic welfare. This is an alternative solution for the welfare of Muslims from poverty and destitution.

Optimization of ZIS distribution is not only to provide consumptive assistance to mustahik, but further than that to improve the quality of life for mustahik, especially the poor and poor and especially to pay more attention in order to distribute to areas that need the construction of places of worship so that areas in need the funds for the construction of places of worship no longer work in the middle of the streets. Therefore, optimizing the collection and utilization of ZIS to increase work professionalism or seriousness of amil zakat that is trustworthy and honest in carrying out pregnancy tasks.

For this reason, it is necessary to form Islamic social institutions as an effort to overcome social problems and the fulfillment of places of worship. In this regard, ZIS can

function as a source of socio-economic funds and equitable development of places of worship for Muslims. This means that the utilization of ZIS which is managed by the Amil Zakat Agency or the Amil Zakat Institution is not only limited to certain activities based on conventional orientation, but can also be used for activities that prosper the socio-economy of the people and the construction of places of worship. Social welfare itself in a very broad sense includes various actions taken by individuals or organizations to achieve a better standard of life.

This study aims to see how optimal the management of the distribution of ZIS funds is in addition to the eight groups entitled to receive zakat, namely the poor, the poor, amil zakat (zakat management institution), people who have recently converted to Islam (converts), to liberate slaves, people who owe (gharimin), people who struggle in the way of Allah (fi sabilillah), people who are on their way (ibn sabil). That is specifically for the construction of places of worship for areas in need, according to a survey found in the field that there are still people who need infaq / shadaqoh in the middle of the road as funds for building places of worship. In accordance with Law No. 23 of 2011 concerning zakat management, zakat management which is regulated in law includes planning, collecting, distributing and utilizing activities. Apart from receiving zakat, BAZNAS and LAZ can also receive infaq, shadaqoh and other socio-religious funds . The distribution and utilization of infaq ,shadaqoh and socio-religious funds is carried out in accordance with sharia and for the benefit of the ummah. Seeing the existing regulations, it is not impossible that the optimization of ZIS fund distribution management can be done even better. However, in reality the implementation of existing regulations is sometimes still far from what is expected by the community.

This research is expected to provide benefits to BAZNAS management as input and suggestions in the formulation of zakat fund distribution strategies . And also for academics and the general public it can be used as literature study and material for subsequent studies.

RESEARCH METHODS

The scope of the research or the location of this research is the Zakat Infaq and ShadaqahTapauli Institute for the southern part (Tapsel).

This research uses descriptive qualitative according to Sugiyono. Qualitative research is data in the form of numbers, gestures, facial expressions, charts, pictures or photos (Sugiyono, 2008). The qualitative data is divided into two qualitative empirical and qualitative meaningful data. Qualitative empirical data is data as it is or is not given meaning about it. The data in this study will produce descriptive data, namely data that is seen, observed or heard, which will produce words from the utensils directly or indirectly. Qualitative data is used on variables as optimization of ZIS fund disbursement

Data Dource

According to SuharsimiArikunto, the source of data is the subject where data can be obtained (Arikunto and Suharsimi, 2010). From this understanding, data sources were obtained from a place where as a consideration in this study. In the data source of this study, the distribution of ZIS funds, especially infaq and shadaqoh, is focused on the distribution of ZIS management variables, especially infaq and shadaqohfunds .

Type of data

1. Primary Data

Primary data is data obtained or collected

directly in the field by the person conducting the research or those concerned who need it (Misbahudin and Iqbal Hasan, 2013). The variable of the type of primary data in this study is the optimization of zakat management.

2. Secondary Data

Secondary Data is data obtained from indirect sources in the form of written information on documentation materials related to the problem under study and other reference books obtained through Library Research ". Meanwhile, according to Nur Indrianto and Bambang Supomo, secondary data is a source of research data obtained by researchers indirectly through intermediary media (obtained and recorded by other parties) " (Nur Indriantoro and Bambang Supomo, 2014).

Data Collection Methods In this research data collection, researchers used the following data collection methods :

Observation

Observation according to Sugiyono (2008) observation is the basis of all science. Meanwhile, according to Freddy Rangkuti (2014), observation is all observation activities on the observed subject.

Interview Interview or interview according to (Creswell , 2012) suggests that interviews are conducted by researchers by recording answers to questions given to respondents. The researcher asked the respondent a question with notes brought by the researcher about the interview guidelines, recorded the answers from the respondent and observed the behavior. Meanwhile, according to Johnsen; Sugiyono (2008) interview is a data collection technique in which a researcher asks a question to the respondent to generate data.

Documentation

Documentation is a record of past events with a form of writing, image or work that a person can understand (Sugiyono; 2008).

Literary

The literature referred to here is to take books or those related to this research so that this research is more perfect (Ansor ; 2018). So this literature is expected to support observations, interviews and documentation carried out by researchers.

RESEARCH RESULTS AND DISCUSSION

Zakat in language is a form of the root word zaka which means pure, clean, blessing, growing and developing (Nurul huda and M. Heykal, 2001). According to the terminology of sharia, zakat means removing part of the assets that have met the requirements to those who are entitled to receive it (mustahiq). The assets that have been issued zakat will become clean, holy, and blessed assets.

Infaq, in language is a formation of the word anfaqaa which means giving something to others (Sanusi, 2009). In the terminology of sharia, infaq means issuing or giving a portion of income for an interest that is ordered by Islamic teachings. The amount of infaq is not determined, nor is the target of its distribution determined. Infaq is very broad in scope to help the development interests of Muslims. Infaq is a voluntary expenditure made by a person, every time he gets sustenance, as much as he wants himself. Thus it can be understood that infaq is basically the same as zakat which is obliged on the wealth of the people. Infaq is not determined in terms of level and quantity and can continue to grow and change according to the interests of maslahahmursalah in a democratic manner

Meanwhile, Shadaqah is derived from

the word shadaqa which means 'true'. What is meant by the word 'right' in shadaqah is that people who give charity are people who have true faith (el-Firdausy, 2009). In terms of sharia, the meaning and law of alms is the same as infaq, it's just that alms are not only used for material things.

The aim of ZIS is to manifest faith in Allah SWT, be grateful for His blessings, develop noble morals by creating a sense of humanity to help each other among others, and keep away from being stingy, hunksy, and greedy. And also foster peace of life, and develop assets that are owned. The benefits of ZIS are helping, assisting, and fostering the poor and other mustahiq towards a better and more prosperous life. And can help them to worship Allah well so as to prevent them from disbelief in His blessings. In addition, ZIS is an important element in realizing social balance, balance in the distribution of assets.

People who are entitled to receive zakat are mentioned in the letter at Taubah verse 60. Based on the letter at Taubah verse 60, there are eight groups that are entitled to receive zakat, namely the poor, the poor, amil zakat (zakat management institution), people who have just converted to Islam (converts), to liberate them. slaves, people in debt (gharimin), people who are fighting in the way of Allah (fi sabilillah), people who are on their way (ibn sabil).

Optimization is the achievement of results in accordance with expectations effectively and efficiently. according to the large Indonesian dictionary it can be concluded that optimization is a process of increasing or increasing (*Kamus Besar Bahasa Indonesia*, 1994). In the implementation of the development of zakat, infaq and alms, namely the increasing awareness of zakat among Muslims and a great level of concern for the fate of others both in the form of improving the community's economy and in building places of worship for the benefit of fellow

Muslims. The zakat utilization program is a level of concern for the interests of fellow Muslims. Public awareness and trust in zakat is increasingly growing, this can be realized through the transparent and professional performance of the Amil Zakat Institute (LAZ) and the Amil Zakat Agency (BAZ).

In optimizing the function of zakat, the following features can be perceived as zakat, namely: zakat is seen as an institution to achieve social justice in the form of a mechanism for suppressing capital accumulation in a small group of people (Abdurrahman, 1997). Zakat as a distribution of wealth, in this case the rich, must pay attention to those who have no property, but in this case it does not distribute property fairly so it does not accumulate to a group of people.

Management comes from ancient French which means the art of implementing and organizing. Malayu SP Hasibuan said that management is the science and art of managing the process of utilizing human resources and other sources effectively and efficiently to achieve one goal (Hasibuan, 2010). Management is usually more often used in the POAC principles, namely Planning, Organizing, Actuating and Controlling. Good zakat management is a necessity, in Law No. 38 of 1999 that zakat management is an activity of planning, organizing, implementing, and supervising the collection and distribution and utilization of zakat.

The success of zakat, infaq and alms depends on their utilization and utilization. ZIS must be given to those who are entitled to receive what has been determined according to religion. The correct submission is through the Amil Zakat Agency, which is obliged to make effective use of it. Effective utilization is the effective use of the benefits in accordance with the objectives and falls on the right in accordance with the text appropriately.

The utilization of zakat has been described in Law no. 23 of 2011 as follows (*Undang-undang RI NO. 23 tahun 2011 Tentang Pengelolaan Zakat Sabiq, Sayyid, Fiqh Sunnah*, 2006):

a. Zakat can be utilized for productive efforts in the context of handling the poor and improving the quality of the people.

b. Productive zakat utilization is carried out when the basic needs of the mustahik have been met. Then it can be concluded that the optimization of the utilization of zakat, infaq and alms is how to make efficient use of zakat and remain targeted. Appropriate with regard to empowerment programs that can be a solution to the problem of poverty, as well as the construction of places of worship for areas in need, while right on target relates to zakat recipient mustahiks.

Optimization of ZIS distribution is not only to provide consumptive assistance to mustahik, but further than that to improve the quality of life for mustahik, especially the poor and poor and especially to pay more attention in order to distribute to areas that need the construction of places of worship so that areas in need the funds for the construction of places of worship no longer work in the middle of the streets. Therefore, optimization is the collection and utilization of ZIS to increase work professionalism or seriousness of amil zakat that is trustworthy and honest in carrying out pregnancy tasks. Work facilities and infrastructure must be adequately prepared, as should the officers who have been properly trained.

Optimizing the utilization of zakat funds must be paid more attention in order to empower the mustahik economy, so that the zakat funds given will act as a support for their economic improvement. The utilization of productive zakat actually has a concept of careful planning and implementation, such as examining the causes of poverty, lack of working capital, and lack of employment

opportunities.

Zakat Utilization Model as a whole must be accompanied by a SWOT analysis, namely: strengths, weaknesses, opportunities and threats. With this, the utilization pattern must be well planned, systematic and right on target. For that, it takes concrete steps that are coordinative and cooperative among the parties involved. The implementation of the zakat empowerment program includes several stages of activities, including:

a. Team preparation is the initial stage for preparing human resources for both the management level in general, namely the program officer, coordinator and finance.

b. Socialization, aims to make society participate in its implementation. With the involvement of the wider community, the utilization can run well because it gets broad support from the community.

c. Recruitment of participants is the first step in determining empowerment goals as well as determining the program to be rolled out.

d. Empowerment of empowerment strategy participants, including: providing assistance in the form of costs, mentoring and evaluation. In this empowerment, in addition to the funds provided, assistance is also needed with the aim of being able to maintain the sustainability of the program, as well as being a consultant for empowerment participants.

Yusuf al-Qaradhawi mentions four roles of amil (Hafiduddin, 2007):

a. To remind muzakki, because human instincts are bakil.

b. Maintain the "face" of the mustahik. Because through amil, they don't have to meet the muzaki directly. Moreover, by way of working which proactively go amyl muzakki and mustahik, those whose lives deficiencies but do not let themselves begging on the streets, will receive attention in proportion.

c. To control mustahik receive zakat

from everywhere. Because the priority of zakat distribution to mustahik must also be carried out proportionally.

d. To determine priorities and distribution of zakat that is productive and consumptive. It is hoped that within a certain time unit, mustahik can turn into muzakki, by developing the zakat they receive as venture capital.

To explore the potential of zakat, it is necessary to identify zakat objects. Socialization in the mechanism of receiving or collecting through zakat collectors is very important, but the most important thing is after zakat is collected in distribution / distribution to mustahik (zakat recipients). ZIS actually functions as a source of funds for sharia economic development and development for the common interest. ZIS is distributed not only to the poor, which is more aimed at consumption (family), but ideally the funds channeled can be used as business capital for economic improvement of Muslim families as well as the construction of places of worship for people who really need to build places of worship. So the investment side of zakat is much more beneficial than the consumption side of zakat. It is like giving a hook and bait for the economic development of the ummah, compared to giving fish that are ready to eat for a moment's sake.

The ZIS movement is a humanitarian movement that focuses on common welfare, as well as an effort to accelerate the development and development of resources among Muslims, because human resources (HR) have an important role in achieving the awakening of Muslims. and supported by the zakat law will make zakat the main pillar of the economy as well as the development of the benefit of the Islamic ummah, which so far have been deemed incapable of competing with the capitalist economic system, and is even assumed to be only a support for consumptive needs, proven reliability in

building and empowering the economy of the Muslims, as the majority of the people in this country, the economic strength of the Muslims means the economic strength of the nation and state.

Zakat Collection Program

According to Law No.23 of 2011 BAZNAS collects zakat, donations, alms and other socio-religious funds. In collecting funds, BAZNAS socializes zakat to various groups through various means, either directly or indirectly. BAZNAS receives zakat from the counter, e-banking, pick up zakat and payroll system.

Broadly speaking, BAZNAS has 2 types of approaches in collecting zakat, namely the collection of bodies and the collection of individuals. Body Collection is aimed at collecting zakat within private corporations, BUMN, state institutions and also ministries, while Individual Association is an approach to collecting individuals and MSMEs. In nature, the association of bodies is binding and collective, whereas the association of individuals has the opposite character, namely non-binding and individual. In terms of the number of associations, bodies collect in large numbers through an integrated service system, while individual associations serve relatively small numbers with customized service characteristics. The corporate aggregation market segment is also more homogeneous compared to the aggregation of individuals who have heterogeneous market segments.

The Association of Bodies has 3 types of products, namely; 1) Corporate Zakat which consists of commercial zakat and corporate zakat, 2) Professional Zakat which aims to raise ZIS funds for employees through the Zakat Collection Unit (UPZ) or through the payroll system, 3) Synergy of the BASNAZ program with the CSR of various national

Sharia banks produce empowerment programs such as Zakat Community Development, BASNAZ Healthy Home, RumahPintar Anak Bangsa, Rumah Makmur BAZNAS, and also Disaster Emergency Response.

Zakat Distribution Program

BAZNAS distributes zakat to eight groups (ashnaf) entitled to receive (mustahik) with innovative and effective programs in the context of realizing the breeding of mustahiks and delivering them to muzaki. Distribution carried out by BAZNAS covers the entire archipelago. Zakat distribution by BAZNAS consists of 2 types, namely in the form of compensation or consumptive in nature, and in the form of empowerment or productive in nature.

The BAZNAS program that is productive (empowerment) includes :

a) Zakat Community Development (ZCD). This program is a community development program by integrating social and economic aspects in a comprehensive manner, the funding of which mainly comes from zakat, donations and alms so that a prosperous and independent society can be realized.

b) Rumah Makmur BAZNAS is a program that operates in the economic sector through the provision of working capital with a mentoring and guidance system. The implementation of this program focuses on urban areas with funding to increase working capital capacity and mentoring.

c) The Smart House of the Nation's Children (RCAB). This program is a program of funding and mentoring students and students in the field of education and training.

d) BAZNAS Healthy Home. This program is a comprehensive health service program covering preventive, promotive, curative and rehabilitative which is specifically for the poor for free using the membership

system.

e) BAZNAS dakwah house, this program is a zakat distribution program aimed at converts, regeneration of mutafaqqihfiddin scholars who are pioneers of community development, and various da'wah activities for the poor and remote and outermost areas.

CONCLUSION

In accordance with Law No. 23 of 2011 concerning zakat management, zakat management which is regulated in law includes planning, collecting, distributing and utilizing activities. Apart from receiving zakat, BAZNAS and LAZ can also receive infaq, shadaqoh and other socio-religious funds . The distribution and utilization of infaq ,shadaqoh and socio-religious funds is carried out in accordance with sharia and for the benefit of the ummah. Seeing the existing regulations, it is not impossible that the optimization of ZIS fund distribution management can be done even better.

BAZNAS distributes zakat to eight groups (ashnaf) entitled to receive (mustahik) with innovative and effective programs in the context of realizing the breeding of mustahik and delivering them to muzaki. Distribution carried out by BAZNAS covers the entire archipelago. Zakat distribution by BAZNAS consists of 2 types, namely in the form of compensation or consumptive in nature, and in the form of empowerment or productive in nature.

According to the author, BAZNAS distributes zakat to eight groups (ashnaf) who are entitled to receive (mustahik) with innovative and effective programs in order to realize the breeding of mustahik and deliver them to muzaki , and the program has long been implemented well, so the authors provide Suggestions or opinions for the future , BAZNAS management must be more creative

after meeting the needs of the eight groups (ashnaf). With the current condition of society that for the construction of places of worship / mosques in every area we still encounter quoting or asking (infaq / alms) on the streets / on the road, we can see this from several factors, namely conditions (need renovation because consumed by age / expansion due to the growing number of people or insufficient capacity)

Further Reforms comes from the word meaning to beneficial or trying to be able to bring results and benefits, There are two forms eds groove zakat funds among others,

1) Momentary Form, means that zakat is only given to someone or once or for a moment. In this case it also means that the distribution to mustahik is not accompanied by a target for economic independence within the mustahik. This is because the mustahik concerned can no longer be independent, such as in elderly parents, disabled people, the nature of this misleading assistance should ideally be a grant.

2) Form of empowerment, this zakat distribution is accompanied by a target of changing the condition of the recipient from the mustahik condition to the muzaki category. This target is so large that it cannot be implemented in a short time. For that, zakat distribution must be accompanied by a complete understanding of the problems that exist to the recipient. If the problem is poverty, the causes of poverty must be known so that the right solution can be found in order to achieve the targets that have been set.

Consumptive utilization of which are intended for the fulfillment of the lives of the mustahik that delapnasnaf in accordance with the law explanation that in its application to include people - people who are economically most vulnerable. which is divided into two parts, namely, (1) Traditional consumptive,

namely zakat that is distributed to mustahik to be given directly such as zakat fitrah to fulfill daily needs or zakat mal (property) which is distributed directly to the mustahik. (2) Creative consumptive, namely zakat manifested in other forms of the original goods, such as given in the form of school supplies, scholarships, and so on.

Pendayagunaan productive intended for productive activities if the need mustahik eight asnaf own terpenuhi and there is an excess, so that the presence of excess that should be planned for the Development of places of worship for the areas that are in need. This utilization of infaq, shodaqoh funds should be prioritized for the development, especially places of worship for areas that really need it, and become a solution for the community so that they no longer raise funds in the middle of the road as funds for building places of worship.

The distribution of the form of empowerment is the distribution of zakat which is accompanied by the target of changing the condition of the mustahik into the muzaki category. This target is a large target that cannot be realized easily or in a short time. Therefore, zakat distribution must be accompanied by a complete understanding of the problems that exist to the recipient.

If the problem is the problem of poverty, the causes of poverty must be known, so that we can find the right solution to achieve the targets that have been planned. Optimizing the function of zakat as a charity for social worship requires that the distribution of zakat be directed at a productive model rather than a consumptive model as stipulated in Law no.38 of 1999 concerning the management of zakat.

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