

DESIGN OF PROFESSIONAL ZAKAT MANAGEMENT MODEL IN ALLEVIATING POVERTY

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ABSTRACT

Professional zakat is one of the instruments in poverty alleviation as long as it can be managed properly. The Regency Government in collaboration with BAZNAS implemented a salary cut strategy to increase the participation of ASN and its employees to pay professional zakat. So the objectives of this study are, first, to explore the management of professional zakat carried out by BAZNAS through collaboration with the Regency Government, Second, to analyze the role of professional zakat in alleviating poverty, Third, This study was conducted with a qualitative approach through a case study type. The case study was conducted at BAZNAS Situbondo, because BAZNAS collaborated with the Regency Government to cut ASN salaries, especially ASN in the Ministry of Religion to help madrasas and teachers whose economic conditions were not yet classified as prosperous. Data were collected through observation, interviews and documentation, and strengthened by FGD with related parties. Data were analyzed interpretively and tested with triangulation of sources and techniques. This study produced findings, first, zakat management carried out by BAZNAS uses the following management principles: Planning, Organizing, Actuating and Controlling, with the realization of collection, distribution and utilization, reporting and accountability, and financing, second, professional zakat has not been able to completely eradicate poverty, but can only be an additional income for mustahik, third, the design of the professional zakat management model is more on the model of providing educational facilities and teacher salary assistance, so that it can increase the income of teachers, especially honorary and religious teachers.

KEYWORDS professional zakat, zakat management, poverty



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INTRODUCTION

Poverty is a systemic problem in every region in Indonesia (Wasalmi, 2024). The development process that has been carried out, it turns out that until now it has still not been able to eradicate poverty (Latifah et al., 2024). This fact of poverty can be seen in the growth of poverty rates every year in Indonesia which has fluctuating numbers and shows a downward trend (Al Hazmi, 2024). This means that several programs and efforts made by the government have been able to reduce poverty rates (Setiawan et al., 2024). The numbers in the last 5 years, namely:

Table 1 Poverty rate data for the last 5 years

Year	Number of Poor Educators	Percentage of Poor Population
2021	27.54 million	10.14%
2022	26.36 million	9.57%
2023	25.90 million	9.36%
2024	25, 22 million	9.03%
2024*	24.06 million	8.50%

* data only until September 2024

Source: BPS, 2024

The poverty rate has decreased after various efforts have been made by the government. This is in line with the poverty rate in Situbondo Regency which also tends to decrease from March 2023 of 11.90% (82,620 people) and March 2024 of 11.51% (80,170 people). This decrease is 0.39%. This decrease shows the government's efforts to reduce poverty rates in Situbondo Regency.

One of the efforts in poverty alleviation carried out by the Situbondo Regency government through cooperation with BAZNAS is by requiring all ASN to pay infaq and ASN under the Ministry of Religion are required to pay zakat. The payment of infaq and zakat is made through mandatory monthly salary deductions. The zakat imposed specifically on ASN of the Ministry of Religion of Situbondo is professional zakat. Each ASN is deducted 2.5% every month from the salary received. The professional zakat is then managed by BAZNAS Situbondo Regency. However, in its management, sometimes the Regency Government also uses the funds for social interests on behalf of the Regency Government. Therefore, this study aims foar *first*, exploring the management of professional zakat carried out by BAZNAS through cooperation with the District Government. *Second*, analyzing the role of professional zakat in eradicating poverty. *Third*, designing a professional zakat management model to be able to eradicate poverty.

Based on the objectives of the study, research on professional zakat in poverty alleviation is rarely discussed. Because, in this context, professional zakat cannot

be given directly to mustahik (Andriyani, 2023). Professional zakat must be distributed productively in order to become a sustainable poverty alleviation model (Alfira Oktaviani, 2022). In research with the theme of professional zakat correlated with increasing poverty, there are several previous studies that can be used as literature reviews in this study. If traced according to Mendeley from 2021-2024 there were at least 42 publications discussing professional zakat. In 2021 there were 21 articles, in 2022 there were 14 articles, in 2023 there were 5 articles and in 2024 there were 2 articles. Fadhlurrahman M et.al (2024) conducted an analysis of the process of distributing productive zakat in providing and increasing income to mustahik. So, if the income of the mustahik increases, the welfare of the community will increase (Fadhlurrahman et al., 2024). In terms of theme, both studies have similarities in terms of professional zakat in increasing community income, but have differences in terms of specifications, this study discusses more on the management of professional zakat, so not only on distribution alone. Similar research was also conducted by Amila Vindi Oktaviana, Ramdan Fawzi, Popon Srisusilawati (2024) which discussed the management of professional zakat, but reviewed from Islamic law and Mayoral Regulation no. 18. This previous study is different from this study in terms of perspective (Amila Vindi Oktaviana et al., 2024). Although it has similarities in terms of management, this study focuses more on the role of professional zakat in reducing poverty rates and designing a professional zakat management model that has an impact on the community's economy. In 2023, research from Anwar W, Wardani S discussed the management of professional zakat. This study uses a library research approach by presenting the views of Yusuf Qardhawi and is relevant to Law No. 11 of 2011 (Anwar & Wardani, 2023). The previous research has differences in terms of approach, because the current research is more qualitative, while the previous one used library research. In addition, there are differences in views, because this study does not use reference analysis of figures but rather analyzes the depth of the data obtained. While this study uses a qualitative research approach using a case study in the Situbondo Regency Government. Based on the tabulation and after analyzing various relevant previous studies, this research is still interesting to continue. Moreover, there is an offer of a new model in the management of productive zakat which is expected to be able to contribute to poverty reduction.

Theoretically, professional zakat is not directly related to poverty alleviation (Bashori & Syafii, 2022). In development financing instruments, professional zakat has not been explored optimally (Qurratu'aini et al., 2023). In fact, zakat in any form depends on the management of zakat that is carried out (Anita Indrianti, A.Qadir Gassing, 2021). If BAZNAS or LAZNAS can manage zakat productively, it means that zakat is not only given as a form of disposable assistance to mustahik, but is given in the form of business capital (Ulum & Cahyono, 2020). This capital

can be used to start a business or increase existing capital (Sulistyowati, 2018). Thus, mustahik have a sustainable income (Wasalmi, 2024). The hope is that mustahik can change their status to muzakki . In addition, zakat mustahik who are in a poor position can get additional income so that the status of the mustahik changes (Firmansyah et al., 2024; Setiawan et al., 2024).

Therefore, in Situbondo Regency in collaboration with BAZNAS there is an obligation to deduct ASN salaries, both ASN Pemkab and ASN Ministry of Religion to be allocated as infaq and zakat funds. However, the distribution that has been carried out has been around social assistance and providing assistance to madrasahs and teachers who are below the poverty line. The assistance is in the form of money with a number of assistances to madrasahs. So, this research is still relevant to do, because legally the recipient of zakat must be from the mustahik zakat, not the original recipient of zakat.

RESEARCH METHOD

In the implementation of the research, the approach used is a qualitative approach with a case study research type (SO, 2011). This approach and type were chosen because the type of data obtained is descriptive data that describes the conditions of the activities carried out by the Situbondo Regency Government and BAZNAS Situbondo. The location was chosen because the object has uniqueness in terms of professional zakat management which has rarely been done by other district governments (Sulistyowati, 2018). In addition, in distributing professional zakat, there is also a different model from other district BAZNAS.

The research subjects were determined using purposive techniques, which are techniques for determining research subjects by setting certain criteria and informants who are most knowledgeable about the research problem. Thus, the data obtained can be valid and accountable. In this study, the informants met included the BAZNAS of Situbondo Regency as the implementer, muzakki, namely ASN, mustahik, the implementing party from the Regency Government.

Researchers met with informants and conducted in-depth interviews based on established interview guidelines (Creswell, 2015). This was done so that the interviews could be focused. In addition to conducting interviews, data collection also used observation and documentation (Creswell, 2003). The data that had been obtained about first, management of professional zakat carried out by BAZNAS through cooperation with the District Government. This professional zakat is obtained from ASN working at the Ministry of Religion. Second, data on the role of professional zakat in eradicating poverty in Situbondo Regency. Poverty which is the object of this study in accordance with the zakat mustahik determined by BAZNAS Situbondo Regency is honorary teachers and provides assistance to

madrasahs that are not yet feasible. Third, data that supports the design of a professional zakat model that can contribute to poverty alleviation. This design is obtained by correlating professional zakat with alms deducted by the Situbondo Regency Government.

The data were analyzed using descriptive and interpretive analysis. Interpretation is used to provide interpretation on the policy issued by the Situbondo Regency Government related to ASN salary cuts regarding professional alms and zakat. The analysis uses the stages presented by Miles and Huberman, namely starting from the researcher collecting data, then data condensation and data reduction are carried out so that unnecessary data can be placed outside the research report (Miles & Huberman, 2014). The reduction is complete, then reporting and drawing conclusions are carried out. Furthermore, checking the validity of the data using source triangulation and method triangulation. Source triangulation, researchers compare the data provided by one informant with another informant so that the data becomes valid. In addition, method triangulation is used by validating data with different data collection techniques, so that the data is truly declared valid. The following is a research framework after the data validity testing process:

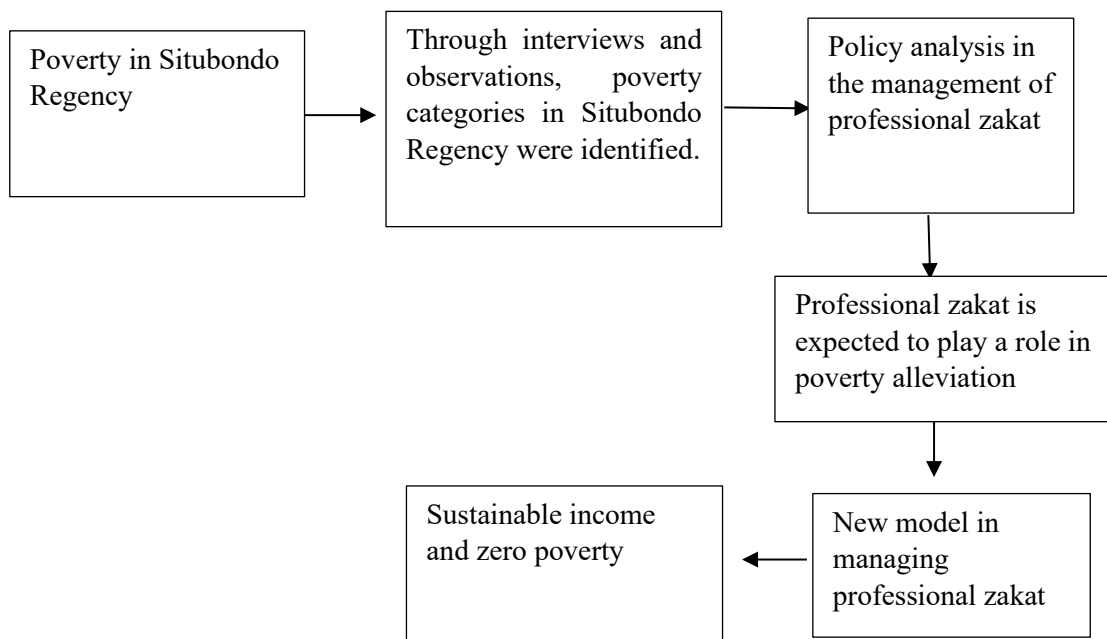


Figure 1. Research framework

RESULT AND DISCUSSIONS

After conducting the research process at the location, namely Situbondo Regency and BAZNAS Situbondo Regency, the results obtained were in accordance with the research objectives achieved, namely:

Management of Professional Zakat by BAZNAS Situbondo

Zakat as one of the instruments in development so that through zakat it is expected to be able to overcome poverty in Situbondo Regency. The management of zakat in Situbondo Regency is handed over to BAZNAS Situbondo. Not only zakat but also infak and shadaqah funds. In the process of managing zakat, BAZNAS Situbondo uses the management principle as in management theory that the management function consists of *First*, planning, in this study, planning is in the form of zakat collection. At this stage, coordination is carried out between the Situbondo Regency Government, BAZNAS Situbondo Regency, institutions/madrasahs and UPZ Ministry of Religion.

Planning is carried out in stages: making government regulations regarding the obligation to deduct salaries for infak, shadaqah and professional zakat. This obligation is carried out for ASN under the Ministry of Religion of Situbondo Regency with a professional zakat scheme, while infak shadaqah for ASN Situbondo Regency Government. In this process, it was agreed that the salary deduction would be 2.5%. After the salary is deducted, it goes into the Situbondo Regency Government treasurer's account. From the Regency Government treasurer, it then goes into the BAZNAS Situbondo Regency account to be distributed to mustahik. Productive zakat by BAZNAS Situbondo Regency is sent through the UPZ Ministry of Religion account and then distributed to institutions/madrasahs in need. In addition, planning is carried out to design activities that will be carried out in the form of various programs. Planning in the management of productive zakat can be briefly described as follows:

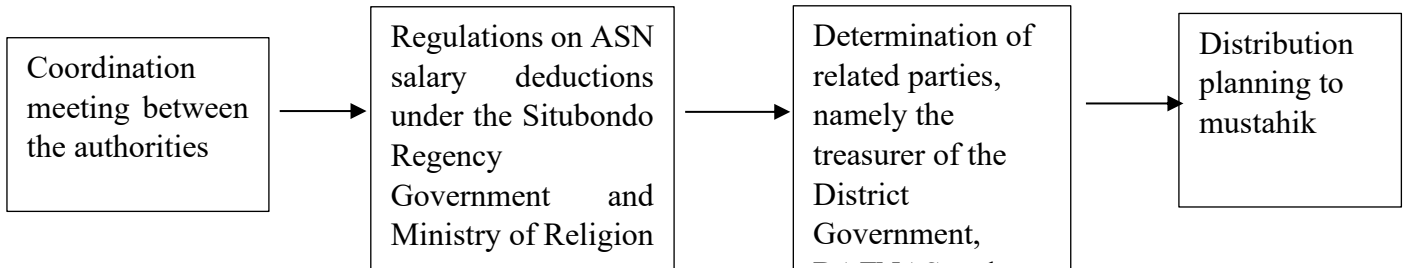


Figure 2. Planning process in the form of collecting zakat

Second, organizing which in practice is realized into the distribution of professional zakat and also infak shadaqah. The distribution of professional zakat is carried out directly by BAZNAS Situbondo Regency in collaboration with UPZ Ministry of Religion of Situbondo Regency. In general, the distribution of zakat by BAZNAS Situbondo is realized into several activity programs, including:

Table 2. List of BAZNAS Programs in Situbondo Regency

No	Program Name	Target
1	ZCD (Zakat Village) Program	Village with majority poor population
2	Assistance with medical expenses for those who are entitled to receive medical treatment	Mustahik is sick and does not have the funds for medical treatment
3	Mustahik capital assistance	Owners of MSMEs that are still in the small category
4	Si Fitri package assistance & basic necessities (Ramadhan)	Poor and needy
5	Assistance for orphans and the poor	Orphans who are poor and destitute
6	Disaster relief	For disaster-affected areas
7	Harjakasi	Situbondo Regency Government
8	Rehabilitation of poor houses (RTLH)	Renovation of the mustahik's house
9	Undergraduate Education Fees (Bachelor)	College age children who do not have the money to pay for college because they are poor
10	High School Education Fees	High school age children who do not have school fees because they are poor
11	Middle School/Islamic Junior High School Education Fees	Junior high school/Islamic junior high school age children who do not have school fees because they are poor

12	Elementary School/Islamic Elementary School Education Fees	Junior high school/Islamic junior high school age children who do not have school fees because they are poor
13	Al-Quran memorization education costs	Tahfidz scholarships for poor Quran memorizers
14	School supplies assistance	Poor school students
15	Improving nutrition for poor people	Poor people have nutritional problems
16	Direct assistance for preaching and advocacy	Educational institutions that are still underdeveloped
17	Dai performers regularly and Friday sermons	The preachers and preachers in the mosques
18	Religious volunteer assistance	Koran teacher, madrasa teacher

Source: processed

These programs are implemented based on the acquisition of zakat, infak and shadaqah funds obtained. Professional zakat is distributed to finance madrasah institutions in terms of preaching to the community and to teachers under the auspices of the Ministry of Religion who are still categorized as poor. However, this professional zakat has not been distributed productively, so that the zakat is consumptive and immediately used up.

In fact, if examined theoretically, the pattern of zakat distribution is divided into two, namely consumptive distribution and productive distribution (Masruroh, 2023). The distribution method that can have an impact on poverty alleviation is any type of zakat that is managed productively and is intended for sustainability (Masruroh, 2015). So, zakat funds never run out (Masruroh, Muis, et al., 2024). Professional zakat distributed by the Ministry of Religion of Situbondo has not been able to have an impact on poverty reduction, but it is able to provide additional income for mustahik. So graphically, it can be described:

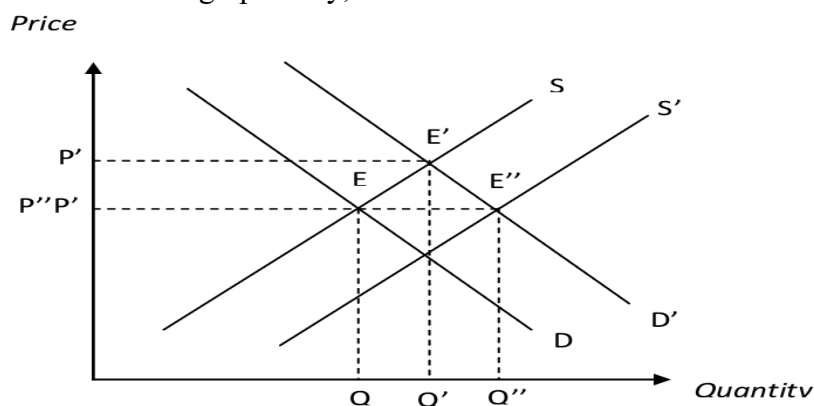


Figure 3. Mustahik function curve
source: Sakti (2004)

The image above explains that there are two sides, namely the muzakki and mustahik sides. On the muzakki side, there is a decrease in supply marked by S to S', due to a decrease in their income. In this case, ASN who are mustahik have their income reduced because their salaries are cut. Thus, the supply side (S) is reduced to supply accent (S'). This reduction has an impact on increasing the income of the consumption side of the mustahik which is marked by demand (D) to demand accent (D') meaning, when there is no professional zakat deducted from ASN salaries, the consumption or demand of this mustahik is low or even non-existent. Since the addition of zakat from mustahik, the demand of mustahik has shifted to demand accent (D'). This of course affects the market balance and the quantity of demand and quantity of supply. In this distribution, the final chain is the mustahik and the mustahik economy (Masruroh, Hidayanti, et al., 2024; Nazeri et al., 2023)

Third, actuating which is realized in the utilization of zakat. Utilization of professional zakat. Based on the distribution of zakat above, the activities taken from professional zakat are direct assistance for preaching and advocacy as well as assistance for religious volunteer companions. This program is realized in the form of educational institutional activities and for teachers whose conditions are still on the poverty line (Yusril Firmansyah et al., 2024) .

This program is still consumptive and not productive so there is no market friendly climate in business development (Owoyemi, 2020). In the analysis of zakat management, the majority of mustahik households become consumer units rather than producers, because the zakat distributed is enjoyed more consumptively than productively (Nazeri et al., 2023). So, in the utilization of zakat cannot be done. The utilization of zakat is relevant to the concept of productive zakat distribution. So, in this professional zakat program there has been no optimal utilization of zakat and has a direct impact on poverty alleviation.

Fourth, Controlling. This point is realized through the zakat evaluation and reporting program. Evaluation is carried out routinely on the programs that are run while zakat reporting is done through the SIMBA application (Masruroh, Muis, et al., 2024). This application is used by all BAZNAS in Indonesia, in order to strengthen the information system and transparency of zakat funds for muzakki and mustahik. Thus, BAZNAS becomes a credible institution in terms of zakat management.

The Role of Professional Zakat in Poverty Alleviation

As the data presented above, professional zakat has not been able to play a role in poverty alleviation. However, it only has an impact on increasing the income of teachers, especially religious teachers and honorary teachers. As well as institutional assistance to madrasahs in need. This professional zakat will have an

impact on poverty alleviation if this zakat is managed productively. As long as it is not managed productively, it will still not contribute to poverty alleviation.

In micro analysis, mustahik as a consumer unit and muzakki as a producer unit, then muzakki channels his funds through BAZNAS so that it can be distributed in the form of working capital to be used as capital in a business (small) can provide additional income for recipient households. So, zakat funds do not just run out, but grow to a larger amount. Developing this zakat fund can provide an impact on economic sustainability for mustahik.

In Situbondo, the distribution of zakat is indeed carried out routinely, especially to the poor. So it is expected to have an impact on reducing extreme poverty. Routine living costs are given approximately 600 thousand per month. However, this scheme is not used for professional zakat but other types of zakat. This is because the 2.5% salary deduction specifically for ASN of the Situbondo Regency Government is not distributed as professional zakat but as infaq and shadaqah. So, it actually narrows the scope of professional zakat itself.

In reducing extreme poverty, productive zakat is needed (Firmansyah et al., 2024). Although it has been implemented in the form of providing goat programs to mustahik. However, it has not yet provided an impact that can then shift the position of mustahik to muzakki (Sulistyowati, 2019). Still at the level of providing additional income to mustahik which is distributed through professional zakat. Thus, policies and collaboration between institutions are needed to realize the ideals of zakat as a development instrument that can be a solution in overcoming the problem of poverty.

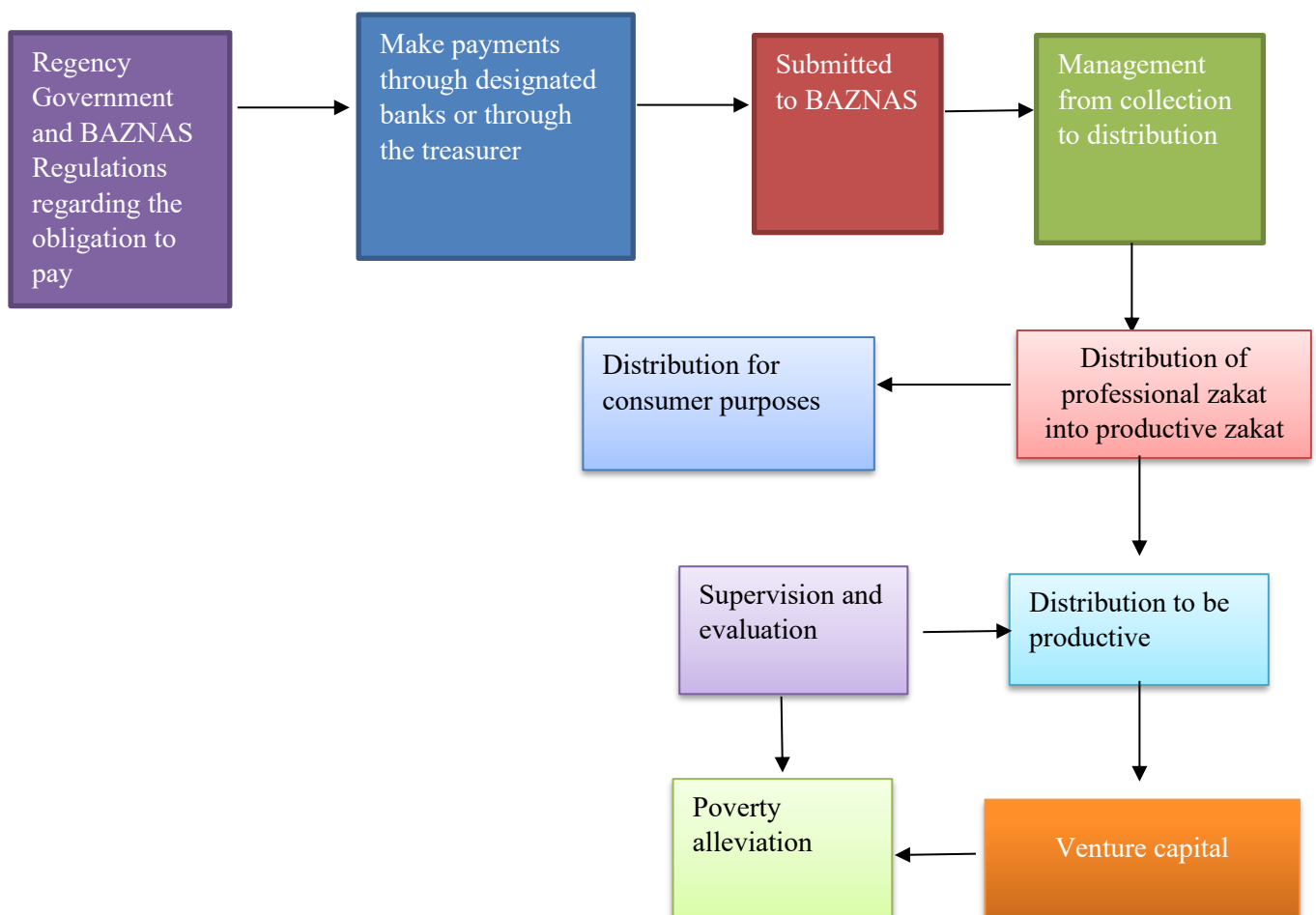
Professional Zakat Management Model to Eradicate Poverty.

The results of the study above state that in managing zakat, BAZNAS Situbondo has carried out its management function, although not optimally. In this article, the results of the study are processed and then made into zakat management capital which is expected to be used as a reference. In the case of zakat management that occurred at BAZNAS Situbondo, there was a collaboration between the Situbondo Regency Government and the Ministry of Religion. The management of funds carried out was not only zakat funds, but also infaq and shadaqah. The Situbondo Regency Government requires every ASN to have their salary deducted to be used for infaq payments to BAZNAS. In practice, the funds do go to the BAZNAS Treasurer, but in terms of management, there is intervention from the Regency Government regarding the distribution of the infaq funds. In addition, BAZNAS through the Situbondo regional ministry of religion requires all ASN of the Ministry of Religion to pay professional zakat through BAZNAS. The management of professional zakat funds is divided into two, namely 30% managed by BAZNAS and 70% returned to the madrasah to be managed for teacher welfare.

In this case, teachers are categorized as *mustahik fi sabilillah*. However, not all teachers receive the zakat funds, only teachers who have a pre-prosperous economic level and teachers who do not have a fixed salary, besides teachers who specifically teach in *madrasahs*.

The management model applied can be categorized as collaborative management between institutions. This collaboration is not in the form of a partnership in capital but BAZNAS as the manager, while the Regency Government and the Ministry of Religion as partners in collecting and distributing zakat. This means that there is a policy regulated by the Regency government that BAZNAS Situbondo Regency may not carry out its duties alone, but must synergize with other institutions to maximize its role as an official state institution.

In terms of management, BAZNAS has fulfilled the POAC (Planning, Organizing, Actuating and Controlling) management pattern. However, the implementation has not been maximized, so the goal of poverty alleviation has not been achieved. The program is still in the form of consumptive assistance, not yet reaching productive assistance that can be accounted for. The following is an offer of a zakat management model, especially professional zakat if you want to have an impact on poverty alleviation:



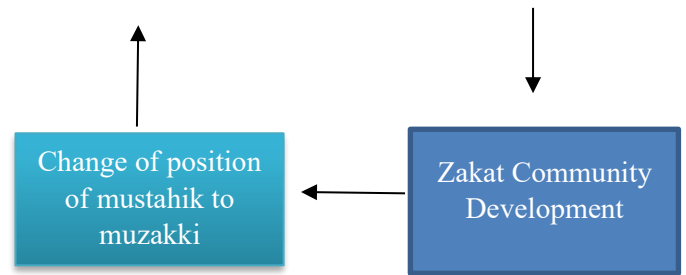


Figure 4 offers a professional zakat management model

Based on the model above, supervision and evaluation are the main factors in the success of professional zakat distribution. Professional zakat if only distributed to consumptive things will not have an impact on economic growth. Professional zakat must be distributed productively in order to have an impact on poverty alleviation. This process requires a supervision system. BAZNAS has actually implemented SIMBA in its management information system. However, supervision of zakat funds used as business capital has never been carried out. Thus, poverty alleviation is not optimally carried out, because there is a side of failure in the management by mustahik. There is no training and assistance, and even no evaluation.

The distribution of zakat that has succeeded in alleviating poverty mostly uses empowerment. Through empowerment, the community can be assisted to manage their business until it is successful. One of the programs being developed is Zakat Community Development (ZCD). This program has been widely developed by the National Zakat Amil Institution (LAZNAS), according to several studies it is able to change the position of mustahik to muzakki. This means that if using the ZCD model, the success of productive zakat distribution for poverty alleviation will be more successful, rather than just giving business capital, let alone giving it only for consumption. BAZNAS Situbondo Regency has not implemented the ZCD model in maximizing

CONCLUSION

This study produced several conclusions, namely: first; zakat management carried out by BAZNAS has used the POAC principle. However, the evaluation and distribution process has not been maximized so that it has not succeeded in resolving the problem of poverty. Second; professional zakat has not been able to play a role in poverty alleviation because it is still distributed consumptively. Thus, zakat only plays a role as additional income. Third; the professional zakat management model uses Zakat Community Development (ZCD) if it is to have an impact on poverty alleviation.

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