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THE OPTIMIZATION OF THE EMPOWERMENT OF ZAKAT, INFAQ, AND SADAQAH IN THE GURU NGAJI BERDAYA PROGRAM: A CASE STUDY OF LAZIS NURUL FALAH OF SURABAYA

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Abstract: Poverty is a problem that cannot yet be completely resolved, especially for Qur'an teachers in remote areas of Indonesian. Islam as rahmatan lil alamin can provide solutions to these problems by optimizing Islamic philanthropic instruments such as zakat, infaq, and sadaqah by ZIS institutions, one of which is LAZIS Nurul Falah of Surabaya in the Guru Ngaji Berdaya program. This research aims to determine the optimality of ZIS funds in the Guru Ngaji Berdaya program at LAZIS Nurul Falah of Surabaya with indicators of increasing income as a benchmark and optimization steps. The method used in this research is descriptive qualitative using interview method with two managers of LAZIS Nurul Falah of Surabaya (A1 - A2) and five Qur'an teachers (B1 - B5). The results of this research indicate that informants B1 - B5 experienced an increase in income so the empowerment of ZIS in the Guru Ngaji Berdaya program was optimal. The optimization steps that can be taken by LAZIS Nurul Falah of Surabaya in the Guru Ngaji Berdaya program are being more responsive, collaboration between LAZIS Nurul Falah branches, socialization to become expert teachers, and increasing assistance in the form of business capital.

Keywords: Optimization; Empowerment; ZIS; Guru Ngaji Berdaya; LAZIS Nurul Falah of Surabaya

Abstrak: Kemiskinan merupakan masalah yang belum dapat dituntaskan sepenuhnya, terkhusus pada guru ngaji di daerah pelosok Indonesia. Islam sebagai rahmatan lil alamin mampu memberikan solusi permasalahan tersebut dengan pengoptimalan instrumen filantropi Islam seperti zakat, infak, dan sedekah oleh lembaga ZIS, salah satunya LAZIS Nurul Falah Surabaya pada program Guru Ngaji Berdaya. Penelitian ini bertujuan untuk mengetahui keoptimalan pendayagunaan ZIS pada Program Guru Ngaji Berdaya oleh LAZIS Nurul Falah Surabaya dengan indikator peningkatan pendapatan sebagai tolak ukurnya serta langkah-langkah pengoptimalannya. Metode yang digunakan pada penelitian ini adalah kualitatif deskriptif dengan menggunakan metode wawancara kepada dua pengurus LAZIS Nurul Falah Surabaya (A1 - A2) dan lima guru ngaji (B1 - B5). Hasil penelitian ini menunjukkan bahwa informan B1 - B5 mengalami peningkatan pendapatan, sehingga pendayagunaan ZIS pada program Guru Ngaji Berdaya telah optimal. Adapun langkah-langkah optimalisasi yang dapat dilakukan oleh LAZIS Nurul Falah Surabaya pada program Guru Ngaji Berdaya yaitu lebih responsif, kolaborasi antar cabang LAZIS Nurul Falah, sosialisasi menjadi amil yang ahli, dan memperbanyak bantuan berupa modal usaha.

Kata Kunci: Optimalisasi; Pendayagunaan; ZIS; Guru Ngaji Berdaya; LAZIS Nurul Falah Surabaya

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INTRODUCTION

Poverty is one of the various economic problems that has not been resolved by developing countries throughout the world, especially in Indonesia (Dzikrulloh & Permata, 2019). Poverty is a complex problem because it is related to various aspects of life, such as the right to food, work, education, health, and others (Dzikrulloh & Permata, 2019). Data obtained from the Central Statistics Agency or *Badan Pusat Statistik* (BPS) shows that the percentage of poor people in Indonesia in the last five years (2018 - 2023) has always been in the range of 9% or above 24 million people (BPS, 2023). This can be seen from the latest BPS data in March 2023, with the percentage of poor people in Indonesia at 9.36% or 25.90 million people (BPS, 2023). This data shows that there are still many Indonesians who are on the poverty line, making it difficult to meet their daily living needs (Syarifudin, 2018). The various efforts made by the government to overcome this problem, both in terms of control policy (monetary), budget policy (fiscal) and other policies, in fact still not been able to overcome this problem (Zulianna & Priyatno, 2022). In Islam, as a religion *rahmatan lil alamin* is able to provide solutions to address the problem of poverty, namely by optimizing Islamic philanthropic instruments, such as zakat, infaq, and sadaqah (Ismail, 2020).

Zakat, infaq, and sadaqah (ZIS) have a social function as a form of individual responsibility to help each other, especially someone less fortunate (poor), because the quality of human resources is low, so it is not easy to get income to meet their daily needs (Dzikrulloh & Permata, 2019). Considering that Indonesia is the country with the largest Muslim population in the world, reaching 237.55 million people or the equivalent of 86.7% of the total population in Indonesia, of course, the potential for collecting zakat, infaq, and sadaqah (ZIS) is very large (Afiyana et al., 2019; Annur, 2023). This is in accordance with data on ZIS collection in 2022 by the National Zakat Amil Agency or *Badan Zakat Nasional* (BAZNAS) which reached IDR 21.3 trillion or an increase of 52.14% from the previous year's collection (2021), which reached IDR 14 trillion (BAZNAS, 2023). It would be better if the ZIS funds were managed by an institution

that has the capability and is in accordance with Islamic law so that the effectiveness and results obtained can continue to increase (Maisaroh & Herianingrum, 2019).

Indonesia has two types of zakat institutions that are recognized in law, namely the Amil Zakat Agency or *Badan Amil Zakat* (BAZ), which is an *Amil* institution formed by the government and the Amil Zakat Institution or *Lembaga Amil Zakat* (LAZ), which is an *Amil* institution formed by people engaged in the fields of education, da'wah, humanity, economic, social, and others, which are fostered, confirmed and protected by the government (Maisaroh & Herianingrum, 2019). Currently, the number of licensed LAZs registered at the Ministry of Religion or *Kementerian Agama* (Kemenag) is 37 LAZs on a national scale, 33 LAZs on a provincial scale, and 70 LAZs on a district/city scale (Kemenag, 2023). The LAZ is not only limited to managing zakat but also manages infaq and sadaqah, so it is called *Lembaga Amil Zakat, Infaq, dan Sedekah* (LAZIS). One of the provincial-scale LAZIS in the city of Surabaya that uses ZIS funds for consumptive and productive needs is LAZIS Nurul Falah of Surabaya.

LAZIS Nurul Falah of Surabaya is an institution under the Nurul Falah Al-Qur'an Islamic Boarding School, which was founded in 2018 with the aim of eradicating Al-Qur'an illiteracy and expanding ZIS funds to build a better economy for Al-Qur'an warriors (Muhtarom, 2021). There are several programs from LAZIS Nurul Falah, including smart NF, caring NF, healthy NF, NF da'wah, and empowered NF. At the empowered NF, there is the *Guru Ngaji Berdaya* program, which is a program that provides training and funding in stages to encourage the initiative and innovation of Qur'an teachers in an effort to improve their welfare. The Qur'an teacher is one of the recipients of ZIS by LAZIS Nurul Falah. After all, he is included in the 8th group of *Asnaf*, namely *Asnaf Fisabilillah*, because he is fighting in the way of Allah in spreading the knowledge of the Al-Qur'an, and he is *Asnaf Miskin* because up to now, there are still many Qur'an teachers in remote areas who earn income-below IDR 100,000 per month or even unpaid so that to meet their living needs requires the Qur'an teachers to look for

additional work (Sasongko, 2022). Program and Empowerment Manager of LAZIS Nurul Falah of Surabaya, Mr. Muhammad Najib, also stated that Qur'an teachers are indeed classified as *Asnaf Fisabilillah* but are more likely to be classified as *Asnaf Miskin* because there are still many Qur'an teachers who have incomes-below the average, especially Qur'an teachers in remote area. Thus, the optimization of ZIS funds in the *Guru Ngaji Berdaya* program at LAZIS Nurul Falah of Surabaya can be used as capital for Qur'an teachers to increase their productivity so that they can increase their income to meet their living needs.

Based on previous research, there is similar research regarding the optimization empowerment of ZIS funds, including by (Maisaroh & Herianingrum, 2019), (Dzikrulloh & Permata, 2019), (Darmawan & Solekah, 2022), (Pramestuty & Suryaningsih, 2022), and (Suhendro, 2022). The difference between this research and previous research is the program and case studies. In this research, the program used was the *Guru Ngaji Berdaya* with a case study at LAZIS Nurul Falah of Surabaya. Meanwhile, in previous research, the programs and case studies used were the empowerment of farmers in LAZ Al-Azhar of Surabaya (Maisaroh & Herianingrum, 2019), the *Pasuruan Cerdas, Peduli, dan Makmur* program at BAZNAS of Pasuruan City (Darmawan & Solekah, 2022), and the GENPRES program at LAZ Nurul Gresik (Pramestuty & Suryaningsih, 2022). Meanwhile, other authors studied the optimization of zakat in overcoming poverty in Indonesia (Dzikrulloh & Permata, 2019) and the *Zakat Produktif* program at Pematangsiantar City (Suhendro, 2022). The results obtained from these five studies show that LAZIS utilize ZIS funds optimally and has a significant role in encouraging the welfare of *Mustahik* due to an increase in income from distributed ZIS.

This research aims to determine the optimality empowerment of ZIS funds in the *Guru Ngaji Berdaya* program at LAZIS Nurul Falah of Surabaya and determine the steps taken by LAZIS Nurul Falah of Surabaya in optimizing the *Guru Ngaji Berdaya* program. The results of this research can be used as information for the community and other *Amil*

institutions in optimizing the empowerment of ZIS in their programs.

LITERATURE REVIEW

Basic Concepts of Zakat, Infaq, and Sadaqah

According to Maisaroh & Herianingrum (2019), zakat comes from the word *zakah*, which means to grow, be holy or develop. According to the Hanafi madhhab in Widiastuti et al. (2022), zakat is the obligatory expenditure of a portion of certain assets in accordance with the conditions for giving zakat (*Muzakki*) with a predetermined *nisab* which is then distributed to parties entitled to receive it (*Mustahik*) at a predetermined time. Meanwhile, in Law of the Republic of Indonesia Number 23 of 2011 Article 1 concerning Zakat Management, zakat is an expenditure of assets that must be made by Muslims or business entities, which is then distributed to *Mustahik* by Islamic law (Widiastuti et al., 2022). Recipients of zakat (*Mustahik*) are explained by BAZNAS (2018) as follows:

- a. *Faqir* is a person who does not have the means and work to fulfill his daily needs.
- b. *Miskin* is a person cannot meet their living needs fairly despite having a job and income.
- c. *Amil* is a person who manages the collection and distribution of zakat.
- d. *Mualaf* are people who have just converted to Islam.
- e. *Budak* are people who want to liberate themselves or get rid of the bonds that bind them but do not have the wealth to redeem them. Currently, *budak* no longer exists in Indonesia.
- f. *Gharim* is a person who has a lot of debt, but cannot pay it off.
- g. *Fisabilillah* are people who struggle in the path of Allah SWT. so they don't have time to earn a living to meet their living needs.
- h. *Ibnu Sabil* are people who run out of provisions in the struggle and journey on the path of Allah SWT.

The term infaq comes from the words *anfaqa-yunfiq-infaq*, which means giving, spending or spending wealth (Syafiq, 2018). According to Hafidhuddin (1998) in Widiastuti et al. (2022) infaq is defined as giving away

part of one's assets or income to other people with a sincere heart with the intention of Allah SWT. Meanwhile, in the Law of the Republic of Indonesia, Number 23 of 2011 Article 1, infaq is part of the assets issued by a person or business entity outside of zakat for the public benefit (Widiastuti et al., 2022).

Sadaqah comes from the word *sadaqah*, which means right (Syafiq, 2018). According Sangid (2008) in (Maisaroh & Herianingrum, 2019), defines sadaqah as a gift from a Muslim to those with the right to receive it voluntarily and sincerely or in a sunnah manner accompanied by a reward from Allah SWT. In the Law of the Republic of Indonesia, Number 23 of 2011 Article 1, sadaqah means property or non-property issued by a person or business entity outside of zakat for the public benefit (Widiastuti et al., 2022).

Based on the explanation above, it can be concluded that zakat, infaq, and sadaqah have similarities; they have a social function of helping other people who are deprived (poor), thereby contributing to reducing poverty (Dzikrulloh & Permata, 2019).

Concept of Optimization

The definition of optimization, according to Suhendro (2022), is achieving the goals of the business carried out effectively and efficiently to get the best results. Optimization has the same meaning as the word effectiveness and is a measure of the success achieved by a person or organization for the programs and activities it implements (Maisaroh & Herianingrum, 2019).

According to research by (Darmawan & Solekah, 2022), the empowerment of ZIS funds program is optimal if the funds are distributed well and on target, it also has an impact on increasing *Mustahik* income. Therefore, optimization in this research refers to empowerment of ZIS funds in the *Guru Ngaji Berdaya* program at LAZIS Nurul Falah of Surabaya.

Empowerment of Zakat, Infaq, and Sadaqah Funds

According to Hasan (2001) in (Maisaroh & Herianingrum, 2019), empowerment or *pendayagunaan* comes from the words *daya* and *guna*. The word *daya* means the ability to produce a benefit or achieve results by the goal,

while the word *guna* means something useful. The use of zakat is regulated in Law No. 23 of 2011, which explains that zakat can be used as funds for productive businesses as long as it aims to alleviate poverty and increase the benefit of the people.

The empowerment in this research is empowerment of ZIS funds in the *Guru Ngaji Berdaya* program at LAZIS Nurul Falah of Surabaya

Guru Ngaji Berdaya Program

The *Guru Ngaji Berdaya* program is an empowerment program that assists in the form of providing training and funding in stages to encourage initiative and innovation of Qur'an teachers to improve their quality of life independence and achieve the benefit of the people (Maisaroh & Herianingrum, 2019). The *Guru Ngaji Berdaya* program consists of business capital assistance and Qur'an capital in both cash and non-cash. Business capital assistance includes cash, mentoring, training and provision of production equipment, while Qur'an capital includes standardization training for *tilawati* and provision of Qur'an equipment.

The *Guru Ngaji Berdaya* program provides this assistance to Qur'an teachers based on the priority scale determined by LAZIS Nurul Falah and those deemed to be most in need, such as residing in remote areas, affected by natural disasters, having basic knowledge of *tilawati* science, and difficult economic conditions. However, specifically for assistance in the form of business capital, not all of them receive assistance accompanied by assistance because LAZIS Nurul Falah has certain criteria, such as physical-spiritual health and sustainable business.

Distribution Theory of Islamic Economics

Linguistically, distribution is delivery of goods or services. Meanwhile, according to the term, distribution is the process of sending goods and services from producers to consumers (Dewantara, 2020). Distribution in Islamic economics always co-exists with Islamic values and moral values, which are guided by sharia principles by prioritizing the principles of justice and truth, namely, the distribution of wealth is given to several parties who are entitled to receive it (Dewantara,

2020). The distribution objectives in Islamic economics, according to Muljawan & Suseno (2018) are as follows:

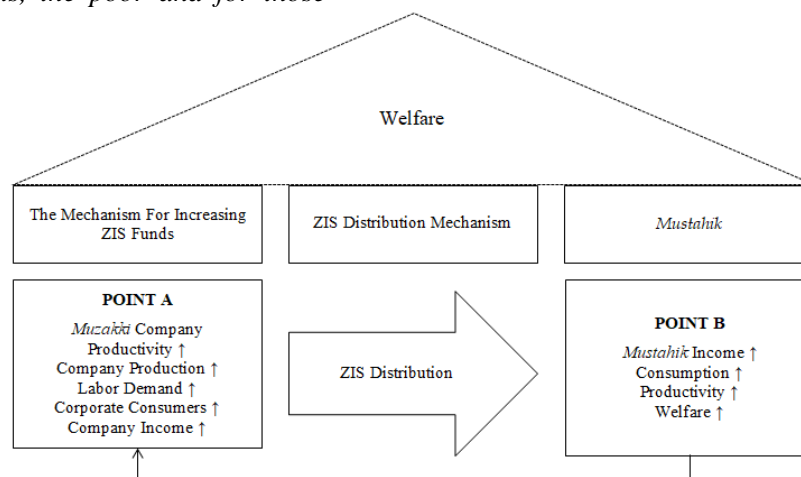
- a. Prevent wealth (resources) from being controlled by a small group of people and help distribute this wealth to members of society.
- b. Controlling economic behavior (consumption and production) that is unhealthy and contrary to sharia principles.
- c. Encouraging individual moral obligations and responsibilities to help each other.

The aim of Islamic economic distribution is by QS. Al Hasyr verse 7 which means:

"The booty (fai') of those who Allah gave to His Messenger (who came) from the inhabitants of several countries, is for Allah, the Messenger, relatives (Rasul), orphans, the poor and for those

which is on the way, so that the wealth does not only circulate among the rich among you. Whatever the Messenger gives you, accept it. Leave what he forbids. And fear Allah. Indeed, Allah is very severe in punishment" (Al-Hasyr 59:7).

This verse explains that Muslims should not retain wealth just for personal gain. Muslims must use their wealth to help others by giving zakat, infaq, and sadaqah. By implementing ZIS, we can bridge the gap in income distribution between those with income above the average and those below the average so that there will be an equal income distribution (Herianingrum et al., 2023). The following is the mechanism for distributing ZIS funds in the Islamic economy, which has a significant impact on *Mustahik* in several aspects, such as income, consumption, productivity and welfare:



Source: Herianingrum et al., (2023)

Figure 1. Zis Distribution Mechanism In Islamic Economics

Point A: Increasing company productivity will increase overall production (output) (Umar, 2021). An increase in output will increase labor demand, so company consumption will also increase. Increasing output sales and demand for labor will increase the income earned for the company and the workforce. In the end, it will have an impact in the form of increasing social status for both the company and the workforce. Increasing company income (*Muzakki*) will increase the amount of ZIS funds collected. The ZIS funds will be distributed to *Mustahik*. Point B: The

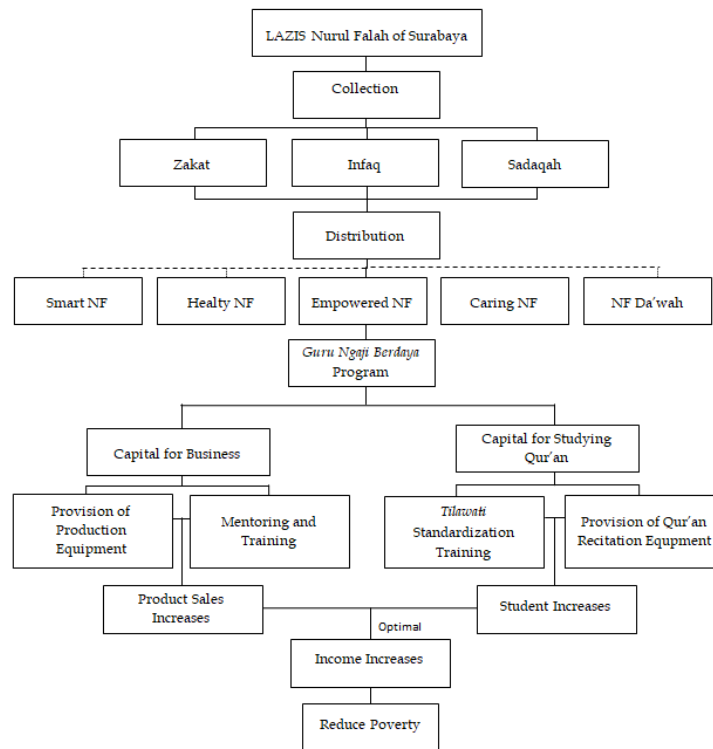
distribution of ZIS from *Muzakki* to *Mustahik* will increase the income, consumption, productivity and welfare of *Mustahik*. Later, these *Mustahik* will become workers in the company. This mechanism will continue to repeat itself and continue so that the welfare between *Muzakki* and *Mustahik* will increase. Ultimately, the distribution of ZIS can change the situation of *Mustahik* into *Muzakki* (Razak, 2020).

Empowerment of ZIS funds in the *Guru Ngaji Berdaya* program is a form of Islamic economic distribution. This is because

empowerment of ZIS is the aim of Islamic economic distribution, namely encouraging individual morals to help each other and narrowing the gap between the upper and lower classes by equalizing income (Herianingrum et al., 2023).

Framework of Thought

Based on the literature review that has been presented, the following framework of thought can be designed:



Source: Figure by Authors (2023)

Figure 2. Framework Of Thought (2023)

LAZIS Nurul Falah of Surabaya collects zakat, infaq, and sadaqah funds, which are then managed and allocated to several of its main programs, including the *Guru Ngaji Berdaya* program. LAZIS Nurul Falah will assist Qur'an teachers in the form of business capital and Qur'an capital. Business capital provides production equipment, training and business assistance if the Qur'an teacher has business skills. Meanwhile, Qur'an capital is providing Al-Qur'an reading tools and training on the standardization of *tilawati* for Qur'an teachers. Business capital assistance can increase the sales of products owned, and Qur'an capital can increase the number of students. In this way, the Qur'an teacher's income will increase, bringing the Qur'an teacher out of poverty. The increased income experienced by Qur'an teachers indicates that the empowerment of ZIS funds in the *Guru Ngaji Berdaya* program at LAZIS Nurul Falah of Surabaya has been optimal.

METHOD

This type of research is a descriptive qualitative type with specifications in the form of case studies. According to Yin in Maisaroh & Herianingrum (2019), qualitative research uses data in the form of spoken or written sentences, knowledge, projects, or descriptive events. Primary and secondary data are the data used in this research. Authors obtained primary data through interviews with several informants from the managers of LAZIS Nurul Falah of Surabaya and Qur'an teachers who were recipients of the *Guru Ngaji Berdaya* program, including 2 managers of LAZIS Nurul Falah of Surabaya who has served for more than 1 year, coded with A1 and A2 and 5 Qur'an teachers who have received the *Guru Ngaji Berdaya* program for approximately 6 months, coded as B1 - B5. The following is the demographic data of Qur'an teacher informants (B1 - B5) who have received the *Guru Ngaji Berdaya* program

Table 1. Demographic Data Of Informants B1 - B5

Informant	Gender	Age	Address	How Long it Takes to Get the Program
B1	Female	39	Surabaya	6 months
B2	Female	42	Malang	6 months
B3	Male	33	Surabaya	24 months
B4	Male	40	Lumajang	22 months
B5	Female	31	Malang	13 months

Source:

Data Processed by Authors (2023)

Meanwhile, secondary data was obtained based on trusted sources, such as BPS, BAZNAS, the Ministry of Religion of the Republic of Indonesia, books and accredited journals. Then, most journals that are research sources are indexed by SINTA two to SINTA five, with journal keywords: optimization, empowerment, ZIS, and LAZIS.

Data was collected using observation methods and interviews, accompanied by documentation. In this research, the interview used by the authors is a Semi-Structured Interview (SSI), where before conducting the interview, the authors has prepared guiding questions to be used as the main combination when conducting the interview (Muhammad & Idriss, 2022). Data analysis used in this research uses Huberman theory and Miles theory, among others, reduction in simplifying data from interviews and eliminating data that is not needed in the research. After data reduction, the authors presents the data in narrative text, tables and graphs, which are explained in descriptions. The next step is to conclude (Herianingrum et al., 2023; Pramestuty & Suryaningsih, 2022).

In this research, two validity test methods were carried out, namely source triangulation and technical triangulation. Source triangulation came from Director of LAZIS Nurul Falah of Surabaya, Program and Empowerment Manager of LAZIS Nurul Falah of Surabaya, and five Qur'an teachers who received the *Guru Ngaji Berdaya* program. Meanwhile, technical triangulation uses observation, interview, and documentation techniques. The aim of using these two methods is to compare research results between one informant and

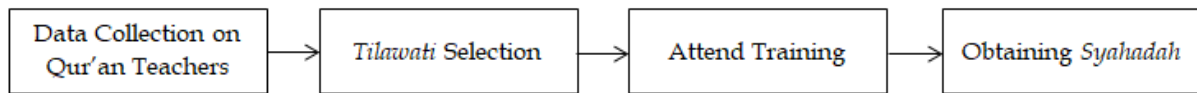
another so that a saturation point or similarity of information can be obtained and the information can be said to be valid (Maisaroh & Herianingrum, 2019).

RESULT

Empowerment of ZIS Funds System in the *Guru Ngaji Berdaya* Program

The *Guru Ngaji Berdaya* program by business capital and Qur'an capital aims to enable Qur'an teachers to gradually improve their economic situation and improve their welfare. The funds used in the *Guru Ngaji Berdaya* program come from ZIS funds with a zakat percentage of 28% (Rp. 159,249,319.00), infaq and sadaqah with a percentage of 72% (Rp. 405,030,831.00) (LAZIS Nurul Falah, 2023). The form of empowerment carried out by LAZIS Nurul Falah for Qur'an teachers is mostly in the form of Qur'an capital assistance, such as training for Qur'an teachers using the *tilawati* method and the provision of several Qur'an equipment. The *tilawati* method is a method of learning the Al-Qur'an using rostr songs, a classical approach, props and taught, reading and listening techniques so that students do not experience boredom in learning the Al-Qur'an (Herlina et al., 2021). LAZIS Nurul Falah trains Qur'an teachers by explaining the *tilawati* method, class grouping system, application of the *tilawati* curriculum volumes 1 - 6, and others. The process of *tilawati* standardization training activities has several stages, as follows:

Interview



Source: Interview Results Processed by Authors (2023)

Figure 3. Tilawati Standardization Training Process

First, LAZIS Nurul Falah of Surabaya recorded Qur'an teachers on a priority scale (difficult economic conditions). Second, LAZIS selects Qur'an teachers who know the basics of *tilawati* to facilitate the standardization training process for Qur'an teachers. Third, LAZIS invites Qur'an teachers to participate in the standardization of Qur'an teachers with a 4 - 6 months training period. Fourth, after carrying out several stages of standardization training for Qur'an teachers, Qur'an teachers will receive a Qur'an teacher certificate known as *syahadah*. Based on information from Mr. Najib, Program and Empowerment Manager of LAZIS Nurul Falah of Surabaya (A2), there are several reasons why the majority of the *Guru Ngaji Berdaya* program provides Qur'an capital in the form of *tilawati* standardization training.

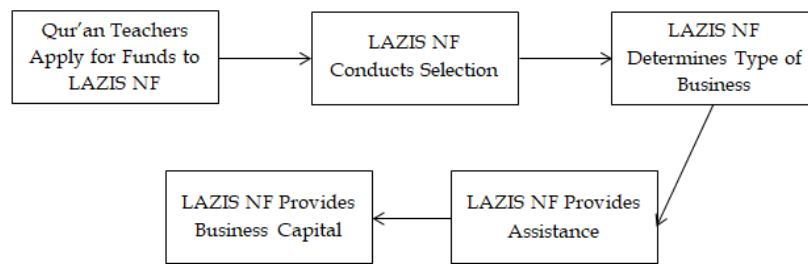
"The Qur'an teacher is classified as Asnaf Fisabilillah, but is more inclined towards Asnaf Miskin. Therefore, LAZIS Nurul Falah's vision and mission is to provide a living for the Qur'an by empowering Qur'an teachers through tilawati standardization training activities. It is hoped that this training can increase the number of students at TPQ, indirectly increasing their income. Apart from that reason, LAZIS Nurul Falah wants to avoid feeling jealous of each other if assistance is provided as individual business capital. It is

different if the assistance is in the form of group tilawati training, LAZIS can directly invite Qur'an teachers to take part in training simultaneously so that there is no jealousy towards each other." (Interview with Informant A2, Program and Empowerment Manager of LAZIS Nurul Falah of Surabaya - 11 July 2023).

This reason was strengthened by Mr. Fatkhurrozi as Director of LAZIS Nurul Falah of Surabaya (A1).

"Standardization training for Qur'an teachers is quite important. This is because with standardization, Qur'an teachers will be more recognized for their professionalism. It can increase the income of Qur'an teachers by increasing the number of students learning the Qur'an and making it easier for them to get incentives from the government with a tilawati or syahadah certificate." (Interview with Informant A1, Director of LAZIS Nurul Falah of Surabaya - 11 July 2023).

However, it does not rule out the possibility of LAZIS Nurul Falah providing business capital assistance to Qur'an teachers. Business capital is given if the Qur'an teacher has the potential and skills in business. Recitation teachers can apply for business capital to LAZIS Nurul Falah in the following stages:



Source: Interview Results Processed by Authors (2023)

Figure 4. Business Capital Application Process

First, apply for funding from LAZIS Nurul Falah. Second, LAZIS Nurul Falah carries out a business-worthy selection. Third, LAZIS Nurul Falah will determine the type of business according to the potential of the Qur'an teacher, or if the Qur'an teacher already has a business, then the Qur'an teacher can continue the business. This is in line with research by Safradji (2018), that before providing productive business capital assistance, a selection is first carried out and looks at the condition and potential of the *Mustahik*. Fourth, LAZIS Nurul Falah provides business capital ranging from IDR 5,000,000.00 to IDR 10,000,000.00 and assists so that the Qur'an teacher's business can stand independently.

"LAZIS Nurul Falah also provides capital assistance for businesses, although there are relatively few recipients. Most of the assistance provided is business capital assistance without training, and until now, they have not reported anything here. It could be that the business is already independent or running smoothly without problems. The capital of business, training and supervision is ongoing today.

This effort is still monitored regularly by LAZIS fundraising. My hope is for all Qur'an teachers who receive assistance in any form; hopefully, they can go from being ZIS recipients to becoming ZIS payers." (Interview with Informant A2, Program and Empowerment Manager of LAZIS Nurul Falah of Surabaya - 11 July 2023).

Optimality Empowerment of ZIS Funds in the Guru Ngaji Berdaya Program Based on Increased Income

LAZIS Nurul Falah of Surabaya provides various forms of capital assistance in the *Guru Ngaji Berdaya* program. The capital assistance is in the form of business capital and Qur'an capital. Business capital includes assistance, training and provision of production equipment, while Qur'an capital includes standardization training for *tilawati* and provision of Qur'an equipment. In this research, five Qur'an teachers had received the *Guru Ngaji Berdaya* program, including informants B1 - B3 as recipients of Qur'an capital and informants B4 - B5 as recipients of business capital. The following are the results of interviews with informants B1 - B5 based on the assistance received:

Table 2. Interview Results Of Informants B1 - B5 Based On The Assistance Received

Types of Assistance	Forms of Assistance	Statement
Qur'an Capital	Tilawati Standardization Training	<i>"After attending the tilawati training, I received a tilawati or syahadah certificate, so that I became more recognized as a tilawati Qur'an teacher and made the process of getting incentives from the government easier. Before attending this training, my income was IDR 200,000 and after attending the training, my income was IDR 400,000." (Interview with Informant B1, Qur'an teacher who received the Guru Ngaji Berdaya Program - 17 July 2023).</i>
		<i>"This tilawati training has increased the number of santri here from 20 to 239 santri. Initially, my income was IDR 300,000 to IDR 500,000." (Interview with Informant B2, Qur'an teacher who received the Guru Ngaji Berdaya Program - 23 July 2023).</i>
		<i>"This training assistance has had an impact on increasing my income, because I received syahadah after attending tilawati training, the number of santri has also increased. My previous income was only around IDR 250,000, but after getting this program my income became around IDR 1,250,000. Because after getting the syahadah, I was able to open private tilawati lessons which further recognized my professionalism" (Interview with Informant B3, Qur'an teacher who received the Guru Ngaji Berdaya Program - 4 October 2023).</i>
		<i>"Received syahadah assistance from LAZIS Nurul Falah, then donated Al-Qur'an and tilawati books." (Interview with Informant B1, Qur'an teacher who received the Guru Ngaji Berdaya Program - 17 July 2023).</i>
Business Capital Assistance	Provision of Qur'an recitation equipment	<i>"Apart from training, I also received assistance with teaching package books volumes 1 - 6, Qur'an recitation strategy books, and others. "I was also given the Al-Qur'an waqif ibtidak and sacrificial animals." (Interview with Informant B2, Qur'an teacher who received the Guru Ngaji Berdaya Program - 23 July 2023).</i>
		<i>"Yes, LAZIS also provided assistance with Qur'an reading tools in the form of several tilawati books." (Interview with Informant B3, Qur'an teacher who received the Guru Ngaji Berdaya Program - 4 October 2023).</i>
		<i>"Not only was we provided with business capital assistance, we also received assistance with Qur'an reading equipment, such as Qur'an tables, loudspeakers, and so on so that the children became enthusiastic about reciting the Qur'an." (Interview with Informant B4, Qur'an teacher who received the Guru Ngaji Berdaya Program - 15 July 2023).</i>
		<i>"The assistance provided is in the form of Eid parcels, cash, sacrificial animals, and Qur'an reading equipment such as tilawati books." (Interview with Informant B5, Qur'an teacher who received the Guru Ngaji Berdaya Program - 7 October 2023).</i>
	Mentoring and Training	<i>"LAZIS Nurul Falah brought in brown sugar and ginger mentors, packaging mentors, and held training on marketing. This increases our knowledge and skills." (Interview with Informant B4, Qur'an teacher who received the Guru Ngaji Berdaya Program - 15 July 2023).</i>

	<p>"LAZIS Nurul Falah conducted training and outreach regarding ground coffee as a potential natural resource in the Dampit area. Apart from that, we were also given guidance in using the machines used to process coffee. This business is considered to have only been running 1 year after LAZIS Nurul Falah conducted a survey and selected potential in Dampit. Even though it is relatively new, the average monthly income received is approximately IDR 10,000,000. "(Interview with Informant B5, Qur'an teacher who received the Guru Ngaji Berdaya Program - 7 October 2023).</p>
Provision of Production Equipment	<p>Apart from that, LAZIS Nurul Falah also provides production tools, such as processing machines, which enable products to be produced efficiently and quickly. "With this assistance, there has been an increase in income from initially IDR 1,500,000 to around IDR 2,500,000 - IDR 3,000,000." (Interview with Informant B4, Qur'an teacher who received the Guru Ngaji Berdaya Program - 15 July 2023).</p>
	<p>"Before being given a production machine, this coffee must first be processed by someone else, which of course requires more transportation costs. "Then, LAZIS Nurul Falah provided a complete coffee production machine so that the product could be produced independently, efficiently and economically." "(Interview with Informant B5, Qur'an teacher who received the Guru Ngaji Berdaya Program - 7 October 2023).</p>

Source: Interview Results Processed by Authors (2023)

Based on the results of these interviews, it was found that the five informants had reached a saturation point because they experienced an increase in income after receiving assistance from *Guru Ngaji Berdaya* program. Informants B1 - B5 think that the assistance provided by LAZIS Nurul Falah of Surabaya is very useful to date, such as assistance with *tilawati* standardization training by informants B1 - B3 with the output being *tilawati* and *syahadah* skills that can be applied when teaching the Qur'an, assistance with Qur'an equipment to informant B1 - B5 as a medium for learning the Qur'an for students, and business capital for informants B4 - B5 which means their business continues to experience increased production due to the

great demand for ginger brown sugar and ground coffee products.

LAZIS Nurul Falah of Surabaya has the same benchmark as authors to measure the optimality of the *Guru Ngaji Berdaya* program, namely by increasing the income of Qur'an teachers. In research by Maisaroh & Herianingrum (2019), they also measured the optimality level of empowerment programs by LAZ Al-Azhar for Mustahik based on increasing income. The income obtained from Qur'an teachers is nominal income, namely income that Qur'an teachers receive in nominal amounts (the value stated on money). This income is obtained based on tuition fees from the Qur'an recitation activities at each TPQ as well as net income from sales of products owned by the Qur'an teacher.

Table 3. Data On Changes In Income Of Informants B1 - B5

Informant	How long it takes to get the Program	Form of Empowerment	Changes in Income			Information
			Before (IDR)	After (IDR)	Percentage Increase	
B1	6 months	Training on Standardization of <i>Tilawati</i> , <i>Syahadah</i> , and Qur'an Equipment	200.000	400.000	100%	Increase
B2	6 months	Training on Standardization of <i>Tilawati</i> , <i>Syahadah</i> , Sacrificial Animals, and Qur'an Equipment	300.000	500.000	66,7%	Increase
B3	24 months	<i>Tilawati</i> Standardization on Training and Qur'an Equipment	250.000	1.250.000	> 100%	Increase
B4	22 months	Training and Guidance on Processing Ginger Brown Sugar, Production Equipment, and Qur'an Equipment	1.500.000	2.500.000 - 3.000.000	66.7%-100%	Increase
B5	13 months	Training and Guidance on Ground Coffee Processing, Production Equipment, and Qur'an Equipment.	100.000	10.000.000	> 100%	Increase

Source: Interview Results Processed by Authors (2023)

The table above shows that the increase in Qur'an teacher income occurred for all informants (B1 - B5). Informants B1 - B3, as recipients of ZIS in the form of Qur'an capital, have experienced an increase in income after receiving *tilawati* standardization training and

obtaining *tilawati* or *syahadah* certification. This *syahadah* caused informants B1 - B3 to become more recognized as Qur'an teachers, so more and more students were interested in learning the Al-Qur'an at their respective TPQs. This research followed Utami (2018)

that training activities improve the quality of skills possessed, which can then be implemented at work, thereby increasing a person's productivity and, at the same time, increasing their income.

Meanwhile, informants B4 - B5, as recipients of ZIS in the form of business capital, also experienced an increase in income after receiving training/guidance assistance and business production equipment for ginger brown sugar and ground coffee. This increase in income was due to the increasing demand for ginger brown sugar and ground coffee products. This research follows the research results of Maisaroh & Herianingrum (2019), that the existence of business capital assistance can increase productivity and business production results, which have an impact on increasing the amount of public consumption demand so that the income earned will also increase.

Thus, the empowerment of ZIS funds by LAZIS Nurul Falah of Surabaya in the *Guru Ngaji Berdaya* program is optimal based on the income increase for the five informants.

Optimization the Empowerment of ZIS Funds in the *Guru Ngaji Berdaya* Program

LAZIS Nurul Falah of Surabaya continues to strive to optimize ZIS funds for all its programs so that they can run optimally, especially the *Guru Ngaji Berdaya* program. The optimality of this program can be seen based on the increase in income obtained by Qur'an teachers after receiving assistance from LAZIS Nurul Falah of Surabaya.

Based on the previous explanation, the *Guru Ngaji Berdaya* program is optimal, but several obstacles are still found as follows: First, LAZIS's lack of responsiveness in assisting Qur'an teachers in applying for incentives or salaries to the government, as felt by fellow informant B2 that in the past year, it has applied LAZIS to assist in the process of applying for incentives to the government. Second, it is difficult to access Qur'an teachers in remote areas due to the limited number of *Amil*. Third, there is still a lack of experts in collecting data in remote areas. Fourth, LAZIS

Nurul Falah is still limited in utilizing assistance in business capital for Qur'an teachers.

LAZIS Nurul Falah has its efforts to maximize the *Guru Ngaji Berdaya* program to run optimally. Informant A2 mentioned this as the Program and Empowerment Manager of LAZIS Nurul Falah of Surabaya.

"In maximizing this program, LAZIS Nurul Falah of Surabaya continues to coordinate with alumni of Qur'an teachers who have attended training here so that they can set aside their fortune to enter LAZIS Nurul Falah so that later training can be created from these funds aimed at Qur'an teachers. Who needs it or who has an impact, such as the lack of people who want to recite the Qur'an in their area, being hit by a disaster, and living where it is difficult to access the Qur'an knowledge or in remote areas. Apart from that, LAZIS Nurul Falah also invited these alumni to invite Qur'an teachers who have never attended tilawati training to improve their tilawati knowledge and obtain syahadah so that they can be more recognized as tilawati Qur'an teachers. The existence of this syahadah can later be submitted to the government to receive incentives from the government, increasing the salary of Qur'an teachers." (Interview with Informant A2, Program and Empowerment Manager of LAZIS Nurul Falah of Surabaya - 11 July 2023).

These efforts have not been fully able to answer the various obstacles above, because the answer from informant A2 emphasized efforts to increase the number of Qur'an teachers who took part in *tilawati* standardization training. Therefore, an effort is

needed by LAZIS Nurul Falah to overcome these various obstacles.

First, LAZIS Nurul Falah must be more responsive when Qur'an teachers ask for help, especially when applying for incentives and salaries from the government. This follows research by Permana & Baehaqi (2018), that the ZIS management institution must be responsive to the needs of *Mustahik*, namely being able to record data on *Mustahik* complaints or requests and follow up quickly. If the ZIS management ignores the *Mustahik's* complaints or requests, it could give rise to public distrust of the institution.

Second, increasing synergy, collaboration, and cooperation between LAZIS Nurul Falah of Surabaya and LAZIS Nurul Falah branches to collect data on Qur'an teachers in remote areas. Dzirkulloh & Permata (2019) research explained that an institution that has the synergy of joint movements and collaboration will strengthen philanthropic activities and become an alternative in reducing gaps between communities. In the context of the *Guru Ngaji Berdaya* program, the synergy of joint movement and collaboration can create good coordination between LAZIS Nurul Falah of Surabaya and LAZIS Nurul Falah branches in collecting data on Qur'an teachers from remote areas so that they can be assisted in the form of business capital and Qur'an capital, so that Qur'an teachers can fulfill his life needs. Through synergy, collaboration, and collaboration, we can reduce the gap between Qur'an teachers in remote areas and those in urban areas.

Third, to support the efforts of the second point, more *Amil* and experts are needed to collect data on Qur'an teachers in remote areas, namely by conducting socialization about *Amil* to the community. This follows the research of Hikmah & Darna (2022), that in managing ZIS funds so that they are collected and distributed evenly, experts are experts and spread across several regions so that they can carry out data collection evenly in remote areas. This socialization can provide information about *Amil* and carry out recruitment directly to the community,

enabling the community to become *Amil* in the *Amil's* area and supporting LAZIS in data collection.

Fourth, LAZIS Nurul Falah must help more Qur'an teachers with business or entrepreneurial skills because the assistance allocation in business capital is still very small. Through this business, it becomes another alternative for Qur'an teachers to earn additional income apart from being a Qur'an teacher. This follows research by Prayitno et al. (2018), which states that through business capital assistance, Qur'an teachers can develop their potential in small-scale entrepreneurship to improve their economy.

If LAZIS Nurul Falah of Surabaya can make these various efforts, then the *Guru Ngaji Berdaya* program can run optimally with minimal obstacles encountered in the field and an increase in the income of Qur'an teachers. In this way, the Qur'an teacher can fulfill his daily needs so that the Qur'an teacher's welfare will increase.

CONCLUSION & SUGGESTION

Conclusion

The empowerment of ZIS funds by LAZIS Nurul Falah of Surabaya in the *Guru Ngaji Berdaya* program is in the business capital and Qur'an capital. Business capital assists Qur'an teachers with business skills by providing production equipment and training/coaching. Meanwhile, the Qur'an capital is in the form of reading equipment and training for teachers using the standard *tilawati* method.

Based on the informants in this research, there were five informants (B1 - B5) who were Qur'an teachers who received *Guru Ngaji Berdaya* program, including three informants (B1 - B3) who received Qur'an capital assistance and two informants (B4 - B5) received business capital assistance. The five informants experienced an increase in income after receiving aid from LAZIS Nurul Falah of Surabaya in *Guru Ngaji Berdaya* program. Therefore, the empowerment of ZIS funds in the *Guru Ngaji Berdaya* program is optimal.

Eventhough it is optimal, several obstacles still be found in using ZIS funds in the *Guru Ngaji Berdaya* program by LAZIS Nurul Falah of Surabaya. As for the forms of optimization that need to be carried out to reduce these obstacles, among others; LAZIS Nurul Falah of Surabaya must be more responsive to *Muzakki* and *Mustahik*, increase synergy, collaboration, and cooperation between branches, carry out outreach to the community about becoming expert teachers, and more often help Qur'an teachers who have business potential.

Suggestion

Based on the research results obtained, the policy recommendations that can be given are: First, LAZIS Nurul Falah Surabaya is advised to increase assistance in the form of business capital because it is another alternative for Qur'an teachers to earn additional income apart from being a Qur'an teacher. Apart from that, LAZIS can also help by carrying out comprehensive data collection and reporting to the government so that Qur'an teachers can receive incentives from the government. Second, the government should continue to support LAZIS in collecting data on Qur'an teachers who have minimal income so that these Qur'an teachers can be given incentives by the government. Remember, most Qur'an teachers in Indonesia have low incomes or are classified as poor. Third, BAZNAS should be able to hold regular training for the managers of LAZIS Nurul Falah Surabaya to increase the quality of its Human Resources. Fourth, future researchers should research optimizing the empowerment of ZIS in different programs and institutions with more informants.

IMPLICATION

Many Qur'an teachers are still classified as poor (informant A2), and research by Sasongko (2021) stated that Qur'an teachers, especially in rural areas, still earn less than IDR 100,000 or are not even paid at all. Therefore, the existence of this research through a case study at LAZIS Nurul Falah can make other researchers interested in studying Qur'an teachers in terms of income. So, Qur'an

teachers will receive more attention from the community, LAZ/BAZ, and the government.

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