



Accountability Analysis of Productive Zakat Fund Management at the National Zakat Amil Agency Baznas, Meranti Islands District

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ABSTRACT

Implementation of accountability at the national zakat amil agency (BAZNAS) Meranti Islands district in the management of productive zakat funds. The aim of implementing accountability in the management of zakat funds is to create trust in the parties involved in the management and as a form of responsibility for the trust given. The type of data in this research is descriptive qualitative using primary data, namely data obtained directly from the research object. The data collection technique is using interview and documentation techniques. The research results illustrate that BAZNAS Meranti Islands district has not fully implemented accountability in the management of zakat funds. In implementing BAZNAS accountability for the Meranti Islands district, is done by making financial reports and conducting audits. In preparing the financial reports, BAZNAS, Meranti Islands Regency has implemented the guidelines based on PSAK No. 109, however, it is still not fully implemented. This is because, in the management of BAZNAS zakat funds in Meranti Island Regency, there is a lack of human resources as managers appropriate to their field, a lack of financial

INTRODUCTION

Poverty is a problem that always arises in every country, whether absolute poverty or relative poverty (Icrus M. Said, 2022). Poverty is multi-dimensional, because it contains social, cultural, and religious aspects. The problem of poverty is closely related to efforts to equalize income. According to Rini and Sugihati, several causes of poverty include gender issues, number of family members, employment, credit, education, access to information and technology as well as pandemics or the presence of disease.

The lack of capital access for the impoverished is the main cause of the poverty cycle in Indonesia. Aside from that, the challenge of lowering Indonesia's poverty rate stems from an economic structure that fails to provide for the underprivileged. The large number of people who are unbankable due to a lack of assets as collateral for basic credit loans and the difficulty impoverished people have in escaping poverty are indicators that financial institutions, which act as intermediary institutions that channel funds from the community, do not perform their functions well. Due to the low percentage of entrepreneurship compared to the population in Indonesia (only 0.3%), there has been a disproportionate lack of job creation compared to the size of the workforce, which has led to high rates of poverty and unemployment (Yogi Citra Pratama, 2015).

Empowering the populace with ZIS (zakat, infaq, and alms) is one strategy to boost the economy and address the issue of poverty (Nazlah Khairina, 2019). Optimizing the allocation and management of zakat collected at Baznas (the national zakat amil agency) is one way to address the issue of poverty. Bulutoding and Anggeraini state that the amil zakat agency (BAZ) or amil zakat institution (LAZ) is a crucial hub for gathering and allocating zakat to the underprivileged.

There are two dimensions to zakat worship: the horizontal or hablum minannaas dimension and the vertical or hablum minallah dimension (Ruslan Abdul Ghofur & Suhendar, 2021). Zakat is crucial to initiatives aimed at promoting economic growth or reducing poverty. First of all, as zakat is a religious obligation that is a manifestation of one's religion, it has strategic value. Second, there is always a source of funding for zakat. Third, socioeconomic disparity in society can be empirically eliminated by zakat (Ruslan Abdul Ghofur & Suhendar, 2021).

Zakat is a significant area of Islamic generosity. Every Muslim who has fulfilled the conditions (muzzaki) to cleanse his income by distributing his zakat to mustahik (zakat recipients) is required to pay zakat, which is the third pillar of Islam. In addition to providing support for the mustahik economy, zakat has the potential to act as a counterbalance in the national economy. Over time, the primary objective of zakat is to convert mustahik into muzakki. This demonstrates how zakat has a significant chance of eradicating poverty and economic inequity in a nation (Siti Nurhasanah, 2018).

If zakat management proceeds are directed toward profitable enterprises, they can effectively contribute to the betterment of community welfare by channeling cash collected in zakat institutions. Anwar claims that

the application of fruitful zakat is zakat that is consistently given to mustahik. As of right now, consumptive zakat has dominated the zakat distributed to the community, meaning that the advantages acquired can only be utilized temporarily after the zakat has been delivered.

In his book, Qodri Azizy concludes that zakat should ideally be used as a source of funding for the populace rather than only being consumed. Zakat should only be consumed in cases of extreme necessity. This implies that consumptive use might be used when there are mustahik who are incapable of being guided to start their own business or even for emergencies.

In addition to lowering the number of mustahik and creating new muzakki, zakat alleviates poverty. Making wise zakat decisions is thought to have the power to strengthen the community because this model makes it easier for those receiving zakat to be more productive and create something that can sustain their income, which will have a significant positive impact on the welfare of the populace.

Zakat's development is beneficial because it allows the impoverished to manage or finance their lives regularly, as well as to use zakat monies as business capital and for recipients' economic empowerment. The impoverished will be able to grow their businesses, save money, and receive a consistent income through zakat (Widi Nopiardo, 2016).

Money given to an individual or group of individuals for working capital purposes is known as productive zakat. Productive zakat refers to the distribution of zakat that, by these zakat assets, can allow the recipients to continuously generate something. Put differently, the productive zakat that is given to muztahik is not spent right away; rather, it can be grown and utilized to carry on their company, with the hope that it will eventually be sufficient to cover their living expenses. Selecting zakat wisely is thought to have the potential to empower the community since this model is thought to assist zakat recipients in becoming productive, creating something that can sustain their income and have a significant influence on the welfare of people.

Numerous organizational structures, including the Amil Zakat Institution (LAZ) and the Amil Zakat Agency (BAZ), have managed ZIS. The government has provided both with a protective awning. The Republic of Indonesia Number 38 of 1999 concerning the management of zakat, the Minister of Religion of the Republic of Indonesia Number 581 of 1999 concerning the implementation of Law Number 38 of 1999 concerning the management of zakat, and the Director General of Islamic Community Guidance and Hajj Affairs Number D/291 of 2000 concerning technical guidelines for zakat management are some of the official protections afforded to the institution in charge of ZIS.

For those who are struggling, the Amil Zakat Agency (BAZ) or Amil Zakat Institution (LAZ) are a huge help right now. Programs that can lessen the strain that economic demands have on society are carried out using funding sources from Zakat, all in the spirit of giving society the best possible through profitable commercial ventures you need to be able to put into practice the concepts that underpin effective zakat management to support zakat

management—particularly productive zakat—and make it consistent to reduce poverty. Aihubbufiah articulated the professionalism, the accountability principle, the ease of management, and the transparency of attitudes that zakat management institutions need to possess to manage their productive zakat. By holding the zakat institution, the beneficiary of the trust, responsible to the trust's giver, accountability is achieved. Every person, as well as every institution or organization, must answer to Allah SWT for all they do.

According to Bastian, accountability is the duty to answer, explain, and transmit accountability to those who are entitled or can request information or accountability for the conduct and deeds of an individual, business, collective leader, or organization. Mardiasmo distinguishes between two types of accountability: horizontal accountability and vertical accountability. Accountability can be defined as follows: horizontal accountability is accountability to the community or similar institutions, while vertical accountability is accountability to a higher authority.

Lawton and Rose define accountability as the process by which an individual or group reports on the actions for which they bear responsibility. Adisasmita, on the other hand, claims that accountability is a tool for determining if the organization's primary responsibilities are successful or unsuccessful. Using this knowledge, accountability may be defined as a system of regulating responsibility for the tasks and responsibilities associated with each position.

According to Pujiningsih, accountability entails accepting responsibility for the accomplishment or lack thereof of the person who issued the directive, assigned authority, or expressed pleasure with how the tasks were carried out. Therefore, accountability is a type of duty on the part of management (agent) or the entity entrusted with managing resources on behalf of the entity (principal) for each action completed (Yesika Yanuarisa, 2020).

LAZ) must be accountable to fulfill its obligations to Zakat stakeholders. When it comes to disclosing how this money is being used, certain LAZ-affiliated groups are more open and responsible. LAZ has multiple stakeholders to answer to, including donors, recipients, and the company itself (Siti Nurhasanah, 2018).

Holding management or the trust receiver responsible to the trust giver for the management of the resources entrusted to them on a vertical and horizontal plane is known as accountability. According to its conventional meaning, accountability refers to the basic concept that indicates if a business or organization has accomplished its stated goals. In addition, accountability can also be described as the duty of people in charge of overseeing public resources and those who are affected by them to respond to inquiries about their accountability. Instruments for control activities and accountability are strongly intertwined, particularly when it comes to delivering public services with results that are clear and visible to the public (Yosi Dian Endahwati, 2014).

Trust between the administration and the community must be able to be built via accountability in the management of productive zakat. The accountability principle that guides zakat management has to do with the

efficacy, efficiency, and integrity of the money that is transferred. The district of Meranti Islands Regency has 209,580 residents according to official records. Meranti Islands Regency has the highest poverty rate in Riau in 2021, according to data from the Central Statistics Agency (BPS) of Meranti Islands Regency. According to data from the Central Statistics Agency (BPS),

48.5 thousand people, or 25.68% of the population, live in poverty in the Meranti Islands Regency. The percentage of poverty level in Riau Province can be seen in the following table:

Table 1. Data on the Severity of Poverty in Meranti Islands Regency

YEAR	P.O below the poverty line	P2 poverty severity index
2019	26.93%	1.93%
2020	25.28%	1.11%
2021	25.68	1.22%
2022	23.84	0.87%

Source: Central Statistics Agency 2023

The Meranti Islands Regent, H. Muhammad Adil, SH, MM, stated in a public consultation forum for the first draft RKPD for the Meranti Islands Regency for 2024 held at the Afifah Futsal Sports Center Selatpanjang building that the government of the Meranti Islands had been successful in bringing down the poverty rate by 1.84% in 2022 as a result of the programs that have been put in place (Meranti, 2022). The regional administration of Meranti Islands Regency is working with Baznas, Meranti Islands Regency, to empower and develop the community as one of its initiatives to combat poverty.

The National BAZ (Amil Zakat Agency), which deals with the distribution and collection of Zakat programs, is merged into the BAZNAS Meranti Islands Regency. This institution's zakat fund distribution programs are an expansion of the national zakat amil agency's (BAZNAS) program, which was started by local wisdom and included the wise management of zakat money. The Baznas Meranti Islands Regency's zakat fund administration system consists of zakat fund collection, distribution, recording, and reporting. But in actuality, there are issues with the way BAZNAS zakat funds are managed in the Meranti Islands area, which has decreased the amount of zakat that could be collected and the amount of zakat that is distributed annually. This can be seen based on the following table:

Table 2. Collection and Distribution of Zakat Funds Year 2019-2022

Year	Collection	Distribution
2019	IDR 2,504,270,996	IDR 1,871,197,124
2020	Rp. 1,583,273,219	Rp. 1,332,487,383
2021	Rp. 1,030,280,343	Rp. 1,361,985,000
2022	Rp. 884,040,017	IDR 1,332,621,715

Source: data processed by researchers

Based on table I.2 above, researchers can describe the data obtained in graphical form as follows:

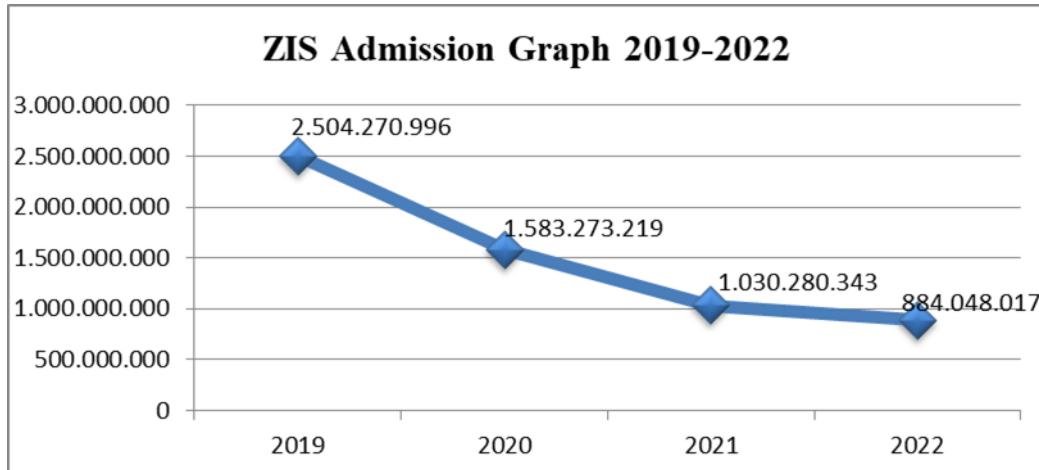


Figure 1. Graph II ZIS Admissions 2019-2022

The aforementioned data indicates that there was a notable decrease in the zakat funds collected and disbursed to BAZNAS Meranti Islands Regency over the 2020–2022 period. It is well known that BAZNAS, Meranti Islands Regency, lacks human resources (HR) managers, lacks experts in the field of collection and reporting, and lacks evaluation and method innovation in zakat collection. These factors contribute to the decline in funds collected and zakat funds distributed. In addition, it receives no financial support from the Meranti Islands Regency BAZNAS, which makes it impossible to carry out the process of hiring specialists and prevents the public from having access to information on zakat management activities. In addition, the public's confidence in the Zakat administration organization at BAZNAS Meranti Islands Regency is low due to the opaque nature of the Zakat management process there.

An instance of this can be found at the National Zakat Amil Agency (BAZNAS) in South Bengkulu Regency, where the treasurer embezzled the zakat, infaq, and shadaqah (ZIS) budget from the state civil apparatus (ASN) in 2019 for 2020. According to the investigation, during two years, from 2019 to 2020, money from ASN obligations in South Bengkulu as well as from private persons, were purportedly misappropriated. The acquisition of support meant for business operations and business capital, research, and health sectors, as well as aid, was found to have markups by investigators of the underprivileged. In addition, investigators found that there was money that the management was unable to account for. As a result, according to the audit results, the state suffered financial losses of IDR 1.1 billion (News Okezone, 2023).

The aforementioned scenario has demonstrated how crucial supervision is to stopping fraud in any activity within an organization. Thus, in addition to overseeing zakat, it needs to be transparent, accountable, and competent in overseeing zakat potential. Although proponents of zakat contend that their motivation for paying zakat is their sincerity, zakat managers should not shirk their responsibility to report how this money is being used (Nikmatuniyah, 2015) to avoid fraud as in the case of Baznas South Bengkulu Regency.

LITERATURE REVIEW

The goal of this study is to identify and evaluate management strategies for the Fatany Thailand Cooperative that will maximize community benefits. Both internal and external factors are related to the indicators that are expressed in variables. The characteristics found in internal factors include supervision, reporting, and service. In the meantime, global competition and governmental regulations are the variables seen in external forces. This study processes primary data from respondents who are experts, practitioners, and academics using the Analytic Process (ANP).

METHODOLOGY

The data analysis technique used in this research is a qualitative descriptive method, namely this method describes the research results by examining data obtained from institutions and then comparing it with the theories that support the research problem. The steps in analyzing this research data are as follows:

Data Reduction

Data reduction is the process of selecting, focusing on simplifying, abstracting, and transforming rough data that emerges from notes written in the field. This process continues throughout the research. Even before the data is collected as seen from the conceptual framework of the research, the study problem, and the data collection approach chosen by the researcher.

Data Display

After the data has been reduced, the next step is to display the data. In qualitative research, data presentation can be done in the form of brief descriptions, charts, relationships between categories, flowcharts, and the like. What is most often used in presenting this research data is narrative text. Data presentation is an activity carried out when a collection of information has been compiled, thereby providing the possibility of drawing conclusions and taking action. The form of presenting qualitative data can be in the form of narrative text in the form of field notes, matrices, graphs, and others. These forms will be combined into information that is arranged in a form that is systematic and easy to obtain, so that it can make it easier to see what is happening, and whether the conclusions are correct or need to be analyzed again

Conclusion Drawing/Verification

The third step in qualitative data analysis according to Miles and Huberman is drawing conclusions and verification. The initial conclusions put forward are still temporary and will change if strong supporting evidence is not found at the next stage of data collection. However, if the conclusions put forward at this initial stage are supported by valid and consistent evidence when the researcher returns to the field to collect data, then the conclusions put forward are reliable (Sugiyono, 2014).

RESULTS

The Meranti Islands district is a key player in the endeavor to leverage Zakat's potential for the betterment of society as a national Zakat amil agency. Accountability is a component of good corporate governance (GCG). The four components of accountability are integrity, finances, procedures, and performance. The author outlines Baznas Meranti Islands Regency's financial management duties below.

Managers of Zakat organizations must be able to account for the funds they receive from the community because they are non-profit organizations. The Meranti Islands Regency Baznas has a unique application for financial input and output that will be directly connected to the central Baznas to implement its financial management. All financial data input and output procedures, as well as all incoming and outgoing activities, are directly recorded in the central system using this application.

In the accountability of funds to the public, Baznas Meranti Islands Regency carries out accountability through the fulfillment of the following activities, the author explains:

Table 3. Summary of Internal Control System Activities

Internal Control System Activities	Information
Organizational structure	
Job description	Available in the institution's profile documentation
Work rotation and shared leave	Implementation is adjusted to the terms and conditions in the SOP
Documents with printed numbers	There are documents with printed numbers such as outgoing letter document no. and SOPs
A special division of financial accounting	Financial administration, division head M.Tamyis, S.Ag
Internal auditors	Internal auditors are central Bazna management
Financial reports audited by public accountants	There is, in the consolidated financial statements in 2022 and 2023, an unqualified opinion (WTP) was obtained by the public accounting firm (KAP) by the chairman of the

Riau Province Baznas,
Mr. H.Masridi Hasan
Lc,
M.sha.

Source: results of an interview with the representative III of BAZNAS
Meranti Islands Regency

From the results of the interview with Mr. M. Tamyis as deputy chairman III of the planning, finance, and reporting section, he stated that reporting on zakat management is carried out as a unit by the head office, as well as financial reports, audits and publication of financial reports are carried out by the provincial Baznas or Baznas center (Hasil Wawancara Bersama Wakil Ketua III Bagian Perencanaan dan Keuangan Bapak M.Tamyis, 2023). The accounting aspect used by the Meranti Islands District Baznas is operational standards and procedures (SOP) completeness of documents, ledgers, and monthly and annual consolidated financial reports.

Financial reports have the established characteristic of being comprehensible and verifiable. Every month, the Baznas of the Meranti Islands Regency provide financial reports that include notes on the report, accounts from the sources of funds received, the usage of funds, the balance at the start and end of the month, and balances finance.

Table 4. Annual Consolidated Financial Report

Account	2020	2021	2022
Source of receipt of funds	Rp.1,399,390,882	Rp.1,373,080,000	Rp.1,111,664,715
Use of funds	Rp.1,649,111,436	Rp.1,297,556,730	Rp.1,129,560,850
Beginning of the year balance	Rp.1,057,846,931	Rp.104,475,286	Rp.122,083,677
End-of-year balance	Rp.1,297,222,980	Rp.122,083,677	Rp.17,350,256
Surplus/deficit	Rp.239,376,049	Rp.17,608,391	Rp.139,433,933

Source: BAZNAS documentation for Meranti Islands Regency

Timeliness is one quality that sets good financial reports apart. In terms of timely financial reporting, Baznas Meranti Islands Regency provides two times a year in two different formats. Initially, on the thirtieth of every month, monthly reports are completed and sent. The yearly financial report comes in second.

Each financial report was then audited by the BAZNAS Kepualaun Regency. The provincial and central Baznas will review the financial report of the Meranti Island Regency Baznas. Additionally, an auditor will examine the yearly financial report. The Baznas Meranti Islands Regency's financial report

won two prizes for best distribution report in the province of Riau and the central Baznas financial report gave it an unqualified opinion (WTP).

Based on the findings of the researcher's interview with the resource person, Mrs. Latifah Kudus, she verified and offered proof of the outcomes of the Zakat fund utilization program, specifically the farming of sea bass and goats. Initially, the owners of the fish and goat farms received profitable zakat funds as additional funding to help the community's businesses.

Law No. 23 of 2011 and the Baznas regulations (PERBAZNAS) serve as the legal foundation upon which the Baznas Meranti Islands Regency based its initial operations. The Meranti Islands Regency Baznas bases its policies on sharia when deciding how to collect zakat, infaq, and alms. It does this by referring to verses 103, QS. At-Taubah verses 43, and other passages that contain the phrase "establish prayer and pay zakat." When it comes to allocating funds, ZIS Baznas Meranti Islands Regency uses verse 60 of QS. At-Taubah lists the following groups that are entitled to receive zakat: needy, poor, amil, converts, slaves, people who are in debt and find it difficult to pay, people who have run out of supplies and are traveling a great distance, and those who strive in the way of Allah (fisabililah). From an Islamic standpoint, all activities that prioritize and pay attention to the welfare of the people as an embodiment of the mandate that Allah SWT gave to humans as caliphs, as well as those that are carried out fairly and do not harm the environment, are indicators of implementing accountability.

In this case, accountability to Baznas Meranti Islands Regency can be in the form of financial reports carried out periodically. Accountability can be measured based on three things, namely accountability of funds to the public, timely presentation of data, and audits from the government or external institutions.

The Zakat Mail Agency management information system, or SIMBA, has been employed by the BAZNAS Meranti Islands district to enter financial data. The operating information system and the reporting information system are the two systems that make up SIMBA. This method is used by Baznas Meranti Islands Regency for cash-in and cash-out operations. Data-based muzak and ZIS fund collection transactions can be incorporated into cash incoming data. In the meanwhile, statistics on cash outflows can be entered based on each ZIS fund payout and mustahik.

The inclusion of this data, which includes financial information and transactions, will result in reports about the distribution programs, mustahiq profiles, ZIS fund collection amounts, and muzakki profile data. Moreover, there exist reports that are grounded in financial standards and refer to PSAK 109, the Statement of Financial Accounting Standards. Additionally, SIMBA is where you can obtain documentation of zakat deposits as well as required zakat card numbers (NPWZ). Thus, Muzaki can receive the best possible service from the beginning of the registration procedure to payment and reporting with SIMBA. Additionally, SIMBA amil zakat offers convenience in a quick work process.

Preparing financial reports is an important thing to do to compile financial reports in a Zakat institution. It is hoped that preparing financial reports quickly and accurately can improve institutional performance and provide a sense of trust in the institution to the public or stakeholders. The data that has been input by Baznas Meranti Islands Regency will become a report which can then be read by the provincial BAZNAS and central BAZNAS. And this is what the reporting information system (SPI) is. In this way, there will be a national zakat report with standards that are accountable, transparent, and easily accessible via the website of each BAZNAS.

Accountability is evident not only in the way financial reports are presented but also in the way an organization presents its work program. Effective work program coordination is necessary to ensure that the program is productive and results in accomplishments for the organization. Every employee at Baznas Meranti Islands Regency participates in the daily morning briefing and the recitation of the Koran, but the annual program is arranged and carried out collaboratively.

Monitoring was done to determine if the plans that the head of Baznas, Meranti Islands Regency, had set and carried out were being realized to raise the caliber of the work program at the institution. The goal of monitoring is to improve a planned work program's efficacy and realization. Every month, from the second to the fifth, work plan meetings are held. It is required of all Baznas Meranti Islands Regency employees to take part in this activity. Following the completion of the tasks, the outcomes will be assessed to make future improvements. We keep an eye on every agenda and track its development for evaluation thanks to this monitoring.

Among the initiatives that the Baznas Islands Regency has put in place are initiatives related to religion, health, education, productivity, and consumption. These initiatives are all operating smoothly and have won numerous accolades. Additionally, an audit of the financial statements revealed that they were all fair (WTP). Furthermore, the Meranti Islands Regency BAZNAS adheres to SOPs that are relevant to the BAZNAS and Sharia principles in the management of the ZIS funds.

DISCUSSION

The Fatany Thailand cooperative development strategy's internal problem cluster, which presents priority conditions based on expert opinions by displaying the average responses of all respondents, is the next ANP result. It aims to improve the welfare of the ummah.

CONCLUSIONS AND RECOMMENDATIONS

ZIS funds are managed by the BAZNAS Meranti Islands district based on a framework of both vertical and horizontal responsibility. Vertical accountability is accountability that is connected to Habluminallah. In the meantime, accountability comes naturally. One feature of habluminanna interactions is horizontal. Vertical accountability is suppressed by the notion of trust. By using short messaging (SMS) and WhatsApp to report directly to zakat

donors and muzaki, as well as by disseminating reports on social media, BAZNAS Meranti Islands Regency's accountability has satisfied all four requirements of financial accountability. Three criteria can be used to assess the level of accountability at BAZNAS Meranti Islands Regency: timely data presentation, public financial accountability, and government or outside institution audits.

Additionally, the BAZNAS for Meranti Islands Regency's SOPs and Sharia principles are followed in the handling of ZIS BAZNAS finances. The zakat amil agency management information system, or SIMBA, has been employed by the BAZNAS Meranti Islands district to enter financial data. The operating information system and the reporting information system are the two systems that make up SIMBA. Law No. 23 of 2011 and the Baznas Regulations serve as the legal foundation that BAZNAS Meranti Islands Regency uses to launch its operations (PERBAZNAS). Among the initiatives BAZNAS has put in place in the Meranti Island District are those related to religion, health, education, productivity, and consumption. These initiatives are all operating smoothly and have won numerous accolades. Additionally, an audit of the financial statements revealed that they were all fair (WTP).

FURTHER STUDY

Hopefully, in the future, this article will be useful for everyone and will be able to grow and increase the benefit of the ummah.

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