

Innovation in the Management of ZIS (Zakat, Infaq and Shadaqah) in the Zakat Collecting Unit (UPZ) IAIN Madura

by Nur Asnawi

Submission date: 25-Jun-2024 12:14PM (UTC+0700)

Submission ID: 2408294886

File name: IJMRE_Vol_2_no_3_August_2024_hal_305-317.pdf (667.25K)

Word count: 4776

Character count: 26415



Innovation in the Management of ZIS (Zakat, Infaq and Shadaqah) in the Zakat Collecting Unit (UPZ) IAIN Madura

39
Nur Asnawi

Master of Sharia Economics, Maulana Malik Ibrahim State Islamic University Malang

29
Fatimatuz Zahroh

Master of Sharia Economics, Maulana Malik Ibrahim State Islamic University Malang

Corresponding Author: Fatimatuzzahrah580@gmail.com

34
Meldona Meldona

Master of Sharia Economics, Maulana Malik Ibrahim State Islamic University Malang

2
Abstract. The Zakat Management Unit (UPZ) of IAIN Madura is part of the National Amil Zakat Agency (BAZNAS) of East Java which has implemented excellent programs in increasing rapid development over the last 5 years effectively and sustainably in the social sector, especially in the management of zakat, infaq, and shadaqah (ZIS) funds. UPZ IAIN Madura conducts data collection, and mapping of muzakki (donors) and mustahiq (beneficiaries) to ensure that the distribution of ZIS funds is on target through superior programs in the form of social assistance, education, health, economy, and other basic needs. The research method carried out by this study uses a descriptive qualitative approach with field research techniques through direct observation and interviews with 10 informants, namely the management of UPZ IAIN Madura and several mustahiq. The triangulation carried out is in the form of triangulation of data, theories, and methods. The results of the study show that the management of ZIS at UPZ IAIN Madura is implemented through six flagship programs, namely UPZ Sehat, UPZ Peduli, UPZ Serving, UPZ Sejahtera, UPZ Smart, and UPZ Clean. Innovation in ZIS management is manifested in the form of the use of information technology, applications, and transfer systems in flagship programs, for example, the use of Qris in UPZ Sejahtera, the application of scholarship information technology in UPZ Smart, the use of digital reporting applications in the UPZ Peduli program, health service collaboration in UPZ Sehat, and waste management as a source of funding for social programs in UPZ Bersih.

Keywords: Innovation, Management, and ZIS (Zakat, Infaq, and Sadaqah)

INTRODUCTION

In Islam, there is a triad of state economic and financial resources, namely zakat, infaq and shadaqah (Afandi, 2023). Zakat is a term for certain assets that are deliberately released to be distributed to mustahik (Syafie, 2020). Short-term Islam is in synergy with other sources of funds, such as: grants, wills and waqf which are long-term oriented and whose management mechanisms are relatively efficient and simple. ZIS (zakat infaq and shadaqah) can be said to be always ready. The application of ZIS funds in all Islamic or Muslim nations and countries shows the advantages of the ZIS fund system which is suitable for use as capital and the most modern economic model throughout the ages (Afandi, 2023).

6
In Indonesia, the UUD for managing ZIS (zakat infaq and shodaqoh) is in accordance with Law no. 38 of 1999 concerning zakat management in chapter III Article 6 no. 1 which reads: zakat

1
Received May 12, 2024; Accepted June 25, 2024; Published August 30, 2024

*Fatimatuz Zahroh, fatimatuzzahrah580@gmail.com

management is carried out by the zakat amil agency formed by the government. And Law no. 38 of 1999 concerning zakat management in Chapter I article I No.1 which states that zakat management is the activity of planning, organizing, implementing and supervising the collection, distribution and utilization of zakat. Regarding the management of zakat institutions, which includes the community and government as stated in Law no. 38 of 1999 concerning zakat management in Chapter III article 6 No. 4 which reads: the management of zakat amil bodies consists of elements of society and government who meet certain requirements (UU No. 38 of 1999).

Building effective and efficient ZIS management in Indonesia, zakat management is regulated in Law No. 23 of 2011. Zakat management is planning, implementing, coordinating activities in the collection, distribution and utilization of zakat in accordance with article 5 paragraph 1 which states that regarding the implementation of zakat management, the government formed the National Zakat Amil Agency. Then, article 6 states that the National Zakat Amil Agency is an institution that has the authority to carry out the mandate to manage zakat nationally. Seeing the wide reach in Indonesia in carrying out its duties, BAZNAS was formed at the provincial level to the district/city level, one of which was BAZNAS East Java (RI, 2011). East Java BAZNAS which was formed at the provincial level in carrying out ZIS management must be able to implement trustworthy, transparent and professional performance. ZIS management focuses on planning, collection and distribution to mustahik through consumptive and productive assistance (BAZNAS Analysis, 2022). In accordance with the table below, the management of BAZNAS East Java for 2019-2023 has increased by 95%. The data is as follows:

Table 1. ZIS Management Data at the East Java National Zakat Amil Agency (BAZNAS) 2019-2023

Year	ZIS Management at BAZNAS East Java 2019-2023 (Trillion)
2019	6.71
2020	9.51
2021	19.79
2022	58.76
2023	139.07

Source: (East Java BAZNAS, 2019-2023)

In accordance with the data above, ZIS management at BAZNAS East Java in 2019-2023 will increase drastically, so it is hoped that it will provide greater benefits for people in need, especially in terms of economic empowerment and welfare. This improvement covers various aspects, starting from increasing the amount of distribution of ZIS funds, efficiency in management, to the application of information technology to speed up the process and transparency of fund management. This also has a good impact on the Zakat Collection Units (UPZ) at the regional level, because they are the spearhead in distributing zakat to those in need. Previous research²¹ related to the management of ZIS (zakat infaq and shadaqah) stated that ZIS managers are required to be able to carry out the functions of amil zakat.⁹

Among the functions of Amil zakat are determining structure, planning, collecting, carrying out management, and being able to carry out supervision (According to (Putri, 2021), the role taken by amil zakat is very important in managing zakat by carrying out and trying to distribute ZIS in a consumptive and productive manner to improve community welfare (Khairina, 2019) and the management of ZIS by highlighting efforts to improve welfare through economic assistance to the poor, the productive business of the blessing shop to alleviate poverty and distribution efforts to mustahik, so that the function of amil zakat can be implemented (Fitrianna, 2021). regarding innovations in ZIS management at UPZ IAIN Madura. The ZIS fund income in 2019-2023 has experienced a very rapid increase in the level of ZIS fund income at the IAIN Madura Zakat Collection Unit (UPZ). muzakki (zakat payer) towards the UPZ as a trustworthy amil institution. The following is the ZIS data table for UPZ IAIN Madura for 2019-2023:

Table 2. ZIS Fund Income Data at UPZ IAIN Madura 2019-2023

Year	ZIS Fund Income at UPZ IAIN Madura Year (2019-2023)
2019	19,489,000
2020	19,765,000
2021	20,790,000
2022	21,069,000
2023	24,448,000

Source: (UPZ IAIN Madura, 2019-2023)

The increase in income according to the data above can be interpreted as the result of various factors, such as increasing public awareness of zakat obligations, increasing transparency and accountability in the management of ZIS funds by UPZ, as well as UPZ's efforts to provide

information and education to the public about the benefits of zakat and how to its use. Thus, the increase in income from ZIS funds at UPZ IAIN Madura can be interpreted as an indication that the community is increasingly trusting and confident that the funds they channel through UPZ will be managed well and will reach those who are entitled to receive them, namely mustahiq. This shows the important role of UPZ as a transparent, professional and responsible amil institution in managing zakat funds. Hopefully this increase can continue and provide greater benefits for people in need, as well as have a positive impact in efforts to improve social welfare in Madura with the big aim of increasing the number of mustahik as recipients of assistance from UPZ IAIN Madura.

The increase in the number of mustahik receiving assistance from UPZ IAIN Madura is an encouraging indication. This shows that the programs that BAZNAS East Java offers have a positive impact on the surrounding community, especially UPZ IAIN Madura. The following is data on the number of mustahiq who received program assistance by UPZ IAIN Madura, which increased in 2019-2023, namely 1,108 mustahiq through the management of distribution, collection and distribution to mustahiq (UPZ IAIN Madura, 2023), including:

Table 3. Data on Distribution to Muzakki at UPZ IAIN Madura 2019-2023

Year	Distribution to Mustahiq at UPZ IAIN Madura (2019-2023)
2019	150
2020	178
2021	236
2022	240
2023	304
TOTAL	1,108

The increase in data on distribution of funds to muzakki at UPZ IAIN Madura from 2019-2023, with a total of 1,108 mustahiq, shows the effectiveness of the programs run by UPZ. This also indicates that UPZ IAIN Madura is able to provide real benefits to the community, both as zakat recipients (mustahiq) and as zakat payers (muzakki). This increase in fund distribution also shows that UPZ IAIN Madura has good management in managing and distributing zakat funds efficiently and effectively to those in need. Rasa reflects the high level of trust of muzakki towards UPZ IAIN Madura (amil zakat) as an institution that can be trusted to distribute zakat to mustahiq appropriately. So, with the superior education program run by UPZ IAIN Madura, researchers are interested in raising the title ZIS Management Innovation (Zakat, Infaq and Sadaqah) in the IAIN

Madura Zakat Collection Unit (UPZ).

THEORITICAL REVIEW

Management of Zakat, Infaq and Alms (ZIS) in Indonesia

Zakat is one of the five pillars of Islam and is the obligation of Muslims to donate part of their wealth to the poor, needy and certain groups in society (Effendi, 2019). Infaq has the root word from the Arabic "anfaqa" which means spending something, especially property, for purposes ordered by religion (Julianto, 2019). Almsgiving linguistically comes from the words sadaqa, yashduk, and shadakatan which mean justification (Finamore et al., 2021). In the process of distributing zakat, institutions must prioritize the immediate environment rather than other areas (Ubay Haki & Devi Fajriati, 2020).

Management of Zakat, Infaq and Alms (ZIS) in Indonesia is an important part of the Islamic financial system which aims to provide assistance to those in need and strengthen community welfare. ZIS management in Indonesia includes (Syafiie, 2020):

- a. LAZ is the body responsible for collecting, managing and distributing zakat, infaq and alms. In Indonesia, there are many LAZs operating at various levels, from local to national level.
- b. National Zakat Amil Agencyan official institution recognized by the government to manage zakat at the national level. Baznas has branches in various regions and collaborates with LAZ and other agencies to optimize ZIS management.
- c. Role of GovernmentIndonesia is also involved in managing ZIS through regulations and policies that support zakat collection and distribution activities. Apart from that, the government also plays a role in monitoring and ensuring transparency and accountability in the use of ZIS funds.
- d. ZIS funds are usually used for various purposes including assistance to the poor, development of social infrastructure, education, health, and community economic empowerment programs (Sahroni Oni, 2019).

RESEARCH METHODS

Research conducted at the IAIN Madhura Zakat Collection Unit (UPZ) used a qualitative approach with field research techniques, with direct observation and interviews as the main data collection techniques (Sugiyono, 2010.Pdf, nd). This observation method is used to directly observe conditions occurring in the field in order to gain a deeper understanding of the implementation of the Zakat program at UPZ IAIN Madura. Meanwhile, semi-structured interviews were used to obtain detailed information from sources, especially the leadership of UPZ IAIN Madura, including the general chairman and other administrators in 2022-2023, totaling 8 informants and 2 informants from mustahiq in Pamekasan Regency.

Data triangulation to determine ZIS management innovations in UPZ IAIN Madura gathered 2 informants from mustahiq UPZ IAIN Madura, triangulation between researchers by adding 2 informants from UPZ IAIN Madura Demisioners who knew the process and progress of implementing UPZ IAIN Madura management and finally, theoretical triangulation The zakat management system in Indonesia (Ahmad, 2023) can be categorized as a voluntary system, meaning that the authority to manage zakat is in the hands of the government or civil society and there are no legal sanctions for those who do not fulfill their zakat obligations. The implementation of ZIS management at UPZ IAIN Madura is in accordance with Ahmad's theory, (2023) carried out voluntarily (without any payment from anyone) and works to help mustahiq in Pamekasan Regency in particular.

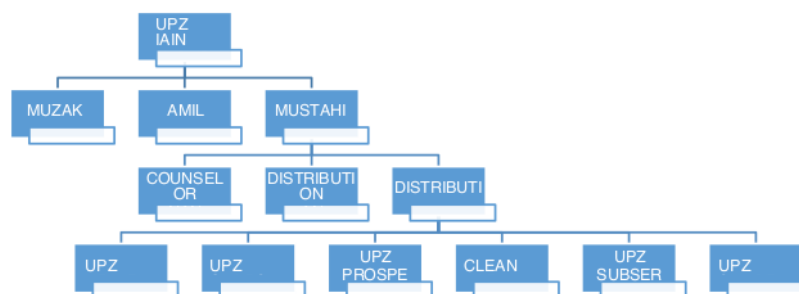
DISCUSSION

Management of ZIS (Zakat, Infaq and Sadaqah)

UPZ IAIN Madura is one of the institutions which provides full services to muzakki to channel funds to mustahik with the big aim of forming UPZs in government agencies/institutions/institutions in the center (Indonesia). In accordance with BAZNAS regulation Number 2 of 2016 from article 7, UPZ has the task of assisting BAZNAS at the provincial, district and agency levels. The importance of helping others in carrying out infaq, shodaqah and zakat at UPZ IAIN Madura is that many still use traditional methods and have not implemented online technology systems like those at UPZ IAIN Madura campus via . This makes it easier for zakat amil to be distributed to mustahik in managing ZIS (IAIN Madura Zakat Collection Unit, 2019).

UPZ (Zakat Collection Unit) which is a form of organization involved in the world of distribution (marketing) of zakat, infaq and shodaqah in the world of campuses/agencies. In accordance with the Law of the Republic of Indonesia no. 23 with the problem of the aim of BAZNAS forming UPZ at the campus/institution level, namely as an institution that can manage national data and also has great authority over national institutions in the form of assisting BAZNAS work programs (Analysis of BAZNAS East Java, 2023).

Table 4. ZIS management at UPZ IAIN Madura



Management at UPZ IAIN Madura through fund collection, distribution and disbursement of funds. The following is an explanation of the results of field observations:

a. Fund Collector (Muzakki)

The implementation of Fundraising (muzakki) at UPZ IAIN Madura is one of the strategic steps in raising funds for charity and social activities within the campus environment. UPZ (Zakat Management Unit) has an important role in managing zakat, infaq and alms from muzakki (donors) to be distributed to mustahik (beneficiaries) in need. Providing understanding to muzakki about the importance of zakat, infaq and alms and the correct way to spend them in accordance with the provisions of the Islamic religion. Receive funds from muzakki either directly or through various available payment channels. Manage the funds collected transparently and accountably, ensuring that the funds are distributed in accordance with the provisions of Islamic sharia and identified needs (Direct Interview, Safitri Mujjani, 2024).

b. Distribution of Funds (Amil Zakat / UPZ IAIN Madura)

The implementation of fund distribution through the UPZ IAIN Madura account is a strategic step in ensuring transparency, efficiency and accountability in the management of zakat, infaq and alms funds. The funds that have been received are stored in the UPZ

IAIN Madura account which has a strict security mechanism to prevent the risk of loss or misuse of funds. UPZ IAIN Madura identifies and verifies beneficiaries who meet the established criteria, such as the poor, orphans, widows, and so on. Funds that have been deposited in the UPZ IAIN Madura account are then distributed to beneficiaries according to the needs and priorities that have been determined. This distribution can be done via direct bank transfer to the beneficiary's account or via other appropriate methods. UPZ IAIN Madura monitors the use of funds that have been distributed to beneficiaries and evaluates the impact and effectiveness of programs that have been implemented.

c. Fund Distribution (Mustahiq)

Distribution of funds to the surrounding community through the superior UPZ IAIN Madura program is a good effort to improve their welfare and help meet their needs. UPZ IAIN Madura can implement programs aimed at improving the economy of the surrounding community, such as providing business capital, skills training, or assistance in starting small and medium businesses. Providing educational assistance to children from underprivileged families, such as educational scholarships, assistance with school fees, or providing school supplies.

Build or repair infrastructure needed by local communities, such as building roads, drilling wells, or tree planting programs for environmental preservation. Each program can be designed and adapted to the needs and potential of the surrounding community, taking into account the principles of justice, transparency and sustainability. Through these programs, it is hoped that UPZ IAIN Madura can have a positive impact on the welfare of the surrounding community and increase the positive contribution of the campus in social development, especially the community around Pamekasan Regency (Direct Interview, Sugianto, 2024).

ZIS (Zakat, Infaq and Sadaqah) Innovation Management at UPZ IAIN Madura

¹⁶
Innovation in the management of ZIS (Zakat, Infaq and Sadaqah) by UPZ IAIN Madura can cover various aspects to increase the effectiveness, efficiency and positive impact of UPZ's superior programs. Adopting information and communication technology to facilitate the process of collecting, distributing and reporting ZIS funds. For example, the use of mobile applications or online platforms for donations, monitoring and transparent reporting to donors. One of the important roles of UPZ IAIN Madura is in empowering the community's economy through programs such as providing business capital, skills training, or assistance in starting small and

medium businesses.

UPZ IAIN Madura can manage various welfare programs, such as education, health, housing and other social assistance, to support the welfare and basic needs of the community and UPZ IAIN Madura provides education and outreach to the community about the importance of zakat, infaq and sadaqah and the appropriate methods. to issue it in accordance with Islamic teachings. Thus, the role of UPZ IAIN Madura is through six superior programs including (Direct interview, Yesinta N, 2024):

a. Innovation in Using Qris in UPZ Sejahtera

The "UPZ Sejahtera" program is an initiative to improve community welfare through effective and transparent management of zakat, infaq and shadaqah (ZIS) funds by the Zakat Management Unit (UPZ). One form of economic assistance to the community on the UPZ IAIN Madura campus is by providing assistance in the form of cash and non-cash. UPZ Sejahtera is one of the work programs of UPZ IAIN Madura in helping mustahik. This activity is carried out five times in one period, both in the form of UPZ IAIN Madura events and direct assistance to the community. Innovation and the role of UPZ IAIN Madura in implementing ZIS management, distribution of Muzakki funds to Mustahiq at UPZ IAIN Madura, providing the latest innovation, namely by transfer to UPZ IAIN Madura account using QRIS. The QRIS tools here provide convenience wherever mustahiq are and make it easier to distribute ZIS (Mahrus Q. Direct Interview, 2024). Mustahiq, who still cannot use technology, the role of UPZ IAIN Madura is providing guidance in distributing ZIS online. Direct Interview, Sugianto, 2024).

b. Application of Scholarship Information Technology in Smart UPZ

Applying more sophisticated information technology in fund management and selecting scholarship recipients, such as using online platforms for registration, selection and monitoring the academic performance of scholarship recipient students. Data-based decision support system to facilitate the selection process for scholarship recipients based on predetermined criteria, such as academic achievement, level of financial need, and non-academic achievements. What is attractive about innovations designed by the management of UPZ IAIN Madura are programs that can improve the academic and non-academic quality of scholarship recipient students, such as academic coaching programs, skills training, or leadership development programs. This innovation will be implemented by the

new management in 2024/2025 with scholarship assistance to IAIN Madura students with tuition funding assistance (Safitri Mujjani, Direct Interview, 2024).

c. ZIS Digital Platform Report Recording Application in the UPZ Cares Program

UPZ Peduli here provides education in innovations such as more flexible fund distribution methods, such as non-cash assistance (daily necessities, equipment, or services) in addition to cash assistance (Moh Elman, Direct Interview, 2024). This allows the UPZ to more precisely respond to the specific needs of communities affected by disasters or natural disasters. The IAIN Madura UPZ system can manage various welfare programs, such as education, health, housing and other social assistance, to support the welfare and basic needs of the community and UPZ. IAIN Madura provides education and outreach to the public about ⁸ the importance of zakat, infaq, and shadaqah as well as the appropriate way to spend them in accordance with Islamic teachings. Thus, the role of UPZ IAIN Madura is through six superior programs including (Direct interview, Yesinta N, 2024):

d. Health Service Collaboration in Healthy UPZ

Healthy UPZ at IAIN Madura has been 70% implemented. However, the various programs that have been implemented require the latest innovations such as adopting a holistic approach that does not only focus on treating disease, but also on preventing, maintaining health and improving the overall quality of life for individuals who receive assistance, expanding the reach and accessibility of health services. for students and the community around campus. Increase collaboration with local health services, long-distance health service providers, or the use of telemedicine technology by collaborating with PMI IAIN Madura, Pamekasan and strengthening cooperation and collaboration with related parties, including health institutions, social organizations, and the government, to increase the effectiveness and sustainability of the program "Healthy UPZ" as well as expanding the range of health services available (Rifki Wardana, Direct Interview, 2024). This program has been 30% implemented with government assistance in the health sector of Pamekasan Regency.

e. Socialization of the Implementation of ZIS to the Community at UPZ Serving

UPZ Mengabdi offers an innovative approach to education by becoming a teaching staff in educational institutions in certain villages, making a direct contribution to

improving access to education and the quality of learning in that environment. This program not only provides teaching experience to UPZ IAIN Madura administrators, but also allows them to be actively involved in the life of the local community, such as helping in local economic activities such as the production of cassava crackers (Sugianto, Direct Interview, 2024). Through outreach activities at the Village Hall, UPZ Mengabdi introduced the UPZ IAIN Madura program to the local community, increasing their awareness of the importance of zakat, infaq and shadaqah and the role of the campus in managing these funds. experience teaching and assisting in various community activities, UPZ Pengabdi administrators can develop social skills, leadership and teaching abilities that will help them in their service and self-development in the future.

f. Waste Management in ZIS Funding Sources in Clean UPZ

The latest innovation program with a more humane approach to waste management by inviting the public and students to actively participate in the collection and management of waste that still has economic value, such as used bottles, paper or other junk and strengthening collaboration with sanitation and health officers from the Regency Pamekasan in implementing the Clean UPZ program, so that it can increase efficiency and effectiveness in waste management and improve environmental sanitation. Implementing a circular economy approach by converting waste into a source of funding for social programs, such as assistance to underprivileged communities through UPZ IAIN Madura, thus producing multiple benefits for the environment and communities around Pamekasan Regency (Land Interview with Elman Dhuro).

CONCLUSIONS

UPZ IAIN Madura is under the auspices of BAZNAS East Java, this provides a strong foundation for developing effective and sustainable programs in the social sector, especially in the management of zakat, infaq and shadaqah (ZIS) funds. Carrying out data collection and mapping of muzakki (donors) and mustahik (beneficiaries) to understand the needs and potential of the community and ensure that the distribution of zakat, infaq and shadaqah funds is right on target. Develop social assistance programs, such as assistance with education, health, economics and other basic needs for mustahik in need, by utilizing ZIS funds effectively.

The ZIS management innovation at UPZ IAIN Madura is in accordance with the six superior programs being implemented, namely implementing a circular economy approach by turning waste into a source of funding for social programs, such as assistance to underprivileged communities through UPZ IAIN Madura, thereby producing multiple benefits for the environment and surrounding communities. Pamekasan Regency, distribution of muzakki funds to mustahiq at UPZ IAIN Madura provides the latest innovation, namely by transferring to UPZ IAIN Madura accounts using QRIS, UPZ to more precisely respond to the specific needs of communities affected by disasters or natural disasters such as online reporting applications or digital platforms making it easier to recording, monitoring and evaluating the distribution of aid to communities in need, outreach activities at the Village Hall regarding the importance of ZIS, UPZ Serving to introduce the UPZ IAIN Madura program to local communities and the health sector must work together to provide more innovation development to help underprivileged communities in health by in collaboration with PMI IAIN Madura.

BIBLIOGRAPHY

- Afandi, M., & Zahroh, F. (2023). Sharia Economic Law Perspective on the Implementation of the Wakalah Agreement in UPZ IAIN Madura. *Al-Hiwalah: Journal of Sharia Economic Law*, 2(1), 54–78. <https://doi.org/10.47766/alhiwalah.v2i1.1480>
- Aisyah, S., Arisanti, K., & Yaqin, F. A. (2023). Madrasah Ibtidaiyah Adaptation and Innovation in Welcoming the Independent Learning Curriculum. *UNMA FKIP Education Journal*, 9(1), 386–393. <https://doi.org/10.31949/educatio.v9i1.4583>
- Effendi, D., & Wahidy, D. A. (2019). Utilization of Technology in the Learning Process Towards 21st Century Learning. In *Proceedings of the National Seminar on Education, Postgraduate Program, Pgr University, Palembang* (pp. 125–129).
- Julianto, I. R., & Umami, A. S. (2023). Family Parenting Patterns in Fostering Children's Interest in Reading as an Implementation of Family Literacy. *Journal Consulenza: Journal of Guidance Counseling and Psychology*, 6(2), 167–174. <https://doi.org/10.56013/jcbkp.v6i2.1969>
- Nugrahaningsih, P., Hanggana, S., Murni, S., Hananto, S. T., Asrihapsari, A., Syafiqurrahman, M., Zoraifi, R., Hantoro, S., & Establishment, C. (2021). BUMDES BLULUKAN GEMILANG. *Kumawula: Journal of Community Service*, 4(1), 8–14.
- Simanullang, A. A., Pranata, D. A., Natalia, D., Purba, E. P., Sihaloho, F., Harahap, S. K., Nasution, R. E., & Sitompul, Y. S. (2023). ANALYSIS OF COMMUNITY VOTING BEHAVIOR FOR THE 2024 ELECTION REVIEWED FROM VOTER BEHAVIOR COMMUNITIES IN THE 2019 RESIDENTIAL PILRES Case Study of Pantai Cermin

4
Kiri Village, Pantai Cermin District. *METHODA Scientific Magazine*, 13(2), 86–93.
<https://doi.org/10.46880/methoda.vol13no2.pp86-93>

Syafie, S. (2020). The Role of Iain Madura's Zakat Collection Unit (UPZ) on Surrounding Social Poverty. *Philanthropy: Journal of Zakat and Waqf Management*, 1(2), 141–150.
<https://doi.org/10.22515/finalmazawa.v1i2.2613>

1
Ubay Haki, & Devi Fajriati. (2020). The Influence of Financial Compensation and Non-Financial Compensation on the Work Performance of Employees in the Laboratory Division of the Adidas Division at Pt. Nikomas Gemilang, Kibin District, Serang Regency. *Journal of National Development Economics*, 13(1), 95–111. <https://doi.org/10.46306/jbbe.v13i1.34>

Innovation in the Management of ZIS (Zakat, Infaq and Shadaqah) in the Zakat Collecting Unit (UPZ) IAIN Madura

ORIGINALITY REPORT

18%

SIMILARITY INDEX

14%

INTERNET SOURCES

13%

PUBLICATIONS

4%

STUDENT PAPERS

PRIMARY SOURCES

1	jurnal.itbsemarang.ac.id Internet Source	2%
2	Aan Andriawan, Hasan Bisri, Daryaman Daryaman. "IMPLEMENTATION OF MANAGEMENT OF ZAKAT COLLECTING UNIT (UPZ) IN IMPROVING THE ECONOMY OF ISLAMIC COMMUNITY IN MARGAHARJA-SUKADANA VILLAGE, CIAMIS REGENCY", Syari'ah Economics, 2022 Publication	2%
3	repository.ubharajaya.ac.id Internet Source	1%
4	journal.unhas.ac.id Internet Source	1%
5	jurnal.umsu.ac.id Internet Source	1%
6	journal.pnm.ac.id Internet Source	1%

ummaspul.e-journal.id

7	Internet Source	1 %
8	ejournal.uin-suka.ac.id Internet Source	1 %
9	Siti Ngaqidatul Qomariyah, Dewi Laela Hilyatin. "The Effectiveness of the Skills Training Program at BAZNAS Kebumen Regency to Realize the Economic Independence of Mustahik", Proceeding of International Conference on Islamic Economics, Islamic Banking, Zakah and Waqf, 2023 Publication	<1 %
10	ejournal.uksw.edu Internet Source	<1 %
11	media.neliti.com Internet Source	<1 %
12	ejournal.inzah.ac.id Internet Source	<1 %
13	ejournal.karinosseff.org Internet Source	<1 %
14	Nurma Hasanah, Imsar Imsar, Suwandi Suwandi. "The Effectiveness of the Zakat, Infaq and Alms (ZIS) Fund Distribution Program in the Form of Scholarships for Underprivileged Muslim Students by the Amil	<1 %

Zakat Agency National (BAZNAS) Langkat Regency in 2020", Al-Kharaj : Jurnal Ekonomi, Keuangan & Bisnis Syariah, 2021

Publication

15

Sri Herianingrum, Tika Widiastuti, Meri Indri Hapsari, Ririn Tri Ratnasari et al. " and 's collaboration model for strengthening the fundraising capacity of Islamic social finance institutions during COVID-19 ", International Journal of Ethics and Systems, 2022

Publication

<1 %

16

repository.iainbengkulu.ac.id

Internet Source

<1 %

17

"Advances in Internet, Data & Web Technologies", Springer Science and Business Media LLC, 2023

Publication

<1 %

18

ejournal.radenintan.ac.id

Internet Source

<1 %

19

Tri Wahyu Hidayati. "The Implication of Good Governance in Elevating Muzaki's Loyalty to the Islamic Philanthropy Organizations in Salatiga City and Semarang Regency, Indonesia", INFERENSI: Jurnal Penelitian Sosial Keagamaan, 2022

Publication

<1 %

20

journal.unismuh.ac.id

Internet Source

<1 %

21

Fiky Nila Mustika, Eni Setyowati, Azhar Alam. "Analysis Of Effect Of ZIS (Zakat, Infaq, And Shadaqah), Regional Domestic Products Of Bruto, Regional Minimum Wage And Inflation On Levels Poverty In Indonesia 2012 – 2016", Journal of Islamic Economic Laws, 2019

Publication

<1 %

22

Marliyah Marliyah, Budi Dharma, Ahmad Muhaisin B. Syarbaini. "Distributing Zakatu Kasbil 'Amal as an Alternative to Student Funding, Evidence in Indonesia's Universities", F1000Research, 2024

Publication

<1 %

23

Submitted to Sultan Agung Islamic University

Student Paper

<1 %

24

ejurnal.uij.ac.id

Internet Source

<1 %

25

jurnal2.untagsmg.ac.id

Internet Source

<1 %

26

Submitted to pbpa

Student Paper

<1 %

27

repository.radenintan.ac.id

Internet Source

<1 %

www.jbbe.lppmbinabangsa.id

28

Internet Source

<1 %

29

www.matec-conferences.org

Internet Source

<1 %

30

www.scilit.net

Internet Source

<1 %

31

Cindy Antika, Nurika Restuningdiah. "Factors That Influence the Intention of MSMEs to Apply Financial Accounting Standards for Micro, Small, and Medium Entities (SAK EMKM) in Malang City", KnE Social Sciences, 2024

Publication

<1 %

32

Muhammad Fakrur Rozi, Mashudi, Qomarul Huda. "Program Innovation in the National Amil Zakat Management System: A Step Towards Enhancing the Welfare of Mustahik", Perisai : Islamic Banking and Finance Journal, 2024

Publication

<1 %

33

Sabirin, Masriza, Muslim Zainuddin, Teuku Zulyadi, Nurul Husna, Syazwani Drani. "The Assistance Model of the Baitul Mal in Promoting The Community of Home Industry", International Journal of Criminology and Sociology, 2022

Publication

<1 %

34

ejournal.uika-bogor.ac.id

Internet Source

<1 %

35

febi.radenfatah.ac.id

Internet Source

<1 %

36

Amirullah, Supriadi Hamdat, Muhammad Basir, Suparman Abdullah. "Functions of the Agency of Amil Zakat, Infaq, Sedakah and its Management in Gowa District, South Sulawesi Province, Indonesia", *Asian Journal of Applied Sciences*, 2022

Publication

<1 %

37

Maulida CKhasanah, Oggy Maulidya Perdana Putri. "Empowering the Community's Economy through Productive Zakat (A Comparative Study of Yusuf Al-Qardhawi's and Sahal Mahfudh's Thoughts)", *Al-Kharaj : Jurnal Ekonomi, Keuangan & Bisnis Syariah*, 2022

Publication

<1 %

38

ejournal.aibpm.org

Internet Source

<1 %

39

repository.uin-malang.ac.id

Internet Source

<1 %

40

journal.walisongo.ac.id

Internet Source

<1 %

Exclude quotes Off

Exclude matches Off

Exclude bibliography Off

Innovation in the Management of ZIS (Zakat, Infaq and Shadaqah) in the Zakat Collecting Unit (UPZ) IAIN Madura

GRADEMARK REPORT

FINAL GRADE

GENERAL COMMENTS

/0

PAGE 1

PAGE 2

PAGE 3

PAGE 4

PAGE 5

PAGE 6

PAGE 7

PAGE 8

PAGE 9

PAGE 10

PAGE 11

PAGE 12

PAGE 13
