

MITIGATION OF ZAKAT INSTITUTION RISKS IN POVERTY ALLEVIATION BASED ON ZAKAT CORE PRINCIPLES

Ely Windarti Hastuti¹, Haura Nailul Hidayah²

¹ Universitas Mataram; elywindarti@staff.unram.ac.id

² Universitas Darussalam Gontor; haورانailul35@mhs.unida.gontor.ac.id

Abstract

Keywords:
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Efforts to optimize zakat in Indonesia, zakat management institutions that have been recognized by the government consist of the National Zakat Agency (BAZNAS) and the Zakat Management Institution (LAZ). The aim is to analyze the implementation and risk reduction in zakat management institutions in terms of fund collection, distribution, and reporting. This study is based on the theory of risk management in non-profit organizations, which emphasizes operational risk control to improve accountability and public trust. The method used is qualitative with primary and secondary data sources. The focus of this study is the branch heads and employees of three zakat management institutions in Surakarta; LAZ Yatim Mandiri Surakarta, LAZ Nurul Hayat Surakarta, and LAZ DT Peduli Surakarta. The results show that zakat institutions in Surakarta have implemented risk mitigation strategies by improving internal controls in the processes of fundraising, distribution, and reporting of funds. The implementation of ZCP numbers 10, 16, and 18 plays an important role in mitigating the risks of zakat management. The results indicate that zakat management policies need to be strengthened and also serve as a basis for strengthening national zakat governance policies.

Abstrak

Kata kunci:
Mitigasi Risiko,
Penegntasan
Kemiskinan, ZCP.

Upaya mengoptimalkan zakat di Indonesia, lembaga pengelola zakat yang telah diakui oleh pemerintah terdiri atas Badan Amil Zakat Nasional (BAZNAS) dan Lembaga Amil Zakat (LAZ). Tujuannya untuk menganalisis implementasi dan pengurangan risiko pada lembaga pengelola zakat dalam hal pengumpulan, distribusi, dan pelaporan dana. Studi ini didasarkan pada teori manajemen risiko dalam organisasi nirlaba, yang menekankan pengendalian risiko operasional untuk meningkatkan akuntabilitas dan kepercayaan publik. Metode yang digunakan yaitu kualitatif dengan sumber data primer dan sekunder. Focus penelitian ini adalah kepala cabang dan karyawan dari tiga lembaga pengelola zaka di Surakarta; LAZ Yatim Mandiri Surakarta, LAZ Nurul Hayat Surakarta, dan LAZ DT Peduli Surakarta. Hasil penelitian menunjukkan bahwa lembaga zakat di Surakarta telah menerapkan strategi mitigasi risiko dengan meningkatkan kontrol internal pada proses penggalangan, pendistribusian, dan pelaporan dana. Penerapan ZCP nomor 10, 16, dan 18 berperan penting dalam memitigasi risiko pengelolaan zakat. Hasilnya menunjukkan bahwa kebijakan pengelolaan zakat perlu diperkuat, dan juga berfungsi sebagai dasar untuk memperkuat kebijakan tata kelola zakat nasional.

Corresponding Author:

Ely Windarti Hastuti

Universitas Mataram; elywindarti@staff.unram.ac.id

INTRODUCTION

Poverty remains a major challenge in Indonesia. According to the Central Statistics/*Badan Pusat Statistik* (BPS) in March 2023, the number of poor people reached around 25,9 million, despite a decrease of around 460,000 compared to the previous year. However, poverty levels remain a serious concern, especially amid the dynamics of per capita income growth influenced by population growth and currency inflation (Muhaimin & Munir, 2023).

In this context, Indonesia has enormous potential to overcome poverty through the optimization of zakat instruments. As a country with a Muslim majority, the number of Muslims in Indonesia is estimated to reach around 231 million people, or 86.7% of the total population in 2023 (Fahri Zulfikar, n.d.). This condition makes zakat not only a religious obligation, but also a strategic socio-economic resource in supporting poverty alleviation efforts. The commandment of zakat in Islam is strongly emphasized, and its distribution has been clearly regulated to eight beneficiary groups (*asnaf*), namely *fakir*, poor, *amil*, *muallaf*, *riqab*, *gharimin*, *sabilillah*, and *ibnu sabil* (Zulfa et al., 2022). With transparent, accountable, and professional management, zakat has the potential to become a social policy instrument in poverty alleviation efforts (BAZNAS, 2022).

These zakat management efforts are in line with the global agenda, namely the Sustainable Development Goals (SDGs), a series of global goals set by the United Nations to address various global challenges, such as poverty eradication and welfare improvement, which are targeted to be achieved by 2030, particularly the first point (no poverty). The recognized zakat institutions in Indonesia are the National Zakat Agency/*Badan Amil Zakat Nasional* (BAZNAS) and the Amil Zakat Institutions/*Lembaga Amil Zakat* (LAZ) (Zaenal & Dkk, 2019), can become partners with the government in achieving this target. However, in practice, these institutions face various operational risks, especially in the collection, distribution, and reporting of funds. These risks can reduce public trust and hamper the effectiveness of zakat if not managed properly (Hikmah, 2020).

To overcome these challenges, systematic risk management is required (Naadia & Khairuddin, 2021). ZCP is a global standard designed to strengthen governance, accountability, and risk management in zakat institutions. The Zakat Core Principles (ZCP) were developed through collaboration between Bank Indonesia, BAZNAS, the Islamic and Training Institute-Islamic Development Bank (IRTI-IDB), and eight member countries of the International Working Group (IWG), which was launched in 2016 as a global standard for zakat management (Fadhillah, 2022).

ZCP covers 18 principles in six main areas that aim to strengthen the governance, supervision, and risk management of zakat institutions to be more effective, accountable, and sharia-compliant (Maulana & Zuhri, 2020). Although various studies have discussed the contribution of zakat to the achievement of SDGs, studies that specifically praise ZCP as a risk mitigation instrument in poverty alleviation are still relatively limited. By implementing ZCP, institutions can mitigate operational risks,

maintain public trust, and at the same time align their operations with the poverty eradication goals in the SDGs. Thus, ZCP can serve as a bridge to ensure that the enormous potential of zakat can be realized optimally and sustainably (Saniff et al., 2020).

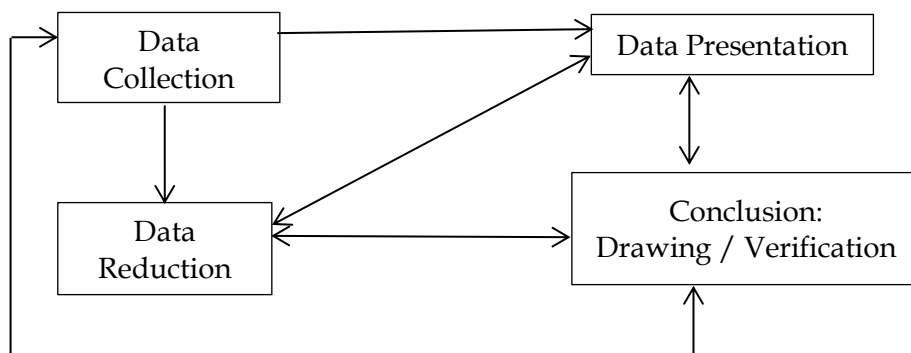
This study focuses on the application of risk mitigation by Zakat Management Organizations/*Organisasi Pengelola Zakat* (OPZ) in Surakarta in three main aspects, namely the collection, distribution, and reporting of zakat funds. This study is linked to SDG number 1 (no poverty) as the framework for development goals, with an emphasis on the implementation of ZCP principle 10, 16, and 18, which are directly related to risk management in zakat management.

ZCP number 10 emphasizes risk mitigation in distribution through payment management, financial SOPs, amil certification, allocation rations, social impact indicators, and the establishment of sharia-compliant zakat programs. ZCP number 16 focuses on risk mitigation in reporting through external audits, fund separation, and the publication of audited financial reports. Meanwhile, ZCP number 18 emphasizes risk mitigation in collection aspect through the implementation SOPs and mechanisms to prevent misuse. Thus this study is important to assess the extent to which the implementation of ZCP has supported transparent and accountable zakat governance and contributed to poverty reduction.

RESEARCH METHODS

This study uses a qualitative approach to analyze risk mitigation patterns in three Zakat Management Organizations (OPZ) in Surakarta, namely LAZ Yatim Mandiri Surakarta, LAZ Nurul Hayat Surakarta, and LAZ Daarut Tauhiid Peduli Surakarta. The selection of these three institution was based on differences in their institutional characteristics and operational procedures, with the aim of identifying variations in risk mitigation strategies in supporting poverty alleviation in accordance with the ZCP. The scope of the analysis focused on three main aspects of zakat management: collection, distribution, and reporting of funds.

This data uses primary data from in-depth interviews with branch managers and staff, as well as secondary data in the form of SOPs and activity reports (Sugiyono, 2020). Data analysis was conducted using the Miles and Huberman model (1999:20) through the stages of data collection, reduction, presentation, and conclusion drawing. Data validity was ensured by Triangulation techniques that compared the results of interviews, documentation, and observations (Dr. Imam Machali, 2021). The findings were then selected, simplified, and presented in tables and description before finally being interpreted and linked of the ZCP framework to answer the research questions. The following presents the qualitative research data analysis process according to Miles and Huberman.



RESEARCH RESULT AND DISCUSSION

Research Result

Implementation and Risk Mitigation of Zakat Fund Distribution at Amil Zakat Surakarta Institution

Disbursement of funds is a process and way of distributing funds for certain purposes. The risk of disbursing funds is a risk associated with inequality and injustice in the distribution of zakat funds, as well as misuse of zakat funds (Ferena, 2020).

Table 1. ZCP Indicators for Channeling Risk Mitigation in OPZ

Variable ZCP	ZCP Indicator	ZCP Number	Zakat Management Organization		
			Yatim Mandiri Solo	Nurul Hayat Solo	DT Peduli Solo
Distribution Risk Mitigation	Have a standard mechanism to prevent misuse of zakat distribution.	ZCP 18	Feasibility survey of <i>mustahik</i> candidates	Minimize the provision of cash in <i>mustahik</i> hands	1. Eligibility survey of prospective beneficiaries. 2. Strengthening SOPs for <i>mustahik</i>
	Determine a consumptive and productive zakat program with sharia principles.	ZCP 10	Funds were distributed to 8 asnaf through routine programs and icidental programs		

Source: Primary data processed, 2024

Based on the analysis, zakat institutons in Surakarta have implemented ZCP 10 and 18, which are reflected in mechanism to prevent misuse of funds and the establishment of consumptive and productive programs in accordance with sharia principles. Each institution has standard procedures to reduce distribution risks, such as evaluating recipient eligibility and limiting cash assistance. Funds are distributed

according to their source through monthly budget planning, and if there are no recipients who meet the criteria in a particular area, the allocation is transferred to those most in need (*Interview*, 04 January 2024). However, this process still requires final approval from the head office before distribution can be carried out.

The distribution process still requires final approval from headquarters. Managers emphasizes that accuracy in determining the percentage and target beneficiaries is key to ensuring that funds are distributed correctly and accountably. In addition, distribution also serves as a means of identifying potential beneficiaries while introducing the agency’s programs and objectives to the community.

Table 2. Implementation and Risk Mitigation of Zakat Fund Disbursement

No	Amil Zakat Institute	Implementation	Risk Mitigation	Constraints
1	DT Peduli Solo	The basis of the acquisition on a monthly basis, then channeled to ZISWAF. Then in the form of RAB to be distributed next month.	1. Controlling, meeting with <i>mustahik</i> every month for assistance 2. Strengthening SOPs for <i>mustahik</i> .	There are no obstacles. Because the funds are distributed after approval and sent by the center.
2	Nurul Hayat Solo	In accordance with the SOP for submitting beneficiaries/ <i>mustahik</i> .	Minimize the provision of cash in <i>mustahik</i> hands	Adjust the assessment between institutions and <i>mustahik</i> .
3	Yatim Mandiri Solo	Zakat funds were distributed to 8 asnaf.	- Feasibility survey of prospective beneficiaries - Minimizing cash payments to beneficiaries	- Beneficiaries disappear after receiving assistance. - Control and decision-making regarding fund distribution based on approval from headquarters.

Source: Primary data processed, 2024

Based in the table above, the main challenges in the distribution of zakat funds are the centralized decision-making system at the head office and the risk of losing beneficiaries after assistance is provided. Branch units are tasked with collecting and submitting requests for assistance, with the final decision resting with the head office. To minimize the risk of misuse, assistance is mostly distributed in the form of goods

rather than cash (*Interview*, 04 January 2024). Although the eligibility of recipients is measured by economic class improvement, the impact of this has not been measured quantitatively, so its contribution to poverty alleviation remains potential.

There are differences in the institutional approaches of the three OPZs; Yatim Mandiri and DT Peduli implement centralized distribution to maintain consistency and prevent irregularities, while Nurul Hayat implements a more flexible approach based on field surveys (*Interview*, 04 January 2024). These differences show that risk mitigation within the ZCP 10 framework is greatly influenced by the balance between internal control and operational flexibility. Although their strategies differ, the three institutions share the same goal, which is to ensure that aid reaches its target and supports the economic empowerment of beneficiaries.

Implementation and Risk Mitigation of Zakat Fund Collection at Amil Zakat Surakarta Institution

The collection of zakat is the process of accumulating a certain amount of wealth that is required by Allah SWT to be given to those who are entitled to receive it. On the other hand, there is a risk of collecting zakat related to the way zakat institutions manage the zakat funds they collect (BAZNAS & Bank Indonesia, 2018, p.25). The institution must have a strategy to prevent things that can harm its reputation. For this reason, appropriate action is needed to reduce the risk.

Table 3. ZCP Indicator Mitigation of Collection Risk on OPZ

Variable ZCP	ZCP Indicator	ZCP Number	Zakat Management Organization		
			Yatim Mandiri Solo	Nurul Hayat Solo	DT Peduli Solo
Mitigation of Collection Risk	SOP/SK for prevention and abuse of zakat collection	ZCP 18	One of the SOPs is to minimize cash collected by ZISCO	Having SOPs one of them is receipt security	Having SOPs one of them is strict internal monitoring.

Source: Primary data processed, 2024

Based on the table above, all three zakat institutions implement ZCP 18 standards by having and implementing SOPs to prevent misuse in fund collection. The institutions collect funds through various media, such as charity boxes and promotional programs, including exploring the potential of corporate social responsibility (CSR) and cooperation with the business world (*Interview*, 04 January 2024). Funds from charity boxes are collected through visits to the community, with regular collections for regular donors and random collections for irregular donors.

The main obstacles faced are risk of not achieving fundraising targets and losing contact with beneficiaries (*Interview*, 04 January 2024). To overcome this and encourage growth, each fundraising staff member is given a target to find new donors. Achieving

this target is an important performance indicator for the institutions (*Interview*, 04 January 2024). Therefore, the implementatiton and mitigation of risks in the fundraising process are key factors for the sustainability and growth of the organization.

The funds obtained are from the people of Solo, if there are mustahik who are not originally domiciled in Solo, the institution will transfer to the institution in accordance with the *mustahik* information. With this, the institution anticipates by checking identity cards and family cards for prospective recipients of funds (*Interview*, 04 January 2024). The following results from interviews conducted by researchers with several amil zakat institutions.

Table 4. Implementation and Risk Mitigation of Zakat Fund Collection

No	Amil Zakat Institute	Implementation	Risk Mitigation	Constraints
1	DT Peduli Solo	1.Collection using kencleg media, charity boxes.	Internal control	Kencleng that has been provided sometimes does not match the expectations of the institution.
		2.Collection through the system.		
		3. Cooperate with existing events in the company.		
2	Nurul Hayat Solo	1.Promote through social media	Security of receipts and amils	Find new donors
		2.Canvassing (making random visits, with or without an appointment)		
3	Yatim Mandiri Solo	1.Raise funds from regular and icidentil donors.	Internal control	Minimize the amount of cah held by ZISCO staff
		2.Facilitating ZIS consultan (ZISCO) for regular and isidentil donors.		

Source: Primary data processed, 2024

Based on the table above, zakat funds are collected through various sources, such as dawn charity boxes and CSR funds, to diversify income and support program sustainability. As a risk mitigation measure, the institution limits cash management by staff to prevent misuse. However, this mechanism does not fully guarantee sufficient funds for program needs. Therefore, internal control is strengthened through tighter administration and the development of regular donations to improve accountability.

There are differences in institutional approaches of fund collection. Yatim Mandiri and DT Peduli rely on a centralized system regulated by central policies to maintain consistency in recording, although there are still risks at the operational level (*Interview*, 04 January 2024). Meanwhile, Nurul Hayat uses a more flexible relational

approach based in trust with muzakki, but requires extra supervision. These findings indicate that the effectiveness of zakat collection risk mitigation within the ZCP 18 framework is highly dependent on the balance between the application of administrative standards and implementation in the field (*Interview*, 04 January 2024).

Implementation and Risk Mitigation Reporting of Zakat Funds at Amil Zakat Surakarta Institution

Financial statements present the position and financial performance of zakat organizations systematically. Management is responsible for the preparation and submission of such reports, as well as for the use of the resources provided to them (Zaenal et al., 2022). Financial statements show how financial management is carried out. Since zakat institutions now play an important role in zakat management, good financial management arrangements are needed.

Table 5. ZCP Indicators Mitigating Risk Reporting on OPZ

Variable ZCP	ZCP Indicator	ZCP Number	Zakat Management Organization		
			Yatim Mandiri Solo	Nurul Hayat Solo	DT Peduli Solo
Risk Mitigation Reporting	Have standards for separating zakat funds and other charitable funds	ZCP 16	Have a standard separator of funds issued for zakat at 10%, urgent at 12.5%.	Have a separation standard in accordance with the provisions of BAZNAS, 12.5% for zakat and 20% for infaq.	

Source: Primary data processed, 2024

Based on the table above, the three zakat institutions apply the ZCP 16 standards by separating zakat funds from other charitable funds in accordance with the principles of PSAK 109 (Sholiqin, 2020). Financial reporting follows these standards (Hisamuddin, 2017), in which the allocation of zakat and infaq funds is determined proportionally (for example, 12.5% for zakat and 20% for infaq in the old version, or 10% in the 2022 version).

Reports are compiled daily, weekly, and monthly (*Interview*, 04 January 2024). The report input process is carried out using two methods: manual checking by branch administrators and system verification by central administrators to ensure the accuracy of the data. The audited report results are then published cumulatively on the institution's website and magazine, covering reports from all branches after going through the audit process (*Interview*, 04 January 2024). Thus, the implementation of clear reporting standards and a multi-layered oversight mechanism and accountability of the institution.

Table 6. Implementation and Risk Mitigation of Zakat Fund Reporting

No	Amil Zakat Institute	Implementation	Risk Mitigation	Constraints
1	DT Peduli Solo	1. The fundraising team receives donations from the front office	Correcting all transactions at the end of each month (for three days).	The occurrence of human error when inputting through the system.
		2. Manual and system input.		
2	Nurul Hayat Solo	Reporting on a weekly and monthly basis	Reports in check every week and monthly	There are minimal obstacles.
3	Yatim Mandiri Solo	Reporting manually and systemically, and checked by branch admins and central admins.	Reports on daily checks	The occurrence of maladministration, there is evidence but it does not enter into the system.

Source: Primary data processed, 2024

Based on the table above, the main challenges in zakat fund reporting are the risk of human errors and administrative errors during data input. To mitigate this, the three institutions implement a recording system with automatic verification, financial access restrictions, and internal supervision between divisions. They also provide a transaction correction period and use manual records as a backup to ensure the accuracy and accountability of financial reports. This system play an important role in increasing transparency and public trust, which supports the sustainability of poverty alleviation program funding.

There are differences in institutional approaches to reporting. Nurul Hayat implement weekly and mothly reporting with routine checks, so there are relatively few administrative obstacles. In contrast, DT Peduli and Yatim Mandiri still face the risk of recording errors. DT Peduli addresses this with periodic corrections at the end of each month, while Yatim Mandiri relies on daily checks by the branch and central finance divisions to minimize administrative errors. This comparison shows that the mitigation within the ZCP 16 framework.

Discussion

Implementation and Risk Mitigation of Zakat Fund Distribution at Amil Zakat Surakarta Institution

The analysis shows that the zakat institutions in Surakarta distribute ZIS and ZISWAF funds through regular and incidental monthly programs, such as scholarships, economic empowerment, and social assistance. This patterns shows an effort to combine consumptive and productive assistance to support the welfare of

mustahik. However, distribution faces challenges such as a centralized decision-making system and loss of contact with aid recipients (Yuliasih et al., 2021).

There are differences in approach between institutions. Yatim Mandiri and DT Peduli implement centralized distribution to maintain control, while Nurul Hayat uses a more flexible approach in the field. These findings indicate that the effectiveness of risk mitigation within the ZCP framework is influenced by the balance between control and flexibility. Therefore, optimal risk mitigation implementation is necessary to improve the effectiveness and accountability of zakat management, so that zakat can become a bridge of welfare for mustahik and muzakki (Amelia, 2012).

Implementation and Risk Mitigation of Zakat Fund Collection at Amil Zakat Surakarta Institution

Based on an analysis of OPZ in Surakarta, zakat funds are collected through various channels, such as donation boxes, direct visits, social media, regular donors, housing donors, and CSR funds based on empowerment programs. This diversification of funding sources reflects the institution's efforts to maintain funding sustainability and expand its donor base. In practice, risk mitigation in fund collection is carried out through the implementation of SOPs, restrictions on cash management by staff, and strengthening administrative controls to prevent misuse of funds and maintain donor trust, in line with ZCP 18 on risk management and accountability (Astuti & Prayogi, 2019).

There are differences in risk mitigation approaches between OPZs. Yatim Mandiri and DT Peduli implement a centralized management system established by central policy to maintain consistency in financial recording and administrative control, although this still leaves risks at the operational level. Meanwhile, Nurul Hayat adopts a trust-based relational approach with muzakki that provides greater flexibility but requires additional supervision to maintain consistency. This shows that the effectiveness of zakat collection risk mitigation within the framework of ZCP 18 is highly dependent on the balance between administrative standards and implementation in the field.

Implementation and Risk Mitigation of Zakat Fund Reporting at Amil Zakat Surakarta Institution

Based on an analysis of OPZ in Surakarta, zakat funds are reported daily, weekly, and monthly using a digital system and manual records as a backup, in accordance with PSAK No. 109 standards. The implementation of these standards aims to ensure the separation of accountable ZISWAF funds and increase transparency and public trust (Effendi & Nariah, 2023). The main challenge, namely the risk of human error, is overcome through automatic verification, access restrictions, internal supervision, and correction periods. The different reporting frequencies and intensity of supervision between OPZs indicate that these two factors are significant in mitigating risk and maintaining institutional accountability (Triyani et al., 2017).

Overall, risk mitigation in zakat management has strengthening OPZ internal governance and the effectiveness of distribution to mustahik. The systematic implementation ZCP 10, 16, and 18, through the strengthening of SOPs, beneficiaries eligibility surveys, and the separation of funds and periodic reporting has increased accountability, transparency, and public trust. This supports the optimal use of funds and contributes to poverty alleviation efforts in line with the SDGs.

CONCLUSION

Based on the analysis, OPZ in Surakarta has systematically implemented ZCP number 10, 16, and 18 in three main aspects, namely the collection, distribution, and reporting of zakat funds. Strengthening SOPs, internal controls, and the principles of accountability and transparency serve as an effective foundation for mitigating operational risks. This implementation has succeeded in improving internal governance, minimizing procedural errors, and building public trust.

However, administratively, the risk mitigation measures implemented still focus on procedural controls and do not yet fully measure the real impact. In terms of collection and distribution, the centralized approach and lack of quantitative evaluation mean that the contribution to improving the welfare of mustahik and reducing structural poverty is still only potential. Similarly, although reporting is in accordance with PSAK 109 standards, its relationship to social achievement has not been empirically measured.

Therefore, although the implementation of ZCP has strengthened accountability and transparency, an evolution of strategy towards impact-based evaluation is needed. This strengthening is necessary so that zakat management not only ensures procedural compliance but is also able to demonstrate its real contribution to poverty alleviation and improving the welfare of mustahik in a measurable way.

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Author: Ely Windarti Hastuti, Haura Nailul Hidayah

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