

The Role of BAZNAS in the Smart Pati Program Efforts to Minimize School Dropouts

Peran BAZNAS dalam Upaya Program Pati Cerdas untuk Meminimalisir Anak Putus Sekolah

Noer Rohmah Khasanah, Mohammad Nurul Qomar

ABSTRACT

This study aims, First, to determine the utilization of zakat, infaq and alms funds faced and managed at BAZNAS Pati Regency. Second, the distribution of zakat, infaq and alms funds at BAZNAS Pati Regency for the Smart Pati Program. Third, to find out what problems are experienced when distributing zakat, infaq and alms funds at BAZNAS Pati Regency for the Smart Pati Program. Fourth, what are the solutions in dealing with obstacles in distributing zakat, infaq and alms funds at BAZNAS Pati Regency for the Smart Pati Program. The type of research used is field research, which is carried out in-depth and in detail to gather information through several informants directly and make a detailed research report. At the same time, the approach used by researchers is a qualitative-descriptive approach. Research using descriptive qualitative methods. This is due to answering a question related to what, where, when, who and how it relates to previous researchers that have been explained. This descriptive researcher is shown to obtain information about a situation and condition a variable. The results of this study can be concluded that First, the utilization of zakat, infaq and alms funds at BAZNAS Pati Regency for all programs has been going well; namely, using each program, the funds have been divided so as not to interfere with funds in other programs, and there are always checks every month to ensure and know that the incoming and outgoing funds are used for planned purposes, Second, regarding the distribution of zakat, infaq and alms funds at BAZNAS Pati Regency for the Smart Pati Program, it has been carried out and provided on target so that it can help people who need it. Third, the problems experienced when distributing zakat, infaq and alms funds at BAZNAS Pati Regency for the Smart Pati Program must be clearer when the distribution process is carried out from the school to the beneficiaries. Fourth, the solution to facing obstacles in the distribution of zakat, infaq and alms funds at BAZNAS Pati Regency for the Smart Pati Program in the future will be realized even better regarding the problem of ignorance in this distribution.

Keywords: utilization, Smart Pati Program, BAZNAS Pati

ABSTRAK

Penelitian ini bertujuan Pertama, untuk mengetahui pendayagunaan dana zakat, infak dan sedekah yang dihadapi dan di kelola di BAZNAS Kabupaten Pati. Kedua, Pendistribusian dana zakat, infak dan sedekah di BAZNAS Kabupaten Pati untuk Program Pati Cerdas. Ketiga, untuk mengetahui apa saja problematik yang dialami ketika pendistribusian dana zakat, infak dan sedekah di BAZNAS Kabupaten Pati untuk Program Pati Cerdas. Keempat, bagaimana solusi dalam menghadapi kendala dalam pendistribusian dana zakat, infak dan sedekah di



JIHBIZ

Journal of Islamic Economy, Finance, and Banking

P-ISSN 1238-1235 | E-ISSN 2807-6028

Vol. 7 No. 2 2023

Page 98-110

Published by:

Program Studi Ekonomi Syariah dan Program Studi Perbankan Syariah Universitas Islam Raden Rahmat, Malang, East Java, Indonesia

Website:

<http://ejournal.uniramalang.ac.id/index.php/jihbiz/>

Article's DOI:

<https://doi.org/10.33379/jihbiz.v7i2.2479>

Author(s):

Noer Rohmah Khasanah¹

Email: rahmakhasanah22@gmail.com

Mohammad Nurul Qomar¹

Email: Mnqomar84@gmail.com

Affiliation:

¹ State Islamic Religious Institute Kudus, Kudus, Central Java, Indonesia

Correspondence:

rahmakhasanah22@gmail.com

Article Type: Research paper

Submission's History:

Received	:	31 March 2023
Revised	:	20 June 2023
Accepted	:	1 July 2023

BAZNAS Kabupaten Pati untuk program Pati Cerdas. Jenis penelitian yang dipakai merupakan penelitian di lapangan, di mana penelitian ini dilaksanakan mendalam dan rinci bertujuan untuk mengumpulkan informasi melalui sejumlah informan secara langsung dan membuat laporan penelitian secara rinci. Sedangkan pendekatan yang dipakai peneliti yaitu pendekatan kualitatif-deskriptif. Penelitian dengan menggunakan metode kualitatif deskriptif. Hal ini dikarenakan untuk menjawab sebuah pertanyaan terkait dengan apa, di mana, kapan, siapa dan bagaimana kaitannya dengan peneliti terdahulu yang sudah dijelaskan. Peneliti deskriptif ini ditunjukkan guna mendapat sebuah informasi mengenai suatu situasi dan kondisi dalam suatu variabel. Hasil penelitian ini dapat disimpulkan bahwa Pertama, pendayagunaan dana zakat, infak dan sedekah di BAZNAS Kabupaten Pati untuk semua program sudah berjalan dengan baik yaitu dengan cara setiap programnya sudah dibagi dananya agar tidak mengganggu dana di program lain dan selalu ada pengecekan setiap bulannya untuk memastikan dan mengetahui dana keluar masuk tersebut digunakan untuk keperluan yang sudah direncanakan. Kedua, mengenai pendistribusian dana zakat, infak dan sedekah di BAZNAS Kabupaten Pati untuk Program Pati Cerdas sudah dilakukan dan diberikan tepat sasaran agar bisa membantu bagi masyarakat yang benar-benar membutuhkan. Ketiga, problematik yang dialami ketika pendistribusian dana zakat, infak dan sedekah di BAZNAS Kabupaten Pati untuk Program Pati Cerdas kurangnya informasi yang jelas ketika proses pendistribusian dilakukan dari pihak sekolah kepada penerima bantuan. Keempat, solusi dalam menghadapi kendala dalam pendistribusian dana zakat, infak dan sedekah di BAZNAS Kabupaten Pati untuk Program Pati Cerdas ini untuk ke depannya akan di realisasikan lebih baik lagi tentang masalah adanya ketidaktahuan diakan pendistribusian tersebut.

Kata Kunci: pendayagunaan, Program Pati Cerdas, BAZNAS Pati

1. Introduction

Zakat is one part of the pillars of Islam, which obliges all Muslims who can afford to pay it, and is aimed at *mustahik* (Hakim, 2014). Unlike zakat, Islamic law also calls for *infaq* and alms. *Infaq* in general, namely managing or issuing assets in order to meet needs. As for what's is meant by necessity here is spending wealth on a path that is blessed by Allah SWT. While charity is the activity of giving a portion of their wealth from a Muslim to another Muslim (Shalehuddin, 2011).

The potential for zakat, *infaq* and alms (ZIS) has a great influence on improving the quality of the country's economy. Zakat funds can be used for empowerment through various programs that have a positive impact on society, especially among the eight *asnaf* groups or underprivileged Muslims (El-Madani, 2003).

In carrying out accountability as a state agency, the BAZNAS of Pati Regency as an institution engaged in the socio-religious field does not only emphasize the mental and physical aspects, this institution also emphasizes the spiritual aspects in the form of *ihsan* and piety which are embodied in the form of adherence to sharia ethics that manage part of financial reports and program achievements and collect assets from individuals who have abundant resources to then distribute to individuals who need it more.

Law Number 23 of 2011 regarding the management of zakat is emphasized if the parties entitled to manage zakat are divided into two parts, namely the National Amil Zakat Agency (BAZNAS) which was formed by the government, and the Amil Zakat Institution was formed by the community. The BAZNAS institution was formed by the government as an effort to channel and distribute it to people who need it more.

The Smart Pati Program is one of the programs run by BAZNAS Pati Regency. Smart Pati Program is a program that aims to provide opportunities to continue their education in the form of scholarships so that children do not drop out of school. Because poverty is one of the problems faced and there has never been a solution, especially in a developing country like Indonesia. Talking about the problem of poverty, it is very closely related to efforts to equalize income and causes many children to drop out of school for reasons of economic factors (Ridwan, 2005).

Seeing the conditions that often occur in the Pati Regency area, there are several children in each area who experience a lack of funds or difficulties in continuing their education to a higher level. Therefore, researchers are very interested in conducting a study and serve as the title of the thesis. Because with this research we can find out how many children experience this and to find a solution so that the problems of dropping out of school and the lack of costs that occur in Pati Regency can be completely minimized with assistance from the Pati Regency BAZNAS institution.

BAZNAS of Pati Regency in distribution activities in the field of education collaborates with the community, schools, campuses and the Pati Regency government to obtain data. The criteria for receiving the scholarship are students high school levels, as well as students from orphans and the poor. BAZNAS Pati Regency has run the Smart Pati Program since 2016 and is held every year to commemorate National Education Day.

The problem that is often encountered is the cost of education which is relatively expensive, so that many people cannot afford to obtain education to a high level. Therefore, with the scholarship assistance run by BAZNAS Pati Regency, it is hoped that it can help and ease the economic burden on orphans and poor families. Thus, all youth are able to get the same opportunity to get an education.

Through the elaboration above, the researcher is interested in carrying out research at BAZNAS Pati Regency which has the program, so this study aims to carry out research on "The Role of BAZNAS in the Smart Pati Program Efforts to Minimize School Dropouts".

2. Literature Review

2.1 Utilization of ZIS Funds

Utilization uses all the resources and possibilities to achieve better results or benefits. Utilization aims to make optimal use of the full potential of one's resources or to gain profits or results through using one's resources (Waas, 2016).

According to experts, the utilization is as follows:

Asnaini said that utilizing ZIS funds is to distribute zakat, *infaq* and alms funds to *mustahik* in a productive way. With ZIS funds provided as business capital, which will develop its business so that it can meet the needs of life in the long term (Asnaini, 2008)

Masdar said that utilization is a way or effort to distribute and allocate zakat funds so that they can produce benefits for life. Utilization of zakat is interpreted as an effort for activities that are interrelated in creating the specific goals of the users of the results of zakat in a good, precise and directed manner in living with the objectives of zakat prescribed.

Muh. Daud Ali said that utilizing zakat funds is a status of work that gives influence, can also bring about meaningful transformations and has requirements and procedures for utilizing zakat (Daud, 1988).

Management must be involved in utilizing ZIS funds to ensure that the use of ZIS is carried out by *mustahik*. Aspects related to regulating the utilization of ZIS funds include: planning the utilization of ZIS funds, organizing ZIS funds, implementing the utilization of ZIS funds, and evaluating the utilization of ZIS funds (Hasan, 2011).

2.2 Smart Pati Program

Education is a process of the totality of human interaction to change one's attitudes and procedures in maturing one's thoughts and behavior. Self-potential is very important for everyone because it is for provision when entering the world of work. Knowledge and skills are closely related to the field of work or a career (Yusuf, 2002).

The factors that influence education include:

1. *Ideology*

Humans are born in the world with equal rights, especially the right to obtain an education and increase knowledge.

2. *Socio-economic*

Every human being must have a different economy, and it can be seen that the higher the socio-economic level, the more likely someone is to reach a higher level of education.

3. *Socio-cultural*

Many parents still need to learn how important formal education is for their children because education is a provision to face life in the future.

4. *Development of science and technology*

In modern times like today, the development of science and technology demands constant updating of insights and skills so that other developed countries stay caught up.

5. *Psychology*

Conceptual education is a tool to make personality more valuable (Hasbullah, 2001).

2.3 Education in Islamic Views

The education program in BAZNAS Pati Regency is the smart Pati program which aims to assist underprivileged people who drop out of school due to lack of funds. So BAZNAS Pati Regency formed the program to help those in need to continue their education to a higher level.

The Smart Pati Program is given to:

- a. Disadvantaged student
- b. School dropout
- c. Scholarship
- d. Student

The following statement regarding the importance of education:

1. The importance of education for the community because education is the main factor that needs to be prioritized because the creation of an educated society will help reduce other problems that exist in society. Education aims to eradicate ignorance but also to shape the character of people who are intellectual and understand and apply the norms that exist in society.
2. The need for more public understanding of the importance of education is why children drop out of school.
3. Solving problems regarding education is a recommendation from community leaders. Support from various of the community has a relatively low level of education, and the average profession they have is farming labor. According to the existing conditions, education in the community is unimportant, so many children do not go to school or have to drop out for various reasons (Rouf, 2011).

2.4 Attention Zakat Management Organizations and Education

Programs at BAZNAS in terms of education have many programs implemented. Among them from LAZ Harfa is to minimize school dropout, found in many areas. LAZ Harfa is committed to improving the quality of human resources through educational programs, with the main target being orphans and data who have limited access to good quality education. Some of the programs implemented in 2020 are as follows:

1. Foster Friends Movement Program to support the continuity of education for children from underprivileged families, as well as those who live in remote villages, in the form of material support.
2. The Kafalah Dai program provides assistance to raise the economic level of teachers and mentors who actively spread the word of Islam to their students through financial support.

3. Generation of Hope Scholarship
Scholarship programs are given to orphans and poor people so they can continue their education in general. In addition, there are also scholarships through the Khadijah Islamic School, which is a 100% full scholarship at the junior and senior high school levels, specifically for people experiencing poverty.
4. Learning Facilities and Infrastructure Assistance
Assistance program for madrasas/Islamic boarding schools that have experienced damage, either those affected by the disaster or damaged due to the age of the building.
5. Harfa Skill Centre
Skill development program for productive youth from underprivileged families to be more empowered in economic independence.

2.5 Minimizing School Dropouts

Some factors behind students dropping out of school are the need for more public awareness of the importance of education for children and financial factors in the family. Paying attention to the problems that occur in the community to reduce students dropping out of school aims to be a major factor in selecting topics because it is so important to protect the nation's assets, namely students, so that they can complete their studies as high as possible, and can prepare themselves to become leaders in the future, at least become leader in the household.

With the Smart Pati Program, children can be assisted in continuing their education to a higher level and assistance from the Pati Smart BAZNAS Pati Regency Program, not only for children who have dropped out of school but also for scholarship assistance provided at BAZNAS.

2.6 Zakat Management

Zakat Management is a pattern related to planning, organizing, distributing and supervising zakat funds so that they can be distributed evenly to meet the welfare of society (Hudan, 2020). Management of zakat funds requires good and mature planning. Because all activities and factors related to this must be planned, organized, controlled and evaluated. This is done so that zakat funds can be managed effectively and efficiently (Attabik, 2015).

2.7 Management-Based Zakat Management Scope

The following is a detailed discussion related to the process of implementing the management of zakat funds, namely (Attabik, 2020):

1. Planning
Management of zakat funds in an institution can be realized by carrying out socialization plans for Muslim communities, planning for collecting zakat funds, planning for utilizing zakat funds, planning for distributing zakat funds and planning related to monitoring zakat funds.
2. Organizing
Proper and good organization is carried out by human resources who can organize effectively and efficiently.

3. Briefing

Guidance in the management of zakat funds has a function as motivation so that Amil can enhance the role of high work discipline in providing direction and motivation to his employees.

4. Supervision

Supervision must be carried out in managing zakat funds to check the progress of an organizational plan.

3. Methodology

3.1 The Scope of Research

3.1.1 Research Sites

The location in this study is BAZNAS Pati Regency which is located on Jl. Diponegoro No. 18 Pati, Central Java. The research location was chosen because of the researcher's interest in how the evaluation and strategies were faced in managing this smart Pati scholarship program at the Pati Regency BAZNAS institution.

3.1.2 Research Subjects

This research was conducted at the location of the informants and the supporting factors or the main factor, namely the research location, because this research location is a convenience in order to obtain information or easy access for researchers and informants.

3.1.3 Data Source

The data source in this study was BASNAZ Pati Regency. In this study, researchers used two sources of data, including:

1. Primary data

Primary data is obtained by researchers directly from a source (Sandu, 2015). The primary data used in this study were interviews with the children who received the Smart Pati Program scholarship, the Pati Regency BAZNAS implementation team and the Head of the Pati Regency BAZNAS.

2. Secondary data

Secondary data is from a second source, which can be obtained through books, the Internet, and brochures (Sandu, 2015). The secondary data used by researchers is owned by BAZNAS Pati Regency, such as institutional profiles, documents, brochures and so on.

3.2 Data Collection Technique

3.2.1 Observation

Observation is one of the main pillars of all data codification methods in a qualitative study (Hasanah, 2016). Researchers conducted observations at BAZNAS Pati Regency to obtain data regarding the strategy used by BAZNAS in evaluating the Smart Pati scholarship program in Pati Regency.

3.2.2 Interviews

Interviews are a way to obtain research data by conducting a question and answer directly or face-to-face between the interviewer and the resource person to obtain research data (Sujarweni, 2015). Researchers interviewed directly with related parties to obtain data about the evaluation of the smart Pati Program as an effort to minimize school dropouts in the Pati district, any funding constraints and solutions in managing BAZNAS Pati Regency.

3.2.3 Documentation

Documentation is a method used to obtain data directly from the research site. The result of research through observation and interviews can be trusted with documentation (Sugiono, 2010). Researchers take data, photos and so on to support the research focus.

3.3 Data Collection Technique

3.3.1 Data reduction

Reducing research data will provide a clear picture and make it easier for researchers to collect research data.

3.3.2 Data Presentation

In qualitative research, the presentation of data is realized in the form of a shorter description of the relationship between categories. The data obtained during field activities will be summarized later. Presentation of data is carried out in order to obtain an overview of the overall picture.

3.3.3 Conclusion or Verification

The third step in analyzing qualitative data is to conclude (verify). The conclusion of this qualitative research is a new finding that has not been found before (Sugiono, 2017).

4. Results and Discussion

4.1 Utilization of Zakat, *Infaq* and Alms Funds for Smart Pati Program at BAZNAS Pati Regency

While utilizing ZIS funds at BAZNAS, Pati Regency has a strategy for managing zakat funds, including planning, organizing, directing and supervising (Attabik, 2015).

The background for the emergence of the smart starch program was from the Central BAZNAS, which was originally a program in BAZNAS. Then each region realized it according to the capabilities of their respective regions. Based on an interview with Ms. Silvia Rizki Ardiningsyas, a staff of BAZNAS Pati Regency:

“All of these programs come from the Central BAZNAS, so each district is required to have this smart program, depending on its capabilities, because each region has different levels of income. And if someone proposes this assistance, we hold a meeting with the leadership first and then survey it. There are two types of Smart Pati assistance at BAZNAS Pati Regency, namely: Education assistance for the underprivileged and continuing school education”.
(Informant 2)

ZIS funds at BAZNAS Pati Regency are utilized transparently so that all parties know about incoming and outgoing funds. The utilization of ZIS funds at BAZNAS in Pati Regency is intended for the community; many programs have been designed, and all the disbursed funds are also according to their respective portions.

Imam Zarkasi as chairman of the Pati Regency BAZNAS, stated that:

“The utilization of ZIS funds in the BAZNAS of Pati Regency is in accordance with the BAZNAS Pati program. So, we have made the program well organized from year to year which is now 2022. A lot of assistance that has been distributed so far includes assistance for the poor, there is business capital assistance, there is assistance for underprivileged students including scholarships, assistance for disabled groups, assistance street sweepers, health assistance, natural disaster relief, assistance for educational libraries, non-PNS guards, religious assistance, and *mustahik* training. This smart starch program includes assistance for underprivileged students (SMP/MTs, SMA/SMK/MA, local students), continuing school scholarships, KORWILCAM Wiyata Bhakti, SMPN library staff”.
(Informant 1)

With this educational assistance, the community feels very helped because people with a low economy can continue their education to a higher level and stay caught up with a standard economy or above. So that education is evenly distributed among all economically mediocre people, they can achieve their goals for a successful future with quality education.

4.2 Methods of Distribution of Zakat, *Infaq* and Alms Funds at BAZNAS Pati Regency for the Smart Pati Program

BAZNAS Pati Regency, in carrying out the distribution, is carried out evenly and right on target. Therefore, the BAZNAS of Pati Regency always monitors and goes directly to the field to process the distribution activities. Because to minimize fraud in the distribution and distribution process. So that the assistance can be more useful for the recipient, this was revealed by Mr. Dayat Suseno, one of the children who received educational assistance (student uniform fees):

“After I received Rp 500.000,00 for paying off my son’s uniform, which was given from the BAZNAS Pati Regency. As soon as I pay it to my child’s school, to pay it off and I immediately get a school uniform”.

(Informant 4)

Regarding the even distribution described above, it is very helpful for those who receive it to pay off immediately in a shortfall of funds. This was expressed by Mr. Mustafa, the parent of Muhammad Izzul Fahmi (school continuation assistant):

“After I received the assistance of Rp. 3.000.000,00 as soon as I paid it and paid off the registration for my child who entered SMK 2 Pati because, at that time, registration was almost closed too. Thank God the funds did not have to wait long, so my child could still enter SMK 2 Pati. Thank you BAZNAS Pati Regency”.

(Informant 5)

From the statement above, you can receive scholarship assistance immediately. Moreover, Mr Musthofa is very grateful to BAZNAS Pati Regency because he helped him continue his child’s education to the high school level.

4.3 Problems Experienced When Distribution of Zakat, *Infaq* and Alms Funds at BAZNAS Pati Regency for the Smart Pati Program

Problems can be interpreted as problems. The problem itself is an obstacle that must be solved to find a good day out to achieve maximum results (Deodiknas, 2005).

In overcoming the problems or problems of zakat, *infaq* and alms funds, BAZNAS Pati Regency has a strategy for managing zakat funds, including directing and supervising.

BAZNAS Pati Regency, in the distribution of ZIS funds, often experiences problems in certain circumstances and gaps between expectations and reality that require resolution or solutions. At BAZNAS Pati Regency, regarding the problems experienced when the distribution process was manageable. This was expressed by Mr. Imam Zarkasi, chairman of the Pati Regency BAZNAS:

“The problems experienced when the distribution process is here are not too big of a problem, it’s just that when the distribution is going to be carried out there are new proposals and require changing the data again like that often happens then the second problem is when you are on standby in the field for the process of distributing aid to

elementary school children there some did not come to collect the aid, so that the distribution was not completed completely at one time or one meeting, because of that there several children who did not come to collect it".
(Informant 1)

The problems experienced at BAZNAS Pati Regency regarding distribution may not be because parties from the school principal did not give announcements to their students clearly and evenly; some did not know, which ultimately resulted in the children receiving assistance not knowing when to pick up assistance from BAZNAS of Pati Regency.

4.4 The Solution to Facing Obstacles in the Distribution of Zakat, *Infaq* and Alms Funds at BAZNAS Pati Regency for the Smart Pati Program

Management of zakat funds professionally must be interrelated with all zakat-related activities. The stages in the management system must be carried out coherently and completely (Attabik, 2015).

Related to the obstacles experienced, some solutions are presented to overcome these obstacles. In short, the solution can be interpreted as a way to solve a problem.

Based on the results of an interview with Mr. Adib Abdullah, S.So.I., as staff of BAZNAS Pati Regency regarding the solutions presented:

"Regarding this solution, it could be for the school principal to pay more attention to the process of receiving this assistance so that it is more efficient and saves time for the parties from BAZNAS Pati Regency who are on the field in distribution, and this is actually still the responsibility of the school what we give is the students, yes regarding this it can be improved for the future distribution process".
(Informant 3)

The solution to overcoming some of the obstacles related to students' ignorance will be a distribution process from BAZNAS Pati Regency to them. The school should provide information clearly and be accepted by all students so that the distribution process runs at one time or finishes at that time to relieve the BAZNAS of Pati Regency for its distribution.

5. Conclusions

Based on the results of the research and studies in the previous chapter, several conclusions can be drawn, including:

First, utilizing zakat, *infaq* and alms funds at the BAZNAS of Pati Regency for the Smart Pati Program has been going well and aligned with the work program set with predetermined goals. All programs launched by the Pati Regency BAZNAS can run smoothly.

Second, the distribution of zakat, *infaq* and alms funds at BAZNAS in Pati Regency is going well because it is distributed on target. So that the community is assisted by the programs contained

in BAZNAS Pati Regency. Moreover, in the Smart Pati Program, BAZNAS of Pati Regency is very concerned about children's education so they do not drop out. Much assistance has been channeled for underprivileged students and for achievement scholarships, school continuation assistance, orphans, gardeners and teaching or educational staff (Non-PNS, Non-K2).

Third, the problems experienced when distributing Zakat, *Infaq* and Alms Funds at the Pati Regency BAZNAS for the Smart Pati Program, namely the lack of information delivery from the school to students who will receive the assistance, which results in students not coming to the process from the Pati Regency BAZNAS itself. So that the Pati Regency BAZNAS must also make distributions in the future, but this problem can be fixed so that the same event does not happen again. Moreover, the assistance time was completed at the time.

Fourth, the solution generated by the distribution problems experienced at BAZNAS Pati Regency is from the school, especially the school principal, so that they can provide clear and easy-to-understand information for their students if there are distribution activities so that activities run smoothly at one time.

Reference

- Anaini. Zakat Produktif Dalam Prespektif Hukum Islam. Yogyakarta: Pustaka Pelajar. 2008.
- Ali, M.Daud. System Ekonomi Islam: Zakat dan Wakaf. Jakarta: UI-Pres. 1988.
- Attabik, Ahmad. "Manajemen Pengelolaan Zakat Yang Efektif di Era Kontemporer". Jurnal Zakat dan Wakaf 2 no. 1(2015).
<https://journal.iainkudus.ac.id/index.php./Ziswaf/article/view/1535>.
- El-Madani. Fiqh Zakat Lengkap. Jogjakarta: Dive Press 2013.
- Hasan, Muhammad. Manajemen Zakat Model Pengelolaan Yang Efektif. Yogyakarta: Idea Press. 2011.
- Hasbullah. Dasar-Dasar Ilmu Pendidikan. Jakarta: Rajawali Pers. 2001.
- Hudan, Miftahul, Mu'arifah. "Analisis Strategi Pengelolaan Zakat Untuk Pemberdayaan Masyarakat di Baitul Maal Hadayatullah Yogyakarta". Journal of Islamic Economics and Philanthropy 2, no. 2(2020).
<https://ejournal.unida.gontor.unida.gontor.ac.id/index.php/JIEP/article/view/4614>.
- Hasanah, Hasyim. "Teknik-Teknik Observasi" Jurnal Al-Taqaddum 8 no. 1(2016).
<https://journal.walisongo.ac.id/index.php/attaqaddum/article/view/1163>.
- Ridwa, Muhammad. Manajemen Baitul Maal Wa Tamwil (BMT). Yogyakarta: UII Press. 2005.
- Rouf, Abdul. Upaya Meminimalisir Pelajar Putus Sekolah Melalui Pendekatan Kepada Masyarakat. Institut Agama Islam Al-Falah As-Sunniah. Kencong. 2011.
- Shalehuddin, Wawan Shofwan. Risalah Zakat dan Sedekah. Bandung: Tafakur. 2011.
- Siyoto, Sandu, Ali Sodik. Dasar Metodologi Penelitian. Yogyakarta: Media Publishing. 2015.
- Sujarweni, Wiratna. Metodologi Penelitian Bisnis & Ekonomi. Yogyakarta: Pustaka Baru Press. 2015.
- Sugiono. Metode Penelitian Kuantitatif Kualitatif dan R&D. Bandung: Alfabeta. 2010.
- Waas, Novita. Pendayagunaan Koleksi Bahan Pustaka di Badan Perpustakaan Arsip dan Dokumen (BPAD) Provinsi Sulawesi Utara" Journal Acta Diurna 5, no. 2(2016):3.
<https://ejournal.unsrat.ac.id/v3/index.php/actadiurnakomunikasi/article/view/11726>.
- Yusuf, Muri. Kiat Sukses dalam Karier. Jakarta: Ghalia Indonesia. 2002.