



Exploring Supportive and Restrictive Elements in Zakat Service Implementation for Good Governance in Baubau's BAZNAS

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ABSTRACT

This study examines the supporting and inhibiting factors influencing the implementation of good governance in zakat services at the National Zakat Collection Agency (BAZNAS) in Baubau City, Southeast Sulawesi. Good governance principles such as transparency, accountability, effectiveness, and efficiency are essential to optimize zakat management, ensuring equitable distribution to eligible beneficiaries (mustahik) and fostering public trust among zakat payers (muzakki). Employing a qualitative case study design, data were collected through semi-structured interviews with key BAZNAS officials, muzakki, and mustahik, complemented by direct observations and document analysis. The findings reveal that BAZNAS Baubau has established rigorous verification systems, embraced digital payment platforms, and developed strong community partnerships that support good governance practices and improve zakat collection and distribution. However, challenges remain, including data inconsistencies, limited human resource capacity, high operational costs, geographic and logistical constraints, and uneven coverage of beneficiary categories. Despite these barriers, zakat collection and distribution effectiveness have improved, with efficiency rates consistently above 85%, indicating resource optimization. The study recommends strengthening human resource development, integrating data management systems, enhancing operational efficiency, expanding outreach to marginalized groups, and reinforcing governance policies to mitigate corruption risks

INTRODUCTION

Zakat occupies a central role in Islamic economic and social systems as one of the five pillars of Islam, serving as a compulsory form of almsgiving designed to purify wealth and redistribute resources among the less fortunate. It represents a systematic and ethical mechanism to address socio-economic inequality by transferring a portion of wealth from those who are financially capable, known as muzakki (zakat payers), to the entitled recipients, known as mustahik (beneficiaries). These beneficiaries are classified into eight categories (asnaf) as outlined in Islamic jurisprudence, encompassing the poor, the needy, those in debt, and others who qualify for zakat assistance.

In Indonesia, zakat management has evolved into an institutionalized practice governed by official entities such as the National Zakat Collection Agency (Badan Amil Zakat Nasional, BAZNAS). BAZNAS operates under the government framework and serves as the primary institution responsible for collecting, managing, and distributing zakat funds in an organized and accountable manner (Ningsih, 2022). Among the local offices, BAZNAS Baubau City in Southeast Sulawesi plays a pivotal role in regional zakat governance, striving to fulfill the dual objectives of religious obligation and socio-economic development through effective zakat administration.

The strategic importance of zakat in advancing social welfare and poverty alleviation necessitates the application of good governance principles in its management and service delivery (Alhashmi, 2024). Good governance is broadly defined by attributes including transparency, accountability, participation, rule of law, responsiveness, effectiveness, and efficiency (Sari, 2023). These principles ensure that zakat funds are managed responsibly, the rights of stakeholders are respected, and the social mission of zakat is realized in tangible ways. In the context of zakat institutions, good governance not only promotes organizational integrity and public trust but also maximizes the socio-economic benefits delivered to mustahik communities.

Yet, the realization of good governance within zakat services encounters multifaceted challenges. In Baubau City specifically, several factors impede the optimization of zakat management. Data inconsistencies and fluctuations in the number of muzakki complicate the prediction and planning of zakat collection targets. Human resource limitations, including the capacity of amil (zakat officers), hinder the quality and professionalism of service delivery. Moreover, the lack of fully integrated information systems results in fragmented administrative processes and reduces operational efficiency. High operational costs, logistical difficulties due to geographic dispersion, and socio-cultural barriers further constrain the equitable distribution of zakat, sometimes leaving certain asnaf under-served.

Conversely, BAZNAS Baubau has established a number of supporting mechanisms that bolster good governance practices. These include rigorous and systematic verification processes to ensure the eligibility of mustahik, deployment of digital payment platforms such as QR codes and mobile applications to simplify donations, and continuous engagement with local government, religious bodies, and community leaders to foster collaboration and trust. The professionalism and courteousness of amil also enhance community relations and encourage voluntary zakat contributions. Additionally, regular monitoring, evaluation, and transparent reporting help maintain accountability and enable the identification of areas for institutional improvement.

This research seeks to comprehensively examine the critical supporting and inhibiting factors that influence the implementation of good governance in zakat services at BAZNAS Baubau City. Through qualitative and quantitative data collection—encompassing interviews with BAZNAS officials, field observations, and analysis of organizational records—this study aims to provide an in-depth understanding of how governance principles are applied in practice and what barriers remain.

The significance of this study lies in its potential to inform policy and operational improvements that strengthen zakat administration in Baubau and similar regional contexts. By highlighting best practices and identifying systemic weaknesses, the research contributes to developing strategic recommendations for more effective, efficient, and equitable zakat governance. Ultimately, these improvements will enhance zakat's capacity as a tool for poverty reduction, community empowerment, and sustainable development.

In conclusion, the dynamic interplay of enabling and constraining factors in zakat management underscores the complexity of achieving good governance in charitable services. This study addresses a vital gap in the understanding of local zakat governance in Indonesia, offering insights that resonate beyond Baubau City. The findings aim to support zakat institutions in aligning religious mandates with contemporary governance standards to fulfill their social mission fully.

LITERATURE REVIEW

Introduction to Zakat and Its Role in Islamic Socio-Economic System

Zakat, one of the five pillars of Islam, is a fundamental mechanism designed to promote social justice and economic equality through the redistribution of wealth. It serves both as a religious obligation and an economic instrument, with the potential to play a significant role in poverty alleviation, social welfare, and community development in Muslim societies (Putra, 2021; Syahputra et al., 2023). Derived from a fixed portion of accumulated wealth, zakat is distributed to eight defined categories of recipients (*asnaf*), including the poor, the needy, debtors, and others facing social difficulties (Hasbulah et al., 2022).

In modern nation-states, the management of zakat has evolved from individual or informal community efforts to formal institutional frameworks. In Indonesia, BAZNAS (Badan Amil Zakat Nasional) is the official government body responsible for zakat collection, management, and distribution, coordinating efforts at national and local levels to optimize zakat's socio-economic impact (Asril & Puteri, 2024). The effectiveness of these institutions is critical for ensuring zakat fulfills its dual goals of religious compliance and socio-economic benefit.

Principles of Good Governance in Public and Charitable Institutions

Good governance is a broad concept encompassing various principles deemed essential for the effective and ethical management of institutions, including those in the public and non-profit sectors (Ismail et al., 2023). These principles—transparency, accountability, participation, rule of law, responsiveness, equity, effectiveness, and efficiency—form the foundation for trustworthy governance systems.

For zakat organizations, the application of good governance principles is particularly vital due to their fiduciary role in managing public charitable contributions and their social mandate to support vulnerable groups. Transparency entails openly sharing financial reports and operational information with stakeholders to build trust, while accountability ensures that zakat managers are answerable for their decisions and fund management (Hadi et al., 2024). Participation involves engaging diverse stakeholders, including donors (*muzakki*) and beneficiaries (*mustahik*), in governance processes to reinforce inclusivity and legitimacy (Roche & Siebold, 2024). Effectiveness and efficiency, meanwhile, focus on optimizing resources to achieve measurable outcomes, such as increased zakat collection, fair distribution, and sustainable beneficiary empowerment.

Supporting Factors for Good Governance in Zakat Institutions

Human capital is a pivotal asset in enabling good governance in zakat services. Skilled and well-trained *amil* officers—personnel responsible for zakat collection and distribution—are essential for professional, ethical, and courteous service delivery (Chotib et al., 2023). Capacity building programs focused on training in financial management, ethical standards, interpersonal communication, and digital literacy enhance staff effectiveness and contribute to a positive public image. These improvements help secure donor confidence and facilitate accurate and timely zakat distribution.

The adoption of digital technology is transforming zakat collection and management. Digital payment channels such as mobile applications, QR codes, automated payroll deductions, and online registrations have greatly expanded access for muzakki to fulfill their obligations conveniently. Additionally, integrated information systems facilitate real-time data management, reduce manual errors, and provide transparent reporting mechanisms (Umar et al., 2024). These innovations not only increase fundraising potential but also improve monitoring and evaluation processes, crucial for accountability.

External partnerships with government agencies, local religious leaders, community organizations, educational institutions, and businesses are instrumental in expanding zakat reach and reinforcing governance (Fitriani, 2023). Such collaborations support beneficial programs by pooling resources, enhancing community engagement, and increasing public awareness. Furthermore, partnerships with local administrative units, such as village heads and neighborhood committees, aid in effective beneficiary verification and distribution logistics, especially in geographically and socially diverse contexts (Drakaki et al., 2023)

Ensuring zakat funds are allocated strictly to eligible recipients is paramount for maintaining institutional integrity and effectiveness. Rigorous verification mechanisms—consisting of field assessments, interviews, and coordination with community officials—are employed to confirm the eligibility of potential mustahik according to the Islamic asnaf categories (Azzah et al., 2022). This detailed targeting reduces errors, prevents fund leakage, and supports equitable distribution across diverse disadvantaged groups.

Inhibiting Factors Affecting Good Governance in Zakat Services

A recurring challenge in zakat institutions is the inconsistency and unreliability of data concerning muzakki and mustahik populations. Fragmented, outdated, or inaccurate data obstruct effective planning, forecasting, and distribution efforts, making it difficult to set realistic fundraising targets and allocate resources appropriately (Azzah et al., 2022). The absence of fully integrated management information systems compounds these issues, leading to inefficiencies, delays, and reduced transparency.

Limited personnel, inadequate training, and high turnover rates among amil officers undermine institutional capacity to deliver quality services. In smaller regional offices specifically, such as BAZNAS Baubau, scarce financial and human resources limit the scope of operations and the ability to implement advanced governance practices consistently (Widiastuti et al., 2021). These constraints impact responsiveness, monitoring, and outreach efforts.

High operational costs represent a significant portion of zakat institutions' budgets, reducing funds available for direct beneficiary support (Mustafida et al., 2020). Additionally, logistical challenges such as poor infrastructure, geographic barriers, and dispersed beneficiary populations make equitable zakat distribution complex and costly. These difficulties can delay aid delivery and prevent some vulnerable communities from receiving timely assistance.

Socio-cultural factors including levels of public awareness, religious perceptions, and local customs affect zakat compliance and participation rates. Misconceptions about zakat management, mistrust due to previous governance failures, or lack of education regarding zakat obligations can reduce muzakki participation and hamper transparency efforts (Darwis et al., 2023). Furthermore, cultural stigmas attached to receiving assistance may cause some mustahik to avoid formal zakat channels.

Challenges relating to corruption risks, insufficient stakeholder engagement, and opaque decision-making processes hinder good governance. Lack of clear policies on conflict of interest, limited oversight, and poor enforcement of accountability mechanisms erode public confidence and institutional credibility.

Theoretical Frameworks on Governance and Non-Profit Management

The good governance of zakat institutions can be analyzed using public administration theories that emphasize stakeholder theory, performance management, and ethical stewardship (Ninglasari et al., 2023). Stakeholder theory highlights the need to balance diverse interests of donors, beneficiaries, government, and communities. Performance management frameworks focus on measurable outcomes, efficiency, and resource optimization. Ethical stewardship underscores the moral responsibility of zakat managers to act with integrity and transparency.

Non-profit governance models further stress the significance of board roles, organizational culture, and accountability structures unique to charitable institutions (Sawmar & Mohammed, 2021). These frameworks provide a lens to evaluate the operational dynamics of zakat offices and guide the implementation of governance reforms.

Research Gap and Relevance to BAZNAS Baubau Context

Most existing studies on zakat governance focus on national-level organizations or urban centers with advanced infrastructure. There is limited empirical research examining the specific challenges and enabling factors faced by regional zakat agencies such as BAZNAS Baubau City, where socio-economic diversity, resource constraints, and geographic factors shape governance practices.

This study addresses this gap by providing a comprehensive examination of supporting and inhibiting factors influencing good governance within the local context of Baubau. It offers practical insights into how governance principles are operationalized on the ground, highlights areas for improvement, and contributes to the broader discourse on zakat management and public governance.

METHODOLOGY

This study employs a qualitative case study research design to explore the supporting and inhibiting factors affecting the implementation of good governance in zakat services at the National Zakat Collection Agency (BAZNAS) in Baubau City. The qualitative approach is chosen for its capability to provide in-depth, contextual, and holistic understanding of complex governance phenomena within a real-life institutional setting. Through this design, the study intends to uncover the underlying processes, organizational dynamics, and stakeholder perceptions that influence zakat management practices.

Primary data are collected through semi-structured interviews, direct observations, and document analysis to achieve data triangulation and increase the validity and reliability of the findings.

Semi-Structured Interviews: Interviews are conducted with key informants including BAZNAS officials (such as the Chairperson, vice-chairs, amil officers), muzakki (zakat payers), and mustahik (zakat beneficiaries). The interview guide covers topics related to organizational governance, zakat collection and distribution procedures, verification practices, transparency measures, challenges encountered, and stakeholder engagement. The semi-structured format allows for flexibility in exploring emergent themes while ensuring consistency across interviews.

Direct Observations: The researcher observes operational activities at the BAZNAS office and during zakat distribution events to capture real-time processes, interactions, and contextual factors that may not be fully articulated in interviews. Observational notes provide supplementary qualitative data enriching the understanding of organizational practices.

Document Analysis: Organizational documents including strategic plans, annual reports, financial statements, internal memos, and official communications are analyzed to verify interview data, examine governance policies, and assess transparency and accountability mechanisms. Publicly available data on zakat potentials, collection targets, and actual distributions provide quantitative context.

Purposive sampling is used to select participants who possess rich knowledge and experience relevant to zakat governance at BAZNAS Baubau. This includes senior management responsible for policy and decision-making, frontline staff executing zakat collection and distribution, and community members representing the payer and recipient groups. The sample size is determined by data saturation, ensuring that interviews continue until no new significant insights emerge.

Data are analyzed using thematic analysis, a systematic approach to identifying, coding, and interpreting patterns and themes within qualitative data. The analysis follows these stages:

- **Familiarization:** Transcribing interviews verbatim and reviewing observation notes and documents to build an initial understanding of the data.
- **Generating Initial Codes:** Systematically coding meaningful data segments relevant to governance factors, barriers, facilitators, and stakeholder perceptions.
- **Searching for Themes:** Grouping related codes into potential themes that reflect key issues impacting good governance in zakat services.
- **Reviewing Themes:** Refining and validating themes by checking coherence within each theme and distinctiveness between themes.
- **Defining and Naming Themes:** Developing clear definitions and labels for each theme to capture their essence comprehensively.
- **Reporting:** Synthesizing findings with supporting quotations and document excerpts to present a rich, contextual narrative.

Qualitative data analysis software (e.g., NVivo, Atlas.ti) may be employed to organize and manage the data effectively.

The research adheres to ethical standards by obtaining informed consent from all participants, ensuring anonymity and confidentiality of their responses, and providing the option to withdraw from the study at any point. Approval is obtained from an institutional research ethics committee prior to data collection. Additionally, the study respects cultural and religious sensitivities related to zakat practices and community norms.

To enhance credibility (trustworthiness) of the findings, the study employs methodological triangulation by using multiple data sources and collection methods. Member checking is conducted by sharing preliminary findings with selected participants for feedback and validation. A detailed audit trail documents all research procedures, decisions, and data analysis steps to ensure transparency and reproducibility.

RESULT AND DISCUSSION

Overview of Zakat Management at BAZNAS Baubau City

The data collected from organizational reports, interviews with officials, beneficiaries, and muzakki paint a comprehensive picture of zakat management practices at BAZNAS Baubau City. Over the past five years, the institution has recorded incremental growth in zakat potential, from approximately IDR 1 billion in 2020 to around IDR 1.5 billion in 2024. While it is encouraging that the institution's zakat collection capabilities are increasing, fluctuations in the number of muzakki—especially a dramatic decline in the year 2021—indicate challenges in maintaining consistent donors. These fluctuations coincide with disruptions caused by the COVID-19 pandemic and transitions to a new digital data recording system, which impacted reporting accuracy and donor engagement.

Despite the dip in muzakki numbers, the collected zakat funds rose, partly due to enhanced fundraising mechanisms including conventional in-person payment services and expanding digital payment channels such as QR codes, bank transfers, and payroll deductions for civil servants. These diversified payment methods have lowered barriers to zakat payment, accommodating different preferences and increasing ease of access for muzakki.

The distribution of zakat funds follows the Islamic eight asnaf categories, prioritizing the largest groups of beneficiaries: the fakir and miskin. However, zakat distribution also extends to programs in education, health, economic empowerment, and religious propagation (dakwah), showcasing a holistic approach to community development. Operational costs have fluctuated between 20% and 23% of the total received funds over the five-year period. While these costs are necessary to maintain operational functionality, they highlight the need for ongoing cost management to ensure maximum funds reach recipients.

Supporting Factors for Good Governance in Zakat Services

A cornerstone of BAZNAS Baubau's governance framework is its stringent mustahik verification system. This procedure involves layered verification steps: initial data collection, field assessments by amil officers, coordination with neighborhood committees (RT/RW), and ratification in official plenary meetings. According to interviewees, this thorough verification ensures that zakat funds are allocated to bona fide recipients, thereby minimizing potential leakages or misappropriation. This process enhances the institution's credibility and trust within the community, which is essential for sustaining donor confidence and institutional legitimacy.

The advancement of digital technologies represents a major enabling factor for BAZNAS Baubau. The adoption of e-payment systems, including QRIS and mobile apps, has significantly expanded payment convenience for muzakki, enabling them to fulfill zakat obligations efficiently and transparently. Digital systems support real-time data capture and monitoring, enabling administrators to track collection patterns, optimize distribution scheduling, and generate transparent reports accessible to stakeholders. This tech-driven approach has closed operational gaps prevalent in manual bookkeeping and reduced the risk of data loss or misreporting.

The professionalism and courteous manner of amil staff have received universal praise from muzakki and mustahik alike. Such positive interpersonal relations foster trust and encourage voluntary compliance with zakat obligations. Additionally, BAZNAS Baubau's concerted outreach efforts—including socialization via mosques, social media campaigns, and collaboration with public institutions—have raised awareness about zakat's importance and available services, effectively driving participation. These strategies support the governance principle of stakeholder engagement, broadening organizational reach and service legitimacy.

The institution leverages partnerships with various public and private sector actors, including local government officials, religious leaders, educational bodies, and neighborhood organizations. These collaborations facilitate logistic support, data sharing, awareness campaigns, and co-implementation of aid programs, particularly in remote or underserved areas. The resultant network creates an ecosystem conducive to efficient zakat delivery and governance transparency.

BAZNAS Baubau undertakes regular monitoring and evaluation of its zakat programs and administrative processes. Internal assessment reports and stakeholder feedback are used to refine procedures continuously, address emerging challenges, and document progress. This proactive adaptive management approach exemplifies responsiveness and accountability, reinforcing institutional effectiveness.

Inhibiting Factors and Challenges to Good Governance

Although digital tools have improved data handling, fragmentation remains an issue. The transition period marked by system upgrades saw irregularities and missing data, especially affecting muzakki records. Lack of integration across different data sources leads to discrepancies that complicate planning and performance measurement. Moreover, manual data entry in some administrative stages increases vulnerability to errors, reducing decision-making reliability.

The institution faces ongoing challenges in human capacity. Limited numbers of trained amil officers create workloads that hinder timely beneficiary engagement, needs assessment, and follow-up. Some personnel lack proficiency in modern digital tools or financial management techniques, which reduces operational efficiency. Capacity-building initiatives exist but require scaling up to meet growing institutional demands.

Administrative and operational expenditures remain a significant portion of BAZNAS Baubau's budget. Logistics, personnel salaries, and communication costs collectively limit the funds available for direct aid. Stakeholders express concern about optimizing expenditures without compromising service quality, suggesting the need for strengthened financial controls and cost reduction strategies, perhaps through technology adoption and volunteer engagement.

BAZNAS Baubau serves a widely dispersed population, with some beneficiaries residing in hard-to-reach areas due to geographic features or limited infrastructure. This dispersion inflates distribution costs, delays delivery, and complicates monitoring. These barriers make equitable zakat distribution difficult, risking exclusion of the most vulnerable groups in remote communities.

While zakat allocation to fakir and miskin groups is robust, other asnaf such as riqab (those formerly enslaved) and gharimin (debt-burdened individuals) receive little attention. This is partly due to the scarcity of these groups in the area or difficulties in identification and verification. This uneven coverage raises questions about the comprehensive inclusivity of zakat services and points to potential areas for program expansion and social research.

Despite educational efforts, some community members remain unaware or skeptical of zakat service processes, limiting voluntary engagement and increasing reliance on informal channels. Social stigmas related to receiving aid can discourage candid reporting of needs, impacting targeting effectiveness. Improved culturally sensitive communication strategies are needed to enhance participation and transparency.

Although no major corruption scandals have occurred, interviewees acknowledge risks related to informal practices, favoritism, and low oversight in some administrative areas. Strengthening formal policies on transparency, whistleblower protection, and independent audits are essential to maintaining public trust and ethical governance.

Impact on Effectiveness and Efficiency

Overall, the interplay of support and obstruction influences BAZNAS Baubau's governance outcomes. Effectiveness is illustrated in the consistent increase in zakat collection aligning closely with potential estimates, demonstrating success in mobilizing resources. Efficiency metrics indicate that over 85% of zakat funds are distributed after operational costs, reflecting competent resource management that rivals best practices in the non-profit sector.

The positive impact of timely zakat distribution, particularly during religiously significant periods such as Ramadan, is evident in beneficiary testimonials reporting improved access to essential goods, educational materials, and capital for productive activities. These outcomes align with zakat's socio-economic objectives and reinforce the importance of good governance in maximizing zakat's transformative potential.

However, continuous systemic improvements in data management, resource allocation, cost efficiency, and outreach are necessary to expand impact, enhance equity, and sustain community trust.

CONCLUSION AND RECOMMENDATION

This study has examined the factors supporting and inhibiting good governance in zakat services at BAZNAS Baubau City, providing nuanced insights into the complex dynamics of institutional management and service delivery within a localized context. The findings demonstrate that while BAZNAS Baubau exhibits strong practices such as rigorous verification systems, digital payment adoption, professional staff conduct, collaborative networks, and regular monitoring, it also faces significant challenges including data inconsistencies, capacity constraints, high operational costs, logistical hurdles, and uneven asnaf coverage.

The impact of these factors manifests in generally positive trends in zakat collection effectiveness and operational efficiency, contributing to tangible socio-economic benefits for mustahik. Nonetheless, addressing the identified barriers is essential to enhance institutional performance and public trust continuously.

Ultimately, the realization of good governance in zakat institutions is not static but an evolving process requiring sustained commitment, adaptive management, and inclusive stakeholder engagement. BAZNAS Baubau's experience offers valuable lessons for similar regional zakat agencies navigating governance complexities in pursuit of equitable and impactful zakat administration.

By implementing the proposed recommendations, BAZNAS Baubau can further strengthen its governance framework, optimize resource allocation, and expand zakat's transformative potential, thereby fulfilling its dual role as a religious obligation and a catalyst for social justice and sustainable development.

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