

## CHAPTER I

### INTRODUCTION

#### 1.1. Background of Research

Zakat, Infaq, and Shadaqah (ZIS) is an act of worship that is not only related to spiritual values but is also related to human relations that have social value in society. ZIS has very important benefits for social life from the point of view of Islamic teachings and the welfare of the people.<sup>1</sup> In addition to its relatively efficient and simple form and management mechanism, the ZIS Fund has high flexibility so that it can be used immediately to help mustahiq in emergency situations, support sustainable social programs, and accelerate poverty reduction and economic disparities.<sup>2</sup>

Zakat has great potential in helping to solve various social problems in Indonesia, such as poverty, education, and health; its implementation is still faced with a number of major challenges.<sup>3</sup> One of the main challenges is the low public awareness of the obligation to pay zakat, which has a direct impact on the low level of participation. With low participation, the amount of zakat funds collected is also limited, despite the huge potential of zakat.<sup>4</sup>

Based on the Law of the Republic of Indonesia Number 23 of 2011 concerning Zakat Management, it explains that zakat institutions in Indonesia are divided into two, namely the Amil Zakat Agency and the Amil Zakat Institution.<sup>5</sup> The National Amil Zakat Agency (BAZNAS) is an institution formed by the government that is tasked with managing zakat nationally, while the Amil Zakat

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<sup>1</sup> E Mulyasa, *Implementasi Kurikulum 2004 Panduan Pembelajaran KBK* (Bandung: Remaja Rosdakarya, 2005), 10.

<sup>2</sup> Pratiwi Rizki Mulyanto, "Analisis Implementasi Manajemen Organisasi Dalam Pengelolaan Dana Zakat Infak Dan Sedekah (Studi Kasus Lazis Jateng Cabang Solo)" (Universitas Islam Negeri (UIN) Raden Mas Said Surakarta, 2023), 30.

<sup>3</sup> Hasan Bastomi, "Optimalisasi Potensi Zakat: Sebuah Upaya Peningkatan Kesejahteraan Ummat," *Http://Ejournal.Uin-Suka.Ac.Id/JMD* 4, no. 2 (2018): 15.

<sup>4</sup> Ilham Alivian et al., "Faktor Rendahnya Kesadaran Masyarakat Dalam Membayar Zakat Di Indonesia," *Jurnal Ekonomi Islam* 14, no. 1 (2023): 7.

<sup>5</sup> Achmad Muchaddam Fahham, *Pengelolaan Zakat Di Indonesia* (Jakarta: Pusat Penelitian Badan Keahlian DPR RI, 2020), 12.

Institution (LAZ) is an institution formed by the community whose purpose is to collect, distribute, and utilize zakat funds.<sup>6</sup>

Good management of zakat funds by institutions can make zakat an economic instrument that has the power to alleviate poverty, open employment, increase income, and encourage the growth of the community's economy. This can be realized by increasing the amount of zakat revenue in the institution by continuing to make efforts to extract zakat funds.<sup>7</sup>

Indonesia is one of the countries with the largest Muslim majority population in the world. As a country with a majority Muslim population, Indonesia has one of the largest zakat potentials in the world.<sup>8</sup> Zakat collection in Indonesia has shown a significant increase in the last three years. In 2021, the National Amil Zakat Agency (BAZNAS) recorded that the total zakat collection reached IDR 17.9 trillion. In 2022, the national zakat collection reached IDR 22.43 trillion, an increase of 25% compared to the previous year.

This increase is in line with the strengthening of the digital-based zakat management system and closer collaboration between BAZNAS, Amil Zakat Institutions (LAZ), and business sector actors, including SOEs. Until the end of 2023, zakat collection is projected to continue to grow even though it has not reached the optimal potential of IDR 327 trillion. In 2023, zakat collection in Indonesia also shows a positive trend, supported by various strategic initiatives from the National Board of Zakat (BAZNAS) and Amil Zakat Institutions (LAZ).

The national target for zakat, infaq, sadaqah (ZIS), and other social religious funds (DSKL) reached Rp 33 trillion. Of this amount, the collection target by the central BAZNAS is set at IDR 9.2 trillion, while BAZNAS at the provincial and district/city levels is targeted at IDR 15.8 trillion, as well as LAZ contributions of IDR 7.9 trillion. The huge potential of zakat in Indonesia, which is estimated to

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<sup>6</sup> Holil, "Lembaga Zakat Dan Peranannya Dalam Ekuitas Ekonomi Sosial Dan Distribusi," *Jurnal Ekonomi Islam* 10, no. 1 (2019): 5.

<sup>7</sup> and Deni Lubis Nadilla Ambarfauziah Rulian, Lukytawati Anggraeni, "Analisis Faktor-Faktor Yang Memengaruhi Muzaki Dalam Memilih Organisasi Pengelola Zakat (OPZ): Studi Kasus Di Badan Amil Zakat Nasional Kota Bogor," *Jurnal Al-Muzara'ah* 3, no. 2 (2013): 21.

<sup>8</sup> Febriana Eka Maulida, "Analisis Pendayagunaan Dana ZIS Pada Program Mahasiswa Cerdas (Studi Kasus BAZNAS (Bazis) Provinsi DKI Jakarta)" (2019), 3.

reach Rp 326.7 trillion, is a challenge in itself to continue to increase the realization of zakat collection.<sup>9</sup>

**Figure 1** National Zakat Collection in 2021-2024



(Source: Outlook Zakat Indonesia 2025)

Based on the figure above, it shows that zakat management in Indonesia has increased. To achieve the maximum potential of zakat, closer collaboration between LAZ, the government, and the wider community is needed. With the right strategy, zakat collection in Indonesia is expected to continue to grow and have a greater positive impact in the coming years and can continue to increase its role in empowering people and encouraging economic growth based on social justice.<sup>10</sup>

Based on research conducted by Clarashinta Sophisticated, Khusnul Fikriyah, and Ach. Yasin, it was identified that Indonesia has a huge potential for zakat. However, the realization of its collection is still far below the existing potential. This gap shows that there are still many Muslims who are less motivated to channel zakat through official institutions. This research emphasizes the importance of identifying factors that influence compliance in paying zakat in order to formulate more effective policies for increasing zakat collection.<sup>11</sup>

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<sup>9</sup> Badan Amil Zakat Nasional, "Outlook Zakat Indonesia 2025," Pusat Kajian Strategi Baznas, 2024, 21.

<sup>10</sup> Moch. Zainuddin Richma Sholawati, Nilna Fauza, "Pengelolaan Dana ZIS Untuk Meningkatkan Kesejahteraan Mustahik Dalam Mewujudkan Sustainable Development Goals (SDGs)," *Https://Jurnalfebi.Iainkediri.Ac.Id/Index.Php/Proceedings* 1, no. 2 (2022): 11.

<sup>11</sup> Ach. Yasin Clarashinta Canggih, Khusnul Fikriyah, "Potensi Dan Realisai Dana Zakat Indonesia," *Al-Uqud: Journal of Islamic Economics* 1, no. 1 (2017): 16.

Research by Noor Amelia also highlights that although the zakat funds collected have increased every year, the amount is still far from the potential. One of the reasons is that many muzakki choose to channel zakat directly to mustahik, which makes it unrecorded in the zakat collection data by official institutions. This shows the need for a strategy to encourage muzakki to channel zakat through official institutions so that its distribution can be more effective and well recorded.<sup>12</sup>

Social and humanitarian issues are interrelated phenomena and pose a major challenge to society. Social problems refer to conditions or behaviors that deviate from the norms and values of society, thus disturbing the social balance and welfare of society. Examples of social problems include poverty, unemployment, social inequality, violence, and neglect. These problems arise due to various factors, such as economic, cultural, or individual or group shortcomings in adjusting to the prevailing norms.<sup>13</sup>

Meanwhile, humanitarian issues focus on conditions that threaten human rights and the survival of human life in dignity. These problems often arise from natural disasters, armed conflicts, famine, refugee crises, or genocide. In Indonesia, natural disasters such as earthquakes, tsunamis, floods, and landslides triggered by its geographical characteristics are one of the main causes of humanitarian crises. In addition, at the global level, conflicts such as those in Syria, Yemen, and between Israel and Palestine create humanitarian tragedies involving mass displacement, famine, and human rights violations. These social and humanitarian issues demand serious attention as they have far-reaching impacts on the well-being of society, both locally and globally.<sup>14</sup>

The presence of LAZIS Jateng Solo aims to manage zakat, infaq, and sadaqah (ZIS) funds professionally and transparently and distribute them for social

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<sup>12</sup> Noor Amelia, "Analisis Potensi Zakat Dalam Upaya Pengentasan Kemiskinan Di Kalimantan Selatan," *Jurnal Humaniora Teknologi* 2, no. 1 (2016): 9.

<sup>13</sup> Mirza Nasution, "Peranan Hukum Dalam Penyelesaian Masalah-Masalah Sosial" (Universitas Sumatera Utara: USU digital Library, n.d.), 1–2.

<sup>14</sup> Aina Nurdiyanti, "Pembinaan Civic Virtue Di Bidang Sosial Melalui Praktik Filantropi Dan Voluntarisme (Studi Kasus Gerakan Sosial-Kemanusiaan Let's Act Indonesia)" (Universitas Pendidikan Indonesia, 2019), 2.

and humanitarian purposes. The existence of this institution is important because in the midst of social challenges faced by society, such as poverty, natural disasters, and injustice, ZIS funds can be utilized to provide direct assistance to mustahiq, improve their quality of life, and achieve social welfare.

The social and humanitarian programs run by LAZIS Central Java Solo need to be researched by linking it to the perspective of Maqashid Syariah because the management of ZIS funds must be based on the larger goals of Islamic law, namely safeguarding the interests of the people, such as protecting human lives, property, and dignity, and creating social balance.

In this study, the researcher only focused on one principle of maqashid sharia, namely hifdzu nafs. The reason is that Hifdzu Nafs was chosen because it is in line with the main goal of social and humanitarian programs, which is to protect and maintain the survival of people affected by crises or in vulnerable conditions. The program focuses on meeting basic needs, such as the provision of food, health services, and emergency assistance, aiming to prevent the risk of hunger, disease, and other social impacts. In addition, this program also plays a role in supporting the survival of the community by providing access to resources that can help them survive and rise from difficult conditions. Thus, the management of ZIS funds in social and humanitarian programs reflects the implementation of Hifdzu Nafs as part of the sharia maqashid.

This is in line with the research of Fitria Nisa and Jadmiko that the Hifdzu Nafs principle is applied through the provision of complete work tools and health insurance for employees, which aims to protect the lives and health of individuals involved in waste bank management. This shows that life protection efforts are not only limited to direct assistance in emergency situations but also include preventive aspects that ensure the well-being of individuals in daily activities.<sup>15</sup>

LAZIS Central Java is the Amil Zakat, Infaq, and Shadaqah Al-Ihsan Institution of Central Java, a non-profit institution engaged in the management of

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<sup>15</sup> M Arif Kurniawan Annisa Nur Fitriana, Eko Priyojadmiko, "Analisis Of Maqashid Sharia And Fiqih Al-Bi'ah On Waste Banks In Realizing Green Economy In Bantul District," *Journal of Global Business and Management Review* 5, no. 2 (2023): 10.



Ziswaf resources. As a provincial-level LAZ in accordance with the Islamic Guidance Decree of the Ministry of Religion of the Republic of Indonesia No. 947 of 2023. LAZIS Central Java Solo has a number of privileges that make it one of the leading zakat management institutions, especially in answering social and humanitarian problems in Central Java. The main focus includes three crucial issues, namely alleviating extreme poverty, reducing stunting rates, and reducing the unemployment rate. In its efforts, this institution targets the empowerment of more than 86,000 beneficiaries in the coming year.

In 2023, LAZIS Central Java has succeeded in providing compensation to 92,053 beneficiaries while reducing the poverty rate by 3% in the Central Java region. This success reflects LAZIS Central Java's commitment to optimally utilizing Zakat, Infaq, and Shadaqah (ZIS) funds to improve community welfare. In addition, this institution stands out in building information networks through collaboration with the media, expanding the reach of humanitarian messages, and promoting zakat to the wider community. With a strategic approach based on community empowerment and partnerships, LAZIS Central Java Solo is able to be at the forefront of supporting humanitarian actions while answering social challenges holistically. This emphasizes the importance of the role of zakat institutions in supporting the achievement of inclusive and sustainable welfare.

Therefore, the reason why the researcher chose this title is because the researcher wants to analyze the Social and Humanitarian program whether it is in accordance with *the sharia maqhasid*. For this reason, the author is interested in researching the management of ZIS with the research title **"MANAGEMENT OF ZIS FUNDS IN SOCIAL AND HUMANITARIAN PROGRAMS FROM THE PERSPECTIVE OF MAQASHID SHARIA IN LAZIS CENTRAL JAVA SOLO"**

### **1.2. Problem Formulation**

Based on the background description above, the problems in this study will be formulated as follows:

1. How is the management of ZIS funds in the Social and Humanitarian program at LAZIS Jateng Solo?

2. How is the analysis of maqashid sharia principles on social and humanitarian programs at LAZIS Jateng Solo?

### **1.3. Purposes of Research**

In accordance with the formulation of the problem above, the objectives of the problem in this study are as follows:

1. To find out the management of ZIS funds in the Social and Humanitarian program at LAZIS Jateng Solo.
2. To analyze the application of maqashid sharia principles in social and humanitarian programs at LAZIS Jateng Solo.

### **1.4. Benefits of Research**

This research is expected to provide research benefits, among others:

#### **1.4.1 Theoretical Benefits**

- a. This research is expected to add insight and broaden understanding of the management of ZIS funds based on Maqashid Syariah.
- b. Understand how the application of Maqashid Sharia principles is applied in the management of zakat funds to achieve social justice, the welfare of the people, and the sustainability of social programs.
- c. This research is expected to enrich the scientific treasury related to the management of zakat funds, with a focus on the application of Maqashid Sharia principles in achieving sustainable social goals.

#### **1.4.2 Practical Benefits**

- a. This research is expected to provide guidance for LAZIS Jateng Solo in optimizing the management of ZIS funds in order to increase the effectiveness and sustainability of its management.
- b. This research is expected to broaden the understanding of the management of ZIS funds in social and humanitarian programs and provide deeper insight into the application of Maqashid Sharia to achieve sustainability and social justice for mustahik.
- c. This research is expected to provide a deeper understanding and information about the importance of applying Maqashid Syariah

principles and their impact on more effective and targeted social and humanitarian programs.

### 1.5. Literature Review

The effort needed in conducting a study is that researchers need a study that is supported by previous research. There are several previous studies as follows:

First, according to research written by Romi Ittaqi Robby with the title *“Management of Zakat, Infaq, and Shadaqah Fund Management for Natural Disaster Victims at the Al Falah Social Fund Foundation Malang.”*<sup>16</sup> This study aims to identify the reasons behind the opening of humanitarian programs by YDSF to help victims of natural disasters, analyze the methods and techniques used by YDSF in distributing funds to victims, and provide recommendations for YDSF in the management of zakat, infaq, and shadaqah funds to be more effective and targeted in helping people in need. The results of the discussion regarding the management of zakat, infaq, and shadaqah funds by the Al Falah Social Fund Foundation (YDSF) for victims of natural disasters show that YDSF opens humanitarian programs in response to community needs, driven by concern and the principle of helping in Islam. The research method used in this study is empirical research or field research with a qualitative approach.

Second, according to research written by Iin Safira with the title *“Management of Alms Fund Management at the Peduli Ummat Baitul Askhiya Foundation, Mataram City.”*<sup>17</sup> This study aims to understand and explain how the foundation manages alms funds, as well as to provide a detailed view of the management practices applied in the social and religious context in the surrounding community. The results showed that the Peduli Ummat Baitul Askhiya Foundation has a good management structure and well-organized plans to help underprivileged communities. The programs implemented by the foundation are social, religious, and humanitarian in nature, which is the foundation of the foundation's

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<sup>16</sup> Romi Ittaqi Robby, “Manajemen Pengelolaan Dana Zakat, Infaq, Dan Shadaqah Untuk Korban Bencana Alam Di Lembaga Yayasan Dana Sosial Al Falah Malang,” *Journal of Family Studies* 3, no. 3 (2019): 9.

<sup>17</sup> Iin Safira, “Manajemen Pengelolaan Dana Sedekah Pada Yayasan Peduli Ummat Baitul Askhiya Kota Mataram” (Universitas Islam Negeri Mataram, 2022), 50.



establishment and is widely known in the community. Thus, this research focuses not only on the aspect of fund management but also on the social impact generated by the foundation in improving community welfare. The method used in this research is a qualitative method with a phenomenological approach.

Third, according to research written by Enceng Iip Syaripudin and Imel Nuraeni with the title “*Mechanism of Management and Distribution of Zakat, Infaq, and Sadaqah at Daarut Tauhid Peduli Garut.*”.<sup>18</sup> The purpose of this study is to analyze the mechanism of management and distribution of zakat, infaq, and alms (ZIS) at Daarut Tauhid Peduli Garut and ensure its suitability with Islamic law to improve justice and community welfare. The results of the discussion show that ZIS management is carried out in accordance with the Qur'an, Hadith, fiqh zakat, and the fatwa of the Sharia Council, ensuring trustworthiness, accountability, and professionalism. The distribution mechanism is structured in two programs: charity (one-time use) and empowerment (sustainable) with five pillars, including the Economic Pillar to provide business capital, evaluation process: Before distribution, a feasibility assessment is carried out, which is discussed in a meeting forum to determine its feasibility. The research method used is descriptive qualitative. This method aims to provide a clear and detailed description of the implementation of ZIS management according to Islamic law.

Fourth, according to research written by Rapi Saputra with the title “*Management of Zakat, Infaq, Sgadaqah (ZIS) Funds through the Clean Water Program by LAZNAS Chevron Rumbai.*”.<sup>19</sup> The purpose of this research is to analyze how the management of ZIS funds can meet the clean water needs of the community, especially in clean water crisis areas, and measure the effectiveness of the program implemented by LAZNAS Chevron Rumbai. The results of the discussion show that the clean water program from LAZNAS Chevron Rumbai functions as a clean water facility assistance for people who lack access. Fund

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<sup>18</sup> Enceng Iip Syaripudin and Imel Nuraeni, “Mekanisme Pengelolaan Dan Pendistribusian Zakat, Infak Dan Sedekah Di Daarut Tauhid Peduli Garut,” *Journal Hukum Ekonomi Syariah* 1, no. 1 (2022): 6.

<sup>19</sup> Rapi Saputra, “Pengelolaan Dana Zakat, Infaq, Sgadaqah (ZIS) Melalui Program Air Bersih Oleh LAZNAS Chevron Rumbai” (Universitas Islam Negeri Sultan Syarif Kasim Riau, 2021), 49.

management is done through open donations, including zakat, infaq, and shodaqoh. In addition, the success of the business capital program by other amil zakat institutions also shows its effectiveness in improving the community's economy. The program not only focuses on clean water distribution but also contributes to improving the quality of life of the community through economic empowerment. This research uses a descriptive qualitative approach, which aims to provide a detailed description of the management of ZIS funds in the clean water program.

Fifth, according to research written by Namiya Ma'isyatina with the title *“Management Strategy of Zakat, Infaq, and Sadaqah Funds through Programs and Social Gait at KSPPS BMT Istiqlal Pekalongan.”*<sup>20</sup> This study aims to explore and explain the management strategy of zakat, infaq, and alms (ZIS) funds at KSPPS BMT Istiqlal Pekalongan and to understand the effectiveness of ZIS management and its impact on society. The results of the discussion show that ZIS management at KSPPS BMT Istiqlal Pekalongan is carried out by planning, organizing, and supervising, but not maximally. ZIS funds are dominated by internal institutions, with productive and consumptive distribution. The constraints of ZIS management include lack of public awareness, limited human resources, and the need for better planning and supervision. There needs to be an effort to increase public awareness and improve the ZIS management system so that the distribution is more effective. This research uses a qualitative method with a descriptive approach.

**Table 1** Similarities and Differences of Previous Research

Name	Research Title	Research Method	Similarities	Differences
Romi Ittaqi Robby	Management of Zakat, Infaq, and Shadaqah Funds for Natural Disaster	Qualitative Descriptive	Both focus on managing social funds to help the community	The difference is in the approach and theoretical

<sup>20</sup> Namiya Ma'isyatina, “Strategi Pengelolaan Dana Zakat, Infaq, Sedekah Melalui Program Dan Kiprah Sosial Di KSPPS BMT Istiqlal Pekalongan” (Universitas Islam Negri, 2024), 70.

	Victims at Al Falah Social Fund Foundation Malang			framework used, where researchers emphasize the maqashid sharia perspective in managing these funds.
Iin Safira	Management of Alms Fund Management at the Peduli Ummat Baitul Askhiya Foundation, Mataram City	Qualitative Descriptive	Both studies focus on the management of funds for social purposes	Previous research focused on the management of alms funds at the Peduli Ummat Baitul Askhiya Foundation, while researchers focused on the management of ZIS funds from the Maqashid Syariah perspective at LAZIS Jateng Solo.

Indah Puji Amalia, Ali Rama	Analysis of the Effectiveness of the Management of Zakat, Infaq, Shadaqah Funds	Qualitative and Quantitative	Focus on the management of Zakat, Infaq, and Alms (ZIS) funds	The researcher uses the perspective of maqashid sharia, while YBM PLN focuses on analyzing effectiveness and efficiency without this emphasis.
Enceng Iip Syaripudin, Imel Nuraeni	Mechanism of Management and Distribution of Zakat, Infaq and Sadaqah at Daarut Tauhid Peduli Garut.	Qualitative Descriptive	Both discuss the management and distribution of zakat, infaq, and sadaqah (ZIS) funds.	Previous research emphasized the analysis of ZIS management and distribution mechanisms at Daarut Tauhid Peduli Garut, while researchers focused on the management of ZIS funds in the context

				of social and humanitarian programs from the maqashid sharia perspective.
Rapi Saputra	Management of Zakat, Infaq, Sgadaqah (ZIS) Funds through Clean Water Program by LAZNAS Chevron Rumbai	Qualitative Descriptive	Both discuss the management of Zakat, Infaq, and Shodaqoh (ZIS) funds in the context of amil zakat institutions, and aim to analyze the impact of the program on society and meet social needs with an approach that is in accordance with sharia principles.	Previous research focused on clean water programs as a specific type of assistance, while researchers discussed the management of ZIS funds in a broader context related to social and humanitarian programs with a maqashid sharia perspective.



Namiya Ma'isyatina	Management Strategy of Zakat, Infaq, Sadaqah Funds through Social Programs and Kiprah at KSPPS BMT Istiqlal Pekalongan	Qualitative Descriptive	Both focus on the management of Zakat, Infaq, and Sadaqah (ZIS) funds.	Previous research focused on general management strategies in the context of Islamic social finance, while researchers examined ZIS management from the maqashid sharia perspective through social and humanitarian programs.
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## 1.6. Research Method

### 1.6.1 Type of Research

This type of research is field research with a qualitative approach. Qualitative method is a research procedure that produces descriptive data in the form of words and oral from the behavior of the people observed.<sup>21</sup> In qualitative research, interactive strategies are strategies used such as direct observation and participation, interviews, documents, and other methods. Because the main purpose of qualitative research is to reveal and describe and

<sup>21</sup> Sandu Siyoto & M. Ali Sodik, *Dasar Metodologi Penelitian* (Yogyakarta: Literasi Media Publishing, 2015), 27.

the second goal is to explain and describe, qualitative research combines the circumstances and phenomena studied.<sup>22</sup>

By its nature, qualitative research is research that is used to understand the phenomena experienced by research subjects such as behavior, perceptions, motivations, actions, and others. Overall, by way of description in the form of words and language in a special context by utilizing various natural methods.<sup>23</sup> In this study, researchers approached the existing parties at Lazis Jateng Solo by asking questions about how the management of ZIS funds in social and humanitarian programs is viewed from the perspective of maqasid sharia at LAZIS Jateng Solo. Researchers describe the data obtained by direct interviews and observations to the institution and beneficiaries of the program. Therefore, the author uses qualitative research methods in this research.

#### **1.6.2 Research Object**

The object of research is a condition that describes or explains a situation of the object to be studied to get a clear picture of the research.<sup>24</sup> The location in this research was conducted at Lazis Jateng Solo, which is located at Jl. Jenderal Basuki Rahmat No.50B, Jajar, Laweyan District, Surakarta City, Central Java 57144.

The reason researchers chose LAZIS Jateng Solo as the object of research is because this institution has successfully managed Zakat, Infaq, and Shadaqah (ZIS) with a clear focus on alleviating extreme poverty, reducing stunting, and reducing unemployment, and showing a real impact in improving the welfare of the people of Central Java. This research was conducted in stages, starting from the planning process, preparing interview guidelines, and then collecting field data. This research was carried out as much as possible to get maximum results and accurate data according to the rules.

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<sup>22</sup> Lexy J. Moleong, *Metodologi Penelitian Kualitatif* (Bandung: PT Remaja Rosdakarya, 2017), 7.

<sup>23</sup> Muh. Fitrah & Luthfiyah, *Metodologi Penelitian, Penelitian Kualitatif, Tindakan Kelas Kasus & Studi*, ed. CV. Jejak (Sukabumi, 2017), 45.

<sup>24</sup> M.A Dr. Drs. H. Rifa'i Abubakar, *Pengantar Metodologi Penelitian*, Cetakan Pe (Yogyakarta: SUKA-Press UIN Sunan Kalijaga, 2021), 47.

### 1.6.3 Data Sources

Researchers used two data sources in this study, namely: primary data and secondary data.

#### 1.1.1.1 Primary Data Source

Primary data is a data source that is generated directly by researchers without intermediaries such as interviews with sources in the field.<sup>25</sup> In this study, researchers obtained primary data through researchers observing the location environment (observation), as well as interviews related to the research discussion by asking questions that researchers had prepared beforehand. Researchers obtained primary data by conducting direct interviews with the head of the LAZIS Jateng Solo office and beneficiaries of the social and humanitarian program. Then make observations to LAZIS Jateng Solo and corroborate them with other documentation.

#### 1.6.3.2 Secondary Data Source

Secondary data is data obtained and collected from various existing sources.<sup>26</sup> Secondary data sources can be obtained from books, articles, and journals, such as the Maqashid Syariah book, related to the problem under study. Secondary data is obtained from internal documents of LAZIS Jateng Solo, such as the website, annual report, ZIS distribution report, and social program documentation. This data is used to strengthen the analysis of the effectiveness of ZIS fund management.

### 1.6.4 Data Collection

In qualitative research, the quality of research is highly dependent on the quality and completeness of the data produced. The questions that are always considered in data collection are what, who, where, when, and how. Qualitative research relies on triangulation of data generated from three methods: interviews, participant observation, and review of organizational records (document records). In qualitative research, other data collection

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<sup>25</sup> Muslich Lutfi Syafrizal Helmi Situmorang, *Analisis Data Untuk Riset Manajemen Dan Bisnis* (Medan: Perpustakaan Nasional, 2014), 3.

<sup>26</sup> Sugiyono, *Metodelogi Penelitian Kuantitatif, Kualitatif Dan R&D*. (Bandung: ALFABETA, 2013), 11.

methods use observation, documentation, and interviews.<sup>27</sup> The following are the techniques used to collect data in this study:

#### **1.6.4.1 Observation**

Observation technique is one of the data collection techniques used by researchers to make systematic observations and records of the objects under study, both in artificial situations that are specifically held (laboratory) and in natural or actual situations (field).<sup>28</sup> In this study, researchers used direct observation techniques. Direct observation is an observation made by the researcher of the object under study directly (without intermediaries).<sup>29</sup> which examines related to the analysis of ZIS fund management in the Social and Humanitarian program from the maqasid sharia perspective at LAZIS Jateng Solo.

#### **1.6.4.2 Interview**

An interview is a way of collecting data in research that is used to find out things in depth. Interviews are conducted through direct question and answer with the object used as research.<sup>30</sup> The interviews conducted by researchers used direct and structured interviews. Structured interviews are also called standardized interviews, where the structure of the questions has been predetermined with answer choices that are also available.<sup>31</sup> The interview was conducted directly with the leadership of LAZIS Jateng Solo and mustahik as beneficiaries. Interview questions are designed to explore information about the process of collecting, managing, and distributing ZIS funds and their impact on mustahik welfare. Researchers chose the interview method because it can obtain more data from respondents for research needs.

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<sup>27</sup> Risky Kawasati Iryana, "Teknik Pengumpulan Data Metode Kualitatif," *Sorong: Sekolah Tinggi Agama Islam Negeri (STAIN) Sorong*, 2019, 20.

<sup>28</sup> Sudarsono, "Penerapan Metode Penemuan Terbimbing Dalam Pembelajaran Persegi Panjang," *Jurnal Pendidikan Agama* 4, no. 2 (2014): 6.

<sup>29</sup> Maman Abdurrahman dan Sambas ali Muhidin, *Panduan Praktis Memahami Penelitian (Bidang Sosial-Administrasi-Pendidikan)* (Bandung: CV Pustaka Setia, 2011), 85.

<sup>30</sup> S.H. Dr. Bachtiar, *Metode Penelitian Hukum*, n.d., 142.

<sup>31</sup> Andre Tersiana, *Metode Penelitian* (Yogyakarta: Yogyakarta, 2018), 12.

The following table shows the number of respondents to be interviewed, which is 3 people, including:

**Table 2** Number of Respondents Interviewed

No	Responden's Name	Position	Total (People)
1	Riza Ade Saputra	Leader of LAZZIS Central Java Solo	1
2	Wachid dan Sri Hartutik	Beneficiaries	2
<b>Total</b>			<b>3</b>

#### 1.6.4.3 Documentation

Documentation is a research data collection technique by recording past events related to the problem in the form of books, notes, newspapers, transcripts, and so on. In this study, it complements the results of researchers in collecting research data through observation and interviews.<sup>32</sup>

#### 1.6.5 Data Analysis Method

In this study, the data analysis technique used was descriptive analysis. Descriptive analysis is a research method that involves collecting data in accordance with the actual, then the data is compiled, processed, and analyzed to be able to provide an overview of the existing problems. In descriptive analysis, data is usually displayed in the form of ordinary tables or frequency tables, graphs, bar charts, line diagrams, pie charts, measures of data concentration, measures of data distribution, and so on.<sup>33</sup>

Data analysis is the process of managing and explaining data so that it is easier to understand and is useful from new information related to research,

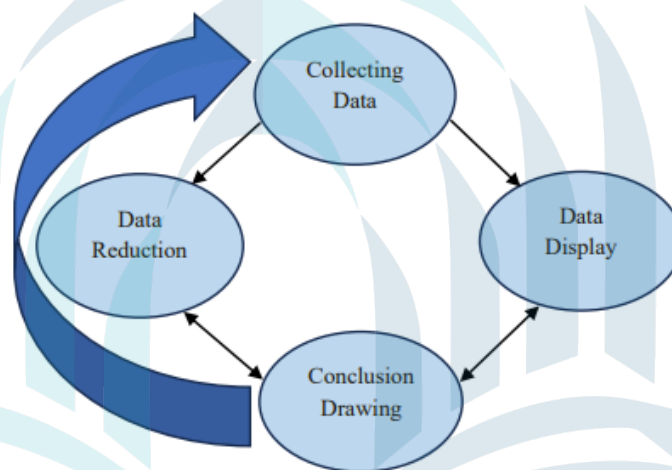
<sup>32</sup> Zakiyah Fitri Firdausiyah, "Penerapan Manajemen Risiko Terhadap Pembiayaan Bermasalah (Studi Pada BMT Masalahah Cabang Wagir Kabupaten Malang)" (Universitas Islam Negeri (UIN) Maulana Malik Ibrahim, 2019), 73.

<sup>33</sup> Sugiyono, *Metode Penelitian Kuantitatif, Kualitatif Dan R & D* / Sugiyono (Bandung: Alfabeta, 2014), 7.



and then conclusions are made.<sup>34</sup> The nature of analysis in qualitative research is the description of what phenomena occur (descriptive) accompanied by an interpretation of the meaning contained behind the appearance (interpretive). The process of analyzing this research was carried out starting from reading, studying, and reviewing data using steps according to Miles and Huberman, including the following:<sup>35</sup>

**Figure 2** Miles and Huberman Qualitative Analysis Method (Triangulation)



#### 1.6.5.1 Data Reduction Stage

At this stage, researchers conducted a data reduction process as an important part of the analysis. Data reduction includes selecting, simplifying, abstracting, and transforming raw data obtained from field notes. This process takes place throughout data collection in qualitative research. The reduction stage includes summarizing, coding, identifying themes, grouping, separating data, and writing memos.<sup>36</sup>

Through this process, the researcher can filter the information obtained, emphasizing the data that is most relevant to the research questions. Data reduction also includes identifying key themes, patterns,

<sup>34</sup> Dhian Tyas Untari, *Metodologi Penelitian: Penelitian Kontemporer Bidang Ekonomi Dan Bisnis*, ed. Pena Persada (Jakarta, 2018), 44.

<sup>35</sup> B. Mathew Dan Michael Huberman Miles, *Analisis Data Kualitatif Buku Sumber Tentang Metode-Metode Baru* (Jakarta: UIP, 1992), 15.

<sup>36</sup> Moleong Levy J, *Metodologi Penelitian Kualitatif* (Bandung: Remaja Rosdakarya, 2004), 54.

and important details that emerge from the data. Thus, researchers can manage data more effectively, facilitate analysis, and gain meaningful insights in the next stage of research.<sup>37</sup>

#### **1.6.5.2 Data Presentation**

At this stage, researchers organize information to facilitate drawing conclusions and taking action. The presentation of qualitative data can be in the form of narrative text, field notes, matrices, graphs, networks, or charts, which combine information in a structured and easy-to-understand manner. This allows researchers to see the situation that is happening, evaluate whether the conclusions drawn are correct, or need to do further analysis.<sup>38</sup> Data presentation aims to enable researchers to understand what is happening and plan the next action to be taken. This stage is very important because it transforms raw data into a structured format that can facilitate discussion and interpretation in the next part of the research.<sup>39</sup>

#### **1.6.5.3 Conclusions and Data Verification**

Drawing conclusions is one of the qualitative data analysis techniques. Inference is the result of analysis that can be used to take action. This stage is the stage of drawing conclusions from all the data that has been obtained as a result of the research. Drawing conclusions or verification is an attempt to find or understand meaning, regularity, patterns, explanations, causal flow, or propositions. By being receptive to new information, researchers can increase the reliability and depth of conclusions drawn from research.<sup>40</sup>

### **1.7. Systematization of Discussion**

The systematics of the discussion formulated is to systematize the discussion in the research to be carried out. In this study, the authors compile a systematic discussion that is divided into four chapters, where each chapter

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<sup>37</sup> Virginia Braun and Victoria Clarke, "Using Thematic Analysis in Psychology," *Qualitative Research in Psychology* 3, no. 2 (2006): 77.

<sup>38</sup> Ahmad Rijali, "Analisis Data Kualitatif," *Jurnal Alhadharah* 17, no. 33 (2018): 94.

<sup>39</sup> John W Creswell, *Qualitative Inquiry and Research Design: Choosing Among Five Approaches* (Amerika: Sage Publications, 2013), 179.

<sup>40</sup> Miles, *Analisis Data Kualitatif Buku Sumber Tentang Metode-Metode Baru*, 17.

consists of sub-chapters that are closely related and become a unified whole related to one another. The systematic discussion is as follows:

#### **CHAPTER 1: INTRODUCTION**

In this chapter the author will describe the background of the problem, problem formulation, research objectives, research usefulness, previous research, research methods, and systematic discussion. This chapter one is the initial foothold of research to be developed in subsequent chapters.

#### **CHAPTER II: THEORETICAL STUDY**

In this chapter the author will explain ZIS management, social and humanitarian programs, and maqasid sharia. This chapter contains information about ZIS management, social and humanitarian programs, and maqasid sharia.

#### **CHAPTER III: RESULTS AND DISCUSSION**

In this chapter the author will explain the description of research data, which discusses the general description of Lazis Jateng Solo, as well as the management of ZIS funds in social and humanitarian programs in terms of the Maqashid Syariah perspective at LAZIS Jateng Solo.

#### **CHAPTER IV: CLOSING**

In this chapter, after explaining and learning about the theories related to this research, the author will describe some conclusions from the research results, which are the culmination of the research, and provide suggestions.