

Table Of Content

Journal Cover	2
Author[s] Statement	3
Editorial Team	4
Article information	5
Check this article update (crossmark)	5
Check this article impact	5
Cite this article	5
Title page	6
Article Title	6
Author information	6
Abstract	6
Article content	7

Academia Open



By Universitas Muhammadiyah Sidoarjo

Originality Statement

The author[s] declare that this article is their own work and to the best of their knowledge it contains no materials previously published or written by another person, or substantial proportions of material which have been accepted for the published of any other published materials, except where due acknowledgement is made in the article. Any contribution made to the research by others, with whom author[s] have work, is explicitly acknowledged in the article.

Conflict of Interest Statement

The author[s] declare that this article was conducted in the absence of any commercial or financial relationships that could be construed as a potential conflict of interest.

Copyright Statement

Copyright © Author(s). This article is published under the Creative Commons Attribution (CC BY 4.0) licence. Anyone may reproduce, distribute, translate and create derivative works of this article (for both commercial and non-commercial purposes), subject to full attribution to the original publication and authors. The full terms of this licence may be seen at <http://creativecommons.org/licences/by/4.0/legalcode>

EDITORIAL TEAM

Editor in Chief

Mochammad Tanzil Multazam, Universitas Muhammadiyah Sidoarjo, Indonesia

Managing Editor

Bobur Sobirov, Samarkand Institute of Economics and Service, Uzbekistan

Editors

Fika Megawati, Universitas Muhammadiyah Sidoarjo, Indonesia

Mahardika Darmawan Kusuma Wardana, Universitas Muhammadiyah Sidoarjo, Indonesia

Wiwit Wahyu Wijayanti, Universitas Muhammadiyah Sidoarjo, Indonesia

Farkhod Abdurakhmonov, Silk Road International Tourism University, Uzbekistan

Dr. Hindarto, Universitas Muhammadiyah Sidoarjo, Indonesia

Evi Rinata, Universitas Muhammadiyah Sidoarjo, Indonesia

M Faisal Amir, Universitas Muhammadiyah Sidoarjo, Indonesia

Dr. Hana Catur Wahyuni, Universitas Muhammadiyah Sidoarjo, Indonesia

Complete list of editorial team ([link](#))

Complete list of indexing services for this journal ([link](#))

How to submit to this journal ([link](#))

Article information

Check this article update (crossmark)



Check this article impact (*)



Save this article to Mendeley



(*) Time for indexing process is various, depends on indexing database platform

Implementation of Zakat Core Principles in NU CARE LAZISNU Surabaya

Moh. Taufik Hidayah, 210721100236@student.trunojoyo.ac.id, (1)

Faculty of Islamic Studies, Universitas Trunojoyo Madura, Indonesia

Dony Burhan Nur Hasan, donyburhan@trunojoyo.ac.id, (0)

Faculty of Islamic Studies, Universitas Trunojoyo Madura, Indonesia

⁽¹⁾ Corresponding author

Abstract

General Background: Zakat, Infaq, and Sadaqah (ZIS) are foundational instruments in Islamic finance aimed at achieving social justice and reducing poverty. **Specific Background:** Despite Indonesia's immense zakat potential, its realization and distribution remain suboptimal due to low public understanding and uneven governance. **Knowledge Gap:** Prior studies have not sufficiently analyzed how grassroots zakat institutions adopt the Zakat Core Principles (ZCP), particularly regarding transparency, efficiency, and empowerment. **Aims:** This study investigates the application of ZCP in the distribution of ZIS at NU CARE LAZISNU Simokerto, a local zakat management unit under Nahdlatul Ulama. **Results:** The findings reveal that NU CARE LAZISNU Simokerto successfully implements various ZCP aspects, including legal compliance, accountability, internal and external audits, financial transparency, professional amil training, and a dual strategy in ZIS distribution (consumptive and productive). **Novelty:** Unlike previous studies focusing on national institutions, this study provides an in-depth look at a grassroots-level zakat organization, highlighting its operational alignment with 18 ZCP indicators. **Implications:** The NU CARE LAZISNU Simokerto model illustrates how structured governance and community engagement can optimize zakat management and serve as a replicable framework for similar institutions, potentially transforming mustahik into muzakki through productive programs.

Highlights:

ZCP standards can be implemented effectively even at local branch levels.

Professionalism and audit mechanisms ensure targeted ZIS distribution.

Productive empowerment shifts mustahik toward economic self-reliance.

Keywords: Zakat Core Principles, zakat governance, LAZISNU, financial transparency, productive empowerment

Published date: 2025-06-23 00:00:00

Introduction

Zakat, infaq, and sadaqah (ZIS) are important tools in the Islamic financial system designed to reduce social inequality and improve people's welfare. Indonesia, as a country with a majority Muslim population, has a huge potential for zakat. This potential has the opportunity to have a positive impact on community welfare and play a role in reducing poverty levels [1]. The function of zakat is very broad and not just helping others. First, zakat is a form of belief and confidence in Allah SWT, which can foster noble ethics, especially a high sense of humanity. Zakat also plays a role in cleaning the nature of miserliness and materialistic attitudes, as well as purifying property. Second, zakat functions as a means to help mustahik to live a better and dignified life. Third, zakat becomes the foundation of strong social relations between financially well-off individuals and those who devote themselves in the way of Allah SWT. Fourth, zakat acts as a wealth distribution mechanism or a means of channeling funds fairly in society [2].

Zakat has an important role in encouraging income equality and reducing poverty. One of the core of zakat management is how to distribute it through programs that are able to have a positive impact on the welfare of the mustahik. Therefore, zakat management institutions are required to continuously improve their capacity by designing effective distribution programs, both in the form of short-term consumptive assistance and productive programs that are empowering and have a long-term impact [3]. Zakat not only acts as an economic aid for mustahik, but also serves as an instrument to balance the economic condition in a country. The main objective of zakat management is to change the status of mustahik into muzakki. This indicates that zakat has great potential in reducing economic disparities and overcoming poverty in a country [4].

According to research conducted by Zaenal et al. (2022), the distribution of zakat in Indonesia is still uneven. This imbalance contributes to social and economic inequality in society [5]. Some zakat has not been utilized optimally and is not distributed in accordance with the provisions of ashnaf. In fact, if zakat is distributed in a targeted and timely manner, this has great potential to help people get out of poverty. This is reinforced by data from BAZNAS regarding the potential of zakat, the realization of collection, and its distribution during the period 2022 to 2024, as shown in the following table.

Year	Zakat potential	Zakat realization	Zakat distribution
Acceptance			
2022	327 trillion	21.3 trillion	20 trillion
2023	400 trillion	21 trillion	21 trillion
2024	450 trillion	22.4 trillion	22.4 trillion

Table 1. *Zakat Potential.*

Based on the data in Table 1, it can be seen that the potential for zakat in Indonesia in the period 2022 to 2024 is very large. However, the realization of zakat collection is still not comparable to the potential. Although the amount of zakat funds collected has increased every year, it still has not reached the estimated potential that has been determined previously. In addition, although the distribution of zakat has also increased from year to year, this does not guarantee that zakat funds have been distributed evenly to all mustahik [6].

One of the main causes of the non-optimal absorption of zakat potential is the low public understanding of the obligation to pay zakat. Often, muzakki prefer to distribute zakat directly to mustahik because they feel more secure when they see the zakat is given in real terms to those they consider worthy of receiving. However, this direct distribution of zakat is often not on target [7]. UPZ In order to become a significant means of collecting ZIS (zakat, infaq, and sadaqah) funds, the number of Zakat Collection Units (UPZ) should be increased and managed optimally [8].

According to research Hamdani et al. (2019), the main problem that needs to be addressed immediately regarding the implementation of Zakat Core Principles (ZCP) is the lack of socialization and education to the community [4]. In addition, BAZNAS needs to increase accountability and transparency in every report, and requires sharia-based supervision. The strategies that are considered the most important to implement include the implementation of the ZCP substance as a whole, strengthening the independence of BAZNAS both in terms of institutional and financial, as well as the implementation of continuous socialization and education. From this research it can be concluded that the application of ZCP has not been optimal, especially at the regional BAZNAS level [9].

In a similar vein, the study by Hanifah and Adnan (2024) on LAZISMU Bangkalan found that while several ZCP components such as accountability and efficiency have been implemented, the transparency aspect—especially in financial disclosure and auditing—remains suboptimal [10]. This is due to limited public access to financial information and the underutilization of digital platforms in zakat distribution.

Although the Zakat Core Principles (ZCP) have been formulated to standardize good governance practices in zakat institutions, there is still limited literature that comprehensively analyzes how these principles are applied in

smaller or local zakat institutions, especially within community-based organizations such as NU CARE LAZISNU at the branch level.

This creates a research gap related to the extent of implementation of ZCP standards, particularly in institutions operating under grassroots Islamic organizations. Therefore, this study aims to explore how NU CARE LAZISNU Simokerto, as one of the active zakat institutions at the local level, implements the Zakat Core Principles in the management and distribution of ZIS funds. This research is expected to provide an in-depth picture of governance practices in zakat institutions and to identify success factors as well as existing limitations in the application of ZCP.

Literature Review

A. Lembaga Amil Zakat, Infaq, dan Shadaqah Nahdlatul Ulama (LAZISNU)

Lembaga Amil Zakat, Infaq, dan Shadaqah Nahdlatul Ulama (LAZISNU) is a zakat management institution that has obtained authorization as a National Zakat Institution (LAZNAS) through the Decree of the Minister of Religion of the Republic of Indonesia Number 225 of 2016. Lembaga Amil Zakat, Infaq, dan Shadaqah Nahdlatul Ulama (LAZISNU) was formed as a result of the decision of the 31st NU Congress held in 2004 in Donohudan, Solo, Central Java. In terms of legality, the existence of LAZISNU has been recognized by the banking sector and officially authorized through the Decree of the Minister of Religious Affairs Number 65 of 2005. Furthermore, in 2014, LAZISNU obtained the status of a legal entity as stated in the Decree of the Minister of Law and Human Rights Number AHU-04005.50.10.2014 dated July 22, 2014, with the head office located in Jakarta. As an institution that manages zakat, infaq, and alms funds, LAZISNU continues to strengthen its role in service and empowerment of the people [11]. With the existence of LAZISNU, the problems of poverty, ignorance, backwardness that often occur in society can be prevented by the realization of a quality socio-economic life of the people through programs developed by the Amil Zakat Institution [12].

B. Zakat, Infaq and Sadaqah

Zakat can be one of the alternative solutions in an effort to overcome poverty, because basically zakat functions as assistance for those in need and is able to answer social problems such as unemployment and poverty, it is hoped that it can optimize the role of zakat in alleviating poverty so as to improve the community's economy [13]. Infaq is a form of voluntary expenditure made by a person every time he receives sustenance, with the amount determined based on his own will [14]. Sadaqah can be interpreted as a gift given by a Muslim to others spontaneously and voluntarily, without any time limit and a certain amount. This is done as a form of recognition and proof of the truth of one's faith, with the hope of getting the pleasure and reward of Allah SWT [15].

C . Zakat Core Principle (ZCP)

Zakat Core Principle is the latest guideline in zakat management which was introduced on May 23, 2016 in Istanbul, Turkey [16]. Zakat Core Principles (ZCP) are principles in the distribution of zakat consisting of 18 principles, which are grouped into 6 main dimensions of zakat management. The six dimensions include legal basis, zakat supervision, and zakat governance. ZCP aims to improve the management quality of zakat management to be more effective in mobilizing public social funds to improve community welfare [17]. In the principles of zakat core principles (ZCP) also serves to assess the extent to which the effectiveness of the distribution of zakat, infaq, and alms (ZIS) funds has been achieved, such as the effectiveness of the absorption of ZIS funds which aims to assess the extent to which the ability of zakat institutions to distribute zakat, infaq and sedeqah (ZIS) [18]. The main objective of ZCP is to strengthen a good zakat supervision system and serve as a safety tool in zakat management among Muslim countries [19].

ZCP 1: purpose, independence and authority	ZCP 10: Channeling management
ZCP 2: permitted activities	ZCP 11: Country risk and transfers
ZCP 3: licensing criteria	ZCP 12: reputational risk and risk of muzakki loss
ZCP 4: zakat monitoring approach	ZCP 13: Payment risk
ZCP 5: Supervision techniques and tools	ZCP 14: Operational risk
ZCP 6: zakat monitoring reporting	ZCP 15: Internal audit and sharia control
ZCP 7: Authority of zakat supervisor to make corrections and impose sanctions	ZCP 16: Financial reporting and external audit
ZCP 8: Good governance for amil	ZCP 17: Disclosure and transparency
ZCP 9: Collection management	ZCP 18: Misuse of zakat services

Table 2. *ZCP Principles.*

Method

This research applies descriptive qualitative method to analyze the application of Zakat Core Principle in the process of distributing zakat, infaq, and sadaqah funds at NU CARE-LAZISNU Simokerto, Surabaya Branch. The data used in this research consists of primary data and secondary data. Primary data was collected through direct observation and interviews with the director and staff at NU CARE-LAZISNU Simokerto, Surabaya Branch. Secondary data was obtained from various sources, including records and documentation provided by employees, financial reports, publication data available on websites, and related documents and archives needed in this research. The data analysis process involves collecting information from interviews, data reduction with systematic presentation, conclusion drawing, and data verification using other supporting data.

Data validity testing is carried out to ensure that the conclusions that have been obtained can be reliable, reasonable, valid and reliable by using triangulation, namely theory and data triangulation. Theoretical triangulation is carried out using indicators of accountability, transparency, and Zakat Core Principle as a basis for analyzing data. Data analysis will produce findings, then based on the findings, research conclusions will be obtained. Data triangulation is carried out through direct observation to the place and conducting interviews that have been obtained are coded according to the questions of each indicator, then analyzed by looking for other data sources through the LAZISNU website so that conclusions can be obtained whether the interview results really match the actual conditions.

Results and Discussion

A. Analysis of the Implementation of Zakat Core Principle (ZCP) at NU CARE LAZISNU Simokerto B ranch Surabaya

The Sharia Supervisory Board provides regular training and coaching to the amil to improve their performance and ensure more efficient governance. Then the zakat supervisor periodically assesses the policies and practices of amil management in zakat institutions to ensure that everything is in accordance with sharia provisions [20]. Imam Shafi'i opinion states that the maximum proportion of amil rights is 12.5 percent. If the amount exceeds 12.5 percent, then the excess can be taken from Baitul Mal [17].

Based on the results of interviews with the head of the office and employees of NU CARE LAZISNU Simokerto branch Surabaya, the principles of zakat or core principles applied in the institution include:

1. ZCP 1: Purpose, Independence and Authority

The goal at NU CARE LAZISNU Simokerto Surabaya branch is that the distribution of ZIS funds aims to improve the welfare of the community and reduce poverty levels in the Surabaya area. The independence of NU CARE LAZISNU Simokerto in carrying out activities or programs is supervised by KEMENAG and LAZISNU JATIM, which are listed in the Lazis Decree (SK) (Maryono, personal communication, 2025).

2. ZCP 2: Permitted Activities

Activities permitted at NU CARE LAZISNU Simokerto only have a few programs, namely the NU CARE CERDAS program, which in this program provides scholarship assistance for those who are studying from elementary school to high school, both private and public. NU CARE DAMAI program. Namely to improve social services with the spirit of Islamic preaching and humanitarian missions in various forms of social assistance. NU CARE HEALTHY Program. This health service system aims primarily to provide preventive and educative services aimed at the public and the community. NU CARE BERDAYA program, in order to increase the community's self-reliance and income, welfare and entrepreneurial spirit through economic activities and business establishment. NU CARE GREEN program, which is to manage natural resources by utilization or management. As well as to participate in overcoming and against natural disasters that occur (Maryono, personal communication, 2025).

3. ZCP 3: Licensing Criteria

NU CARE LAZISNU Simokerto, this institution has a clear and professional organizational structure, with an appropriate division of tasks and responsibilities. In addition, this institution also obtained an operational license from the Minister of Religion of the Republic of Indonesia Number: 255 of 2016 concerning the granting of operational licenses to LAZ, which ensures that this institution meets all legal and administrative requirements (Maryono, personal communication, 2025).

4. ZCP 4: Zakat Monitoring Approach

In the zakat supervision approach at NU CARE LAZISNU Simokerto, there are two types of supervision applied. First, internal audit. NU CARE LAZISNU Simokerto routinely conducts internal audits to ensure that the entire zakat management process has been running in accordance with established operational standards and in line with the principles of Islamic law. Second external audit. NU CARE LAZISNU Simokerto is also subject to

external audits conducted by the Ministry of Religious Affairs (KEMENAG) and LAZISNU Center. The purpose of this audit is to ensure transparency, accountability, and institutional compliance with applicable regulations (Maryono, personal communication, 2025).

5. ZCP 5: Supervision Techniques and Tools

Supervisory techniques and tools applied by NU CARE LAZISNU Simokerto include the preparation of periodic financial reports and performance reports. These reports are prepared with the aim of ensuring transparency and accountability of the institution, and can be accessed by the public as a form of accountability for the management of zakat funds received (Maryono, personal communication, 2025).

6. ZCP 6: Zakat Monitoring Reporting

The results of supervision and audits are submitted to the head of the LAZISNU Simokerto office and reported in audit activities carried out periodically. This step aims to ensure that any findings and recommendations from the audit process can be followed up effectively and appropriately, thus supporting the improvement of the quality of zakat management in the institution (Nurdiansyah Pudji, personal communication, 2025).

7. ZCP 7: The Authority of Zakat Supervisors to Make Corrections and Provide Sanctions

Zakat supervisors in LAZISNU Simokerto are KEMENAG and LAZISNU CENTER who have the authority to conduct audits and inspections of all zakat management activities. This includes inspection of financial documents, the process of collecting, and distributing zakat funds. Zakat supervisors can give administrative sanctions to LAZISNU Simokerto if serious violations are found in the management of zakat, these sanctions can be in the form of reprimands, restrictions on activities, or revocation of operational licenses (Maryono, personal communication, 2025).

8. ZCP 8: Good Governance for Amil

Amil at NU CARE LAZISNU Simokerto has full responsibility in managing zakat funds in a trustworthy manner and in accordance with the principles of Islamic law. They are required to ensure that zakat funds are channeled in accordance with predetermined objectives, so as to provide maximum benefits for mustahik (zakat recipients). In its implementation, amil is under strict supervision from supervisory parties such as the Ministry of Religious Affairs and LAZISNU Center (Sa'adiyah, personal communication, 2025).

9. ZCP 9: Collection Management

Collection strategy: NU CARE LAZISNU Simokerto implements several effective strategies for collecting zakat funds, including giving cans, using digital technology to facilitate muzakki in paying zakat, collaborating with organizations (Nurdiansyah Pudji, personal communication, 2025).

10. ZCP 10: Distribution Management

In NU CARE LAZISNU Simokerto distributes with several programs such as distribution of funds for consumptive needs and productive needs, this institution also runs economic empowerment programs to help mustahik become more independent (Sa'adiyah, personal communication, 2025).

11. ZCP 11: Country Risk and Transfers

In the collection system at the NU CARE LAZISNU Simokerto institution there is a transfer system through BRI. This institution ensures that all fund transfers are carried out efficiently and transparently, so that muzaki (zakat givers) and mustahik (zakat recipients) can monitor the process (Nurdiansyah Pudji, personal communication, 2025).

12. ZCP 12: Reputational Risk and Risk of Muzakki Loss

In the management of zakat in NU CARE LAZISNU Simokerto has been managed efficiently and effectively so that the funds collected are reached to mustahik (zakat recipients) who are entitled to receive it, because if it is managed poorly it reduces the trust of muzaki, especially those who have become regular donors in the institution. Therefore NU CARE LAZISNU Simokerto seeks to increase professionalism and accountability in every aspect of management (Nurdiansyah Pudji, personal communication, 2025).

13. ZCP 13: Payment Risk

NU CARE LAZISNU Simokerto has maximized in overcoming payment risks, especially in security which must implement a strong and reliable security system, in order to protect muzakki (zakat giver) fund data from potential fraud, theft or misuse of information (Sa'adiyah, personal communication, 2025).

14. ZCP 14: Operational Risk

In the operational risk at NU CARE LAZISNU Simokerto where there is reporting or submission of residents who are unable and receive zakat funds, the institution immediately responds by first surveying the place of residents who are unable to ensure that the person really deserves to receive it (Maryono, personal communication, 2025).

15. ZCP 15: Internal Audit and Sharia Control

Internal audit and sharia control of NU CARE LAZISNU Simokerto has been running well, for internal audit documents reported in writing by executive management at every regular meeting, and can be published (Nurdiansyah Pudji, personal communication, 2025).

16. ZCP 16: Financial Reporting and External Audit

In the financial statements of NU CARE LAZISNU Simokerto has used financial reporting practices in accordance with PSAK 109. LAZISNU Simokerto also goes through an auditing process to ensure the accuracy of its financial statements. Preparing financial statements is the responsibility of management to assess the ability of LAZISNU Simokerto to maintain its operations (Maryono, personal communication, 2025).

17. ZCP 17: Disclosure and Transparency

NU CARE LAZISNU Simokerto upholds the principles of transparency and disclosure as part of good governance, the institution's financial reporting has been maximized in its disclosure and presentation. For activity reports have been carried out well through social media and financial reports can be accessed on a special web LAZISNU Simokerto (Sa'adiyah, personal communication, 2025).

18. ZCP 18: Misuse of Zakat Services

There has never been any misuse of zakat, infaq and alms services at NU CARE LAZISNU Simokerto because the institution implements a professional code of ethics well, because the institution is closely monitored by KEMENAG and LAZISNU PUSAT if there is misuse of zakat services then the activities at The institution will be frozen if the misuse is very fatal (Nurdiansyah Pudji, personal communication, 2025).

B. Analysis of Zakat Core Principle in Fund Distribution at NU CARE LAZISNU Simokerto

In the 18 ZCP principles above, it can be analyzed that in the distribution of Zakat, Infaq and Sedeqah funds at NU Care Lazisnu Simokerto Surabaya Branch. LAZISNU Simokerto has implemented the ZCP (zakat core principle) principles in the distribution of ZIS funds, these principles include efficiency, transparency, professionalism, effectiveness in the distribution and distribution of funds that have been listed in ZCP 2, ZCP 3, ZCP 4, ZCP 5, ZCP 6, ZCP 7, ZCP 8, ZCP 10, ZCP 14, ZCP 18. Based on the results of interviews and observations, it was found that LAZISNU Surabaya has taken several important steps to ensure that ZIS funds are managed properly.

Transparency: NU CARE LAZISNU Simokerto has transparent policies and procedures in the management and distribution of zakat. They provide clear financial reports and documentation regarding the use of zakat funds, so that muzakki can monitor and know exactly how their zakat funds are used, and muzakki and the public can see the transparency of distribution through the web that is already available.

Efficiency: Through amil zakat institutions, zakat funds can be managed efficiently and effectively. LAZ has an organized system to analyze the needs of the community. This is to ensure that the zakat given can have an optimal impact on those in need. Effectiveness: By channeling zakat through an institution. You can contribute to programs that have a larger scale and wider impact in helping people in need. Thus, you can ensure that your zakat will provide maximum benefits for the people in need.

Professionalism: NU CARE LAZISNU Simokerto is committed to increasing the capacity of human resources through the implementation of training programs aimed at the management team and zakat amil. This training aims to form zakat management personnel who are competent, professional, and have a strong understanding of sharia principles in zakat management. In addition, the mustahik identification and selection process is carried out systematically and based on valid field data. This approach ensures that the distribution of zakat funds is carried out in a targeted manner, so that the benefits of zakat can be felt by recipients who really meet the criteria and are in need.

The zakat distribution program is not only used for consumptive needs, but also productive, through economic and social empowerment programs. Thus, the distributed zakat can have a long-term impact on the welfare of the mustahik, and help them to escape poverty. Overall, the application of the ZCP principle in NU CARE LAZISNU Simokerto shows that this institution has become a model of good zakat management, accountable, and in accordance with sharia principles and modern institutional practices.

Conclusions

Based on the results of the analysis of the implementation of Zakat Core Principles (ZCP) in the distribution of Zakat, Infaq, and Sadaqah (ZIS) funds at NU CARE LAZISNU Simokerto Surabaya Branch, it can be concluded that this institution has implemented good zakat governance guidelines and according to the normative standards set out in ZCP. The application of these principles includes aspects of efficiency in fund management, transparency in financial reporting and documentation of the use of funds, professionalism in institutional management, and effectiveness in the process of distributing zakat to mustahik. Findings from observations and interviews show that LAZISNU Simokerto has an organized system in the distribution of funds, including an accountable and open reporting mechanism for the public, especially the muzakki.

In addition, this institution also actively organizes capacity building training for the management team and amil zakat to ensure that the entire zakat management process is carried out by competent human resources who understand sharia principles. The mustahik identification and selection process is based on valid field data, so that zakat funds can be distributed in a targeted manner. Furthermore, the pattern of zakat distribution is not only directed to consumptive needs, but also to productive empowerment programs, with the aim of encouraging mustahik economic independence in the long term. Overall, the implementation of ZCP in NU CARE LAZISNU Simokerto reflects credible, accountable, and relevant institutional capacity with sharia principles as well as modern zakat management practices and oriented towards sustainable social impact. Analisis Implementasi Zakat Core Principle Dalam Penyaluran Zakat Pada LAZIS UNISIA

References

1. A. Lestari, D. Susilowati, and P. Ulfah, "Implementasi Zakat Core Principle (ZCP): Suatu Telaah Audit Lembaga Amil Zakat Dalam Menciptakan Transparansi Serta Akuntabilitas (Studi pada Baznas dan Dompot Dhuafa)," *Indones. J. Islam. Bus. Econ.*, vol. 04, no. 01, pp. 1-15, 2022, doi: 10.32424/1.ijibe.2022.4.1.8711.
2. A. Amilia, P. Pratiwi, and K. Hidayah, "Analisis Efektivitas Pentasyarufan Dana Zakat, Infak / Sedekah Dengan Rasio Allocation To Collection," *J. Darma Agung*, vol. 31, no. 5, pp. 240-247, 2023.
3. A. S. Mutoharoh, "Analisis Implementasi Zakat Core Principle Dalam Penyaluran Zakat Pada LAZIS UNISIA," *Institutional Repository UIN Sunan Kalijaga Yogyakarta*, 2024. <https://digilib.uin-suka.ac.id/id/eprint/62794/> (accessed Jun. 02, 2025).
4. L. Hamdani, M. Y. Nasution, and M. Marpaung, "Solusi Permasalahan Perzakatan di BAZNAS dengan Metode ANP: Studi tentang Implementasi Zakat Core Principles," *Muqtasid J. Ekon. dan Perbank. Syariah*, vol. 10, no. 1, p. 40, 2019, doi: 10.18326/muqtasid.v10i1.40-56.
5. M. H. Zaenal et al., "Kebijakan Keuangan BAZNAS Dan LAZ Atas Perubahan Revisi PSAK 109 (2022)," *Baznas*, vol. 109, p. 86, 2022.
6. H. Adzkiya and Ubaidillah, "Optimalisasi Pengelolaan Dana Zakat, Infak Dan Sedekah (ZIS) Perspektif Good Corporate Governance (GCG) Di Nu Care-Lazisnu Purbalingga," *J. Ilm. Res. Dev. STUDENT*, vol. 1, no. 2, pp. 150-162, Aug. 2023, doi: 10.59024/JIS.V1I2.395.
7. F. Yulianto and L. Rahmawati, "Pengembangan Unit Pengumpul Zakat (UPZ) UIN Sunan Ampel Surabaya: Telaah Strategi dan Implementasinya," *Manag. Zakat Waqf J.*, vol. 3, no. 1, pp. 1-12, 2021, doi: 10.15642/mzw.2021.3.1.1-12.
8. M. M. Ma'mun, "Strategi Fundraising Berbasis Komunitas; Peluang Dan Tantangan (Studi Pada Unit Pengumpul Zakat (UPZ) Badan Amil Zakat (BAZNAS) Kota Kediri," *El-Faqih J. Pemikir. dan Huk. Islam*, vol. 9, no. 2, pp. 388-404, 2023, doi: 10.58401/faqih.v9i2.1261.
9. N. Kasanah, "Implementasi Pengelolaan Zakat Infak dan Sedekah di UPZIS NU Care Lazisnu Desa Mrican Kecamatan Jenangan Kabupaten Ponorogo," *J. Islam. Philanthr. Disaster*, vol. 1, no. 1, pp. 71-89, Jun. 2021, doi: 10.21154/JOIPAD.V1I1.3055.
10. L. Hanifah and M. Adnan, "Analisis Zakat Core Principle dalam Pengelolaan Dana Zakat, Infaq dan Sedekah (ZIS) di Lazismu Bangkalan," vol. 5, no. 11, pp. 5531-5543, 2024.
11. I. B. Qorib, "Fundraising Di Nu Care LAZISNU KABUPATEN BANYUMAS PERSPEKTIF HUKUM EKONOMI SYARIAH TESIS," 2020.
12. A. N. I. Cahyani and N. Nasrulloh, "Pola Manajemen Pengelolaan Dana Zakat Pada LAZISMU Bojonegoro Untuk Kesejahteraan Ekonomi Umat," *J. E-Bis*, vol. 7, no. 1, pp. 25-37, 2023, doi: 10.37339/e-bis.v7i1.1157.
13. M. Harahap, D. S. Lubis, and R. H. Lubis, "Penerapan Penyaluran Dana Zakat Pada BAZNAS Kabupaten Padang Lawas Utara," vol. 5, pp. 11-19, 2024.
14. Ubabuddin and U. Nasikhah, "Peran Zakat, Infaq Dan Shadaqah Dalam Kehidupan," *J. Ilm. Al-Muttaqin*, vol. 6, no. 1, pp. 60-76, 2021, doi: 10.37567/al-muttaqin.v6i1.368.
15. Firdaus, "Sedekah Dalam Perspektif Al-Quran," *Ash-Shahabiah*, vol. 3, no. 1, p. 93, 2017.
16. R. Karimah, "Efektifitas Distribusi Dana Zakat Di Lembaga Manajemen Infaq Dengan Pendekatan Zakat Core Principle (ZCP)," *Skripsi*, no. Lmi, p. 1, 2019.
17. A. S. Rakhmat, "Kritik Terhadap Indeks Implementasi Zakat Core Principles," *J. Ekon. Syariah Pelita Bangsa*, vol. 8, no. 1, pp. 18-24, 2023.
18. I. Amalia and A. Rama, "Analisis Efektivitas Pengelolaan Dana Zakat, Infaq, dan Sedekah," *Tauhidinomics J.*

Islam. Bank. Econ., vol. 3, no. 1, pp. 1-15, 2023.

19. S. Safinal and M. H. Riyaldi, "Implementasi Zakat Core Principles Dalam Pendistribusian Zakat Di Baitul Mal Kota Banda Aceh," *Al-Infaq J. Ekon. Islam*, vol. 12, no. 1, p. 37, 2021, doi: 10.32507/ajei.v12i1.950.
20. F. L. Wijayati, "Conceptualization Good Amil Governance In Zakat Institution," *J. Bus. Manag. Rev.*, vol. 2, no. 2, pp. 107-135, Feb. 2021, doi: 10.47153/JBMR22.1032021.