

# Public Services of Muhammadiyah: The Theology of *Al-Maun* and the LAZISMU Zero *Amil* Rights

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**Abstract:** One of the core foundations of the movement of Muhammadiyah (Indonesia's second-largest Muslim organization) is the theological strength of the *al-Ma'un* Qur'anic chapter which was taught by Ahmad Dahlan, Muhammadiyah's founder. Dahlan interpreted *al-Ma'un* into three main activities, namely education, health, and charity of the poor. He also transformed religious understanding from mere sacred doctrines that are socially "soundless" into a cooperation that frees human beings. In this modern era, there is a need to relive the spirit of *al-Ma'un*, especially in the condition of life that is full of social injustice. In doing so, Muhammadiyah established the Lazismu institution which functions to channel donation and *zakat* (almsgiving) funds. This paper aims to analyze the concept of social philanthropy in Lazismu's independence in the effort to fulfill the *al Mann* theology so that all the collected *zakat* funds can be channeled for social services and how this independence concept grows the Muslim society's trust in Lazismu as a social philanthropy institution of Muhammadiyah. Method: This paper employed the qualitative normative research method. Results: This paper found that to achieve independence, Lazismu established businesses to cover the costs of zakat distribution worker's wages. Thus, the obtained *zakat* may be channeled without having it cut to pay for *amil*'s rights. In this case, the money is obtained from businesses (*amal usaba*), which are productive business units. A side effect of Lazismu's independence is that the community's trust in this organization with experience an increase as it channels 100% of its *zakat* funds to other groups of beneficiaries and does not take any to wage the *amil*.

**Keywords:** Al Maun; Charity; Lazismu; Muhammadiyah; Social Philanthropy.

## INTRODUCTION

One of the core foundations of the Muhammadiyah movement is the theological strength of the *al-Ma'un* Qur'anic chapter which was taught by Ahmad Dahlan, the founder of Muhammadiyah. Ahmad Dahlan interpreted *al-Ma'un* into three main activities, namely education, health, and charity of the poor. He also transformed religious understanding from mere sacred doctrines that are socially "soundless" into a cooperation that frees human beings. In this modern era, there is a need to relive the spirit of *al-Ma'un*, especially in the condition of life that is full of social injustice. This discussion focuses more on the messages that Kyai Ahmad Dahlan wish to

deliver in his interpretation of the *al-Ma'un* chapter. Apart from that, this paper also analyzes the implementation of the *al-Ma'un* chapter's values in the life of Muhammadiyah citizens.<sup>1</sup>

When Muhammadiyah arrived in the historical stage, it found that the societal condition was infected by four diseases, namely: (1) destruction in the sector of faith, (2) the freeze in the *fiqh* law sector (the study of Islamic law), (3) backwardness in the educational sector, and (4) societal poverty and the loss of a sense of mutual cooperation (*gotong royong*).<sup>2</sup> In essence, one of the things that became the core foundation of the Muhammadiyah movement is the theological strength of the *al-Ma'un* Qur'anic chapter which was taught by Ahmad Dahlan, the founder of Muhammadiyah. At the start of the 20<sup>th</sup> century, he taught his students an understanding of the *al-Ma'un* chapter. The core of this chapter teaches that ritual worship is worthless if the doer does not carry out social charities. This chapter even stated that those who ignore orphans and do not try to aid society from poverty are 'hypocrites'.

This theology was based on the Qur'an which was translated into three working pillars, namely: healing (health services), schooling (education), and feeding (social service). This theology was also claimed to be able to make this organization last for more than 100 years and have thousands of schools, hospitals, orphanages, and other social welfare services.

Ahmad Dahlan interpreted *al-Ma'un* into three main activities, namely: education, health, and charity of the poor as well as carrying out the transformation of religious understanding from merely sacred doctrines which are socially "soundless" into a cooperation to free human beings. In this context, the holy doctrine of the Islamic work theology transcends theological absolutism with a double standard pattern which lacks respect for the poverty issue, becoming a theology of cooperation (*ta'awun `ala al-birri wa at-taqwa*). Its main guideline is the concept of God's oneness (*tauhid*) which demands the enforcement of social justice. This is because, in the perspective of *tauhid*, every symptom of human exploitation is a violation of human equality in the face of Allah. The widely-open rift between the rich and the poor which is always accompanied by an exploitative way of life is a non-*tauhid* phenomenon. Worse, it is anti-*tauhid*.<sup>3</sup>

There are at least some messages which may be obtained from the *Al-Ma'un* chapter, namely: (1) people who neglect the poor (*mustadh'afin*) are categorized as hypocrites; (2) the *salat* worship contains a social dimension, meaning that the avail of *salat* is not reached if one fails to carry out the social dimension, (3) the execution of deeds of piety cannot be accompanied by with a *riya* attitude (the act of doing good deeds to

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<sup>1</sup> Andri Gunawan, "Teologi Surah Al Maun Dan Praksis Sosial Dalam Kehidupan Warga Muhammadiyah," *SALAM: Jurnal Sosial Dan Budaya Syar-I* 5, no. 2 (2018): 161.

<sup>2</sup> M. Yunan Yusuf, *Teologi Muhammadiyah; Cita Tajdid Dan Realitas Sosial*, 2nd ed. (Jakarta: Uhamka Press, 2005).

<sup>3</sup> M. Amien Rais, *Membangun Politik Adiluhung, Membumikan Tauhid Sosial Menegakkan Amar Ma'ruf Nabi Munkar* (Bandung: Zaman, 1998).

impress others), and (4) people who do not want to aid other people and act egoistically and egocentrically are categorized as hypocritical people.<sup>4</sup> To handle the social injustice, poverty, and lack of prosperity that is currently happening, the *al-Ma'un* spirit must be emphasized as an attitude of life. This is for the sake of the development of the stately and national life, as what was exemplified by Kyai Dahlan through Muhammadiyah.<sup>5</sup>

If one wants to further solidify these principles, there are four messages contained in the *Al-Ma'un* chapter which become the social ideals of Muhammadiyah, namely *ukhuwah* (brotherhood), *hurriyah* (independence), *musawah* (equality), and *'adaalah* (justice).<sup>6</sup> Kyai Dahlan captured these spirits and implemented them in social life through the Muhammadiyah association. These values are in line with the mission of Islam in the world as a religion that is *rahmatan lil'alamiin* (which provides grace to all mankind and the environment). The thought of K.H. Ahmad Dahlan on the *taubid* value of the *Al-Ma'un* chapter for Muhammadiyah is a parable of a weapon to serve the Indonesian nation. The theology of the *al-Ma'un* is a communal social movement which orients towards the values of humanity.<sup>7</sup>

The *mustad'afin* theology in Indonesia is a new face of the *al-Ma'un* theology which was pioneered by Ahmad Dahlan. This theology is accumulated into wider issues which involve the relationship with other parties to reach its praxis strategy. The basic assumption of that theology is the practice of worship must directly be related to social issues. Spiritual piety will and must be in line with social piety.<sup>8</sup> The *al-Ma'un* theology which is under the auspices of Islamic theology and was founded and developed by K.H. Ahmad Dahlan, the founder of Muhammadiyah, is deemed by Muhammadiyah members of society and assessed by some researchers such as Achmad Jainuri, that Dahlan has succeeded in making communities of this modern movement have grit and spirit to free *mustad'afin* from their oppressed condition. A concrete manifestation of Muhammadiyah's movement is the establishment of some orphanages, hospitals, and educational institutions. Therefore, at the conceptual level, this theology which was developed from its source, namely the *al-Ma'un* theology, was an identity taken from the spirit of verse 107 of the *al-Ma'un* Qur'anic chapter.<sup>9</sup>

Based on that, as a *da'wa* (Islamic missionary) movement based on *amar ma'ruf-nahy munkar* (promoting good and preventing vice), as stated by Burhani, Muhammadiyah has the responsibility to take the role in resolving this issue. Muhammadiyah's movement during the initial phase of its founding was also based on the condition of

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<sup>4</sup> Zakiyuddin Baidhawiy, *Teologi Neo Al-Maun; Manifesto Islam Menghadapi Globalisasi Kemiskinan Abad 21* (Jakarta: Civil Islamic Institute, 2009).

<sup>5</sup> Haedar Nashir, *Muhammadiyah Gerakan Pembaruan* (Yogyakarta: Suara Muhammadiyah, 2010).

<sup>6</sup> Gunawan, "Teologi Surah Al Maun Dan Praksis Sosial Dalam Kehidupan Warga Muhammadiyah."

<sup>7</sup> Sokhi Huda, "Teologi Mustadhafin Di Indonesia: Kajian Atas Teologi Muhammadiyah," *Jurnal Tsaqofah* 7, no. 2 (n.d.): 347.

<sup>8</sup> Kuntowijoyo, *Metodologi Sejarah* (Yogyakarta: Tiara Wacana, 2003).

<sup>9</sup> Achmad Jainuri, *Ideologi Kaum Reformis: Melacak Pandangan Keagamaan Muhammadiyah Periode Awal* (Surabaya: LPAM, 2002).

the Islamic community's backwardness in all sectors. Therefore, it is highly reasonable if the theological basis based on the *al-Ma'un* Qur'anic chapter becomes a foundation in the effort to resolve the Islamic community's problems. This statement is contained in the basis of the theological argument, namely the resolution of basic issues, namely social problems, poverty, and ignorance.<sup>10</sup>

The main social issues which happen in Indonesia comprise unemployment, poverty, environmental destruction, etc. This condition will certainly disturb national development and stability. Therefore, there is currently a need for a solution which may help resolve these issues. A highly urgent issue which must be resolved is poverty. Poverty is a basic issue in economic development. Poverty is defined as one's inability to fulfill his/her own basic needs due to the inability to access or have power over economic sources. The unequal economic development becomes one of the causes of poverty. Poverty extermination and equal development should become important aspects of the government's policy agenda.

As the largest component of the Indonesian nation, Muslims must take action to empowering and increase the societal economy, especially among the weaker economic group. *Zakat* (almsgiving) beings balance society's social life. It becomes a source of social guarantee fund which has been applied since the era of Prophet Muhammad (peace be upon him) and caliphs after him.<sup>11</sup> Muhammadiyah is one of the oldest and largest Islamic community organizations in Indonesia, which is older than a century. Since its establishment up to now, Muhammadiyah has maintained the *al Maun* theology performed as a social movement that translates Islamic teachings into various forms of social-communal *da'wa* activities. The *Al Maun* theology has attracted the attention of Muhammadiyah's founders so that this organization stays responsive towards society's social and economic problems. The social piety theology as an application of the *al Maun* chapter has encouraged the growth of social service activities to society which is supported by the empowerment of philanthropic funds which were obtained from *zakat*, *sedekah* (alms), *infaq* (disbursement), or *waqf* (handing over ownership of an asset for charitable purposes).

As one of the pioneering modern Islamic organizations in Indonesia, Muhammadiyah has grown as an Islamic movement which has created businesses in different capacity measurements, such as hospitals, universities, and financial institutions as well as other charity work or businesses, such as schools and orphanages. When viewing the charity work or businesses that it has, it cannot be denied that the organization that was founded by Kyai Ahmad Dahlan in Yogyakarta is the largest in Indonesia.<sup>12</sup> That theology's resonance power expands in line with the widening network of Muhammadiyah's institutionalization. The Muhammadiyah institution of *zakat*, *infaq*, and *shadaqah* which will hereinafter be called *Lazismu* is

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<sup>10</sup> Huda, "Teologi Mustadhafin Di Indonesia: Kajian Atas Teologi Muhammadiyah."

<sup>11</sup> Akmalur Rijal, M. Nafik Hadi Ryandono, and Tika Widiastuti, "Kewirausahaan Sosial Pada Lembaga Zakat Nasional Berkantor Pusat Di Surabaya," *Human Falah* 5, no. 1 (2018): 50–51.

<sup>12</sup> Mohammad Maulana, "Implementasi Zakat Profesi Di Lazismu Dalam Perspektif Tarjih Muhammadiyah" (Universitas Muhammadiyah Yogya, 2014).

one of the national-level *zakat* institutions that is under the auspice of the Muhammadiyah Islamic organization's leadership. The formation of this institution has certainly obtained a permit from the central government through the Republic of Indonesia's Ministry of Religion, which aims to give service in the form of societal empowerment through the productive empowerment *zakat*, *infaq*, and *waqf* funds as well as other philanthropic funds which are sourced from individuals or institutions.

Muhammadiyah is an Islamic *da'wa* organization which carries out the *amar makruf nahi munkar* principle. Its growth and development are successful thanks to the blessings and support from all of society as well as the responsible performance of its leaders. Now, Muhammadiyah's charity work in the educational, health, social, and economic sectors have been spread all over Indonesia. In collecting society's funds as well as distributing the funds to those who have a right to them (*mustahiq*), the Muhammadiyah institution of *zakat*, *infaq*, and *waqf* distribution (*Lembaga Amil Zakat Infaq dan Shadaqah Muhammadiyah/Lazismu*) was formed according to the Decision Letter of the Muhammadiyah Central Leadership No. 103/Kep/1.0/B/2002 on the formation of Lazismu as well as the determination of the Lazismu leader. Based on the guidelines formed by the Central Leadership, it was found that the Muhammadiyah institution of *zakat*, *infaq*, and *waqf* distribution which is called LAZISMU is an institution owned and established by Muhammadiyah which manages *zakat*, *infaq*, and *waqf*. It is then deemed as an institution which works as an aiding element of the association leader which has the job to execute programs and support special activities in the *zakat*, *infaq*, and *waqf* sectors based on the association leader's policies at each level. There are several levels of the Lazismu, namely the central level at the capital city, the regional level at the provincial capital, the regional level at the center of the city/regency, and the branch level at the center of the district. They exist in other Muhammadiyah institutions, charity work/businesses, and autonomous organizations under the auspices of the Regional Lazismu.<sup>13</sup>

Lazismu was established by the Muhammadiyah Central Leadership to discover the philanthropic potential at the national and regional levels. Now, it has a wide network in various areas. Lazismu administrators at the central level may step-by-step convince Muhammadiyah cadres in various areas that having a strong network is important. Therefore, in the last ten years, the Lazismu network at the regional and branch levels has been established. Muhammadiyah institutions which manage *zakat*, *infaq*, and *waqf* which formerly used various institutional names have now started to convert their institutions' names into Lazismu. It is certain that it requires a timely process. Moreover, not all leaders at the provincial/regional/branch levels have the same perception of the importance of the usage of a similar institutional nomenclature. Even, when perceived from the network that Lazismu currently has, it can be seen that not all Muhammadiyah centers at the regional/branch levels have a special institution named Lazismu or a *zakat* distribution institution that may directly

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<sup>13</sup> Pimpinan Pusat Muhammadiyah (Head of Muhammadiyah Center), *Pedoman Lazismu* (Yogyakarta: PP Muhammadiyah, 2017).

synergize with Lazismu.

The current discussion regards the management of *zakat* in a modern management or system. It is focused on the Muhammadiyah institution of *zakat*, *infaq*, and *waqf* distribution, namely Lazismu. Hajriyato Y. Thohari, the Regional Leader Muhammadiyah in national *zakat*, *infaq*, and *waqf* distribution deliberation forum at the end of 2015 stated in his speech that, “K.H. Ahmad Dahlan was the first pioneer of a zakat management with a modern system”. When K.H. Ahmad Dahlan was still alive, he had great concerns over the economic condition of Muslims. Thus, he increased the effectiveness of philanthropy in Islam, namely *zakat*, *shadaqah*, *infaq*, and *waqf* distribution. At that time, Dahlan also had a role as a manager of *zakat*, *shadaqah*, *infaq*, and *waqf* distribution under an *zakat*, *shadaqah*, *infaq*, and *waqf* distribution association which was part of the Muhammadiyah<sup>14</sup> structure. However, there was no institution which truly focused on *zakat*, *infaq*, and *shadaqah* (ZIS) distribution at that time.

The attention for social philanthropy was delivered by K.H. Ahmad Dahlan, that the *al Maun* chapter not only threaten people who do not give *zakat*, but also whoever keeps wealth for personal interests without spending it in the path of Allah. Further, Kyai Dahlan also said, "Make efforts with all your might to obtain halal (permissible) wealth, do not be lazy. After obtaining that wealth, use it for your and your children's/wives' needs in an appropriate amount, don't be too luxurious. For the rest, spend it in the path of Allah." Doing charity in the path of Allah is the essence of the *al Maun* theology.<sup>15</sup> Spending wealth in the path of Allah can be manifested in various forms of philanthropy, starting with the obligatory one, namely *zakat*, up to the encouraged ones, which are *infaq*, *shadaqah* or *waqf*. Its forms are expanded, such as through the corporate social responsibilities (CSR) of institutions.

Amid the current modernization of philanthropic institutions' organizational management which has gone on for more than eight years, Muhammadiyah has taken the initiative to establish the *Zakat* Distribution Institution of Muhammadiyah (*Lembaga Amil Zakat Muhammadiyah/Lazismu*). This institution has an important role in developing the collective awareness of the Muhammadiyah society to optimally project the distribution of funds originating from *zakat* and *shadaqah*. Lazismu which was established in Jakarta actively carries out campaigns, offers new ideas on the model of philanthropic fund management in Muhammadiyah, as well as develops a network in various areas. New networks have been formed with governmental institutions, companies, and other civil society organizations.

Muhammadiyah's *zakat*, *infaq*, and *shadaqah* management model which was pioneered by Lazismu has also colored the world of philanthropy in the body of Muhammadiyah. Lazismu has become an alternative institution for the Muhammadiyah society in distributing social funds in the form of *zakat*, *infaq*, and

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<sup>14</sup> Hafizi, *Modernisasi Pengelolaan Zakat Di Lazismu* (Surakarta: Universitas Muhammadiyah Surakarta, 2017).

<sup>15</sup> Sukiman Rusli, *Gerakan Muhammadiyah Membangun Badan Usaha* (Jakarta, n.d.).

*shadaqah*. It is deemed as an alternative institution because it is a fact that not all Muhammadiyah citizens have channelled their *zakat*, *infaq*, and *shadaqah* funds via Lazismu. The fundraising model that Lazismu carries out has also currently developed in utilizing mass media, social media networks, electronic media, etc. Therefore, the growth of Lazismu from the institutional or fundraising sector has exponentially increased from year to year. Lazismu also performs as an organization that is able to build a synergy with other institutions in Muhammadiyah which has special programs related to social empowerment, giving guidance to poor societies, as well as providing aid to disaster victims.<sup>16</sup>

As one of the pillars of social service, Lazismu combines the *al Maun* theology and social philanthropy with the following principles: working based on the Islamic Sharia, responsible, just, professional, transparent, advanced, beneficial, integrated, accountable, and synergizing. Lazismu guidelines state that Lazismu has some tasks and functions. As a form of social philanthropy from Muhammadiyah for humanity, it will become more optimum in carrying out its social philanthropic missions based on the *al Maun* theology if it is independent. Independent means that all of its social philanthropic funds that were received from *zakat*, *infaq*, *shadaqah*, CSR, donations, and *waqf* may holistically be channeled for humanity.

The great potential for *zakat* in Indonesia should be used by the *zakat* institution to carry out its social activities. The greater the collected potential, the easier it is to exterminate the occurring poverty. Apart from the great potential, the *zakat* institution must be efficient, meaning that the institution must be able to utilize all of its funds to be channeled to the needy. As a *zakat* institution, Lazismu must have the independence to make the *zakat* funds productive by developing social entrepreneurship for *mustahiq* (zakat recipient).

Entrepreneurship for *mustahiq* is one of Lazismu's facilities in resolving an issue of humanity, namely poverty. It collects the potential of ZIS which will then be directly channeled to economically weak societies. Or, the funds may be distributed to the productive sector as a work capital or a work facility capital. This is to increase the economic strength of the people who obtained aid. Entrepreneurship for *mustahiq* will only be built if Lazismu has entrepreneurship schemes that have been applied. Independence is an urgent thing as the development of *zakat* management through the *zakat* institutions in Indonesia can be said as experiencing a quick development with the increasing number of *zakat* institutions being established.

Independence also means that apart from channeling ZIS in that is right on target according to the Sharia stipulations, Lazismu must pay attention to transparent management aspects. For instance, apart from giving *zakat* for consumptive needs to directly fulfill one's primary needs (Chapter *Al-Baqarab* (The She-Cow) verse 273), it

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<sup>16</sup> Hilman Latief, *Laporan Survei Lazismu Perilaku Dan Potensi Filantropi Warga Muhammadiyah (Survei Di 11 Kota Besar Di Indonesia)* (Yogyakarta: Penelitian Kerjasama Lazismu dan Prodi Ekonomi dan Perbankan Islam Fakultas Agama Islam Universitas Muhammadiyah Yogyakarta, 2015).

is also given to increase the work opportunities, i.e., productive *zakat*.<sup>17</sup>

The ease and the service products Lazismu offers highly vary. However, the collected *zakat* funds are not yet equal to the existing potential of the society which consists of mostly Muslims. This is due to the lack of Muslims' awareness to give *maal zakat* or give *zakat* for their wealth to *zakat* institutions. The channeling of *zakat* will be more equal if it is first distributed to *zakat* institutions.<sup>18</sup> The occurring phenomenon is that the performance of that *zakat* institution is still suboptimum. This is because society still has a low trust towards *zakat* institutions as they still do not trust the performance of these institutions in distributing *zakat* funds.

Independence will certainly increase the Muslim community's trust towards Lazismu which will in the end make them decide to carry out their *zakat*, *infaq*, *shadaqah*, and *waqf* payment through the Lazismu, making this institution more empowered in applying the *al Maun* theology. Independence is also a basic capital of the Lazismu as the Muslim society and society in general will clearly see how Lazismu truly distributes and utilizes the ZIS funds without taking the rights of the distributors. Lazismu's independence is also crucial considering that there is a high rate of poverty, disempowerment, and lack of prosperity in Indonesia.

Lazismu's independence means the optimization of ZIS funds for more massive empowerment, poverty extermination, and humanity efforts. Independence also means that even though Lazismu has the right to obtain the *amil zakat* rights (the right for *zakat* distributors to take part in the collected *zakat*), they choose to not use that right. Rather, they return it to the Muslim society in the form of aid. This means that all of the ZIS funds are given to society. Lazismu does not have any interest in those funds except in channeling it to *mustahiq*.

Further, independence means Lazismu's strengthening as a *zakat* distributor, so that it can become a more responsible, trusted, and professional *amil*. To achieve this, there needs to be full-time workers with noble character and a comprehensive knowledge of the Islamic law on ZIS. It is hoped that as a *zakat* distributor, Lazismu will own an accurate and up-to-date database of *mustahik* and *muzakki* so that the collection and distribution of *zakat* may be well mapped out and right on target.<sup>19</sup> Lazismu is a *zakat* distributor which operates based on the framework and stipulations of *amil zakat* written in the Sharia and in the Indonesian positive law. A *zakat* distributor must be professional, meaning that it cannot only become a part-time job but it must wholeheartedly be carried out. Independence means that the welfare of workers or *amil* (*zakat* distributors) must be guaranteed so that they can work with full dedication. This is because it is impossible for an organization to

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<sup>17</sup> Irfan Syaumi Beik, "Analisis Peran Zakat Dalam Mengurangi Kemiskinan," *Jurnal Pemikiran Dan Gagasan* 11, no. 2 (2009): 1.

<sup>18</sup> Sri Fadhilah, "Membangun Kepercayaan Konsumen: Faktor Penting Pada Lembaga Amil Zakat Seluruh Indonesia," *Jurnal Sosial, Ekonomi, Dan Humaniora* 2, no. 2 (2012): 127.

<sup>19</sup> Ummu Hani, "Penerapan Akuntansi Zakat, Infaq, Shadaqah (PSAK 109) Pada Yayasan Nurul Hayat Di Surabaya" (STIE Perbanas, 2013).



bring welfare to *mustahiq* if its welfare is not well-managed.

Based on the description above, the research questions of this paper are:

1. How is the concept of social philanthropy in Lazismu's independence in the effort to fulfill the *al Maun* theology so that all the collected ZIS can be channeled for social services?
2. How does Lazismu's independence concept grow the Muslim society's trust in Lazismu as a Muhammadiyah social philanthropy institution?

## METHOD

This paper employed the qualitative normative method.<sup>20</sup> In this case, the authors analyzed the Muhammadiyah social philanthropy as Muhammadiyah public services, namely how Lazismu can obtain Muslim society's trust in collecting ZIS so that it can be more optimum in implementing the *al Maun* theology, namely to exterminate poverty, eradicate ignorance, and bring benefit to humanity. This research required a contextual perspective in understanding, reviewing, and analyzing this issue.<sup>21</sup> This paper employed the qualitative research method which is deemed accurate as the qualitative research analyzes human beings.<sup>22</sup> In qualitative research, the authors profoundly and holistically analyzed the phenomenon in the field and exploratively described it.<sup>23</sup>

To support the collection of data from the sources in the field, the authors also utilized books, papers, as well as stationery such as pencils as well as ballpoint pens as tools for data recording.<sup>24</sup> The authors' arrival at the research location may support the data validity, so that this data may fulfill the principle of originality.<sup>25</sup>

Qualitative methods aims to answer the research problems which require a profound understanding in the context of the indicated time and situation. It is carried out normally and naturally according to the objective condition in the field without any manipulation. The type of data collected was mostly qualitative data.<sup>26</sup>

The qualitative methods was systematically carried out. The authors were involved in the research to obtain more accurate, profound, and reliable data.<sup>27</sup> The research was systematically carried out to obtain Lazismu's independence concept as a Muhammadiyah social philanthropy so that it can optimize the ZIS funds to manifest the *al Maun* theology. Then, according to Mantja as quoted by Moleong, there were

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<sup>20</sup> Ahmad Tanzeh, *Pengantar Metode Penelitian* (Yogyakarta: Sukses Oofset, 2009).

<sup>21</sup> Haris Herdiansyah, *Metodologi Penelitian Kualitatif Untuk Ilmu-Ilmu Sosial* (Jakarta: Salemba Humanika, 2010).

<sup>22</sup> Ahmad Tanzeh, *Dasar-Dasar Penelitian* (Surabaya: Elkaf, 2006).

<sup>23</sup> Sholahuddin al Fatih, *Perkembangan Metode Penelitian Hukum Di Indonesia* (Malang: UMM Press, 2023).

<sup>24</sup> Sutrisno Hadi, *Metodologi Research* (Yogyakarta: Andi Offset, 1989).

<sup>25</sup> Suharismi Arikunto, *Dasar-Dasar Research (Fundamentals of Research)* (Tarsoto, 1995).

<sup>26</sup> Zainal Arifin, *Penelitian Pendidikan Metode Dan Paradigma Baru* (Bandung: Remaja Rosdakarya, 2012).

<sup>27</sup> Arief Furchan, *Pengantar Metode Penelitian Kualitatif* (Surabaya: Usaha Nasional, 1992).

eight characteristics of qualitative research, namely: (1) it is based on idealism, humanism, and culturalism; (2) this research may produce theories, develop an understanding, and explain complex reality; (3) the approach is inductive-descriptive; (4) it requires a long time; (5) the data are in the form of descriptions, documents, field notes, photos, and images; (6) there is a maximum variety of informants; (7) it orients to the process; and (8) its research has a micro context.<sup>28</sup>

In qualitative research, the researchers act as the planners, arrangers, and processors of data obtained from the research.<sup>29</sup> This was a case study research type which used the qualitative approach.<sup>30</sup> It aims to obtain valid research results according to the existing reality.<sup>31</sup>

## RESULTS AND DISCUSSION

### 1. The concept of social philanthropy in Lazismu's independence in the effort to fulfill the al Maun theology

According to James O. Midgley as quoted by Pirac, social philanthropy is a type approach from three types of approaches which aim to increase welfare, including exterminating poverty. The three approaches are social service (social administration), social work, and philanthropy.<sup>32</sup> Philanthropy is one of the social capitals that have been combined in the communal culture (tradition) that has existed since long ago, especially in society. Cultural facts show that the philanthropy tradition is preserved in Indonesia through giving charity to unlucky friends, families, and neighbors. Another characteristic is shown through society's demands to prioritize the goal of easing the burden of the poor, as the rate of those living in poverty increased to 48% during the economic crisis in Indonesia.<sup>33</sup>

Apart from that, philanthropy is one of the elements in the religious teachings which pays attention to worldly affairs, especially the issue of poverty. Functionally, religion holds an important role in societal life, both in traditional and modern societies. Religion is a vessel to seek the ultimate truth and the final goal in life. Thus, all forms of action and behavior must be based on religion as a way of life.<sup>34</sup>

Religion does not only guide its followers to consider the personal worship affair. However, it also considers care for others. The social phenomenon of helping each other is the main characteristic of generosity that has been practiced by

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<sup>28</sup> Lexy J. Moleong, *Metodologi Penelitian Kualitatif Edisi Revisi* (Bandung: Remaja Rosdakarya, 2011).

<sup>29</sup> Muh. Tolchah Hasan, *Metodologi Penelitian Kualitatif, Tinjauan Teori Dan Praktik* (Surabaya: Visipers Offset, 2003).

<sup>30</sup> Suharsimi Arikunto, *Prosedur Penelitian: Suatu Pendekatan Praktik*, 13th ed. (Jakarta: Rineka Cipta, 2006).

<sup>31</sup> Wahid Murni, *Pemaparan Metode Penelitian Kualitatif* (Jakarta: Raja Grafindo Persada, 2017).

<sup>32</sup> Pirac, *Investing in Ourselves; Giving and Fund Raising In Indonesia* (Manila: Asian Development Bank, 2002).

<sup>33</sup> Imron Hadi Tamim, "Peran Filantropi Dalam Pengentasan Kemiskinan Dalam Komunitas Lokal," *Jurnal Sosiologi Islam* 1, no. 1 (2011): 2.

<sup>34</sup> Soelaeman, *Ilmu Sosial Dasar* (Jakarta: Eresco, 1995).

Muhammadiyah. Landlords in villages have the generosity to share their income through a 'giving' activity in various forms to poor family members. This is a potential and a tradition which aims to exterminate poverty that has developed in rural societies. Such a philanthropic practice has been carried out for a rather long time in Muhammadiyah, even though its practical pattern is initially interpersonal and disorganized. However, they can now be organized through Muhammadiyah's Lazismu institution.<sup>35</sup>

Muhammadiyah is an Islamic movement which was established by Kyai Haji Ahmad Dahlan in 1330 Hijra or the year 1912 A.D. This movement was born in Kauman, Yogyakarta, in a village next to the Yogyakarta Palace. In line with its name, Kauman is a village that is a residential area of religious experts or groups (*kaum*). Thus, Muhammadiyah was born in a society which was obedient in carrying out Islamic teachings.<sup>36</sup>

The arrival of Muhammadiyah was a form of resistance against wrong Islamic practices. There are at least two things that may explain the lives of the Muslim community at that time. First, Islam was understood as a ritualistic religion that would bring safety in the world and in the hereafter. Second, the Islamic teachings practiced by the Muslim community did not touch the developing social issues of the community.

Even though there were many religious experts and many Islamic boarding schools had been established (*pesantren*), the development of Islamic studies only circulated on the issues of religious knowledge itself. It mostly discussed linguistic sciences (*nabwu*, *shorof*), *fiqh* (Islamic law), worship, and the issues of faith that do not touch the actual issues of the Muslim community. Then, there was the reality of the Islamic society's backwardness in the social, political, and economic sectors which made the Islamic society become a marginalized group that did not have a say in determining the direction of society's development.<sup>37</sup>

Amid such a condition, Muhammadiyah arrived with a goal of achieving real Islam. Muhammadiyah wished to make the Islamic teachings holistic as well as manifest these ideal values in real life in the form of a just and prosperous society that is blessed by Allah.<sup>38</sup>

From the linguistic aspect, according to the Arabic language, the word *zakat* is a basic word (*masdar*) which means holy, blessed, growth, and virtuous. All these meanings are used in translating Al-Qur'an and hadits (an Islamic oral tradition containing the words, actions, and silent approvals of Prophet Muhammad).<sup>39</sup>

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<sup>35</sup> Zaim Saidi, *Kedermawananan Untuk Keadilan Sosial* (Jakarta: Pustaka, 2006).

<sup>36</sup> Tim Penyusun, *Kemuhammadiyah*, 1st ed. (Yogyakarta: Madrasah Mu'allimin Muhammadiyah Yogyakarta, 2008).

<sup>37</sup> Muhammad Damami, *Akar Gerakan Muhammadiyah* (Yogyakarta: Fajar Pustaka, 2000).

<sup>38</sup> Damami.

<sup>39</sup> Muhammad Ridwan and Mas'ud, *Zakat Dan Kemiskinan Instrumen Pemberdayaan Ekonomi Umat* (Yogyakarta: UII Press, 2005).

According to the terminology, *zakat* is the name of a certain wealth that has reached a certain requirement that is obliged by Allah to be given away to those who have the right to obtain it with certain requirements. This terminological meaning is closely linked to the linguistic meaning. This means that every wealth whose *zakat* has been given away will be holy, clean, good, blessed, grown, and developed. Apart from wealth, "growth" and "holiness" are used to characterize the soul of the people who carry out the *zakat* worship. This means that *zakat* will make the person who issues it holy and it will grow his/her rewards. Meanwhile, in the economic sense, *zakat* is an action of shifting wealth from the rich to the poor.<sup>40</sup>

Linguistically, the word *infaq* originates from the word *anfaqa* which means to issue something for the sake of something. Then, based on the Sharia terminology, *infaq* means giving part of the wealth, income, or wage for an interest that is stipulated in the Islamic religion.<sup>41</sup> In *zakat*, there is the *nisab* (the minimum amount a Muslim must have before being obliged to pay *zakat*). However, *infaq* and *shadaqah* are free from *nisab*. *Infaq* may be given out by anyone, even those with a low or limited income. Apart from that, the word *infaq* means giving charity from the wealth that was given by Allah or spending something for other people to seek the blessings of Allah. *Infaq* is a form of wealth distribution according to the stipulations of the Sharia. Apart from that, *infaq* may also be defined as something that is issued as an addition that is outside of *zakat*. *Infaq* is voluntarily taken from one's wealth or richness for public benefit or to aid the weak.<sup>42</sup>

*Shadaqah* is principally the same as *infaq*, it is just that it contains a more expansive meaning. *Shadaqah* may be in the form of *tabmid* (thanking Allah), *takbir* (acknowledging the greatness of Allah), *tablil* (acknowledging the oneness of Allah), *istigfar* (repenting to Allah), or other good words in the Islamic sense. Also, *shadaqah* may be charity in the forms of goods and money; aid in the form of services or energy; as well as stopping oneself from carrying out a bad deed. However, *infaq* is not like that. Another thing that differentiates the two is that *infaq* is given when someone obtains *rizq* (blessings and pleasure from Allah), while *shadaqah* is more expansive and general. There is no specific determination of its form, amount, time of giving, as well as its objective.<sup>43</sup>

In collecting society's funds and channeling them to those who have the right to obtain them (*mustahiq*), the Muhammadiyah institution of *zakat*, *infaq*, and *waqf* distribution (*Lembaga Amil Zakat Infaq dan Shadaqah Muhammadiyah/Lazismu*) was formed according to the Decision Letter of the Muhammadiyah Central Leadership No. 103/Kep/1.0/B/2002 on the formation of Lazismu as well as the determination of the Lazismu leader. Based on the guidelines formed by the Central Leadership, it

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<sup>40</sup> Didin Hafidhuddin, *Zakat Dalam Perekonomian Modern* (Jakarta: Gema Insani Press, 2002).

<sup>41</sup> Muhammad Sanusi, *The Power of Sedekah* (Yogyakarta: Pustaka Insan Madani, 2009).

<sup>42</sup> Cholid Padulullah, *Mengenal Hukum ZIS (Zakat Infaq Dan Shadaqah) Dan Pengamalannya Di DKI Jakarta* (Jakarta: Badan Amil Zakat Infaq Shadaqah DKI Jakarta, 2005).

<sup>43</sup> Fahrur, *Zakat A-Z Panduan Mudah, Lengkap, Dan Praktis Tentang Zakat* (Solo: Tiga Serangkai Pustaka Mandiri, 2011).

was found that the Muhammadiyah institution of *zakat*, *infaq*, and *waqf* distribution which is called Lazismu is an institution owned and established by Muhammadiyah which manages *zakat*, *infaq*, and *waqf*. It is then deemed as an institution which works as an aiding element of the association leader which has the job to execute programs and support special activities in the *zakat*, *infaq*, and *waqf* sectors based on the association leader's policies at each level. There are several levels of the Lazismu, namely the central level at the capital city, the regional level at the provincial capital, the regional level at the center of the city/regency, and the branch level at the center of the district. They exist in other Muhammadiyah institutions, charity work, and autonomous organizations under the auspices of the Regional Lazismu.<sup>44</sup>

*Zakat* distribution institutions including Lazismu utilize the word *amil* to refer to workers or employees. In the Islamic religion's principles, *amil* may obtain part of the distributed *zakat* funds. A *zakat* distribution institution such as LazisMu may obtain wages of around 1/8 or approximately 12.5% of the obtained *zakat*.<sup>45</sup>

The operational funds that are used to pay the *amil*'s wages are 12.5% of the obtained *zakat*. It is an allusion to the existence of 8 *asnaf* (a group of people who have the right to obtain *zakat*). Thus, if the average is taken, the limit of *amil asnaf* is 12.5% or an eighth. The stipulation of 8 *asnaf* is stated in the Qur'an, Chapter *At-Tambah* (The Repentance) verse 60, which means "Alms-tax is only for the poor and the needy, for those employed to administer it, for those whose hearts are attracted 'to the faith', for 'freeing' slaves, for those in debt, for Allah's cause, and for 'needy' travellers. 'This is' an obligation from Allah. And Allah is All-Knowing, All-Wise."

## **2. Lazismu's independence concept grow the Muslim society's trust in Lazismu as a Muhammadiyah social philanthropy institution**

In LazisMu's concept of independence, *amil*'s right to the funds is not taken. Thus, the *amil*'s portion will be channeled to the other seven *asnaf*. However, these workers will still obtain proper wages. An *amil* as a *zakat* distribution officer of LazisMu is given a proper and adequate wage, which is at least the same as the minimum regional wage.

The measurement for the appropriate wage is the amount that can be accepted by the ratio based on deliberation. It is not determined by the *amil* themselves but it is based on the state's stipulations (at least the same as the regional minimum wage). The wage or income for the *amil* is given to pay for their services in giving their energy, time, thought, and competencies in managing the *zakat*. The wage or income to repay their services is also aimed at growing their spirit of working. It aims to motivate them to work hard, as well as give the best in carrying out their tasks as *amil*.<sup>46</sup>

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<sup>44</sup> Pimpinan Pusat Muhammadiyah (Head of Muhammadiyah Center), *Pedoman Lazismu*.

<sup>45</sup> M. D. Ali, *Sistem Ekonomi Islam: Zakat Dan Waqf* (Jakarta: UIN Press, 1988).

<sup>46</sup> Muhammad Syaikhul Arif, "Amil Zakat Dalam Kinerjanya Dalam Perspektif Islam," *Al-Amal: Jurnal Manajemen Bisnis Syariah* 1, no. 1 (2021): 33–42.

*Amil* or what can also be called a *zakat* officer has rights and authority in his/her job, including obtaining wages from the collected *zakat*. The *zakat* that is given to the *amil* is the same as what other *zakat* beneficiary groups obtain, as stated by Imam Shafi'i as quoted by Supena and Darmuin. The basic reference of this opinion is making the parts obtained by *mustabik* in all groups uniform. Then, according to the majority of Islamic experts (*jumbur ulama*), an *amil* is given *zakat* according to his rights as stated in the argument of the Qur'an. Imam Shafi'i's opinion is deemed quite relevant to the maintenance of the poor's interest as well as the interest of other *zakat* recipients.<sup>47</sup>

Even though the *amil* group has the right to obtain *zakat* and is categorized as one of the eight *asnaf*, the concept of *zakat amil* independence is a sophisticated step in *zakat* management. Lazismu has the role of giving the best example of an independent *zakat* distribution institution which wages the *amil* without taking the *zakat* funds. This advanced step means that the Lazismu national *zakat* distributor may pay their workers without taking *amil*'s rights; thus, maximizing *zakat*, *infaq* and *shadaqah* for the good of the Islamic community.

The analogy of *amil*'s independence is a person who manages the wealth of orphans, as stated in Chapter *An-Nisa* (Women) verse 6:

“Test ‘the competence of’ the orphans until they reach a marriageable age. Then if you feel they are capable of sound judgment, return their wealth to them. And do not consume it wastefully and hastily before they grow up ‘to demand it’. If the guardian is well-off, they should not take compensation; but if the guardian is poor, let them take a reasonable provision. When you give orphans back their property, call in witnesses. And sufficient is Allah as a ‘vigilant’ Reckoner.”<sup>48</sup>

This verse regulates that whoever manages an orphan's wealth may enjoy that wealth in an appropriate manner that is not excessive. This is allowed if the manager is poor and is experiencing an emergency condition. However, if he is rich, he should feel that what he has is enough and he should refrain from taking that wealth. This analogy may become a parable to the *zakat* distribution institution, where the *amil* may obtain the *zakat* funds in a non-excessive manner as part of his right. However, if the *zakat* distribution institution has adequate financial capability, it is better to refrain from taking the *amil* rights even though taking it is permissible. With this independence, it is clear that the *al Maun* theology will be applied more optimally as the ZIS funds may be channeled for humanity.<sup>49</sup>

In the same analogy with having productive charity work, Lazismu may have the status of a rich protector of orphans who refrains from taking the orphans' wealth even though it is permissible to do so under an emergency condition in a non-

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<sup>47</sup> Ilyas Supena and Darmuin, *Manajemen Zakat* (Semarang: Walisongo Press, 2009).

<sup>48</sup> M Fauzan, Azhari Akmal Tarigan, and Muhammad Syukri Albani Nasution, “Paradigma Ekonomi Dalam Surah An-Nisa Ayat 6: Perspektif Tafsir Dan Implementasinya,” *Jurnal Masharif Al-Syariah: Jurnal Ekonomi Dan Perbankan Syariah* 9, no. 2 (2024), <https://doi.org/10.30651/jms.v9i2.21423>.

<sup>49</sup> Gunawan, “Teologi Surah Al Maun Dan Praksis Sosial Dalam Kehidupan Warga Muhammadiyah.”

excessive manner as stipulated in Chapter *An-Nisa* (Women) verse 6.

The independence of the Lazismu national *zakat* distribution institution means that this institution needs adequate financial capabilities that is not sourced from social philanthropy funds, namely *zakat*, *infaq* and *shadaqah*. The money to pay the wages of the *amil* is taken from businesses that Lazismu have. Thus, the obtained ZIS may be channeled without taking *amil*'s rights. In this case, the money is obtained from business (*amal usaba*), which is a productive business unit.

It is certainly not easy to establish such businesses as there is a need for a comprehensive review on what type of business may cover the wage of LazisMu *amil*. There is also a question of where the capital is obtained from. Lazismu may form a special unit which is filled by a group of *amil* who has the special task of professionally managing the business that is independent of the unit that manages ZIS. This is so that each group may focus on their jobs.

Concerning the capital, there are some choices of capital sources for these businesses of Lazismu, namely: (1) Muhammadiyah as the main association may lend capital with a long tenor to build a business that is managed by LazisMu. LazisMu must organize a comprehensive review of what business is most profitable; (2) Muhammadiyah as the main association may shift the management of one of its productive businesses to be managed by the LazisMu. In this case, the proceeds from this business may be used to pay for *amil*'s wage; (3) LazisMu may obtain a loan from a Sharia bank with collateral from Muhammadiyah to establish this business; and (4) LazisMu obtain a capital loan from other businesses owned by Muhammadiyah, either through a profit-sharing system or in the form of a *qardhul hasanah* loan (a loan for the needy with certain requirements).

Considering that it is highly possible for these businesses to grow step-by-step, this independence is also reached in a step-by-step manner, where Lazismu's independence may be reached a few years after managing the business. With a comprehensive review and a sophisticated marketing effort that is managed by the Lazismu professional unit, it is hoped that this business may support all the wages of the *amil*. This is so that the ZIS funds that Lazismu collected may holistically be used for the community. This is according to the *al Maun* theology which aims to aid as many people as possible for the sake of humanity.<sup>50</sup>

A side effect of Lazismu's independence is that the community's trust in this organization with experience a steep increase as it channels 100% of its ZIS funds to other *asnaf* and does not take any to wage the *amil*. The increase in society's trust in this organization will increase the amount of ZIS that will be collected and channeled. It can also make LazisMu an exemplary institution for other *zakat* distribution institutions, that it is possible to pay for *amil*'s wage without taking money from the ZIS funds.

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<sup>50</sup> Sopaat Rahmat Selamat, Dedi Supriadi, and Usman Supendi, "Doktrin Teologi 'Al-Ma'un' Dan Perkembangan Muhammadiyah," *Historia Madania* 7, no. 2 (2023), <https://doi.org/10.15575/hm.v7i2.30677>.

## CONCLUSION

This paper found that to achieve independence, LazisMu established businesses to cover the costs of zakat distribution worker's wages. Thus, the obtained ZIS may be channeled without taking *amil's* rights. In this case, the money is obtained from business (*amal usaba*), which is a productive business unit. A side effect of LazisMu's independence is that the community's trust in this organization with experience a steep increase as it channels 100% of its ZIS funds to other *asnaf* and does not take any to wage the *amil*.

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