

CONTRIBUTION ISLAMIC SOCIAL FINANCE PHILOSOPHY BAZNAS OF D.I. YOGYAKARTA IN MALIOBORO MSMEs EMPOWERMENT POST COVID-19 PANDEMIC

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ABSTRACT

BAZNAS D.I Yogyakarta as one of the Islamic philanthropic institutions that collects and distributes Islamic Social Finance has a MSMEs empowerment program that aims to make MSMEs bounce back from adversity during the pandemic. The formulation of the problems raised in this research are, 1) What are the efforts of BAZNAS DIY in improving the welfare of the Malioboro MSMEs which have fallen due to the Covid-19 pandemic with Islamic Social Finance? 2) What are the results of BAZNAS DIY empowerment program on the resilience and development of Malioboro MSMEs during the Covid-19 pandemic? The type of research used is a qualitative research method with a case study approach. The research location is BAZNAS DIY, as well as the location of the assisted Malioboro MSMEs. The results of this study indicate that in the collection and distribution of ZISWAF by BAZNAS DIY it is not only given for consumption or short-term purposes, but also pays attention to productive or long-term interests. In the management of ZISWAF by BAZNAS DIY adheres to 3 pillars, namely trust, professionalism and transparency. This program uses the MbP or Management by Process method. The Malioboro MSMEs assisted by BAZNAS DIY are in accordance with the characteristics of MSMEs and the MSMEs empowerment program guidelines written in the RI Law Number 20 of 2008 Article 4. It is proven by a total of 49 Malioboro MSMEs assisted by BAZNAS DIY, 42 MSMEs were able to survive the pandemic, 2 MSMEs experienced growth and 5 MSMEs experienced a slump.

Keywords: Islamic Social Finance, MSMEs, BAZNAS, Yogyakarta, Covid-19

Introduction

As a result of the Covid-19 pandemic, the market demand weakened, so that many MSMEs lost their consumers. Based on data written by Kompas on March 27, 2021, information obtained from the Ministry of Cooperatives and SMEs was at least 949 reports from affected MSME actors. and also drinks up to 27%. For small businesses, food and beverage has an impact of 1.77%, while for medium-sized businesses it has an impact of 0.07%. This pandemic has had a significant impact on micro-enterprises, reaching 17.03%. Small businesses in the handicraft sector, both wood and rattan, have an impact of 1.77% and medium enterprises by 0.01%. On household consumption, this pandemic has an impact of between 0.5% to 0.8% (Kompas, 2021).

Arief Yahya, a former Minister of Tourism, said that the post-pandemic global economic recovery was assessed by experts not to be able to run quickly. This pandemic is predicted by the government to make economic growth in the second quarter of 2020 minus 3.8%. If minus growth does not stop until the third quarter of 2020, it is certain that Indonesia will experience a recession (Istiqmah, Fajaryanti and Dewi, 2020). Therefore, the government must immediately deal with

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this matter because if the recession is allowed to continue, it will have an impact on various other economic sectors such as bad loans to banks, uncontrolled inflation, or even deflation.

The latest data for 2021, Bank Indonesia stated that as many as 87.5% of MSMEs were affected by the pandemic. Of these, 90% are more affected on the sales side. The majority of MSMEs have been affected by the pandemic in terms of income, profit and cash flow. Only 12.5% of MSMEs are not affected by the pandemic. This means that only 370 of the 2,970 MSMEs surveyed by Bank Indonesia were not affected by the pandemic. Of the 370 MSMEs, 27.6% showed an increase in sales, 72.4% managed to maintain (Andi, 2021). The majority of them implement online sales strategies, increase product quantity, minimize costs, add new businesses or other strategies in order to survive during the pandemic.

Some MSMEs are starting to be able to adjust after the pandemic that has almost happened for two years. However, due to a surge in Covid-19 cases in mid-2021, the government again set a PPKM policy (Enforcement of Community Policy Restrictions) which took effect from July 2021 (Novi, 2020). As a result, many MSMEs again suffered losses due to the prohibition of eating at places and imposed a limit of hours until 8 o'clock. night only. Economic conditions that previously began to improve are now slumped again due to this policy.

Continuing deteriorating economic conditions as it is today, it is urgently needed an alternative way that can save the Indonesian economy from the brink of recession with the aim of restoring the community's economy and helping supply capital for MSMEs in order to continue and develop their business activities (Ning et al., 2022). In Islam Allah SWT provide an alternative that has been exemplified in its application at the time of the Prophet Muhammad and his companions, namely by collecting Islamic social funds or Islamic Social Finance in the form of zakat, infaq, alms, and waqf which are obligatory or voluntary for Muslims (who are able) to be a solution to problems economic inequality and poverty (Irfan, 2021).

Islamic Social Finance is expected to be a factor that supports the strength of Islamic finance so that it can provide benefits to all levels of society such as the middle and lower economic community who have difficulty accessing banking facilities. In fact, there is an imbalance in economic resources which is a factor in poverty and the economy in society. Islamic Social Finance is usually collected by Islamic philanthropic institutions. The Islamic Philanthropy Institute is an Islamic social institution that has a strategic role in providing religious guidance for donors and recipients of ziswaf (Bakhri and Futiah, 2020). One of the Islamic philanthropic institutions in Indonesia is BAZNAS D.I Yogyakarta. In this study, researchers focused on the Malioboro MSMEs empowerment program which was slumped by the Covid-19 pandemic. To facilitate the research, in this study a sample of MSMEs was taken under the supervision of BAZNAS D.I Yogyakarta.

As an Islamic Philanthropy Institute, BAZNAS D.I Yogyakarta has designed economic programs that aim to lift the community out of poverty as mentioned above, namely empowering MSMEs. The question is whether the efforts made by BAZNAS D.I Yogyakarta in the MSMEs empowerment program to improve welfare due to the Covid-19 pandemic by producing Islamic Social Finance have a good impact on the welfare of the MSMEs being fostered. Then what are the results of the BAZNAS D.I Yogyakarta MSMEs empowerment program on the resilience and development of MSMEs.

Material and Methods

This type of research is qualitative research with a case study approach model. Based on the research location in this case, the research on the contribution of Islamic Social Finance Philanthropy BAZNAS D.I Yogyakarta in the empowerment of Malioboro MSMEs during the Covid-19 pandemic is included in the type of qualitative research with a case study approach because it focuses on one problem that is currently happening in society. To meet the data needs in this study, the data collection techniques used by the researchers were interviews, observation, documentation and literature study (Creswell, 1994). While the data analysis technique used by the researcher is descriptive in the form of data collection, data reduction, data presentation and drawing conclusions (Sugiyono, 2020).

Results and Discussion

BAZNAS D.I Yogyakarta's Efforts in Improving the Welfare of Malioboro MSMEs that are Deteriorating Due to Covid-19 Pandemic with Islamic Social Finance

BAZNAS D.I Yogyakarta collects Islamic Social Finance from muzakki or donors and distributes it to parties in need. The forms of Islamic Social Finance collected and distributed by BAZNAS D.I Yogyakarta include (Head of BAZNAS DIY, 2022):

1. Zakat

The types of zakat that can be collected and distributed by BAZNAS DIY include zakat fitrah, zakat maal, corporate zakat, professional zakat and other matters relating to zakat expenditure for certain assets. For the distribution of zakat funds, BAZNAS DIY distributes according to the groups who are entitled to receive zakat in the Qur'an, including:

a. Poor

For the poor, the distribution of zakat funds is allocated for several things, including:

- 1) Business capital loans, as has been done by BAZNAS DIY in the MSMEs empowerment program.
- 2) Building education and training facilities, one of which is by providing job skills training to MSMEs assisted by BAZNAS DIY.

b. Amil

For amil, zakat funds are given for the needs of:

- 1) Giving a salary as an appreciation has given his life for the people.
- 2) Amil training to become a professional and better amil.

c. Mu'alaf

This assistance is given to converts who need economic assistance when changing religions.

d. Riqab

Zakat funds are used for Riqab by helping those in conflict areas, or for those who work under unjust leaders.

e. Gharim

This assistance for Gharim is related to capital assistance for MSMEs. At first, many MSMEs were in debt with moneylenders. So BAZNAS DIY helped pay their debts to moneylenders. After that, BAZNAS DIY provides soft loan assistance for business capital which will be given every 10 months if the previous loan has been paid off in installments.

f. Fisabilillah

This assistance is given to honorary teachers in remote areas whose income is very low with the help of salary incentives from BAZNAS DIY.

g. Ibn Sabil

The assistance for Ibnu Sabil is Mentari scholarship assistance for students who come from poor families.

2. Infaq, shadaqah and waqf

Several programs of BAZNAS D.I Yogyakarta in an effort to distribute infaq, alms, and waqf funds include:

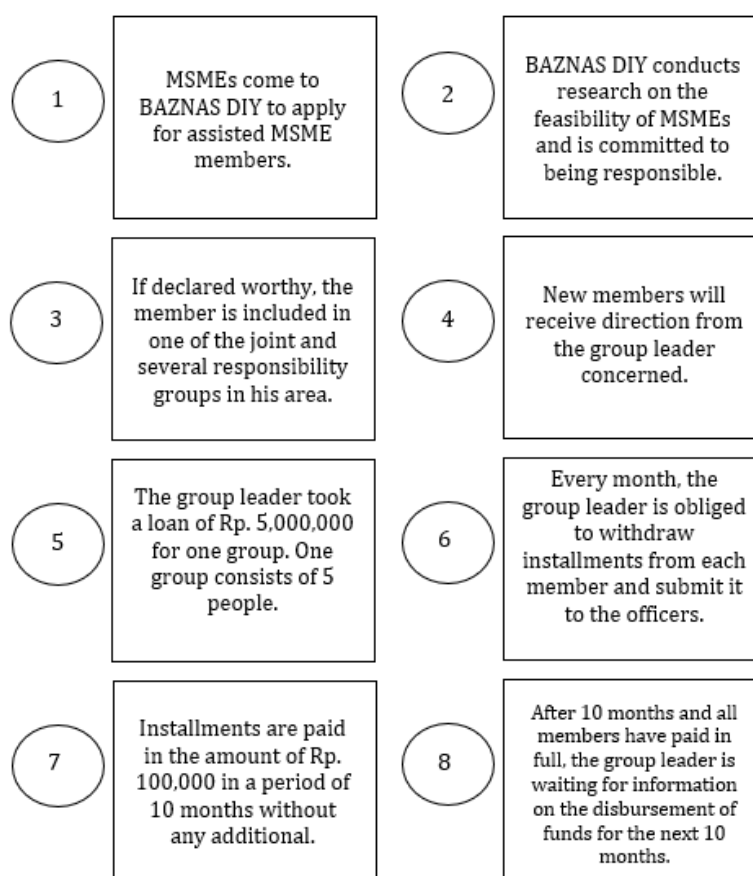
- a. Program to make orphans and poor people happy. This program aims to help orphans and poor people meet their basic needs.
- b. Humanitarian donation program for Palestine.
- c. Food assistance program for the poor affected by Covid-19.
- d. Assistance program for victims of natural disasters that occurred in Indonesia.

In managing ZISWAF funds, BAZNAS D.I Yogyakarta revealed that there are several main pillars of ZISWAF management and empowerment, including being trustworthy, professional and transparent. Where in the principles of ZISWAF management by BAZNAS D.I Yogyakarta there are three main pillars, namely (Staff of BAZNAS DIY, 2022):

1. Trust and Integrity. BAZNAS DIY must be able to become a trustworthy institution by always upholding a code of ethics and moral principles.
2. Professional. In providing services, BAZNAS DIY always prioritizes attitudes and actions based on a high level of competence, credibility and commitment.
3. Transparent. Information submission by BAZNAS DIY is delivered in a transparent, consistent and credible manner to provide better, faster and responsive services to stakeholders.

The MSMEs empowerment program by BAZNAS D.I Yogyakarta is carried out by respecting and maximizing every process. Starting to help MSMEs that were previously in debt with moneylenders so that their business was almost closed due to running out of capital, analyzing the commitment of every MSMEs that registered because this empowerment program was carried out in the long term, giving rights to every MSMEs fairly, to providing education to them about the importance of blessing in mu'amalah (Deputy Chair III for Planning, Finance and Reporting of BAZNAS DIY, 2022). For the problem of results, BAZNAS D.I Yogyakarta only wants the MSMEs to be able to stand independently and no longer be in debt with moneylenders. This is in accordance with the Management by Process theory expressed (MbP) by Sudewo and does not talk about results. MbP is long term oriented. In the MbP model the process is never neglected, because the process is the most important component. The MbP model trains all parties to become adults so that with this management model the quality of mustahiq and amil is also improved. The following is the distribution and repayment scheme for soft loans for MSMEs assisted by BAZNAS D.I Yogyakarta (Website of BAZNAS DIY, 2022):

Figure 1. Soft Loan Distribution and Repayment Model of MSMEs assisted by BAZNAS DIY



Source: Data processing

This MSMEs development model is by grouping adjacent MSMEs so that the distribution of funds is also given to the group coordinator who will later be tasked with distributing the funds fairly and evenly to all group members. The MSMEs empowerment program packaged by BAZNAS D.I Yogyakarta with a soft loan model and job skills training aims to empower MSMEs so that they are aware of their potential and are eager to continue to be better (Distribution and Utilization Sector of BAZNAS DIY, 2022). The provision of soft loans without interest in 10 months installments is indeed intended for those who have been in debt with moneylenders. The amount of interest on loans given by moneylenders makes them frantically pay it off. With the help of soft loans they received from BAZNAS D.I Yogyakarta, job skills training, as well as monthly recitations, it is hoped that they can knock on their hearts about the importance of blessing in business, one of the factors is with halal capital. In the distribution of loan funds, BAZNAS D.I Yogyakarta provides them fairly and on time (Secretary and Executive Coordinator of BAZNAS DIY, 2022). As Islamic Social Finance as a concept of justice in Islam, the meaning of justice understood is (ZIS-WAF Collection Field, 2022):

1. Fair means equal. There is no difference between one and the other. The distribution of the loan amount for each group is the same. The number of members of each group is 5 people. Given a loan of Rp. 5.000.000, - so that each member gets Rp. 1.000.000,- and payable every

month for ten months. All MSMEs assisted by BAZNAS DIY have the same obligations and rights.

2. Fair means balanced. Balance between rights and obligations. All members of MSMEs assisted by BAZNAS DIY have balanced rights and obligations. For example, each MSMEs has the right to a soft loan of Rp. 1.000.000,- and is obliged to return it in installments of Rp. 100.000,- every month for ten months.
3. Fair means paying attention to individual rights and giving these rights to everyone who is entitled to receive them. BAZNAS DIY selects every MSMEs that registers to join the MSME coaching program by BAZNAS DIY. The goal is that MSMEs who receive loan assistance are MSMEs who really need and can account for their loans by paying installments on time every month.
4. Justice is attributed to God. There is not a single creature that has justice like the justice that Allah SWT has. Allah swt does justice with mercy and all His goodness. Allah's grace is never restrained and all creatures can reach it. In addition to coaching with the help of soft loans as capital and skills training, BAZNAS DIY also provides other rights that are no less important for MSMEs, namely monthly recitations. Where there will be taught them the true meaning of mu'amalah and straighten their trading intentions that the best mu'amalah is mu'amalah with Allah SWT. and everything that is done in the world is all intended solely to worship Allah SWT.

From the various programs carried out above, BAZNAS D.I Yogyakarta hopes that these programs will benefit the entire community, especially the MSMEs empowerment program by BAZNAS D.I Yogyakarta so that they can bounce back from adversity after the Covid-19 pandemic.

Empowerment Program on Resilience and Development of Malioboro MSMEs by BAZNAS D.I Yogyakarta Post Covid-19 Pandemic

The MSMEs empowerment program by BAZNAS D.I Yogyakarta is expected to help to rise from adversity. According to experts, ideally recipients of productive zakat (in the form of business capital assistance) must meet three conditions, namely (Deputy Chair II for Distribution and Utilization, 2022):

1. Have a responsible business.
BAZNAS DIY applies this requirement to MSMEs who register themselves in the MSMEs empowerment program. There is no business specification or minimum turnover, but the business being carried out must be a legitimate and accountable business.
2. Willing to continue to be accompanied and guided so that they can continue to grow.
In the MSME development program by BAZNAS DIY, there is no assistant assigned to guide Malioboro MSMEs. It's just that there is a special officer in charge of receiving mandatory monthly installments from each member.
3. Submit a report on the results of operations no later than every 6 months.
The MSME development program by BAZNAS DIY has not applied this to the Malioboro MSMEs it fosters. BAZNAS DIY's assessment of MSMEs is only limited to the ability to pay mandatory monthly installments. As long as the installment is still smooth, it is considered that the business is still running well.

After conducting interviews with several Malioboro MSMEs assisted by BAZNAS D.I Yogyakarta, the majority of them felt very helpful with soft loans from BAZNAS D.I Yogyakarta. Especially after the current pandemic, these soft loans are very helpful for capital intake for MSMEs. In

an effort to empower MSMEs in Malioboro, BAZNAS D.I Yogyakarta has understood the characteristics of MSMEs as stated in the RI Law Number 20 of 2008 as follows:

1. Has a small scale, both labor use and market orientation models. The target of MSMEs assisted by BAZNAS DIY is small-scale MSMEs starting with small capital, carried out around Malioboro Street and with a small market share.
2. Many are located in small towns or suburbs of large cities. MSMEs assisted by BAZNAS DIY spread throughout the D.I. Yogyakarta.
3. The work pattern is often part time or as a side business from other activities. The businesses owned by MSMEs assisted by BAZNAS DIY are mostly owned by mothers who sell to help ease the burden on their husbands.
4. There is no clear division of tasks between administration and operations. Because the MSMEs assisted by BAZNAS DIY are very micro in scale, the majority of them do everything themselves, from production to distribution.
5. The low access of small industries to formal credit institutions so that they tend to depend on their business financing from their own capital or other sources such as family, relatives, intermediary traders, and even moneylenders.
6. Most MSMEs are characterized by not having legal entity status. Because the business they are engaged in is a small business, most of them do not think about getting into a legal entity.

RI Law Number 20 of 2008 Article 4 regulates the principle of empowering Micro, Small and Medium Enterprises (MSMEs) to be implemented by every institution that conducts MSME empowerment programs. BAZNAS D.I Yogyakarta is expected to use these principles in implementing MSME empowerment programs, including the following:

1. Growing independence, togetherness, and entrepreneurship of Micro, Small and Medium Enterprises (MSMEs) to work on their own initiative. The MSMEs empowerment program by BAZNAS DIY was created to develop a financially independent community with productive businesses that have long-term prospects. This empowerment also aims to train MSMEs mentally and be able to work together with fellow communities or fellow MSMEs.
2. The realization of transparent, accountable and fair public policies. In this empowerment principle, BAZNAS DIY applies it by teaching the assisted MSMEs to always behave honestly in trading. Starting from production activities, promotion to distribution. Every MSME is taught to be responsible for what it has produced.
3. Regional potential-based and market-oriented business development in accordance with the competence of Micro, Small and Medium Enterprises (MSMEs). BAZNAS DIY provides job skills training to assisted MSMEs so that they are able to develop their businesses or even with these skills MSME actors can open new businesses according to the skills they have acquired.
4. Increasing the competitiveness of Micro, Small and Medium Enterprises (MSMEs). BAZNAS DIY always teaches the assisted MSMEs to create the best possible products so that their quality can be compared to products on the market. In addition, every monthly recitation, MSME actors are always taught good mu'amalah ways in accordance with Islamic law.
5. Implementation of planning, implementation, and control in an integrated manner. At this point, BAZNAS DIY has not been maximal in implementing it. BAZNAS DIY has never made direct visits to MSMEs due to limited human resources. Supervision of MSMEs is limited to

monthly recitations as well as loan installment payments and monitoring of the consistency of MSMEs in returning capital.

From the results of the analysis above, it can be seen that BAZNAS D.I Yogyakarta implements the ZISWAF distribution as well as possible. Not only for consumptive purposes, but also to promote the ZISWAF fund allocation program through Economics, Education and Health. And one of the programs currently being promoted by BAZNAS D.I Yogyakarta is the empowerment of MSMEs. BAZNAS D.I Yogyakarta implements a MSME empowerment program with the help of soft loans and job skills training to help MSMEs that are heavily in debt with moneylenders, free MSMEs from usury and provide additional skills for them to develop their businesses. From the results of BAZNAS D.I Yogyakarta's efforts, there are several 49 MSMEs assisted by BAZNAS D.I Yogyakarta who feel very helped by the soft loan assistance provided. It is proven by 42 MSMEs that can continue to survive the crisis during a pandemic and even 2 others can develop a bigger business. Even though there were 5 MSMEs that had to close their businesses at the beginning, they were able to fight again by opening new businesses with the help of soft loans provided by BAZNAS D.I Yogyakarta.

Conclusion

BAZNAS D.I Yogyakarta as one of the Islamic philanthropic institutions whose task is to collect and distribute Islamic Social Finance through zakat funds and distribute it to 8 asnaf according to the Qur'an including Poor, Amil, Mu'alaf, Riqab, Gharim, Fisabilillah and Ibnu Sabil with various distribution programs, both productive and consumptive, such as the MSMEs empowerment program, Amil training, helping the poor who are in debt, providing salary assistance for honorary teachers, providing educational assistance for students from poor families, and various other programs. In addition to zakat, BAZNAS D.I Yogyakarta also collects and distributes infaq, shadaqah and waqf funds channeled through orphans and poor people programs, humanitarian donations for Palestine, basic food assistance for the poor affected by Covid-19, as well as assistance for victims of natural disasters in Indonesia.

The specific objective of BAZNAS D.I Yogyakarta in the MSMEs empowerment program is that MSMEs that are entitled to receive soft loan assistance from productive zakat must have 3 conditions, namely having a decent productive business, being willing to pay installments on time, and being committed to complying with the rules of BAZNAS D.I Yogyakarta. The majority of MSMEs assisted by BAZNAS D.I Yogyakarta felt very helpful with the soft loans provided. Especially after the current pandemic, soft loan assistance really helps their capital intake. In the Malioboro MSMEs empowerment program, BAZNAS D.I Yogyakarta has understood the characteristics of MSMEs as written in the RI Law Number 20 of 2008 including small scale, mostly located in the suburbs, work patterns that are only part-time, no division of tasks, low access to formal credit institutions and not yet a legal entity. In empowering, BAZNAS D.I Yogyakarta follows the principles that have been written in the RI Law Number 20 of 2008 including the growth of independence, togetherness and entrepreneurship of MSMEs to work on their own initiative, the realization of transparent, accountable and fair public activities, business development based on potential, increasing the spirit of competition by increasing the competitiveness of MSMEs, as well as implementing integrated planning, implementation and control.

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