

The Role of the National Board of Zakat in Improving the Community's Economy

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ABSTRACT

People's welfare is one aspect that must be considered by every country with various policies, but it still cannot be implemented properly and effectively. Zakat management institutions such as the National Board of Zakat (Baznas) optimize zakat funds to minimize poverty and improve the community's economy. In this case, Islam has obligated Muslims to pay Zakat to achieve prosperity. The purpose of this study is to discuss the role of Zakat in improving the community's economy. This research method uses descriptive qualitative based on previous literature. The results of this study indicate that the role of the National Board of Zakat (Baznas) has been carried out optimally, starting from the collection process to the distribution of the community by looking at results.

Keywords: Islamic public finance, Zakat, economy, Baznas.

INTRODUCTION

Indonesia has the world's largest Muslim population (2022), looking at the total population data equivalent to 86.7 per cent of the total population. In Islam, we are familiar with public financial instruments that protect strategic assets that can be utilized by society at large for the common welfare. *Zakat* has a great history in Islam. In the past, the golden age of Islam could be achieved by fulfilling these Sharia instruments. These instruments must be revived to respond to global economic challenges because some Muslim countries only focus on conventional instruments

In general, when talking about public finance in Islam, it indirectly talks about how a country can manage public finances in terms of receipts and expenditures adequately and appropriately. In this case, one of the instruments that the state can manage is called *Zakat*. *Zakat* is a public financial potential owned by Muslims and a form of the importance of public participation in improving people's welfare (Zauro et al., 2020). With public participation, alleviating poverty and equitably distributing economic welfare becomes easier and relatively lighter (Dewa & Fitriani, 2021).

The National Board of *Zakat* (Baznas) is a forum for managing *Zakat* in Indonesia, which is entirely under the auspices of the government, from the central government to regional governments. Meanwhile, the *Amil Zakat* Institution (LAZ) is an *Amil Zakat* institution managed by the community, private sector, or social and religious

organizations that are given legality by a constitutional court decision. In Islamic public finance, two categories of instruments are used as a source of state revenue. The first is a mandatory public financial instrument, namely *Zakat*. Second, instruments that are voluntary, namely *Infaq*, *Alms*, and *Waqf* (Aulia et al., 2022). In order to build a *Zakat* - based poverty alleviation and community welfare system, there needs to be cooperation between one party and another to maximize the role of *Zakat*.

The state is one of the highest authorities in formulating a policy (Nafi'ah et al., 2021). Government policies that directly influence the climate of community activities are policies in the economic sector, so the most crucial policy contained in government authority is fiscal policy. In this case, the state regulates economic activity so that financial stability is maintained correctly because this will indirectly relate to people's welfare.

Indonesia is a relatively large country, which consists of several provinces in it and has an area of around 1.905 million km (BPS, 2021). According to data from the Central Statistics Agency (BPS) for 2020, Indonesia's population reached 269.603 million, with 135.337 males and 134.266 females (BPS, 2020). Meanwhile, 27.55 million (10.19%) residents were classified as poor in 2020 and are still unemployed (BPS, 2021). It is feared that the low level of economic welfare will hurt them.

In this case, the role of Baznas is needed to create the feasibility of life for all humanity. Among them, one of the institutions that can reduce poverty is Baznas. People who are unable (poor) must be empowered by providing capital or training or providing jobs so they can develop their talents and also be able to improve their standard of living. Several programs in the National *Zakat Amil* Institute consist of Word *Zakat* Forums, village empowering sacrifices, Ramadan, economic, social, and da'wah (Baznas, 2022). In the economic program, there are four criteria, one of which is community economic empowerment. If you look at the community's poverty level, the Baznas institution still needs to be more optimal, and some people still need help meeting their daily needs.

Therefore, Baznas becomes a forum in an area capable of solving social and economic problems. Besides that, it can also minimize poverty, social inequality, inequality, unemployment, and economic income. However, this depends on how to be optimal in collecting it so that it can make a significant contribution to solving economic problems and richly reducing social inequalities in society can provide sustenance to the less fortunate so that welfare in society can be created and economic inequality can also be reduced.

METHOD

This research is research that relies on library data. So this type of research is library research based on a qualitative scientific framework. This research was conducted by collecting data and information using various kinds of material assistance such as literature, books, and journals related to the problem to be solved. This activity is carried out systematically, namely by collecting, processing, and concluding data using the

deductive method to analyze the rationality concept of the role of *Zakat* in general, then examining the issues that apply specifically to arrive at specific conclusions, namely knowing the role of *Zakat* as an instrument Islamic public finance in improving the community's economy.

This research was conducted by collecting data or scientific writing with the object of research or collecting data of a literary nature. This study selects topics, explores information, determines the research focus, collects data sources, and analyzes it using content-analysis techniques qualitatively. The data sources used in this study are books, research journal articles, websites, and other sources of information that are trusted and related to the role of Baznas Institutions in improving the community's economy. Therefore, the data that has been collected is analyzed using descriptive qualitative analysis methods.

RESULT AND DISCUSSION

***Zakat* Management System in Indonesia**

Zakat activity at the time of Rasulullah SAW was one of the activities that had to be carried out by Muslims. Activities, in this case, make one form of benchmark of one's faith in building religion and can also improve the economic conditions of the people according to what is prescribed in Islamic teachings. However, during the Rashidun Khulafaur period, *Zakat* played a significant role as one of the primary forms of income in a country. Also, it became a benchmark in the financial aspect, which had the goal of being able to fix universal problems in the economic field so that if *Zakat* were not carried out as an obligation, it would be subject to a fine of 50 per cent (Purbasari, 2015). Therefore, fines are imposed on every Muslim who does not issue *Zakat* on his wealth or possessions. So, in this case, it can be seen that *Zakat* has a significant role for the benefit of Muslims.

The instrument of *Zakat* in the Islamic economy can influence the behaviour of individual Muslims and build the economy of the people. At the beginning of Islamic history, *Zakat* had the most significant role as a source of state revenue compared to other incomes such as *kharaj*, *jizyah*, *ghanimah*, and *fa'i*. If *Zakat* is managed efficiently and effectively, it will certainly provide extraordinary benefits for people unable to meet their daily needs. In this case, *Zakat* has succeeded in becoming an instrument that can release Muslims from poverty and make a solution for equity in the economy of people classified as poor and can encourage the development of the people's economy.

In Indonesia, the primary income comes from paying taxes (Muttaqin & Matin, 2022). In this case, Indonesia also applies the obligation of *Zakat* through the *Zakat* Management Law. *Zakat* is an obligation for Muslims, in which Muslims are obliged to issue their wealth to those entitled to receive *Zakat* by Islamic provisions (Sahroni et al., 2018). As for the provision of assets that must be issued *Zakats*, such as money, silver,

gold, and securities, as well as the income of someone who has reached the nisab limit (Qardhawi 2011).

Zakat management in Indonesia has been regulated in Law Number 2 of 2011. *Zakat* management is carried out by the National Board of *Zakat* (Baznas), *Amil Zakat* Institutions (LAZ), and other *Zakat* Management Organizations (OPZ). BAZNAS is one of the official bodies and the only one formed by the government and has the function and duty to collect and distribute *Zakat*, *Infaq*, and *Alms* funds (ZIS) at the national level. At the same time, LAZ is an institution that plays a role in managing *Zakat*. It is formed by its legal entity or community thinking, which was inaugurated by the government (Baznas, 2022). Therefore, the existence of a *Zakat* institution is expected to be able to implement *Zakat* management by the provisions in the legislation whose formation is based on each region, such as sub-districts, districts/cities, and provinces.

Seeing these conditions, it cannot be denied that establishing a *Zakat* management institution is very important because most of Indonesia's population is predominantly Muslim, so it has enormous potential. In this case, even though most of Indonesia's population is Muslim, some are still minimally aware of paying *Zakat*. One of the reasons for the low collection of *Zakat* in Indonesia is the low level of public literacy regarding professional *Zakat* management. It is evidenced by a study conducted by Baznas in 2020, which shows that some still need to understand and understand the importance of making *Zakat* payments in official institutions.

According to Hafidhuddin (2006), campaigns and outreach about *Zakat* can get positive results on public awareness to give *Zakat*, which has implications for increasing the level of *Zakat* collection. The results of research conducted by Mukhlis & Beik (2013) found the importance of continuous socialization and public education about the concept of *Zakat* because these two things are one of the factors that can influence a person's interest in paying *Zakat* through the *Amil Zakat* Institution.

Meanwhile, according to Istikhomah & Asrori (2019), *Zakat* literacy positively and significantly influences *Muzaki*'s interest in donating to *Zakat* institutions. Therefore, the strategy that can be implemented to increase the collection of *Zakat* funds is increasing the public. *Zakat* management institutions can carry out these efforts through education, socialization, and *Zakat* campaigns to build a brand image and brand awareness regarding *Zakat*. In the internal aspect of *Zakat* management, the capacity and professionalism of human resources (HR) or *Amil* and a robust governance system for *Zakat* institutions is one of the keys to success for *Zakat* institutions in convincing the public, especially *Muzaki*, to distribute their *Zakat*. Therefore, with this reality, all *Zakat* management institutions must be able to carry out their duties and functions as *Amil Zakat* institutions, namely by carrying out their responsibilities to be able to oversee the management of *Zakat*, which is based on Islamic law, trustworthiness, benefit, legal certainty, accountability and integration.

Based on data obtained from the results of a survey on the performance of *Zakat* management through measurement of the 2020 National *Zakat* Index, there are 4547 *Amil*

human resources in Indonesian *Zakat* institutions, of which *Amil* fills 32 per cent at the leadership level, and other 68 per cent are *Amil* at the executive level. As for the context of the *Amil* profession, there is 731 *Amil*, 16 per cent of 4557 *Amil*, of which 84 per cent of *Amil* in Indonesia have not yet received certification, so the level of *Amil* participation in the certification process in Indonesia is relatively low (Baznas, 2021).

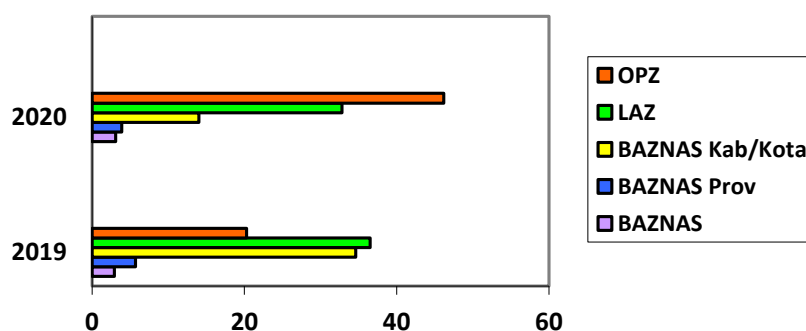
Then form a quality institution that should be able to manage *Zakat* efficiently or effectively. In the *Zakat* distribution program, it must be able to touch the *Mustahiq* and have a practical value for the *Mustahiq*. *Zakat* management institutions must also be responsive to the needs of *Mustahiq*, *Muzaki*, and the natural surroundings. It can encourage *Amil Zakat* to be proactive, anticipatory, creative, and innovative so that they are not only passive and reactive to social phenomena that occur. The forms of *Zakat* management in Indonesia are as follows..

Collection of National *Zakat* Funds

In this case, the government does not collect *Zakat* but only functions as a coordinator, motivator, regulator, and facilitator in managing *Zakat*. *Zakat* collection is carried out by *Amil Zakat* bodies formed by the government and *Amil Zakat* institutions formed by the community and confirmed by the government. As for the scope of authority in collecting *Zakat* at the *Amil Zakat* agency in its operations, each is independent, autonomous, and adapts to its level of authority.

Zakat collection can also be done through direct submission to the *Amil Zakat* Agency through *Zakat* collection units, *Zakat* counters, banks, salary deduction posts, and *Zakat* payments which can reduce taxable income. Procedures for collecting, utilizing, and distributing *Zakat* by determining the collection formula previously archived and agreed upon by the Agency. In collecting *Zakat*, the *Amil Zakat* institution opens an account at a bank to make it easy to access. The following is the level of development of the collection of national *Zakat* funds in the 2019-2020 period based on the type of OPZ. (Baznas, 2022)

Figure 1. Collection of National ZIS based on OPZ Type



Source: Baznas (2021)

The data collected by the OPZ above includes *Zakat* funds, including *Zakat fitrah* and *Zakat mal*. *Zakat mal* is divided into *Zakat mal income* and *Zakat mal agency*. The next type of fund is an *Infaq* or *Alms* fund divided based on *Infaq* or *Alms* directly or indirectly. Based on data processed by Baznas, the number of national collections has increased significantly every year. Increased awareness in the community regarding paying *Zakat* can provide a positive signal for all OPZs in Indonesia to maximize their function and role in grounding *Zakat* in Indonesia.

The collection of *Zakat* funds has several stages (Baznas, 2021). The first is, Perform donor profile analysis. In collecting *Zakat*, *Zakat* institutions must first know the donor's background by providing a *Muzaki* registration form. After that, the donor data is given to the central Baznas as a form of the Institution's database, which aims to provide reports on *Zakat* funds that have been distributed or information on activities related to *Muzaki*.

The second is, Promote and socialize. In collecting *Zakat*, Baznas needs to carry out promotions or outreach to the whole community about the importance of giving *Zakat*. It is done by the fundraising method, namely by promoting or socializing using electronic media such as placing advertisements on radio, television, and any mass media. Apart from that, remember to hold webinars to establish friendships with companies or other agencies.

Next, the third is Service access on transactions. In collecting *Zakat* funds, a transaction tool can be used when paying *Zakat*. Transaction service techniques can be done in cash or non-cash. Non-cash transactions can be done using an ATM or mobile banking with *Zakat* payment facilities, *Zakat* pick-ups, and the *Muzaki* Corner application. Meanwhile, *Zakat* payments in cash can be made by visiting the Baznas office directly.

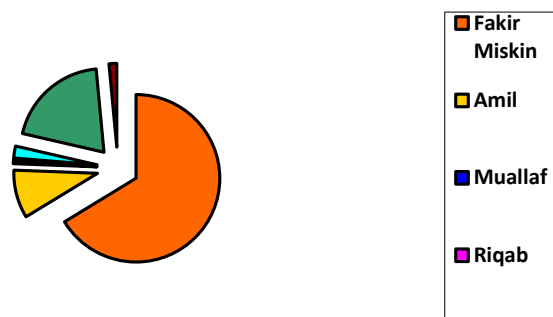
The fourth is to Maintain service to donors. In collecting *Zakat* funds, there is a strategy for providing services to donors. Services to donors can be carried out by providing monthly reports in magazines that remind donors to take leave every month. However, there is a potential service for donors, namely by conducting hospitality and inviting donors to attend various events or activities organized by Baznas.

Distribution of National *Zakat* Funds

At each *Amil Zakat* institution, after collecting *Zakat*, the *Zakat* funds that have been collected must be distributed to those who are entitled to receive them by the provisions of Islamic law. According to Wahyu and Anwar (2020), the distribution of *Zakat* funds to *Mustahiq* has three characteristics, including the following. The first is a grant (gift) in nature and considers the priority scale of the needs of *Mustahiq* in their respective regions. Next is assistance in nature, namely helping *Mustahiq* reduce or solve urgent problems. In the end, Empowerment in nature, namely helping *Mustahiq* improve their welfare, both individually and in groups through related programs, provides more opportunities to the community.

Several reasons emphasize that the Distribution of *Zakat* must be done by guaranteeing compliance with payments, eliminating the awkwardness and feeling of discomfort or awkwardness that *Mustahiq* may experience when dealing directly with *Muzaki* (those who give *Zakat*). Then according to Iqbal et al. (2019), there are two strategies for distributing *Zakat* funds to *Mustahiq* including namely. First is Alms distribution directly. The direct Distribution of *Zakat* is done to *Mustahiq* or by visiting the Baznas office. The second is the Distribution of *Zakat* indirectly. This indirect *Zakat* distribution is carried out by institutions or partners who are handed over to one of the local *Zakat* distribution units or can be submitted to LAZ.

Figure 2. Distribution of National *Zakat* Funds Based on Asnaf

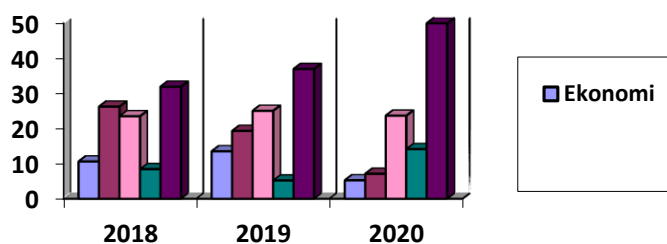


Source: Baznas (2022)

In the distribution of *Zakat* funds, eight groups are entitled to receive *Zakat* funds, namely, the poor, the poor, *Amil Zakat*, Muallaf (people who have just converted to Islam), Riqab (enslaved people), Gharimin (people who are in debt), Fi Sabilillah (people who are new to Islam and Who plays a role in the way of Allah), and Ibn Sabil (people who are on their way). The following is the distribution of *Zakat* funds based on asnaf in 2019. The most dominant distribution of *Zakat* in the picture above is first to people experiencing poverty (66.3%), Fi Sabilillah (19.9%), *Amil* (9.3%), Gharimin (2.3%), Ibn Sabil (1.5%), Muallaf (0.6%), and Riqab (0.1%) (Baznas, 2022).. Looking at the data on the distribution of *Zakat* funds that Baznas have distributed, it can be said that Baznas have a role in improving the economy and people's welfare.

Thus, according to research conducted by Nine et al., in his research, he obtained results that *Zakat* has a significant role, so when *Zakat* funds are distributed to beneficiaries or *Mustahiq*, they can feel the benefits so that they can become even more active and arouse interest in the business (Yoelanti, 2020). The distribution program covers several fields at once (Baznas, 2021).

Figure 3. Based on Distribution Field



Source: Baznas (2022)

As for those included in the distribution sector, namely education, da'wah, health, and social humanity, what is included in the utility sector is a distribution for economic activities. In the figure, the distribution in the economic sector is given as a form of economic development for people experiencing poverty. In this case, there are three events, including the provision of working capital, the provision of financing by BMT under the auspices of Baznas, and the provision of work facilities. Distribution in the education sector is provided through a scholarship program for underprivileged students, starting from the elementary level to tertiary institutions, and this assistance is in collaboration with a foundation or other institution. As for distribution in the field of da'wah is a program in the field of improving the quality of human resources through training and collaboration with other institutions such as building da'wah mosques, fostering campus or school *da'wah*, and fostering community *da'wah*.

The distribution in the health sector is a form of activity providing free health to the community, providing guidance related to health, and providing assistance with hospital fees. In this service, mobile health units use Baznas ambulances to visit each area, which is carried out every month. As for the distribution in the social and humanitarian field, this is one of the programs that can help people whom a disaster or disaster has hit. This distribution is in the form of basic needs such as groceries, medicines, clothing, and others.

Thus according to research conducted by Pratama related to the role of *Zakat*, the result is that productive *Zakat* in community empowerment is less than optimal for beneficiaries or Mustahik because the *Zakat* funds obtained can be used as working capital for businesses where the business is included in the lower middle/small category and is not covered by financial institutions/banks (Pratama, 2015).

The Role of *Zakat* in Community Economic Empowerment

In Indonesia, Islam spreads in various regions or remote villages. In this case, there are some Muslims who live in cities with easy livelihoods and even with relatively large incomes. While some also live in villages with very few job opportunities, most are farmers or factory workers. By seeing conditions like this, it is usually caused by several factors, including first, the population is increasing, while the agricultural sector has not.

Second, many farmers still need help managing their land because of high production costs. Third, in Indonesia, there are still farmers who still need to receive capital loans and are even having difficulties applying for financing or credit from

financial institutions. Thus all of that will have an impact, especially on the world of education, because of inadequate costs.

Of the several issues above, what is needed is the role of Sharia in the impact of existing poverty. The practice of channelling national *Zakat* funds by OPZ goes according to Allah's commands in the Qur'an Surat At-Taubah verse 60. The following is a table of the realization of *Zakat* funds distributed by type of OPZ. (Baznas, 2021)

Table 1. Distribution of National *Zakat* Funds by Type of OPZ

OPZ Rate	Collection 2019	Distribution	Collection 2020	Distribution
Baznas	296.234.308.349	270.716.950.765	385.126.583.224	357.673.073.6626
Baznas	583.919.722.674	481.796.534.289	489.538.808.289	444.926.604.298
Provinsi				
Baznas	3.539.980.546.674	2.586.872.888.351	1.735.824.169.041	1.590.768.396.569
Kab/Kota				
LAZ	3.728.943.985.109	3.519.873.720.039	4.077.297.116.443	3.527.539.299.233
OPZ	2.078.865.243.749	1.828.961.140.910	5.741.459.770.472	5.609.737.828.531
Total	10.227.943.806.555	8.688.221.234.354	12.429.246.447.469	11.530.645.166.257

Source: Baznas (2021)

Looking at the table above, the National *Amil Zakat* Institution has accumulated that the collection of *Zakat* funds is IDR12.4 trillion in 2020 or increased income from achieving *Zakat* funds in 2019. The central Baznas collection reached IDR385 billion in 2020, and 357 billion was disbursed.

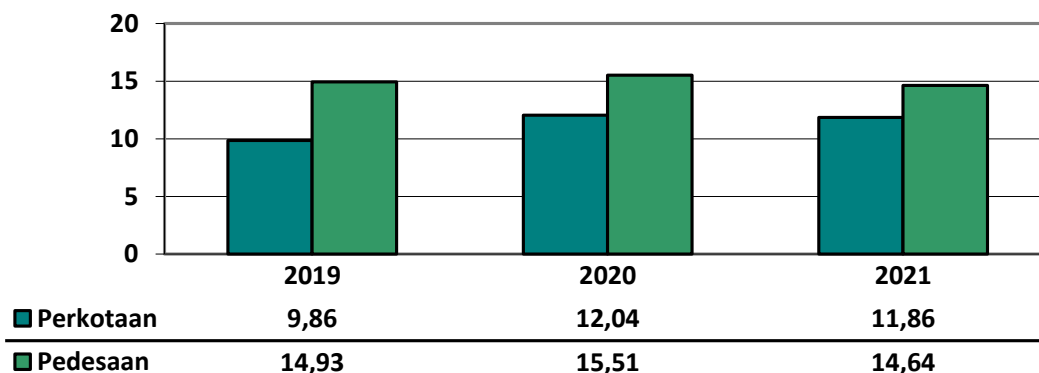
The total collection of Baznas in 2020 is estimated to reach IDR12.5 trillion from the projected Rp. 11 trillion. Central Baznas distributes 91.74% and helps *Mustahiq* 755,539 people. In this case, Baznas also carries out programs or services designed and realized to create six financial institutions. Therefore, the role of Baznas can be seen from the data of the past few years, which is better and more effective in terms of collection and distribution. In addition, the benefits are felt by the *Mustahiq*, not only for consumption but to be empowered so that the goal can be prosperous and can change conditions or circumstances or even hope to become a *Muzaki*.

In research conducted by Nine et al. (2020) in Tasikmalaya Regency itself, 1,230 staple foods were distributed during the Covid-19 pandemic, which was distributed to beneficiaries in several circles, such as; traders who stopped because of school holidays, teachers of the Koran and honorary teachers according to the recommendations of UPZ, large mosques from each sub-district, pedicab drivers and others.

Therefore, *Zakat* plays a significant role, especially in improving people's welfare and overcoming poverty, fostering social awareness, and eliminating economic disparities in society as a strategy for the economic development of people with great potential. *Zakat* is sharia and an Islamic economic system that can deal directly with people's lives. *Zakat* is considered the most prominent feature of the Islamic economic

system in community empowerment (Zauro et al., 2020). In practice, *Zakat* is a mandatory alms of 2.5 per cent which must be issued to the less fortunate. Thus it will be beneficial for community empowerment. The picture below shows that when *Zakat* is not managed correctly, the number of poor people by region will continue to fluctuate because *Zakat* has significant potential and an excellent role in improving the community's economy.

Figure 4. Number of Poor Population by Region



Source: Baznas (2022)

From the picture above, it can be understood that *Zakat* plays an essential role in increasing access to finance and reducing poverty rates, as well as being able to promote socio-economics among the Muslim community. It is considered an Islamic financial instrument that can encourage the circulation of capital in an economy. In the opinion of the scholars, the primary current in the Islamic economy, *Zakat* can be used to achieve socio-economic justice and equal distribution of income redistribution among contemporary Muslim communities who are facing the global challenge of poverty, making it very difficult to be able to meet the needs of their daily lives.

So therefore, forming an *Amil Zakat* Institution whose goal is to be able to manage *Zakat* funds so that they can be effective and efficient because being able to manage *Zakat* funds properly can reduce poverty and unemployment rates also reduce. Thus, Siti Nurbayah (2016) found that assistance, namely the results of revolving capital loans in micro-small business programs from Baznas, can have a real impact and improve the economic welfare of micro-traders in Indonesia. So that the assistance obtained from Baznas can encourage the development of its business so that it continues to make progress for the community.

CONCLUSION

Zakat is an Islamic financial instrument suitable for addressing the financing needs of society's poor and vulnerable segments. This instrument in Islam will influence a person's behaviour and can develop the economy. Indonesia has regulated *Zakat* management in the Law on *Zakat* Management conducted by Baznas. The Baznas

institution, in this case, has optimally been able to collect and distribute it by the provisions contained in the Al-Qur'an letter At-Taubah verse 60, which explains the group's entitlement to receive *Zakat*. The effect of *Zakat* on increasing the economy already exists. However, it still needs to look more significant because some *Mustahiq* receives it only for consumptive purposes. While Baznas have held many programs, they have yet to be fully utilized properly.

Therefore, to realize all philanthropic programs to achieve social justice and community welfare, it is necessary to re-strengthen such as strengthening the vision and mission, increasing the insight and skills of Baznas administrators to run empowerment programs, and being able to build partnerships to run joint programs in sustainable empowerment. It is integrated and sustainable. In this way, conditions that are inadequate or poor and downtrodden will be destroyed, so the role of *Zakat* is very prominent, of course, in helping Muslim communities to prosper and prosper.

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