

BAZNAS' ZAKAT MANAGEMENT PRIORITIES IN TIME OF POST COVID-19 PANDEMIC

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ABSTRACT

BAZNAS (The National Board of Zakat) as the only Indonesian government *zakat* institution is expected to become a trend setter for the development of *zakat* in the world's most popular Muslim country. The pandemic conditions that occurred all over the world have become a momentum for the rise of philanthropy including *zakat* as the heart of Islamic philanthropy. Generosity as a fundamental trait in humans has its own potential in the decisions many people share with others in the time of the crisis. This good habit becomes a very good opportunity even when entering the post-pandemic period. The reformulation of *zakat* management priorities in the post Covid-19 pandemic era is an important matter for discussion. BAZNAS together with the international world forum formulated *zakat* management priorities consisting of distribution, collection, and management improvement. BAZNAS adopts the *zakat* management priorities and adapts them to its main pillars.

Keywords: BAZNAS, Post Covid-19, Philanthropy, Generosity, *Zakat* Management

INTRODUCTION

The Covid-19 pandemic caused the most serious crisis in the world from all sides. Many deaths confirmed associated with the disease directly or indirectly. The need for donations is increasing, whether for compensation for families of Covid-19 victims, or to address needs in the health sector, as well as in the social sector in order to help provide solutions for hampered economic movement. Indonesia, as the second most populous country in the world, has also lost many lives during the pandemic. As of December 23, 2022, there have been 160,490 total deaths due to the alleged impact of the Covid-19 pandemic. This figure is recorded by Worldometer as the second highest in Asia. On March 2, 2022, the government recorded 5,630,096 positive cases of Covid-19 since the announcement of the first case (Darmawan 2022).

It seems that these conditions are actually encouraging the Indonesian people to donate more. It is proven that Indonesia still holds the record as the highest World Giving Index score since 2018. This report is founded by CAF (Charities Aid Foundation) and using a number of indicators to determine the level of generosity of a country consists of the percentage of helping strangers, the percentage of donors, and volunteer activities. Indonesia retains its top ranking with an Index of 68%. This country has the highest rate of donating about 84%, and volunteering about 63%. Indonesia demonstrated high rate of volunteering and high levels of solidarity, approximately 2.7 times higher than the global average (CAF (Charities Aid Foundation) 2022).

An Indonesian philanthropic institution, Filantropi Indonesia collaborated research with Kedaikopi and noted that there is an increasing trend of collecting and utilizing philanthropic funds by 6.45% from 2018 to 2019 and an increase of 23.05% from 2019 to 2020. There is an increasing trend of beneficiaries each year. In 2020, there was an increase in the number of beneficiaries of 41.15%. The Covid-19 pandemic that occurred in early 2020 was one of the important factors for this increase to occur (Filantropi Indonesia 2022). Hamid Abidin, Executive Chairman of the PIRAC (Public Interest Research and Advocacy Center), said that the score showed the strong tradition of donating from Indonesian society inspired by religious teachings and local traditions. The condition of the Covid-19 pandemic did not really affect the interest and enthusiasm of donating (Rizaty 2022).

Furthermore, the only Indonesian government *zakat* institution, namely The National *Zakat* Board (Indonesian: Badan Amil Zakat Nasional, BAZNAS), has recorded an increase in the acquisition of *Zakat*, *Infaq*, and *Sadaqah* (ZIS) funds every year, even during the pandemic.

The BAZNAS Director of Collection, Rizaludin Kurniawan said that from year to year, the number of ZIS in Indonesia continues to increase to reach 50%. With a Muslim population of 237.56 million people, Indonesia's *zakat* projection at 2021 is at 12 trillion rupiahs (Zulkarnain 2022).

Table 1. National Collection Growth

Year	ZIS (Billion Rupiahs)	Growth (%)
2002	68.39	0.00
2003	85.28	24.70
2004	150.09	76.00
2005	295.52	96.90
2006	373.17	26.28
2007	740	98.30
2008	920	24.32
2009	1,200	30.43
2010	1,500	25.00
2011	1,729	15.27
2012	2,212	27.94
2013	2,639	19.30
2014	3,300	25.05
2015	3,650	10.61
2016	5,017.29	37.46
2017	6,224.37	24.06
2018	8,117.60	30.42
2019	10,227.94	26.00
2020	12,429.25	42.16

Source: (Pusat Kajian Strategis BAZNAS 2022)

The growth of ZIS and other religious social funds (Indonesian: Dana Sosial Keagamaan Lainnya, DSKL) from 2002 to 2020 has a positive trend. Interesting growth trends in 2005 and 2007 where ZIS and DSKL growth reached more than 95% due to the events of the Aceh Tsunami (2005) and Jogja Earthquake (2007) in those years. This event illustrates that one factor is increasing the number collection of ZIS and DSKL is caused by an event or natural disaster. The same thing happened in 2020, where during the Covid-19 pandemic, the number of donations increased than usual. Muhammad Arifin Purwakananta said that, the innovations carried out by BAZNAS during the pandemic focused on three things: massive *zakat* campaigns or solicitations, payment services, and opening of donation channels (Humas BAZNAS 2020).

The current pandemic conditions have created great opportunities for ZIS fundraising. Digitalization, which has been running for the last years, is getting optimally lifted. Accompanied by high awareness from the public, the pandemic condition actually became a moment that encouraged an increase in ZIS fundraising. After entering the post Covid-19 period, what BAZNAS needs to do is just continue to explore the opportunities that already exist, which are then summarized in the BAZNAS *zakat* outlook for 2022 (Pusat Kajian Strategis BAZNAS 2022) into the following: population demographics; synergy of *zakat* and *waqf*; digitalization of *zakat*; and BAZNAS Institute.

BAZNAS is incorporated in a *zakat* institution from several Muslim countries, named The World *Zakat* Forum (WZF). The WZF is founded as the platform advocating the awareness of *zakat* around the world. The notion of WZF was initiated in 2007 during the meeting of international *zakat* conference in Kuala Lumpur, Malaysia. The WZF has 40 member countries, divided into 15 high-income countries, 8 upper middle-income countries, 13 lower middle-income countries including Indonesia, and 6 lower-income countries. It not only organizes *zakat* and *waqf* international forums, but is also directly involved in humanitarian aid activities, and in the formulation of the foundations for developing *zakat*

awareness in the world. In the end of the year 2020, The WZF discusses the design of *zakat* management priorities globally in the postpandemic era (World Zakat & Waqf Forum n.d.). This brief policy was also later adopted by BAZNAS that was appointed became headquarter of WZF since 2017. This research will describe BAZNAS *zakat* management priorities in the post Covid-19 period.

METHODS

This research uses qualitative descriptive analysis of secondary data. Secondary data is the data collected at a certain time that can describe the situation or activity at that time. The secondary data used in this study are from national *zakat* report arranged by BAZNAS. Data was analyzed through analysis method, which aims to study the progress pattern of variable values at the moment of Post Covid-19 in order to describe the update form of *zakat* management.

RESULTS AND DISCUSSION

BAZNAS' Zakat Management

Zakat: The Heart of Islamic Philanthropy

The word Philanthropy is etymologically derived from the Ancient Greek word *philein* means love, and *anthropos* means humankind. The Platonic Academy's philosophical dictionary defined Philanthropia as, "a state of being productive of benefit to humans." Encarta said as a form of love, individual or group, philanthropy is manifested by setting aside a portion of time, assistance (help) or money for the good of society. According to Warren (Tamim 2016), philanthropy that develops in society can be understood in two contexts; religious philanthropy and social philanthropy.

According to Abubakar and Chaider SB (Arifin 2021), religious philanthropy is understood as an integrated part of religious teachings. This is based on the fact that all religions carry the same sacred mission, to invite people to always do good. Philanthropy can be interpreted as love to others, or voluntary actions for the public good or other people. In Islamic teachings, philanthropic activities are embedded in the concepts and practices of *zakat*, *infaq*, *sadaqah*, and *waqf*. The Minister of Religion of the Republic of Indonesia Lukman Hakim Saifuddin calls *zakat* as the "Heart of Islamic Philanthropy", especially to improve the welfare of society and socioeconomic justice in the midst of the life of the nation (Jakarta Islamic Centre 2018).

Allah ordered to pay *zakat* and give *sadaqah* to purify and bless human's life. As stated in the Qur'an surah At-Tawbah:103. *Zakat* is also a basic worship and is one of the five pillars of Islam. *Zakat* is also a media to strengthen the fabric of togetherness and social solidarity as mentioned in Surah Al Hujurat:10. *Zakat* is etymologically in *Mu'jam Wasit* as quoted by Dr. Yusuf al-Qaradawi (Ridlo 2014), is a basic word which means blessing, growing, clean, and good. Quoting Sulaiman Rasjid's opinion that *zakat* in terminology is a certain level of wealth, which is given to those who are entitled to receive it, with several conditions. Every Muslim is required to pay *zakat* when meets the obligatory requirements then handed over to certain groups (*asnaf*).

Allah ordered to take *zakat* from the property of the Muslims in order to cleanse their souls and perfect their faith. Efforts to purify the soul through *zakat* in the Qur'an are used to cleanse the soul from miserliness, greed and can become individuals who empathize with others. In addition to purifying the soul, it is also used to clean our possessions. That in the possessions we have there are also other people's rights (Rahmi 2020). *Zakat* is also to cultivate noble qualities such as generosity and empathy for the distress of the poor. At the same time, for the good that has been done by these rich people, *zakat* recipients are encouraged to pray for the *zakat* giver so that their hearts feel at ease and encourage them to always maintain obedience to Allah (Arifin 2021).

The difference between *zakat* and other charitable activities such as *infaq* and *sadaqah* is that the law of *zakat* is obligatory or *fardhu 'ain*, which is an obligation for everyone to carry out Allah's commands according to the provisions of the *Sharia* (Daryono 2021). M. Hasbi Ash-Shiddieqy said that *zakat* is mentioned 30 times by Allah in the Qur'an (Anshari 2018). There are two kinds of *zakat*, namely *zakat fitrah* and *zakat mal*. *Zakat fitrah* must be paid by every Muslim in the amount of 3.5 liters or 2.5 kilograms of staple food during the holy month of *Ramadan*. Then there is *zakat mal*, which means *zakat* property. *Zakat mal* according to Sayyid Sabiq (M. Ali 2016) is *zakat* on assets that must be issued by every Muslim when it reaches the *nishab* and *haul*. The assets that are obliged consist of livestock assets, gold and silver assets, commercial assets, and agricultural products assets, and includes assets resulting from professional income. *Nishab* in the context of calculating *zakat* is the limit on the property or ownership of a Muslim for one year to be subject to the obligatory provision of issuing *zakat*. While *haul* is a source of ownership of assets for one year.

Meanwhile, *infaq* comes from the word *anfaqa* which in language means to spend or spend assets. In *Sharia* terms, *infaq* means issuing a portion of assets or income for the purposes ordered by Islam. The law of *infaq* is *fardhu khifayah*, which is an obligation for a group of people to carry out Allah's commands according to the provisions of the *Sharia*. However, if it has been carried out by a person or several persons, this obligation is void (Uyun 2015). One of the recommendations for giving *infaq* is in *surah* al-Baqarah verse 195.

Sadaqah according to language comes from the word *shidqoh* which means true. In terms of terminology, *sadaqah* means voluntary giving to others (especially to people who are more in need, which does not specify the type, amount or time) (Mushlihin 2012). *Sadaqah* are not limited to material gifts but can also be useful services for others. One of the recommendations for giving *infaq* is in *surah* Yusuf verse 88.

The Urgency of Managing Zakat

The implementation of *zakat* is not just charity (generosity), but is an obligation that is authoritative (Hastuti 2014). *Zakat* is not like prayer, fasting, and pilgrimage whose implementation is left to each individual, but is also accompanied by the active involvement of trustworthy, honest, open, and professional officers called '*amil zakat*'. Management of *zakat* according to Article 3 of the 2011 Constitution of The Republik of Indonesia No. 23 concerning Management of *Zakat* intended so that the *zakat* can be effective and efficient, so that in its management *zakat* must go through an appropriate organization.

The article aims to: a. increasing the effectiveness and efficiency of services in the management of *zakat*; and b. increasing the benefits of *zakat* to realize social welfare and poverty alleviation. Based on that constitution, a *zakat* management organization can be defined as an institution either established by the government or the private sector that has the task of carrying out planning, implementing and coordinating activities in the collection, distribution and utilization of *zakat*, *infaq* and *sadaqah*.

Zakat management is very important to be carried out professionally so that it becomes a source of funds that can be utilized for the community's economy, especially for alleviating people from poverty and eliminating social inequality and can be accountable to *muzakki* and the government (Mustarin 2017). According to Didin Hafidhuddin (Hastuti 2014), *zakat* management through '*amil zakat*' institutions is based on several considerations. First, to ensure certainty and discipline in the payment of *zakat*. Second, maintaining the *mustahik*'s feelings of inferiority when dealing directly to receive their rights from the *muzakki*. Third, to achieve efficiency, effectiveness, and the right target in the use of *zakat* assets according to the priority scale that exists somewhere. For example, is it channeled in a consumptive form or in a productive form to increase the business activities of the *mustahik*. Fourth, to show Islamic *syi'ar* and the spirit of administering an Islamic state and government.

Main Pillars of BAZNAS

BAZNAS is the only *zakat* management board of Indonesian government that has the vision: "To become the main institution for the welfare of the people". To realize this vision,

Hartono: BAZNAS' Zakat Management Priorities...

BAZNAS establishes nine missions, which consist of: 1) Building a strong, reliable, and modern *zakat* management; 2) Maximizing national *zakat* literacy and increasing massive and measurable collection of ZIS-DSKL; 3) Maximizing the distribution and utilization of ZIS-DSKL to eradicate poverty, improve people's welfare, and reduce social inequality; 4) Strengthening competence, professionalism, integrity, and welfare of the national '*amil*'; 5) Modernizing and digitalizing of national *zakat* management; 6) Strengthening the system of planning, controlling, reporting, accountability, and coordination of *zakat* management; 7) Building a partnership between *muzakki* and *mustahik*; 8) Increasing the synergy and collaboration of all relevant stakeholders; and 9) Becoming a reference for the world *zakat* movement.

There are four pillars or strategies designed by BAZNAS to strengthen and develop *zakat* in Indonesia (Pusat Kajian Strategis BAZNAS 2022): Human Resources of '*Amil*' pillar; Collection pillar; Distribution pillar; Controlling pillar.

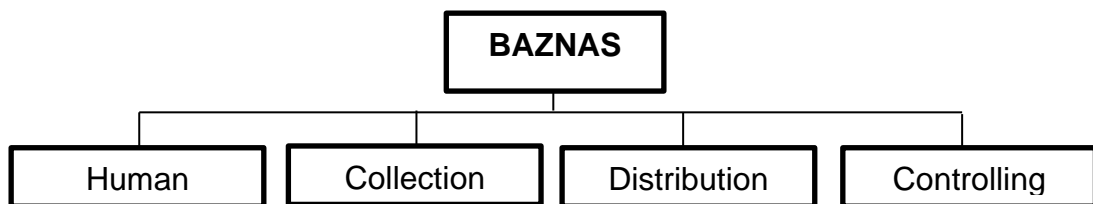


Figure 1. BAZNAS Main Pillars
Source: (Pusat Kajian Strategis BAZNAS 2022)

First, the human resources of '*amil*' pillar is strengthening the quality and increasing the quantity of '*amil*' as the main resource in managing *zakat*, both leaders and implementers. With good and competent human resources, *zakat* management can be carried out more effectively and efficiently.

Second, the collection pillar is an important pillar in the *zakat* management system. The realization of *zakat* collection in Indonesia is not only influenced by public awareness in paying *zakat*, but also the reputation of the *zakat* institution itself. Therefore, there are two other important things that need to be considered in collecting *zakat*, that are management and utilization aspects. This target can be achieved with a series of main programs including: (a) increasing *zakat* literacy, (b) integrating *zakat*, fiscal, and commercial, (c) digitizing socialization and *zakat* donation services, (d) mapping and arranging strategies for achieving *zakat* potential based on area and type of *zakat*, and (e) increasing and expanding the scope of *muzakki*.

Third, the distribution pillar. The distribution of *zakat* funds by Zakat Management Organization (Indonesian: Organisasi Pengelola Zakat, OPZ) is divided into two approaches, distribution and utilization. The main target in the distribution pillar is poverty reduction. There are three important points of concern in efforts to reduce poverty consists of the economic aspect, the social aspect, and the advocacy aspect. The target of the distribution pillar can be achieved with a series of main programs including: (a) application of the Mustahik Identification Number, (b) increasing and expanding the coverage of *mustahik*, (c) indicator of the *zakat* program based on Sustainable Development Goals (SDGs), (d) measuring the impact of *zakat*, (e) program prototyping *zakat*, (f) enriching program model guidelines, and (g) harmonization of the *zakat* program according to The National Medium Term Development Plan (Indonesian: Rencana Pembangunan Jangka Menengah Nasional, RPJMN) and The Regional Medium Term Development Plan (Indonesian: Rencana Pembangunan Jangka Menengah Daerah, RPJMD).

Fourth, the pillar of control is part of *zakat* management which is more focused on management aspects, especially the dimensions of planning, organizing, and monitoring. The main target in the controlling pillar is institutional strengthening and governance. The

governance pillar targets can be achieved with a series of main programs including: (a) development and OPZ National Standards, (b) *zakat* institution financial audits, (c) *zakat* institution *sharia* audits, (d) reporting on national *zakat* management and digitalization of *zakat* governance, (e) strengthening coordination, and (f) law enforcement and ethics.

In supporting those four pillars and implementing the main programs BAZNAS uses the following basic strategies: (1) increasing the quantity and quality of '*Amil*'; (2) increasing public awareness and literacy of *zakat*; (3) strengthening integrated *mustahik* data and program strategies; and (4) regulation and Good Amil Governance (GAG). Which is according to Chotib, et al. (2018), the principle of GAG is derived from the principles that exist in good governance theory which consists of transparency, accountability, justice, and participation, also related to the principle of *maslahah* and *Sharia* law

Post Covid-19 Pandemic Era

Digitization and Digitalization

Digitization is the conversion of analog materials or traditionally such as books, maps, and other paper sources into an electronic or digital copy (Perry 2014). In the same opinion, to Pearce-Moses (Khan, Khan and Aftab 2015) said that digitization is the process of transforming analog material into digital form, especially in storing and using a computer. Digitization creates the invisible become visible. Everyone can access the same document everywhere at the same time without any detention.

About digitalization, J. Scott Brennen and Daniel Kreiss (Bloomberg 2018) said that it is the way in which everything is restructured into digital. Furthermore, Unruh and Kiron (Rachinger, et al. 2019) stated that digitalization and digital transformation are drivers for changes because they establish new technologies based on the internet with implications for whole society. Digitalization started when it first internet was deployed in 1969 (Cijan, et al. 2019).

Whether digitization or digitalization and then comes later in the next stage digital transformation, all of these things have been initiated a long time ago. In essence, all refer to the benefits of technological developments, especially computer and internet networks. Mahaldar and Bhadra (Mammadli and Klivak 2020) said that, everyone can observe this rapidly process of digitalization which is adopted by both public and private sectors. As time goes by, this process increasingly covers all aspects of the life of the world's population. Until the time came when the Covid-19 pandemic broke out and made all humans limit the space for their activities simultaneously, the role of both feels very useful and its use is improving. As for instance, the existence of virtual meeting applications was widely used by various parties when entering the pandemic period and continues to exist until now after the pandemic.

During a pandemic, there has been a change in habits around the world. Even though interacting online is no stranger, the majority of people previously still had normal face-to-face activities. During the pandemic, everyone chose to interact online in various forms of activity. Whether it is in work activities, school, doing charity, communicating, shopping, and so on. In a reality like this, at first it may seem as if it is hampering routine activities. But actually, there is a push in the world community to be more effective in encouraging the use of technology. This condition has an impact on subsequent lives in the post-pandemic period. The world without boundaries is wider, touching in all aspects. Opening new opportunities and exploring potentials that were possible before the pandemic had not yet been implemented.

Generosity

The word "generosity" derives from the Latin word *generōsus*, which defines "of noble birth". At this time we interpret generosity as the quality of being kind, understanding, and not selfish. There are several things that affect the generosity of each individual. In a study, Bekkers and Wiepking (2007) stated that, the first thing that affects a person's level of generosity is religion.

Generosity is closely related to philanthropy, because being generous towards others increases sharing activities from those who are in excess to those who are in need. Even explicitly Allen (2018) mentioned that, generosity has its roots in our biology, where humans are indeed designed by God to have brains and hormones to share. Generosity is also exemplified from the evolutionary history since ancient times.

Basically, the desire to share is in every human being, regardless of religious background. This is a kind of basic gift that God has given. There are several things other than the main points of religion that underlie a person's desire to give. In addition to personal conditions, for example, feeling excessive, then wanting to share with others, there are also external factors that encourage this feeling of concern to arise. Almost certainly, when a natural disaster occurs, or during a pandemic such as Covid-19 at a time like that the overall generosity increases. Including the awareness to pay obligations for adherents of the Islamic religion which indeed has regulated the existence of *zakat* obligations in certain levels and limits.

In some cases, the awareness to be generous slowly decreases when the precarious situation passes. But at least there is an opportunity behind the disaster that occurred. It might be a matter of how the parties who have an interest in the generosity movement pump up the spirit of the community to always share even in every condition, because people who are in trouble are always there.

World Policy Brief

In global events, policy holders from all over the country often hold meetings to formulate policies that are expected to be used as solutions to common problems. Like the synergy of the G20 member countries which held a virtual Summit in November 2020 to discuss Efforts to Handle the Pandemic and Economic Recovery. At the meeting a strategy was formulated which could then be used as the basis for member countries' policies in improving the post-pandemic economy that hit all fields.

In the Muslim economic world, Muslim representatives from some countries have gathered to formulate steps that need to be taken in facing a new post-pandemic chapter. World Zakat Forum (WZF) is an international platform for the zakat movement that has a role in synergizing world *zakat* stakeholders in improving the welfare of the people and alleviating poverty. Established in 2010, currently it has 40 members including Indonesia as one of pioneer country.

At the annual meeting in 2020, WZF raised the main theme of "Post Covid-19 Economic Recovery: Role of World Zakat Forum" (Oebaidillah 2020). Four other themes were discussed in this online conference, namely reviewing the role of the world zakat forum after the Covid-19 economic recovery, post Covid-19 global economic activation, steps forward to strengthen the world zakat forum, and ministerial discussions discussing zakat as a fiscal policy instrument by inviting the Ministry of Finance and other ministers from member countries, there is great potential from all aspects to be able to grow again, including in the world of philanthropy, which includes zakat. Exploring the potential of zakat during the post-pandemic period, for the economic development of the *ummah* globally.

The meeting recommended three priority matters in managing zakat which were then formalized in the form of a global policy brief in the time of post Covid-19 pandemic. The points are: (1) Distributions; (2) Collection; and (3) Management Improvement (Hudaefi, Junari and Zaenal 2020). All of these are important points in the management of zakat. Distribution, collection of zakat funds, and management improvement are interrelated and are the main things for a zakat management institution.

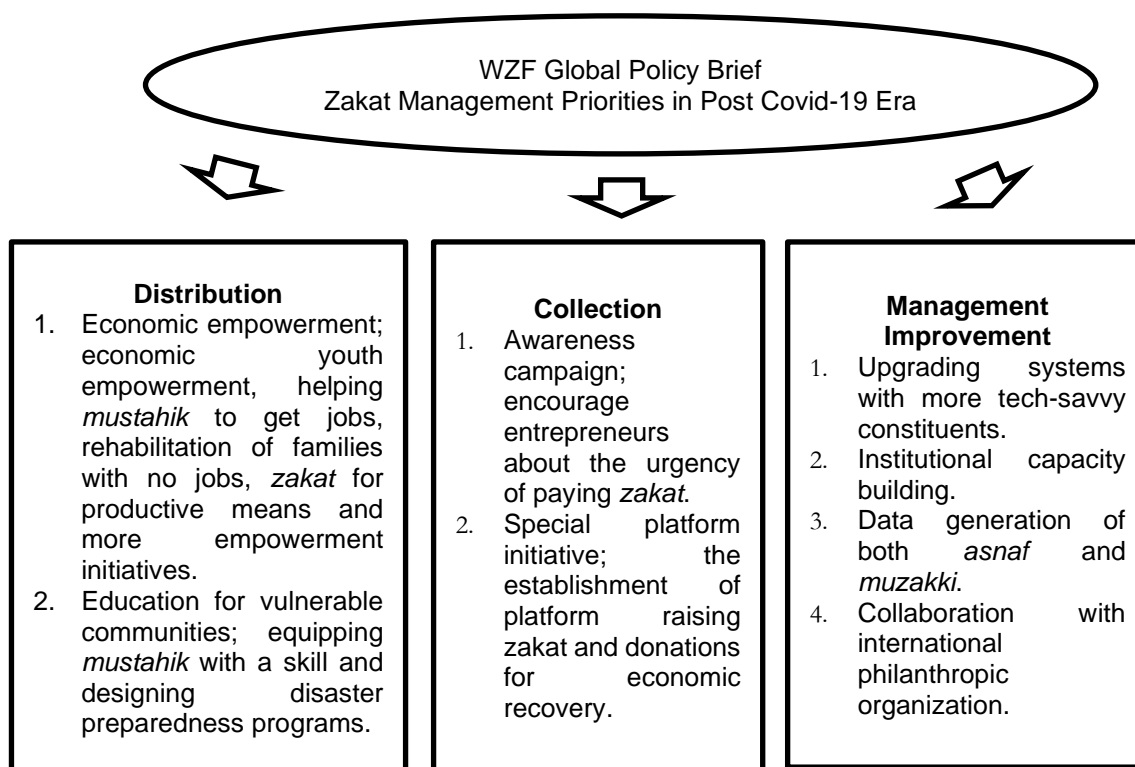


Figure 2. WZF Global Policy
 Source: (Hudaefi, Junari and Zaenal 2020)

BAZNAS' Distribution Priorities

Productive and Consumptive Zakat for Economic Empowerment

Based on recommendations from WZF 2020, economic empowerment in terms of *zakat* distributions after Covid-19 consists of economic empowerment aimed specifically at youth, helping *mustahik* to get jobs, rehabilitation of families especially improving housing for those with no jobs, and especially empowering *zakat* for productive businesses (Hudaefi, Junari and Zaenal 2020). Youth have more potential, hope, fighting power and energy than people who have entered retirement age. In many struggles for renewal, more youth leaders are known than old people. Youth is the foundation to be able to receive guidance in realizing economic empowerment.

The distribution of *zakat* is determined by the eight *asnaf* mentioned in the Qur'an. For empowerment, the distribution of *zakat* is actually recommended to be given in the form of a productive business. Productive *zakat* given to *mustahik* as capital to carry out an economic activity, namely to develop the economic level and potential productivity of *mustahik*. With the existence of productive *zakat*, *mustahik* can not only improve their economic conditions, but are also able to keep them away from the *ribawi* economic trap practiced by moneylender (Saeful 2019).

Playing a leading role in advancing world *zakat* and *waqf* certainly has consequences for Indonesia, especially for BAZNAS which is the only government *zakat* management board. One of the consequences is to ensure that the management of national *zakat* and *waqf* runs with a good governance system, grows progressively, is optimally beneficial, sustainable and integrated with national development. In terms of economic empowerment, BAZNAS prioritizes among others the empowerment of *zakat* distribution in the form of productive businesses. The purpose of this productive *zakat* is to build and develop the economic level and productivity of *mustahik*, especially for those who live in poverty.

In the *zakat* utilization distribution program for productive businesses, BAZNAS has a program in the form of product management that has the potential to be generated from each region. The techniques and implementation models are adapted to the needs and local wisdom of the local area. The legal basis for the management of productive *zakat* is stated in Article 27 Chapter III of the 2011 No.23 Constitution of The Republik of Indonesia. *Zakat* can be utilized for productive businesses in the context of handling the needy and improving the quality of the people. The utilization of *zakat* for productive businesses as referred is carried out if the basic needs of *mustahik* have been met. Productive utilization of *zakat* has two main functions. First, is to clean the property and human soul so that they are always in a state of nature. Second, *zakat* also functions as a public fund that can be utilized for social purposes in order to reduce poverty. In this second case, its utilization has an important meaning, as one of the efforts to achieve social justice.

There are several steps that can be used as a reference in the distribution of productive *zakat*: 1. Forecasting, predicting, projecting, and making estimates before giving *zakat*; 2. Planning, formulating, and planning an action about what will be implemented to achieve the program, such as determining people who will receive productive *zakat*, and determining goals to be achieved; 3. Organizing and leading, gathering various elements that will bring success to the program including making standard rules that must be obeyed; 4. Controlling, monitoring the running of the program so that if something goes wrong or deviates from the procedure it will be detected immediately (Ath-Thoilah in Haidir, 2019).

In particular, BAZNAS manages productive businesses in the culinary field with the concept of a sustainable fried chicken franchise business with the Z-Chicken brand. Where distributors of raw materials can also be managed by *mustahik*. Apart from that, there is also the Z-Cow program, which is a cattle breeding business, as well as in the form of programs with different names but with the same concept, namely managing goat and/or cow farms.

The program can also be through the Micro, Small and Medium Enterprises (MSMEs) funding program that is already running by *mustahik*. Especially for entrepreneurs affected by the pandemic, they have no income during the pandemic. The priority in distributing *zakat* for productive businesses has also inspired regional BAZNAS to manage *zakat* funds in the form of financial assistance to be used as capital loans in running micro-scale businesses owned by *mustahik*. This is already underway, among others, initiated by BAZNAS of Musi Rawas Regency named BANKZAKAT, by taking reference from BANKZISKA LAZISNU Ponorogo. Through efforts to empower the distribution of *zakat* that is more targeted, it is hoped that it can improve the welfare of *mustahik*, elevating their rank from *mustahik* become *muzakki*.

As for consumptive *zakat*, *zakat* assets are directly allocated to those who cannot afford it and really need it, especially the poor (Qadir in Permana, 2017). *Zakat* assets are directed mainly to meet the basic needs of life, such as the need for food, clothing and shelter in a reasonable manner. This primary basic need is felt by groups of poor, poor, *gharim*, orphans, the elderly or physically disabled who cannot do anything to earn a living for their survival.

For consumptive *zakat*, BAZNAS prioritizes channeling *zakat* funds to purchase basic materials for *mustahik*. Especially during the pandemic, and in the post-pandemic era, many *mustahik* who were economically affected got worse. Apart from staple foodstuffs, BAZNAS also held a house renovation program, with the name of an uninhabitable house (Indonesian: Rumah Tidak Layak Huni, RUTILAHU). The program to repair the houses of *mustahik* who are no longer livable has been running, especially in the regions.

Consumptive *zakat* is a quick solution to be able to distribute *zakat* funds for *mustahik*, especially after going through a crisis during the pandemic. After fulfilling their basic needs, *mustahik* has the right to receive productive *zakat* distribution to be able to receive benefits

from business management originating from *zakat* capital. Both of them have a synergy to be able to reduce the poverty level of *mustahik*.

In maximizing the empowerment potential of *zakat*, BAZNAS also uses the principle of "distribution which has an effect on collection", both directly and indirectly. An example that has a direct effect is the channeling of funds to repair worship facilities in an institution, which will then have an effect on increasing the awareness of paying *zakat* for people in that institution. While examples that have an indirect effect are the distribution of funds for the use of consumptive funds to *mustahik*, and when the inauguration involves local officials and is published by the media. In this way, it will increase the awareness of people who have not paid *zakat* before and further increase the trust of the people who have paid *zakat*. In addition, BAZNAS also seeks activities to support productive *zakat* which will be able to elevate the status of *mustahik* to become *muzakki*.

Equipping Mustahik with Skill

Equipping *mustahik*, is part of priority activities that are included in the process of distributing *zakat* productively. For *mustahik* recipients of *zakat* funds to be managed as business capital, they are prioritized to get skills especially for managing their business. Starting from guiding the business itself, and administering to make reports.

The provision of *mustahik* becomes a process in empowering the economy as a whole. Apart from being equipped with skills and management, it is also necessary to be equipped with a religious foundation, studies on *zakat* contained in the Qur'an and hadith. It also provides education for *mustahik* to be efficient, not to be confined as *mustahik* but to increase their potential to become *muzakki*.

The technical equipment for *mustahik* is handed over to each regional BAZNAS. the majority is in collaboration with experts who are in the field of production process management. For example, for livestock management, it will also present a veterinarian generally from the Livestock and Animal Health Service Office. It also involves extension workers from the Ministry of Religion in order to provide the basics of religion, especially in the matter of *zakat* and *muamalah*. Some involve motivators, to foster the entrepreneurial and leadership spirit of the *mustahik*. Especially for *mustahik* who experienced a lot of adversity during the pandemic. Their enthusiasm must be raised to continue to struggle to build a better economy in the future.

BAZNAS' Collection Priorities

Enhancing Zakat Literacy

BAZNAS priority in *zakat* collection activities is increasing public awareness to pay *zakat* to *zakat* institutions. Through the awareness that grows from each individual, it raises the desire to be able to issue *zakat* voluntarily. Awareness of paying *zakat* can be increased through *zakat* literacy.

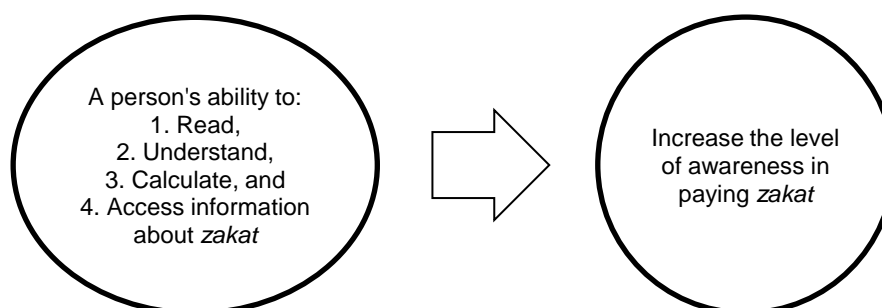


Figure 3. Zakat Literacy Concept
Source: BAZNAS RI (2022)

Zakat literacy is the factors that can influence society to pay *zakat* (Brilianty and Muhtadi 2022). Currently a direct definition of *zakat* literacy has not been found. However, when compared with the general definition of literacy, *zakat* literacy can be interpreted as a person's ability to read, understand, calculate and access information about *zakat*, which in turn will increase the level of awareness in paying *zakat* (BAZNAS RI 2022). Due to the priority on *zakat* literacy, BAZNAS through its research center (Puskas BAZNAS/BAZNAS Center of Strategic Studies) formed Zakat Literacy Index (ZLI). Starting in 2020, ZLI is measuring the level of understanding or public literacy about *zakat*, at regional and national levels. ZLI aims to evaluate the implementation of *zakat* education programs (BAZNAS Center of Strategic Studies 2019). The following are components used in measuring ZLI.

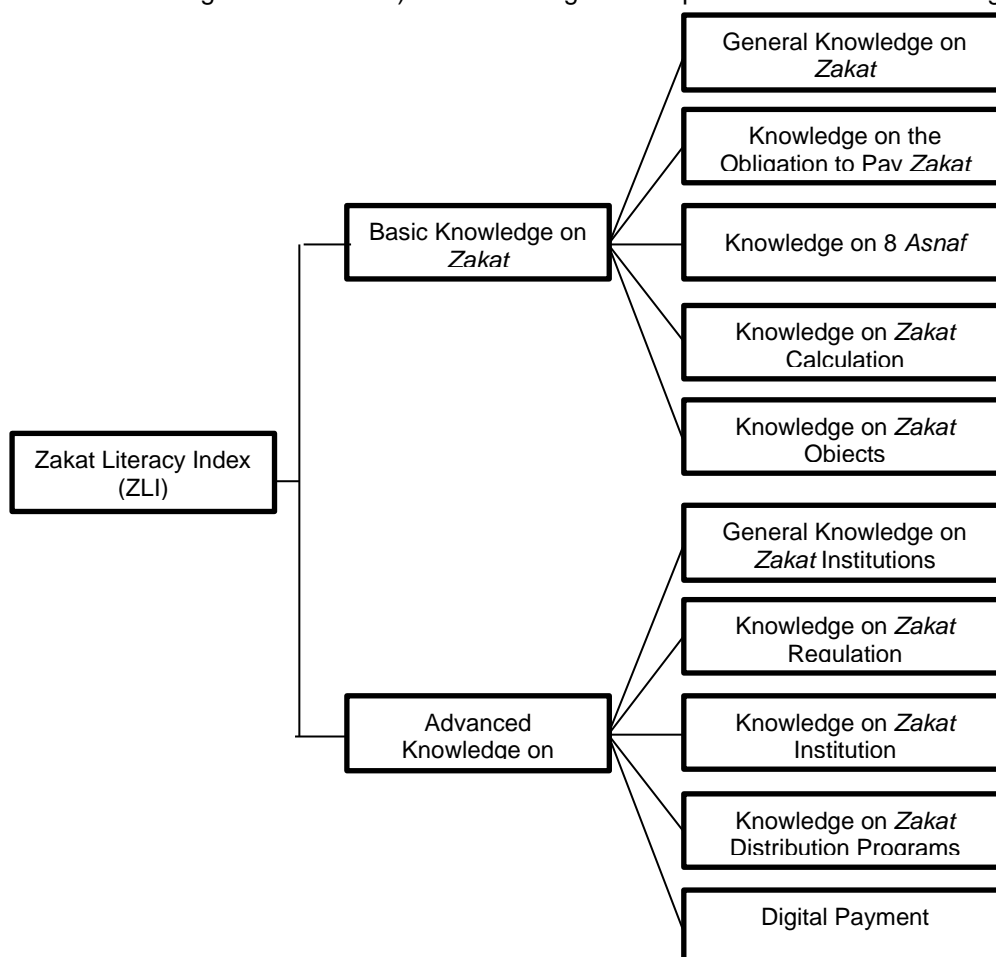


Figure 4. Zakat Literacy Index Components
Source: (BAZNAS RI 2022)

At least, according to Irfan Syauqi Beik (Director of Distribution and Utilization of BAZNAS) there are two things we can do to increase *zakat* literacy. First, continuously increasing education and public outreach regarding the concept of *zakat*. Second, by intensifying the distribution and utilization of *zakat* in a substantive and massive manner (Sasongko 2019).

Zakat campaigns need to be continuously inflamed so that the message of *zakat* can be properly captured by the public. In this context, innovation through the use of advances in information technology is very important. BAZNAS' efforts in developing various information technology platforms, both internally and in collaboration with external parties, are a strategic step in increasing public *zakat* literacy. Utilizing increasingly advanced technological developments, information dissemination can enter all places without boundaries and barriers at the same time. Especially taking lessons from the occurrence

of a pandemic where everything is encouraged to be done online, and the level of concern from the community towards each other is always maintained.

In the *zakat* distribution process, the public must be made aware that the *zakat* they pay has turned into a distribution program that brings very high benefits to *mustahik*. The public must see the process, so that, if necessary, it will provide audited financial reports. In order to be able to motivate also to continue to pay *zakat* regularly. Regional *zakat* management organizations can also carry out the construction of worship facilities in their institutions to be able to demonstrate the role of *zakat* institutions and as a fundraising technique to attract more *muzakki* and *munfiq*.

BAZNAS also collaborates with various parties from the education sector to further ground the concept of *zakat*. After supporting Zakat and Waqf Management (Indonesian: Manajemen Zakat dan Wakaf, MAZAWA) majors in Islamic higher institutions since 2016, at the 6th ICONZ 2022 event BAZNAS also officially launched the opening of ZAWONI (Zakat Waqf Online University). ZAWONI has a special curriculum designed to deepen people's understanding of *zakat*.

Not only on a higher education scope, as a form of education from an early age, BAZNAS has made a Zakat for Ummah board game (Indonesian: Zakat untuk Umat, ZAKUMA) (BAZNAS TV 2022). BAZNAS also established a school for junior high school level, specifically for tahfizh. This school is aimed at *mustahik* children, and includes a leadership and entrepreneurship curriculum that will foster the enthusiasm of the students for an advanced life in the future (Sekolah Cendekia BAZNAS 2022).

Extending the Possibility of Collection's Channel

In the pandemic era, everyone limited face-to-face interactions, used more internet facilities and did big things remotely. This has a good effect in several ways. Included in the process of collecting philanthropic funds in which *zakat* also plays a role. With the convenience of the community giving *zakat* online, a user-friendly platform is provided, facilitating the process of paying *zakat* and donating. And the good news is, this has continued into the post-pandemic period.

Specifically, BAZNAS has also given authority to each region to manage the ZIS fundraising process. Using a special platform will help make it easier for *muzakki* to make *zakat* payments. Because now the banking function has been widely used by the public online, they have started to leave banking activities manually present to the bank.

However, in general BAZNAS does not limit the focus of collection only to the use of online platforms. Because in some areas, it might be more effective to go directly to the institution where the civil servants work. Under these conditions, the average data collection is done manually centrally by the authorities of the institution. Likewise, when collecting from rural areas, the majority of people are not very familiar with the existence of online platforms. It needs the role of volunteers or the BAZNAS fundraising team to be able to go directly to the field.

Forming a team of volunteers or a special fundraising team is also one of BAZNAS' strategies in maximizing collection efforts. In essence, the central BAZNAS hands over the authority to choose the type of channels that will be focused by each region in the collection of *zakat* funds. BAZNAS seeks to open as wide as possible the collection channels from all directions.

BAZNAS' Digital Transformation

In previous research, author concluded that BAZNAS' digital transformation began in 2016 and has not focused only on the use of advanced technology. BAZNAS also concentrates on developing a management system across all lines of work as well as on developing its human resources (Hartono 2022). BAZNAS has been preparing for the digital

transformation process for a long time, and even started it several years before the pandemic.

Entering the pandemic period, the use of digital media was carried out massively in all fields. This includes BAZNAS, benefiting from the increased collection of ZIS funds. Past the pandemic period and entering the post-pandemic period, this will continue to become a good habit. However, the concept of digital transformation is not limited to the use of digital media, but includes transformation in all aspects of management.

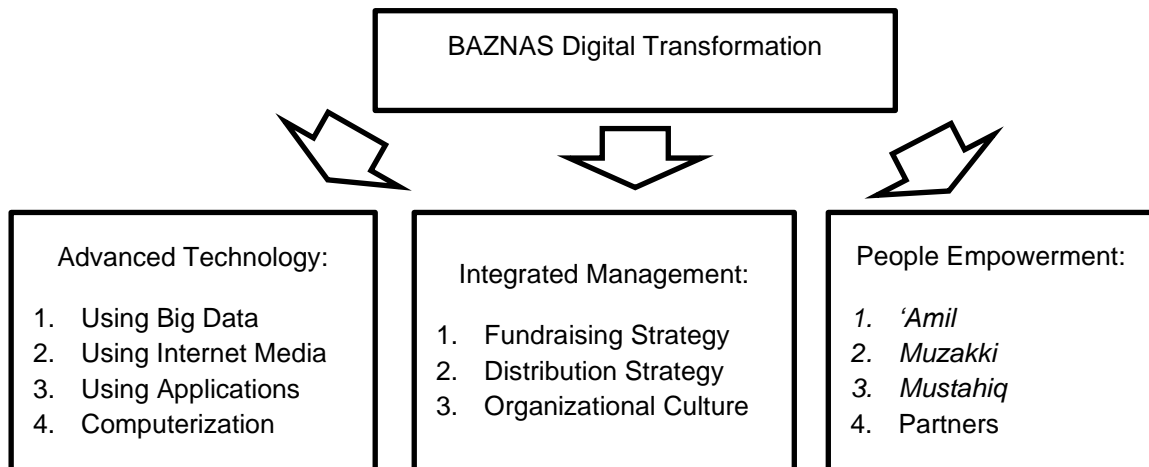


Figure 5. BAZNAS Digital Transformation
Source: (Hartono 2022)

Advanced Technology

The first point in the digital transformation process that is the focus of BAZNAS is utilizing technological advances. In this case, the use of big data, accompanied by the use of internet media, applications, and computerization. Digitization and digitalization are in synergy with each other in managing data collection for *muzakki*, *mustahik*, and evaluation of *zakat* management through the BAZNAS Information System. The following are digital media that cooperate with BAZNAS in the ZIS payment process.

Utilizing technological sophistication both in the collection process and in terms of administration management greatly helps the effectiveness and efficiency of BAZNAS performance. Especially during the post-pandemic period, where for about two years the world has slumped, especially in the economy. Entering the post-pandemic period, it is hoped that the management of *zakat* will improve in terms of performance in the field and in management as a whole.

Table 2. Digital Media for Payment of Zakat

No	Digital Media	Service Providers
1	Application	Kitabisa.com, Gopay, OVO, Tcash, Kaskus, Invissee, Lenna, Mcash, Wisata Muslim, Asuransi Jasindo Syariah, Muzaki Corner, Jenius.
2	Electronic Commerce (e-commerce)	Elevenia.co.id, Blibli.com, Shopee.co.id, Tokopedia.com, Lazada.com, Mataharimall.com, Bukalapak.com
3	Social Media	Oy Indonesia, Line (Zaki)
4	Online Payment Channel	Internet Banking, SMS Banking, EDC, E-Cash Mandiri, Doku Wallet, E-Pay BRI, Virtual Account, T-Cash, PayPal

Source: BAZNAS (2019)

Integrated Management

Management improvisation at BAZNAS as a zakat management institution is focused on fundraising strategies, distributions that work according to a distinctive organizational

culture. BAZNAS as an Islamic institution that bases its activities on the Qur'an and sunnah, then the guidelines used in organizational culture are based on both. Basing all work plans to sharia law.

BAZNAS also gives annual awards to all branches that show achievements every year. BAZNAS Award, is an event that is a means for BAZNAS in all regions to continue to improve their best performance based on integrated management which refers to the main foundation of Islamic sharia law, the Qur'an and sunnah.

People Empowerment

BAZNAS gave rise to the term Good Amil Governance (GAG) which is a development of the principles of Good Corporate Governance (GCG), which are used specifically in measuring and assessing institutional performance governance. According to Zaenal et al. (Wijayati 2021) There are 13 dimensions of GAG, namely: (1). Definition of '*amil*' as stated in the Zakat Law or Regulations Related; (2). The rights and obligations of '*Amil*'; (3). Guidelines for GAG; (4). Regular assessment of GAG policy; (5). Special organizational structure responsible for GAG; (6). The role of the board and management of the *zakat* institution; (7). Evaluation of the performance of the *zakat* institution board; (8). Performance evaluation of the management of *zakat* institutions; (9). '*Amil*' certification and development; (10). Standard Operating Procedures (SOP) of *zakat* institutions; (11). GAG risk mitigation; (12). Disclosure and transparency; and (13). Compliance and sharia regulations. The GAG principles consist of: transparency, accountability, responsibility, independency, fairness, integrity, reliability, competence, and reputation (Yulianti in Apriliyani, 2016).

BAZNAS also initiated "*Gerakan Cinta Zakat*", a movement to love *zakat* with meaning to continue educating the public at large and in particular to *muzakki* about the virtues of *zakat* and basic education regarding *zakat* in Islam. Then to the *mustahik*, BAZNAS is committed to being able to empower them to be able to increase their potential to become *muzakki*. So that in the future the economy will improve, not only for personal benefits *mustahik* but the overall effect will be perceived for the country.

BAZNAS also collaborates with various parties to further activate the *zakat* campaign. Whether it is through international level conferences, holding calls for papers involving academics. Or include categories from the general public who contribute to increasing the development of *zakat* in Indonesia at the annually BAZNAS Award moment. The program gives awards to a number of Cabinet Ministers, Governors, District Heads, Mayors, to Zakat Management Organizations, and other parties who contribute to the development of *zakat* in the country. BAZNAS empowers people not only from within, namely consisting of '*amil*' and volunteers, but also aims at *muzakki* and *mustahik*, as well as parties who support BAZNAS activities from outside. All of these elements are the focus of BAZNAS in achieving the successful target of management development, especially during the post-pandemic period.

CONCLUSION

BAZNAS has a major role in maximizing the management of *zakat* in Indonesia, the country with the largest number of Muslims in the world. BAZNAS has interacted with the international community for a long time, and has also participated in the formulation of the world's agenda in dealing with the post-pandemic era. The priorities that need to be considered in the current management of *zakat* are in terms of distribution, collection, and management improvement.

BAZNAS also has main pillars consisting of human resources, collection, distribution and controlling. In line with the main pillars, BAZNAS is trying to realize the priorities that will become a world brief policy in entering the post-pandemic era. In terms of distribution, BAZNAS prioritizes productive and consumptive *zakat* as an effort to empower the economy. Then also equip *mustahik* with skills, so that they not only spend *zakat* funds that

are consumptive, but also can the succeed productive *zakat* program. In terms of collection, BAZNAS prioritizes increasing *zakat* literacy and expanding collection channels, both by using digital media and directly in the field. Furthermore, in terms of improving management, BAZNAS prioritizes the digital transformation process, which in its meaning does not only optimize technological advances, but also integrates management and empowerment of the '*amil*' and institutional culture. As material for further research, BAZNAS performance can be studied as measured by the outlook for *zakat* during the pandemic period.

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