



Optimizing Intermediary Functions in Alignment with Zakat Core Principles: Enhancing Baznas Merangin

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ABSTRACT

This research is prompted by the issue of the potential of zakat (charitable donations) in Merangin in 2022, amounting to 183.33 billion, while the income of Baznas Merangin in 2022 was 9 billion. The study assesses the level of implementation of ZCP (Basic Zakat Principles), particularly the intermediary function aspect of Baznas. It then identifies the reasons why Baznas (National Amil Zakat Agency) is unable to optimize its potential. This research is a field study and falls under the qualitative research category. The findings indicate that the intermediary function performed by Baznas Merangin in the management of zakat collection is very effective, with an increasing level of public trust in Baznas Merangin's performance in zakat management. The research is beneficial for Baznas Merangin. It is advisable to also focus on efforts to remind the public to fulfill zakat through official Zakat Management Institutions, such as being more active on social media platforms currently popular among the public, so that people become acquainted with Baznas as an official and potential Zakat institution. Institutional goals are anticipated to be achieved.

Kata Kunci:

Baznas, Fungsi
Intermediasi,
Prinsip Core Zakat

ABSTRAK

Optimizing Intermediary Functions in Alignment with Zakat Core Principles: Strategizing Baznas Merangin. Penelitian ini dilatar belakangi oleh permasalahan mengenai potensi zakat di Merangin pada tahun 2022 yaitu sebesar 183,33 miliar, sedangkan pendapatan Baznas Merangin pada tahun 2022 sebesar 9 miliar. Penelitian ini mengukur tingkat implementasi ZCP (Prinsip Dasar Zakat) khususnya aspek fungsi intermediasi Baznas (Badan Amil Zakat Nasional). Kemudian mengidentifikasi alasan tidak mampu mengoptimalkan potensi yang dimiliki. Penelitian ini merupakan penelitian lapangan (field study) dan merupakan jenis penelitian kualitatif. Hasil penelitian menunjukkan bahwa fungsi intermediasi yang dilakukan Baznas Merangin dalam pengelolaan penghimpunan sangat baik, dimana tingkat kepercayaan masyarakat terhadap kinerja Baznas Merangin dalam pengelolaan zakat semakin tinggi dan meningkat. Penelitian ini bermanfaat bagi Baznas Merangin. Sebaiknya juga memperhatikan upaya mengingatkan masyarakat untuk menunaikan zakat melalui Lembaga Pengelola Zakat resmi, seperti lebih aktif menggunakan media sosial yang saat ini sedang digemari masyarakat agar masyarakat mengenal Baznas sebagai lembaga Zakat resmi dan potensial. Kelembagaan yang diharapkan dapat dicapai.

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INTRODUCTION

Zakat is the third pillar of Islam where it is the obligation of every Muslim to pay zakat because zakat can purify ourselves and also the property that we have has other people's rights in it, namely those who have eight asnaf . Zakat is also a worship that signifies the words of a Muslim to Allah SWT. Zakat worship has two dimensions, which are vertical dimensions (good relations with Allah) and horizontal dimensions (good relations with humans), in the Al-Qur'an mentions surah Al -Baqarah verse: 267

Zakat is the third pillar in Islam which determines whether or not the building of Islam is strong. If zakat is paid as well as possible, then this building will be strong marked by the lack of social problems. On the other hand, if there is none or it is implemented in moderation, this building will be fragile marked by many social problems. Therefore, zakat in Islam is called the principle (rukun) or often referred to as Al-ma'lum minaddin biddharurah (religious matters that are generally known). (Al- Qardhawi, 1997)

Zakat holds a significant position within the domain of Islamic philanthropy and stands as the third pillar of Islam, obligatory for all eligible Muslims (muzakki) to purify their wealth through the distribution of zakat to deserving recipients (mustahik). Beyond merely aiding the economic well-being of the mustahik, zakat serves as a mechanism for economic equilibrium within a nation. Its overarching goal is to fulfill the needs of the impoverished and empower them towards self-sufficiency, as emphasized in a conversation between Prophet Muhammad and Mu'adz, "Take zakat from the rich among them and distribute it to the poor among them" (Reported by Bukhari). The fundamental aim of zakat management is to transition all mustahik into muzakki, underscoring zakat's potential to mitigate economic disparity and alleviate poverty within a country (Hamdani et al., 2019). In Indonesia, the considerable potential of zakat funds is well-documented, with recent data on Zakat Infaq and Alms (ZIS) indicating a prospective amount of Rp. 327 trillion (Akhmad Noor Hidayat, 2022)

From 2016 onwards, a zakat management standard known as Zakat Core Principles (ZCP) was introduced during the "World Humanitarian Summit of the United Nations" or the United Nations Humanitarian Forum held in Istanbul, Turkey. The primary objective of ZCP is to enhance the efficacy of zakat management, facilitating the more efficient mobilization of public social funds to enhance the well-being of individuals across diverse global regions.

To facilitate its implementation across diverse nations, the fundamental tenets of zakat (Beik, 2016)management are formulated with due consideration for the unique circumstances in each country. This approach encourages governance-oriented, accommodating management that aligns with the regulatory framework associated with other sub-sectors of Islamic finance, fostering connectivity with the real sector and promoting human capital development (Bank Indonesia, 2023). The Zakat Core Principles (ZCP) comprises 18 principles governing six primary dimensions of zakat management. As outlined by Beik, these dimensions encompass the legal foundation, zakat supervision, zakat governance, intermediary function, risk management, and Sharia conformity (Beik, 2016). Notably, the genesis of ZCP was an Indonesian initiative, spearheaded by Bank Indonesia in collaboration with Baznas (National Amil Zakat Agency) and IRTI-IDB (Islamic Research and Training Institute-Islamic Development Bank). This collaborative effort included representatives from various countries, such as Saudi Arabia, Malaysia, India, Pakistan, South Africa, forming an international team known as the International Working Group on Zakat Principles (IWG-ZCP) (Bank Indonesia, 2023).

To facilitate the global implementation of zakat management, the foundational principles are carefully tailored to accommodate the distinct circumstances of each country. This approach advocates for governance-focused and adaptable management practices that

adhere to the regulatory framework applicable to other segments of Islamic finance. It also encourages integration with the real sector and emphasizes the development of human capital (Bank Indonesia, 2023). The Zakat Core Principles (ZCP) consist of 18 principles that govern six primary dimensions of zakat management. As elucidated by Beik, these dimensions encompass the legal basis, zakat supervision, zakat governance, intermediary function, risk management, and Sharia conformity (Beik, 2016). Notably, the inception of ZCP originated as an Indonesian initiative, led by Bank Indonesia in collaboration with Baznas and IRTI-IDB (Islamic Research and Training Institute-Islamic Development Bank). This collaborative endeavor involved representatives from diverse countries, including Saudi Arabia, Malaysia, India, Pakistan, South Africa, culminating in the formation of an international team recognized as the International Working Group on Zakat Principles (IWG-ZCP) (Bank Indonesia, 2023).

This study endeavors to assess the implementation level of Zakat Core Principles (ZCP) within the Baznas in the District of Waving. Additionally, it aims to identify the factors impeding Baznas's ability to optimize its potential. Baznas in the Merangin District has established programs to fulfill its intermediary functions, with the expectation of enhancing community trust in the Merangin District. Notably, the Merangin Cares Program represents a significant initiative, encompassing assistance programs for mustahik individuals to address basic access, developmental needs, and emergency requirements. Components of the Merangin Cares Program include financial aid for 1,000 orphans, support for the du'afa, assistance for the repair of uninhabitable houses among impoverished families, and aid for victims of natural disasters.

The second initiative, the Smart Merangin Program, endeavors to assist children from economically disadvantaged families in Merangin by ensuring uninterrupted access to education and meeting their educational needs. This program covers various educational levels, providing support at the elementary (SD/MI), middle school (SMP/MTS), high school (SMA/SMK/MA), and undergraduate levels for tertiary institutions.

The third initiative, the Merangin Sejahtera Program, aims to alleviate poverty in Merangin by enhancing the local economy and improving the well-being of mustahik individuals through group or individual economic empowerment. This program takes the form of capital assistance for productive economic ventures, working capital support, and human resource development for recipients engaged in business activities.

The fourth initiative, the Merangin Sehat Program, is designed to facilitate access to quality health services and general support for mustahik or impoverished individuals in Merangin. The program encompasses activities such as mass circumcision, financial aid for medical expenses, free health check-ups for the elderly, and assistance for environmental sanitation efforts.

The fifth initiative, the Religious Merangin Program, is aimed at supporting promoters of Islamic teachings and other social-religious activities. This program involves advocacy and da'wah assistance, aid for students memorizing the Al-Qur'an, support for religious activities, and assistance for worship facilities (BAZNAS Merangin, 2022).

In 2020, Baznas in Merangin achieved a National Zakat Index (NZI) value of 0.70, categorizing it as "Good." This score results from the evaluation of two integral dimensions that comprise the National Zakat Index, namely the macro and micro dimensions (BAZNAS, 2020).

According to the Center for Strategic Studies at Baznas, the macro dimension assessment for Baznas in Merangin yielded a score of 0.95, indicating a classification of "Very Good." This dimension encompasses three key indicators: regulations, the Regional Income and Expenditure Budget (APBD), and the zakat institutions database. The regulatory



indicators achieved a perfect score of 1.00, affirming the existence of regulations governing zakat management at the local Merangin level, with active support from the Regent. Furthermore, the APBD assistance, with an index value of 0.75, implies that the Regional Revenue and Expenditure Budget support provided by the local government can cover a minimum of 50% of operational costs (BAZNAS, 2020).

The third indicator pertains to the database, where Baznas in Merangin achieved a score of 1.00, denoting a classification of "Very Good." This indicator encompasses three variables: the count of official zakat institutions, muzakki (those who pay zakat), and mustahik (those eligible to receive zakat). The ratio of individual muzakki to households at the district level and the ratio of muzakki of business entities to the number of business entities at the district level also contribute to this indicator. The variable's value for the count of official zakat institutions, muzakki, and mustahik is 1.00, indicating that Baznas in Merangin possesses all requisite types of databases. These include databases for the count of official zakat institutions, the number of muzakki, the number of mustahik, and their distribution map.

The second and third variables constituting the database indicators are the ratios of individual muzakki to households and muzakki of business entities to total business entities in Merangin District. The variable assessing the ratio of individual muzakki to households has achieved a classification of "Very Good" (1.00) due to the registration of over 10% of Muslim households in Merangin as muzakki with Baznas. Similarly, the ratio of the number of muzakki of business entities to total business entities in Merangin also earned a score of 1.00. This is attributable to the fact that the ratio exceeds 4%.

According to the Center for Strategic Studies at Baznas, the micro dimension value of Baznas in Merangin is 0.59, denoted as "Good enough" (BAZNAS, 2020). This micro dimension comprises two indicators, namely institutions and the impact of zakat.

The institutional index value for Baznas in Merangin is 0.74, classified as "Good." This index is derived from four variables: collection, management, distribution, and reporting. In the collection variable, a score of 0.75 is assigned due to a collection growth exceeding 20%, while the collected amount falls within the range of 1 to 10 billion. The management variable attains a score of 0.75 as Baznas in Merangin has implemented at least 3 Standard Operating Procedures (SOPs) for Zakat Management, possesses Strategic Plans, Quality Management Certification, and an annual work program. In the distribution variable, a value of 0.73 is obtained, indicating that the distribution process, measured by the Allocation to Collection Ratio (ACR), exceeds 90%, with total distribution ranging from IDR 500 million to IDR 5 billion. In the distribution process, 2.5-7.5% of the total distribution in the field of da'wah has been allocated. The planning process to the realization of consumptive zakat distribution is relatively swift, namely less than 3 months, and for productive zakat, less than 6 months. The reporting variable attains a value of 0.75 as Baznas in Merangin already possesses unqualified audited financial reports (WTP) and publishes periodic reports, although it does not yet have a sharia audit report. The second indicator forming the micro dimension is the impact of zakat, with a value of 0.49, classified as "Good enough" (BAZNAS, 2020).

The Welfare Index developed by the Center of Islamic Business and Economics Studies (CIBEST), which is a modification of the Human Development Index (HDI) and Independence, has been applied to assess the performance of Baznas in Merangin. The obtained CIBEST Welfare Index value places Baznas Merangin in the "Poor" category, with a score of 0.25. This indicates that 36.4% of the mustahik sample falls within quadrant 1, characterized as spiritually rich but lacking material wealth.



In the modified Human Development Index (IPM), a value of 0.75 has been obtained, suggesting a positive impact on mustahik in terms of education and health. Lastly, for the variable of independence, the obtained value is 0.70. This signifies that the majority of the mustahik sample has a stable or business income, although they have not yet engaged in savings activities (BAZNAS, 2020).

The National Zakat Index (NZI) score achieved by Baznas (National Amil Zakat Agency) in Merangin indicates that the performance of zakat institutions in this region falls within the "Good" range. Consequently, there are areas that can be enhanced to expedite the efficacy of zakat management activities by Baznas in Merangin. Specifically, improvements are sought in the micro dimension, particularly concerning the zakat impact indicator. Baznas in Merangin should conduct a comprehensive evaluation of the existing programs, with the aspiration that, beyond uplifting all mustahik to achieve spiritual and material affluence, considerations of the Human Development Index (HDI) and their independence can also be augmented. This would result in a more empowered state for individuals who have received zakat assistance. Given this context, the researchers aim to conduct a study to assess the degree of implementation of Zakat Core Principles in Baznas in the Waving District. Additionally, the researchers intend to identify the factors contributing to the suboptimal realization of potential within Baznas in the Merangin District. Subsequently, the study aims to propose recommendations for program design adjustments aligned with the principles of Zakat Core Principles. Problem Formulation: 1) How can Baznas Winking optimize the implementation of the Intermediation Function based on Zakat Core Principles?, 2) What measures does Baznas Merangin undertake to optimize and cultivate the potential of zakat in accordance with Zakat Core Principles?

LITERATURE REVIEW

Definition of Optimization

Optimization, as defined by the Big Indonesian Dictionary, pertains to achieving the highest, best, and most profitable outcomes. The process of optimization involves striving for perfection, attaining the utmost, and maximizing results. It encompasses the notion of making practices optimal. However, it is essential to note that optimization is not solely about attaining the highest profit or minimizing costs. Instead, it is the pursuit of the best solution. In this context, optimization is the systematic process of identifying the most effective practices to attain optimal and ideal outcomes by making the most efficient use of available resources ((Siriringo, 2005; Tim Prima Pena, 2015).

Definition of Intermediation

Intermediation is a liaison, according to the Big Indonesian Dictionary (KBBI), the meaning of the word intermediation is liaison. Another meaning of intermediation is mediation (KBBI, 2022). The purpose of intermediation here is between muzakki and mustahiq played by Baznas (National Amil Zakat Agency).

The Concept of Zakat

Zakat represents the third fundamental pillar of Islam, obligating every Muslim to contribute a portion of their wealth. This obligation is grounded in the belief that zakat serves to purify both the individual and their possessions, recognizing the shared rights of others,



particularly the eight designated asnaf (Fakir, Poor, Amil, Mu'alaf, Sahaya Servant, Gharimin, Fisabilillah, and Ibn Sabil).

Functioning as an act of worship, zakat holds a dual significance, encompassing both a vertical dimension, fostering a harmonious relationship with Allah, and a horizontal dimension, promoting positive interactions among humans. In Islam, zakat assumes a pivotal role as the third pillar, influencing the strength of the overall Islamic structure. Effective payment of zakat strengthens this foundation and correlates with reduced social issues. Conversely, inadequate or sporadic implementation renders the structure fragile, contributing to heightened social problems. In Islamic terms, zakat is referred to as a principle or pillar, often denoted as *al-ma'lum minad-din bidh-dharurah*, indicating universally known religious matters (Al- Qardhawi, 1997).

As a significant component of Islamic philanthropy, zakat is mandated for all eligible Muslims (*muzakki*) as a means of redistributing wealth to those deserving of assistance (*mustahik*). Beyond its immediate impact on the recipients' economic well-being, zakat serves as a tool for economic equilibrium within a country. The overarching objective in zakat management is the transformation of *mustahik* individuals into *muzakki* contributors. This underscores the potential of zakat to address economic inequality and alleviate poverty on a broader societal scale (Hamdani et al., 2019).

National Amil Zakat Agency (Baznas)

The National Amil Zakat Agency, commonly known as Baznas, constitutes a zakat management organization established by the government, comprising representatives from both the community and governmental sectors. Its primary mandate involves the collection, distribution, and utilization of zakat in adherence to religious guidelines (Soemitra, 2009). Baznas is composed of 11 members, with 8 individuals representing community elements and 3 from governmental elements. The appointment and dismissal of Baznas members are determined by the president or upon the recommendation of the minister. Community representatives within Baznas include Islamic scholars, professionals, and community leaders. The president appoints these members based on ministerial recommendations, following deliberations with the Indonesian House of Representatives regarding zakat management. The term of service for Baznas members is set at 5 years, with the possibility of reappointment for an additional term. In the execution of its duties, Baznas receives support from a secretariat (Direktur Jenderal Bimbingan dan Pemberdayaan Masyarakat Islam Zakat, 2012).

Law 23 of 2011 explicitly outlines two primary objectives for zakat management in Indonesia: enhancing the effectiveness and efficiency of zakat management services and improving the welfare of the population while addressing poverty. This underscores the imperative for zakat management to be intricately linked with the broader goals of enhancing social welfare and alleviating poverty. Consequently, it becomes crucial for the Baznas to establish coordination and synergy with relevant Ministries and non-Ministerial Institutions engaged in poverty alleviation and reducing social inequality. In pursuing this agenda, Baznas should not operate in isolation or exclusively involve Provincial Baznas, City Baznas, and Amil Zakat Institutions (LAZ). Instead, active involvement of all government institutions becomes imperative for the successful execution of this agenda.

In the collection aspect, it is essential for Baznas, along with Provincial and City Baznas, to coordinate with Indonesian Representative Offices abroad, Regional Work Units, State-Owned Enterprises (BUMN), and Regional-Owned Enterprises (BUMD). This collaborative approach ensures that zakat collection aligns with the existing potential and is measurable. Meanwhile, in the distribution and utilization aspect, creating synergies among



Zakat Management Organizations (OPZ) is crucial, both at the program implementation level and in the exchange of data and information related to mustahik entitled to receive zakat. The objective of this synergy is to prevent duplication of zakat assistance for certain mustahik, ensuring a more equitable distribution of zakat benefits. Baznas plays a pivotal role in moderating social inequalities through the nationally integrated distribution of zakat (Nasir, 2016)

Responsibilities of the Baznas

In accordance with Law Number 23 of 2011 on Zakat Management, Article 1, Paragraph 1 defines zakat management as the planning, implementation, and coordination of zakat collection, distribution, and utilization. The management of zakat activities, as stipulated in this law, is overseen by the National Zakat Agency (Baznas) at various levels, spanning from the central to regional levels, including provinces and districts/cities. Baznas, being the National Amil Zakat Agency, is duly authorized to execute zakat management tasks on a national scale.

In the execution of its duties, Baznas performs the following functions:

- a. Planning, collecting, distributing, and utilizing zakat;
- b. Implementing the collection, distribution, and utilization of zakat;
- c. Controlling the collection, distribution, and utilization of zakat, and;
- d. Reporting and being accountable for the implementation of zakat management.

Simultaneously, Baznas, in pursuit of its primary tasks, is committed to:

- a. Guiding the community toward achieving holistic prosperity, encompassing both physical and non-physical well-being, through zakat utilization;
- b. Elevating the status of mustahik individuals to become muzaki through recovery initiatives, enhancing human resource quality, and fostering economic development within the community;
- c. Extending outreach to muzaki and mustahik individuals as broadly as possible, and;
- d. Strengthening networks among zakat management organizations. (Laba Badan Pengawas Zakat, 2012)

In summary, the overarching duties and functions of Baznas involve concerted efforts to collect, distribute, utilize, report, and be accountable for zakat management implementation. The primary objective of zakat management forms the foundation for both collecting and distributing zakat. Therefore, the strategy to achieve the national target for zakat collection and distribution necessitates simultaneous, integrated, effective, and efficient execution. To realize the resurgence of national zakat, six essential aspects require implementation (Nasir, 2016).

Firstly, the legal dimension encompasses the issuance letter, the formation decision letter for the institution, and the leadership decision letter from Provincial Baznas and City Baznas. All zakat management organizations must obtain government permission through the Ministry of Religion.

Secondly, the accountability and Sharia compliance aspect includes periodic reports, accountability, annual ratification of the RKAT (Annual Work Plan and Budget), financial statement audits by a Public Accounting Firm (KAP), and Sharia audits for, Provincial Baznas, and City Baznas. For LAZ (Amil Zakat Institution), this involves periodic reports, accountability, financial report audits by KAP (Public Accountant Offices), and Sharia audits. Continuous guidance and supervision in terms of finance, programs, and Sharia compliance



are essential to ensure the proper implementation of national zakat management according to Islamic Sharia and relevant laws and regulations.

Thirdly, the IT and system aspect highlights the effective implementation of SiMBA (Baznas Information Management System) by Provincial Baznas and City Baznas. LAZ is also well integrated with SiMBA. The centralized, web-based SiMBA is designed for reporting purposes, storing data, and information owned by Baznas, serving as the national coordinator for zakat management. Its web-based nature allows it to be used by Provincial Baznas, City Baznas, and LAZ without the need for a complicated installation process.

Fourthly, the distribution aspect, in line with the Zakat Core Principle, assesses the performance of zakat distribution based on the ratio of distribution to zakat collection. A higher ratio indicates more effective zakat management. Furthermore, zakat distribution prioritizes alleviating poverty based on data and standards from the Central Bureau of Statistics (BPS).

Fifthly, in the collecting aspect, to optimize national zakat collection, Baznas, Provincial Baznas, City Baznas, and LAZ need to conduct educational efforts, such as the Sustainable National Zakat Campaign, to enlighten muzaki. This is crucial for muzaki to understand the strategic importance of zakat in religious, social, economic, and welfare aspects. Baznas must ensure comfort and provide guarantees that zakat paid through them reaches mustahik, fostering continued trust from muzaki to Baznas.

Lastly, in the aspect of amil development, enhancing and standardizing the capacity and competency of amil nationally requires appropriate training and guidance aligned with national standards. The management of national zakat adheres to seven principles as outlined in Law no. 23 of 2011 concerning the Management of Zakat.

The seven principles governing zakat management are Islamic law, trustworthiness, expediency, fairness, legal certainty, integration, and accountability. Baznas serves as the operator responsible for collecting zakat funds, with a focus on national-level muzaki, including civil servants (PNS) from ministries and state agencies, State-Owned Enterprises (BUMN), and multinational companies based in the capital. This pattern is mirrored by Provincial Baznas and City Baznas at the provincial and district/city levels, respectively.

As the operator for zakat distribution, Baznas concentrates on strategic programs at the national level. This involves collaboration with Provincial Baznas and City Baznas as well as coordination with LAZ, community organizations, related Ministries/Institutions, and local governments. At the provincial level, Provincial Baznas assumes the functions of the provincial zakat coordinator and operator.

The role of the provincial zakat coordinator centers on coordinating the efforts of district/city Baznas and provincial LAZ in line with zakat management policies and guidelines established by Baznas. In this capacity, the provincial Baznas is responsible for reporting zakat at the provincial level, encompassing reports from Provincial Baznas, district/city Baznas, and LAZ at the provincial level. Additionally, it provides recommendations for the establishment of LAZ representatives Amil Zakat Institutions within the province (Nasir, 2016)

Zakat Core Principles (ZCP)

Zakat Core Principles (ZCP) represent a set of principles designed to promote the effective administration of zakat. ZCP is the result of a collaborative effort involving Bank Indonesia, the National Zakat Agency (Baznas), the Islamic Research and Training Institute-Islamic Development Bank (IRTI-IDB), and eight other member countries of the International Working Group (IWG). Comprising 18 principles detailed in Table 1.1, ZCP is categorized



into six dimensions: legality of law, zakat monitoring, zakat governance, distribution function, risk management, and sharia governance. The objective is to instill the application of these principles within zakat institutions, fostering enhanced zakat management practices on a global scale (Bank Indonesia, 2023).

METHODOLOGY

Research Design

The research employed a qualitative approach, focusing on descriptive research to gain a holistic understanding of the phenomenon experienced by the research subjects. Qualitative research, as defined by (J. Moleong, 2010), seeks to comprehend phenomena through descriptions expressed in words and language within a specific natural context, utilizing various scientific methods. Descriptive research, according to (Umar, 2004), aims to provide a detailed account of current problem-solving based on collected data. In this study, a qualitative descriptive research approach was chosen to comprehensively explore and understand the optimization of the intermediary function of Baznas in accordance with the Zakat Core Principles.

Types and Sources of Data

Types of Data

The research employed a qualitative approach, given the nature of the issue under investigation. Qualitative research, as characterized by (J. Moleong, 2010), is inherently descriptive and leans towards analysis. The emphasis in this type of research lies in the process of understanding the subject's perspective, utilizing a theoretical foundation as a guide to align the research focus with the observed realities. With this understanding, the present study aims to provide a clear and detailed description of the prevailing situation. It seeks to elucidate and articulate the acquired knowledge, focusing on understanding the key aspects of the problem related to the optimization of Baznas's intermediary function in accordance with the predetermined Zakat Core Principles.

Source of Data

Data Sources refer to the entities from which data can be acquired, encompassing objects, human behavior, places, and more (Arikunto, 2000). In this study, two types of data sources were utilized: primary data and secondary data.

a. Primary Data

Primary data pertains to information directly relevant to problem-solving, sourced or collected firsthand by the researchers. In this study, primary data was acquired through interviews conducted by the researchers with employees of Baznas in the Merangin district. Through these interviews, key respondents were questioned about the optimization of Baznas's intermediary function in alignment with the Zakat Core Principles.

b. Secondary Data

Secondary data serves a supportive role in the discussion and is derived from external sources such as reports, books, and other media. The secondary data utilized in



this study includes profiles of amil institutions, relevant legal documents, and books on zakat.

Setting and Research Subjects

Settings

a. Research sites

Baznas Office in Merangin, which is located at Jalan Lintas Sumatra KM.01 Islamic Center, Great Mosque of Sungai Misang, Dusun Bangko Village, Kab. Merangin, Jambi.

b. Research time

The time for this research started in July 2022 until it was completed from the pre-survey stage until the action was carried out.

Subject

The subjects in this study were the chairman and several employees or staff related to Baznas Merangin.

Method of Collecting Data

Data collection method is the most strategic step in research, because the main purpose of research is to get data. Without knowing the method of data collection, researchers will not get data that meets the standards set (Sugiono, 2005). The data collection method in this study was carried out using several methods, namely observation by going directly to the field, semi-structured interviews, and documentation to obtain additional data in the form of documents or archives, and source triangulation, namely using data collection techniques from different sources using the same technique.

Observation

Observation is a data collection method involving direct observation and systematic recording of the subject under study (Sukandar, 2004). Researchers employed observation techniques to systematically observe and record information pertaining to the optimization of Baznas's intermediary function in alignment with the Zakat Core Principles.

Interview

An interview is a "process of direct interaction or communication between the interviewer and the respondent," where gathered data may encompass facts, attitudes, opinions, desires, and experiences. In this context, interviews serve the purpose of obtaining accurate data for addressing specific problem-solving needs. The interview method is applied to address various questions related to optimizing the intermediary function of Baznas in accordance with Zakat Core Principles. The interviewees will include the chairpersons and employees at the Baznas office in Merangin.



Documentation

Documentation techniques involve the collection of data through documents and photographs related to the research (Sugiono, 2005). Researchers employed documentation methods to procure the necessary data for understanding the optimization of Baznas's intermediary function in accordance with the Zakat Core Principles.

Data Analysis

The data analysis method employed in this study is qualitative research. The stages or activities involved in analyzing qualitative data within this model are delineated below:

Data Reduction

Data reduction is considered a component of data analysis work. Given the substantial volume of data in the form of field notes, meticulous and detailed recording is necessary. Data reduction involves summarization, selecting key elements, focusing on crucial aspects, and identifying thematic patterns. Consequently, the condensed data offer a clearer depiction, facilitating subsequent data collection and retrieval, if required (Sugiono, 2005). In this study, researchers undertook data reduction with a deductive approach. Establishing a theory related to the collection and distribution of zakat funds based on the Zakat Core Principles, data reduction involved presenting the information in Microsoft Word, sorting the data, and aligning the theory (collection and distribution with Zakat Core Principle standards) with the processed data.

Data Presentation

The outcomes of data reduction need to be effectively "displayed" to elucidate patterns, categories, focuses, and themes, aiding in the comprehensive understanding of the research problem. Data presentation allows researchers to perceive the overall picture or specific facets of the research findings. Common methods employed for presenting data in qualitative research include narrative text, tables, photographs, and charts (Sugiono, 2005).

Conclusion Drawing

The process of drawing conclusions in this study involves discussing the data obtained in the field with theories outlined in the literature review chapter. The discussion will illustrate that qualitative data analysis can occur concurrently with data collection, with the process continuing iteratively until saturation is reached with the discovered data (Sugiono, 2005).

RESULT AND DISCUSSION**The Intermediation Function of Zakat Core Principles at Baznas Merangin**

Zakat Core Principles (ZCP) is a comprehensive document comprising 18 principles that govern six main aspects or dimensions of zakat management. As outlined by Beik, these six dimensions encompass the legal basis, zakat supervision, zakat governance, intermediary function, risk management, and sharia conformity (Beik, 2016). Notably, the inception of ZCP was an initiative originating from Indonesia, specifically facilitated by Bank Indonesia in



collaboration with Baznas and IRTI-IDB (Islamic Research and Training Institute-Islamic Development Bank). These three entities were subsequently joined by representatives from various countries, including Saudi Arabia, Malaysia, India, Pakistan, South Africa, among others, forming an international consortium known as the International Working Group on Zakat Core Principles (IWG-ZCP) (Bank Indonesia, 2016).

Table 1. Zakat Core Principles

NO	PRINCIPLE ZAKAT CORES PRINCIPLES	INFORMATION
1.	<i>Objectives, Independence, And Powers</i> (Purpose, Independence, And Power)	<i>Legal Foundations</i> (Legal Foundation)
2.	<i>Permissible Activities</i> (Allowed Activities)	
3.	<i>Licensing Criteria</i> (License Criteria)	
4.	<i>Zakat Supervisory Approach</i> (Zakat Monitoring Approach)	<i>Zakat Supervision</i> (Zakat Supervision)
5.	<i>Zakat Supervisory Techniques And Tools</i> (Zakat Monitoring Techniques and Tools)	
6.	<i>Zakat Supervisory Reporting</i> (Zakat Monitoring Report)	
7.	<i>Corrective And Sanctioning Powers Of Zakat</i> (Corrective Powers And Zakat Sanctions)	<i>Zakat Governance</i> (Zakat Management)
8.	<i>Good Amil Governance</i> (Good Amil Governance)	
9.	<i>Collection Management</i> (Collection Management)	<i>Intermediary Functions</i> (Intermediate Function)
10.	<i>Disbursement Management</i> (Disbursement Management)	
11.	<i>Country And Transfer Risks</i> (Country Risk And Transfer)	<i>Risk Management</i> (Risk Management)
12.	<i>Reputation And Muzakki Loss Risk</i> (Reputation and Risk of Loss of Muzzaki)	
13.	<i>Disbursement Risk</i> (Disbursement Risk)	
14.	<i>Operational Risk</i> (Operational Risk)	
15.	<i>Shari'ah Control And Internal Audit</i> (Sharia Control And Internal Audit)	<i>Shari'ah Governance</i> (Sharia Management)
16.	<i>Financial Reporting And External Audit</i> (Financial Reports and External Audit)	
17.	<i>Disclosure And Transparency</i> (Disclosure And Transparency)	
18.	<i>Abuse Of Zakat Services</i> (Abuse of Zakat Service)	

Source: *Zakat Core Principles Document (2016)*



The following is a presentation of the results of the research on the implementation of the Intermediation Function based on the Zakat Core Principles (ZCP) at the Baznas in Merangin. Zakat institutions have an intermediary function by collecting zakat funds from muzakki and distributing zakat funds to asnaf who meet the requirements and productive activities (Bank Indonesia, 2016).

Collection Management

The effective management of collections stands as a pivotal determinant for the optimal performance of zakat institutions, carrying significant implications for the outreach of these institutions in disbursing zakat funds (Bank Indonesia, 2016). Baznas Merangin employs two distinct methods for collecting zakat funds, namely:

a. Automatic Method

In collaboration with the Merangin Government, Baznas Merangin adopts the automatic method, involving the deduction of salaries from government employees (ASNs) who have reached the nishab threshold.

b. Socialization Method

This method encompasses door-to-door campaigns, socialization during religious lectures, Friday sermons, at the KUA, and outreach activities within communities (Martiandi, 2022a).

Beyond these mentioned methods, Baznas Merangin also strategically employs fundraising initiatives. During an interview session with Deputy Head I of the Collection Sector, Mr. Abdul Kholik, Lc., M.Phil., he elucidated: "The collection of zakat funds by Merangin Baznas also involves the implementation of a fundraising strategy. This strategy entails specific activities, such as maintaining a website displaying fundraising information. Moreover, Baznas for Merangin collaborates with the website Kitabisa.com to disseminate fundraising details" (Martiandi, 2022a). Mr. Abdul Kholik, Lc., M.Phil., further elaborated on the fundraising strategy for collecting zakat funds, stating: "The fundraising strategy for infaq and sadaqah funds at Baznas Merangin employs the GEBU Merangin method (Thousand Movement for Merangin), which involves various forms like capsules, kaaba, and granaries strategically placed in shops, hotels, pharmacies, and other bustling locations" (Martiandi, 2022a).

Table 2. Merangin Baznas Collection Growth

NO	COLLECTION	AMOUNT (IDR)
1	2015	Rp. 160,823,883,-
2	2016	Rp. 1,072,035,538,-
3	2017	Rp. 1.595.018.393,-
4	2018	Rp. 1,957,324,136,-
5	2019	Rp. 5,096,405,692,-
6	2020	Rp. 7,626,639,276,-
7	2021	Rp. 7,882,924,996,-
Amount		Rp. 17,510,246,918,-

Source: Merangin Baznas data



The acquisition of zakat funds by Baznas Merangin witnessed a notable progression over the years. In 2015, the funds reached Rp. 160,823,883, followed by substantial growth in 2016, totaling Rp. 1,072,035,538. The trend continued with a significant surge in 2017, amounting to Rp. 1,595,018,393. In 2018, zakat funds received further increased to Rp. 1,957,324,136. The ascending trajectory continued in 2019, reaching Rp. 5,096,405,692, with a remarkable surge projected for 2020 at Rp. 7,626,639,276, and a subsequent increase in 2021 to Rp. 7,882,924,996.

The escalating trend in fundraising signifies the effectiveness of the fundraising strategy in enhancing zakat fund management. This surge indicates an elevated level of public trust in Baznas Merangin's performance in zakat management, coupled with a heightened public awareness of zakat. In an interview with the Head of the Finance Section of Baznas Merangin, Mr. Mudrikah, S.Si., it was highlighted that zakat and infaq funds are segregated to facilitate distinct tracking and withdrawals based on their designated purposes (Martianti, 2022c).

Furthermore, Mr. Mudrikah, S.Si., emphasized the importance of disclosure and transparency in zakat institutions to enable a fair community assessment. He stated that the remaining balance of zakat funds is publicized on social media platforms such as Facebook and Instagram, as well as in front of the Merangin Baznas office. This practice ensures public awareness regarding income, expenditure, and the remaining balance of zakat funds (Martianti, 2022c).

Distribution Management

To gauge the extent of outreach and the effectiveness of zakat fund distribution, zakat institutions need to establish an efficient distribution management strategy (Bank Indonesia, 2016). Baznas Merangin has implemented a Standard Operating Procedure (SOP) for zakat distribution, wherein the allocation is based on incoming applications, and conditions for mustahik candidates are carefully processed. Annually, 80% of the collected zakat funds are disbursed, while the remaining 20% is reserved for the subsequent year. The distribution of zakat funds is divided between productive and consumptive zakat, with a ratio of 30% and 70%, respectively (Martianti, 2022b).

In zakat management, Baznas Merangin places a priority on the productive direction and has established five programs to achieve this goal. Mr. Ali Suparman, Head of Distribution at Baznas Merangin, stated in an interview that these programs are designed to manage zakat funds effectively, ensuring recipients experience the true benefits of zakat. Baznas Merangin aspires for zakat funds to contribute to poverty eradication, transforming mustahik into muzzaki. Therefore, a portion of zakat funds is utilized as business capital for mustahik (Martianti, 2022b).

The first program, the Merangin Cares Program, is an assistance initiative for mustahik addressing basic access needs, development access, and emergency needs. Components of this program include compensation for 1,000 orphans, aid for the du'afa, assistance for repairing uninhabitable houses of poor families, and aid for natural disasters.

The second program is the Smart Merangin Program, designed to support underprivileged children in Merangin to continue their education. Educational assistance is provided at different levels, including primary, middle, high school, and undergraduate levels.

The third program, Merangin Sejahtera, aims to alleviate poverty by enhancing the economic prospects of the community through group or individual economic empowerment. Assistance includes capital support for productive economic ventures, working capital aid, and human resource development for business capital recipients.



The fourth program, Merangin Sehat, focuses on providing health services to mustahik and the impoverished. Initiatives under this program include mass circumcision, financial aid for medical expenses, free health checks for the elderly, and support for environmental sanitation.

The fifth program, Religious Merangin, supports the enforcers of Islamic teachings and other social-religious activities. Assistance includes advocacy and da'wah support, aid for students memorizing the Quran, support for religious activities, and assistance for worship facilities (BAZNAS, 2020; BAZNAS Merangin, 2022).

NZI Value (National Zakat Index) Baznas Merangin

In 2020, Baznas for Merangin achieved a National Zakat Index (NZI) value of 0.70, categorizing it as "Good." This value is a composite score derived from the macro and micro dimensions, indicating the agency's performance in zakat management (BAZNAS, 2020).

Table 3. Macro Dimension Index Value of Baznas Merangin

VARIABLE	INDEX	INDICATOR	INDEX	DIMENSIONS
Regional Regulation	1.00	Regulation	1.00	Macro
APBD support for Baznas	0.75	APBD support for Baznas	0.75	
Number of official zakat institutions, muzaki and mustahik	1.00	Zakat Institution Database	1.00	
The ratio of the number of individual muzaki to households at the district level	1.00			
The ratio of the number of muzaki business entities to the number of business entities at the district level	1.00			

Source: Puskas/Center for Strategic Studies, 2020

According to the Center for Strategic Studies at Baznas , the macro dimension value of Baznas for Merangin in 2020 is 0.95, indicating a "Very Good" performance. This value is determined based on three indicators within the macro dimension: regulation, APBD support (Regional Revenue and Expenditure Budget), and zakat institution databases. The regulatory indicator achieved a perfect score of 1.00, demonstrating the existence of regulations governing zakat management at the Merangin level, with active involvement from the District Head in supporting zakat management. The APBD support index value is 0.75, signifying that the assistance provided by the local government covers at least 50% of operational costs (BAZNAS, 2020).

The third indicator, the database, received a score of 1.00, indicating a "Very Good" performance for Baznas for Merangin. This indicator comprises three variables: the number of official zakat institutions, muzakki, and mustahik; the ratio of the number of individual muzakki to households at the district level; and the ratio of the number of muzakki of business



entities to the number of business entities at the district level. The variable related to the number of official zakat institutions, muzakki, and mustahik scored 1.00, signifying that Baznas for Merangin has all the required databases, including the database for the number of official zakat institutions, muzakki, mustahik, and their distribution map.

The second and third variables within the database indicators, the ratio of the number of individual muzakki to households and the ratio of the number of muzakki of business entities to business entities in Merangin District, both scored "Very Good" (1.00). This indicates that more than 10% of Muslim households in Merangin have been registered as muzakki at Baznas, and the same holds for the ratio of the number of muzakki of business entities to business entities in Merangin, exceeding 4%.

Table 4. Baznas Micro Dimension Index Value of Merangin

VARIABLE	INDEX	INDICATOR	INDEX	DIMENSIONS
Collection	0.75	Institutional	0.74	Micro
Management	0.75			
Distribution	0.73			
Reporting	0.75			
CIBEST Welfare Index	0.25	Impact of Zakat	0.49	
IPM modification	0.75			
Independence	0.70			

Source: Puskas/Center for Strategic Studies, 2020

According to the Center for Strategic Studies at Baznas, the micro-dimension value of Baznas for Merangin in 2020 is 0.59, indicating a "Good enough" performance (BAZNAS, 2020). The micro-dimension is composed of two indicators: institutions and the impact of zakat. The institutional index value for Baznas for Merangin is 0.74, representing a "Good" performance. This indicator is derived from four variables: collection, management, distribution, and reporting.

For the collection variable, a score of 0.75 is attained due to a collection growth exceeding 20%, with the amount collected falling within the range of 1 to 10 billion. In the management variable, a score of 0.75 is achieved as Baznas for Merangin has at least 3 SOPs (Standard Operating Procedures) for Zakat Management, Strategic Plans, Quality Management Certification, and an annual work program. In the distribution variable, the value obtained is 0.73, as the distribution process, measured using the Allocation to Collection Ratio (ACR), exceeds 90%, with total distribution ranging from IDR 500 million to IDR 5 billion. Baznas for Merangin has distributed 2.5-7.5% of the total distribution in the field of da'wah. The planning process to the realization of consumptive zakat distribution is relatively fast, taking less than 3 months, and for productive zakat, it is less than 6 months. In the reporting variable, Merangin Baznas gets a value of 0.75 because it already possesses unqualified audited financial reports (WTP) and publishes periodic reports but does not yet have a sharia audit report (BAZNAS, 2020).

The second indicator forming the micro-dimension is the impact of zakat, with a value of 0.49, categorized as "Good Enough." This indicator comprises three variables: the CIBEST (Center of Islamic Business and Economics Studies) Welfare Index, modification of the HDI (Human Development Index), and Independence. The CIBEST Welfare Index value obtained by Baznas for Merangin is in the "Poor" category, namely 0.25, as 36.4% of the mustahik sample is in quadrant 1, indicating spiritual richness but material poverty. In the modified



HDI variable, the value obtained is 0.75, signifying a positive impact in terms of education and health for mustahik. The last variable, independence, yields a value of 0.70, indicating that the majority of the mustahik sample has a fixed/business income but has not yet engaged in saving activities (BAZNAS, 2020).

The obtained NZI (National Zakat Index) score for Baznas Merangin indicates that the performance of zakat institutions in this region falls within the "Good" range. Despite this, there are areas that could benefit from improvement to enhance the efficiency of zakat management activities. Specifically, attention should be directed towards refining the micro dimension, particularly the zakat impact indicator. Baznas Merangin should conduct a comprehensive evaluation of its existing programs, aiming to ensure that all mustahik move towards becoming spiritually and materially enriched. Moreover, an increase in aspects related to the Human Development Index (HDI) and the independence of the recipients is desired, fostering empowerment after zakat assistance has been provided.

The efforts of Baznas Merangin District in optimizing and developing zakat potential based on Zakat Core Principles reveal substantial potential for zakat in the region. An interview with Mr. Abdul Kholik, Lc., M. Phil., Deputy Chairman I of Baznas Collection Section in Merangin District, was conducted for this purpose at the Baznas office on October 17, 2022.

According to Mr. Abdul Kholik, the potential for zakat in Merangin is substantial, encompassing various dimensions such as zakat on agriculture, animal husbandry, money, companies, ASN (State Civil Apparatus), and non-ASN income. The total potential amounts to IDR 183.33 billion. However, Baznas Merangin has set more modest targets, aiming for IDR 9 billion in 2022 and IDR 9.5 billion in 2023 (Martandi, 2022a). Despite the immense potential of zakat funds for Merangin, the actual collection by Baznas Merangin has reached only IDR 9 billion, which is considerably below the maximum potential of IDR 183.33 billion.

Table 5. Zakat Potential in Merangin District

NO	Dimensions of Zakat	Potential Zakat (Rp. Billion)
1	Agricultural Zakat	55.43
2	Livestock Zakat	8.62
3	Money Zakat	18.36
4	Corporate Zakat	28.34
5	ASN Income Zakat	6.16
6	Non ASN Income Zakat	177.16
Amount		183.33

Source: Central Baznas data

Deputy Chairperson I of the Collection Sector, Mr. Abdul Kholik Lc., M.Phil, identified several challenges hindering Baznas Merangin from fully realizing the potential of zakat funds in Merangin. The primary obstacle lies in the insufficient awareness among the public to officially contribute zakat payments to Baznas. To address this, the zakat institution in Merangin has undertaken various stages to capture the attention of potential contributors, including:



- a. Conducting direct socialization efforts within the local community, involving the distribution of flyers to residents' homes, aiming to enhance awareness of the amil zakat institution in Merangin.
- b. Implementing indirect socialization through brochures and utilizing social media platforms such as Facebook and Instagram to expand knowledge about the amil zakat institution in Merangin.

Despite facing challenges in maximizing zakat funds in Merangin, Baznas for Merangin has witnessed consistent annual growth in zakat fund collection. As indicated in Table 5.2, the acquisition of Baznas zakat funds for Merangin saw a substantial increase from Rp. 160,823,883 in 2015 to Rp. 7,882,924,996 in 2021. This growth underscores the effectiveness of the fundraising strategy employed by Baznas Merangin, influencing the community to contribute zakat and contributing to the enhancement of zakat fund management at Baznas Merangin.

CONCLUSIONS AND SUGGESTIONS

Conclusion

- a. The Merangin Baznas demonstrates a commendable application of the Intermediation Function, aligned with Zakat Core Principles, particularly in Collection Management. Employing both automatic and socialization methods, alongside a fundraising strategy, the institution has gained a heightened level of public trust and increased awareness regarding zakat management. Emphasizing a productive approach in distribution management, Baznas for Merangin has instituted five key programs: Merangin Cares, Smart Merangin, Prosperous Merangin, Healthy Merangin, and Religious Merangin. The National Zakat Index (NZI) value for Baznas Merangin in 2020 is 0.70, categorizing it as "Good," signifying a praiseworthy implementation of the Intermediation Function based on Zakat Core Principles.
- b. Baznas Merangin has undertaken strategic measures to enhance and develop zakat potential, including community socialization through brochure distribution and utilization of social media platforms like Facebook and Instagram. Despite not fully optimizing zakat funds in Merangin, the annual collection managed by Baznas for Merangin has consistently grown. In 2015, zakat funds reached Rp. 160,823,883, experiencing substantial growth in subsequent years: Rp. 1,072,035,538 in 2016, Rp. 1,595,018,393 in 2017, Rp. 1,957,324,136 in 2018, Rp. 5,096,405,692 in 2019, a significant increase to Rp. 7,626,639,276 in 2020, and further to Rp. 7,882,924,996 in 2021. These figures highlight the effectiveness of Baznas Merangin's strategies in influencing the community to contribute zakat, contributing to the progressive growth of zakat fund management.

Suggestion

- a. Baznas Merangin would benefit from intensifying efforts to prompt the public to fulfill their zakat obligations through recognized Zakat Management Institutions. This entails an increased and diversified presence on social media platforms, extending beyond Facebook to include other popular platforms. Such endeavors aim to enhance public awareness, positioning Baznas as an officially sanctioned and potential Zakat Institution, fostering greater recognition and engagement from the community.



- b. The Merangin Government is encouraged to enact and disseminate the PERDA Law, communicating it comprehensively to the populace as the foundational framework for zakat collection in Merangin. This initiative seeks to ensure that all Muslims in Merangin are cognizant of their obligation to pay zakat, mitigating potential barriers and fostering a widespread understanding of the importance of zakat contributions.

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