

## TRANSPARANSI DAN AKUNTABILITAS BAZNAS DALAM PENGELOLAAN ZAKAT DI BUKITTINGGI

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### ABSTRACT

*This study discusses the transparency and accountability of the National Zakat Agency (Baznas) in managing zakat in Bukittinggi. Zakat has an important role in improving community welfare and reducing poverty. However, the effectiveness of zakat management is highly dependent on the extent to which Baznas can be accountable and provide clear information to the public. The results of the study indicate that Baznas Bukittinggi has implemented several principles of transparency, such as the publication of financial reports and programs. However, there are several obstacles in improving accountability, including the lack of community participation in the monitoring process. The conclusion of this study is that although Baznas Bukittinggi has made efforts to improve transparency, further steps are still needed to strengthen accountability. Recommendations include improving communication with the community and their involvement in supervising zakat management, so that public trust can be established. This study is expected to contribute to the development of more effective zakat management in Indonesia.*

**Keywords:** Transparency, accountability, Baznas, Zakat Management, Bukittinggi

### INTRODUCTION

According to the provisions of Law Number 23 of 2011 concerning Zakat Management, this law is the main legal basis that regulates zakat management in Indonesia. It regulates the roles and responsibilities of the National Zakat Amil Agency (BAZNAS) and other zakat amil institutions. This law emphasizes the importance of transparency and accountability in zakat management, and requires BAZNAS to prepare financial reports that can be accessed by the public. (Indonesian People's Representative Council 2011) and (National Amil Zakat Agency 2020). Republic of Indonesia Government Regulation Number 14 of 2014 This regulation provides a more detailed explanation regarding the implementation of Law Number 23 of 2011, including the established procedures for collecting, distributing and reporting zakat (Government of the Republic of Indonesia 2014).

Zakat is one of the pillars of Islam which has an important role in supporting the social and economic welfare of the people. In Indonesia, zakat management is regulated and managed by the National Zakat Amil Agency (Baznas) which was formed with the aim of ensuring that zakat collection and distribution is carried out effectively and transparently. In Bukittinggi, as one of the cities that has significant zakat potential, Baznas is expected to be able to carry out this role well. The National Zakat Amil Agency (BAZNAS) as the official institution responsible for the management of zakat, infaq and alms, has a very crucial role in distributing zakat funds fairly and on target. In addition, transparency and accountability in zakat management are fundamental aspects for maintaining public trust in this institution. (Muhammad, A. 2019).

Transparency in zakat management refers to the openness of information relating to the collection, management and distribution of zakat funds. Transparency is very important to build public trust in zakat amil institutions, such as BAZNAS. Zakat institutions must provide reports that are clear and accessible to the public, including details of the use of zakat funds and the programs funded. With transparency, people can understand how their zakat is managed and allocated, and what impact it has on the beneficiaries. Accountability in Zakat Management relates to the responsibility of zakat institutions in reporting and being accountable for the use of funds received. Accountability includes the obligation to prepare accurate financial reports and independent audits to ensure that all transactions are carried out in accordance with existing regulations. With good accountability, zakat institutions can show that they are responsible in managing funds and are committed to using zakat funds efficiently and effectively. Transparency and accountability are interrelated. Without transparency, accountability is difficult to enforce, because the public does not have access to examine or evaluate the use of funds. On the other hand, good accountability can only be realized if there is adequate transparency. Therefore, these two aspects must be made a

priority in zakat management to ensure that zakat institutions can operate with integrity and meet community expectations. (Suhardi, M. 2018)

In the context of zakat management, implementing transparency and accountability is the key to increasing public trust. (Zainal Abidin 2019) emphasized that by implementing these two principles, amil zakat institutions can ensure good management and provide maximum benefits for people in need.

Transparency refers to the openness of institutions in conveying information related to zakat management, from collection to distribution. Accountability, on the other hand, reflects the institution's responsibility to explain and account for every policy and action taken in the management process. Without transparency and accountability, public trust in BAZNAS could decline, which could ultimately affect public participation in fulfilling zakat obligations. This research will focus on BAZNAS in Bukittinggi, a city that has an important role in the economy and religiosity in West Sumatra. This research aims to analyze the extent to which BAZNAS in Bukittinggi applies the principles of transparency and accountability in zakat management, as well as how this affects the level of trust and community participation in disbursing zakat. By understanding this, it is hoped that this research can contribute to efforts to improve the quality of zakat management in Indonesia. However, challenges in managing zakat are still faced, especially related to issues of transparency and accountability. Transparency in zakat management is important to build public trust, while accountability ensures that zakat funds are used in accordance with the stated objectives. Both are key factors in increasing community participation in paying zakat and entrusting its management to Baznas. (Kusuma Ningsih, 2021)

Zakat management is the process of managing zakat which includes various aspects from collecting, managing, to distributing zakat. Good management is very important to ensure that zakat funds are used effectively and efficiently, and provide maximum benefits for people in need. Zakat management must include an effective strategy for collecting zakat from muzaki (zakat payers). This could involve using technology, such as digital platforms, to simplify the collection process. Zakat management must be carried out in a transparent and accountable manner. This includes good record keeping and making financial reports that can be accessed by the public, so that the public can monitor the use of zakat funds. And distribution of zakat must be carried out on target, taking into account the needs of zakat recipients. This requires in-depth research and analysis to determine who is entitled to receive zakat and how best to distribute it. (Siti Zulaikha 2021). Emphasizing that effective zakat management is very important to increase community participation in paying zakat. With the right concept and application of zakat management, it is hoped that zakat management can have a significant impact on community welfare (Siti Zulaikha 2021).

Zakat has a strategic role in empowering society, not only as a religious obligation, but also as a tool to improve social welfare. Zakat functions to redistribute wealth and help reduce poverty and obligations for every eligible Muslim, aiming to clear wealth and help others. In the context of empowerment, zakat can be interpreted as a resource that can be utilized to improve the quality of life of the community. (Dr. Muhammad Ali 2020) emphasized that zakat can be used for programs that focus on economic and social empowerment. With good management, zakat can become capital to improve community welfare. Economic Empowerment Zakat can be used to support small and medium enterprises (SMEs) as well as entrepreneurship programs. By providing capital assistance and training, zakat helps people to become economically independent. Zakat funds can also be allocated for education and training. Scholarship programs for children from underprivileged families and job skills training can improve people's ability to compete in the job market. Empowerment also includes health aspects. Zakat can be used to provide health services and public health programs that improve the quality of life. Effective zakat management can have a significant impact on community empowerment. By focusing on sustainable and empowering programs, zakat can help create a more independent and prosperous society (Dr. Muhammad Ali 2020).

Zakat Social Accountability refers to the responsibility of philanthropic institutions to explain and account for their activities and use of their resources to the public and stakeholders. In the context of philanthropic institutions, this includes how the institution manages Zakat funds and funded social programs, the importance of transparency in social accountability. Philanthropic institutions must provide clear and accessible information about their activities, including financial reports, program objectives, and resulting impacts. Philanthropic institutions must be responsive to the needs and input of the community and beneficiaries. This includes gathering feedback to improve existing programs and adapt them to community needs. Social accountability also involves the involvement of various parties, including donors, beneficiaries and the general public. Philanthropic institutions need to involve stakeholders in the program planning and evaluation process to ensure that all voices are heard and considered. Good social accountability can increase public trust in philanthropic institutions. By demonstrating that they are

responsible and transparent, philanthropic institutions can attract more support and participation from the public. This also contributes to the sustainability of the social programs they run. (Rahman, F. 2020).

Formulation of the problem :

1. What is the transparency of Baznas in Bukittinggi City in managing zakat
2. What are the obstacles faced by Baznas in Bukittinggi City in achieving transparency and accountability
3. What is the impact of BAZNAS transparency and accountability in the city of Bukittinggi on public trust and muzaki participation in paying zakat?

The research objectives of this scientific work:

1. Analyze the level of transparency of Baznas Bukittinggi in managing zakat
2. Assess the level of accountability of Baznas Bukittinggi in the use of zakat funds
3. Identifying the obstacles faced by Baznas Bukittinggi in achieving transparency and accountability

## **METHOD**

This research uses a qualitative approach. This approach was chosen to gain a deep understanding of the transparency and accountability of Baznas in managing zakat in Bukittinggi. Data collection was carried out through in-depth interviews with key informants, namely employees involved in the Bukittinggi City Baznas. As well as representatives of the community as service recipients, documentation studies were also carried out on regulations, reports and policies related to Baznas in Zakat Management. The data was collected and analyzed qualitatively using data collection techniques with participatory observation to observe Zakat practices. I basically based this research on my own experience, which took place at the Bukittinggi City Baznas Office. It is hoped that this analytical method can provide a comprehensive picture of Baznas' zakat management practices, as well as present constructive recommendations for future improvements.

## **RESULTS AND DISCUSSION**

Based on the Baznas principles in managing Zakat in Bukittinggi, the positive and negative impacts of its implementation can be discussed:

### **a. Community Participation in BAZNAS Transparency and Accountability**

The principle of community participation is very important in managing zakat because it can increase the effectiveness of the programs run by BAZNAS. When the community is involved, they feel they have responsibility for zakat management and can provide constructive input.

### **b. Principles of Mechanism**

The principle of mechanism in the context of transparency and accountability of Baznas in managing zakat in Bukittinggi refers to socialization and education. Baznas Bukittinggi carries out various outreach activities to increase public understanding about zakat, the importance of transparency and accountability in managing zakat, as well as the role of BAZNAS. Through seminars, workshops and the distribution of educational materials, the public is invited to be more actively involved. Holding a dialogue forum between BAZNAS and the community is one way to listen to aspirations and input from the community. This forum provides an opportunity for the community to ask questions, provide suggestions, and contribute to zakat program planning. BAZNAS utilizes social media platforms as a means to communicate and share information. Through social media, the public can access financial reports, activities carried out, as well as information regarding zakat distribution. It also allows the community to provide feedback directly. The community is involved in empowerment programs run by BAZNAS, such as skills training and business development. By involving the community in implementing the program, they feel ownership and responsibility for the success of the program. Public Reports and Audits. BAZNAS routinely publishes financial reports and audit results that can be accessed by the public. Transparency in this report provides clarity regarding the use of zakat funds and builds public trust. The public can provide input or questions regarding the report, and BAZNAS provides a complaint channel for the public who wish to convey complaints or criticism regarding zakat management. This system is important to ensure that community voices are heard and acted upon, so that accountability is maintained.

The mechanism for community participation in zakat management by BAZNAS in Bukittinggi is an important aspect to achieve transparency and accountability. By actively involving the community in various stages of zakat management, BAZNAS can increase community trust and participation, which will ultimately strengthen the effectiveness of zakat programs and their impact on community welfare.

### **c. Rule of Law**

The principle of supremacy of law in the context of transparency and accountability of BAZNAS plays an important role in zakat management, because BAZNAS must operate under the legal

framework established by Law Number 23 of 2011 concerning Zakat Management. This law emphasizes the importance of transparency and accountability for zakat management institutions. Financial Report Obligations Based on law, BAZNAS is required to prepare and publish financial reports periodically. This is a form of accountability that shows the public that zakat funds are managed correctly and in accordance with applicable regulations. The rule of law also demands audits by independent auditors. BAZNAS in Bukittinggi carries out annual audits to ensure that the management of zakat funds complies with accountability standards. The results of this audit must be published and accessible to the public to ensure transparency. If BAZNAS does not fulfill its legal obligations regarding transparency and accountability, there are legal mechanisms that can be implemented, including administrative sanctions. This shows that the law has the power to guarantee that zakat institutions act in accordance with existing regulations. The rule of law allows the community to play an active role in supervising zakat management. The public can use legal channels to submit objections or complaints if they find non-compliance in the management of zakat by BAZNAS. The law also regulates the involvement of various stakeholders in zakat management. This includes the role of government and society in ensuring that BAZNAS operates transparently and accountably.

The rule of law plays a crucial role in supporting transparency and accountability of BAZNAS in managing zakat in Bukittinggi. By having a clear legal framework, reporting obligations, and audit mechanisms, BAZNAS can increase public trust and ensure that zakat funds are managed well and in accordance with applicable regulations. This not only provides protection for the community, but also encourages better and more effective zakat management

d. Transparency

BAZNAS' principle of transparency in managing zakat in Bukittinggi is committed to providing clear and easily accessible information to the public. This includes financial reports, program plans, and results of activity implementation. This information is usually published via the official BAZNAS website and social media, so that the public can easily access it. BAZNAS is required to prepare financial reports periodically which include details about the collection and use of zakat funds. This report must be transparent and reflect the actual financial situation. The zakat budget at Baznas Bukittinggi is very transparent. Everything related to zakat funds for the region is displayed, so that the public can know how zakat funds are managed. To ensure the accuracy and reliability of financial reports, BAZNAS carries out audits by independent auditors. The results of this audit are published and can be accessed by the public. This audit process is also an important step in maintaining transparency and accountability in zakat management. BAZNAS encourages community participation in zakat management by involving them in various programs and activities. This involvement helps the community to understand the zakat management process and provide constructive input, and BAZNAS also utilizes information technology to increase transparency. For example, a digital-based zakat management system enables the community to see data on zakat collection and distribution in real-time, which increases public trust. Transparency is a crucial element in zakat management. The research results show that Baznas Bukittinggi has made several efforts to increase transparency, such as Publication of Financial Reports. Baznas routinely publishes financial reports which include information regarding the amount of zakat collected and distributed. However, there are still several obstacles in terms of the report's accessibility to the wider community. Program Socialization: Baznas also carries out socialization of programs funded by zakat, but its effectiveness still needs to be improved so that more people know and understand the contribution of zakat. Transparency in the management of zakat by BAZNAS in Bukittinggi is the key to building public trust. By providing clear information, carrying out independent audits, and involving the community in the management process, BAZNAS can ensure that zakat funds are used efficiently and effectively. This effort not only increases accountability, but also encourages community participation in fulfilling zakat obligations.

e. Accountability

The Principle of Accountability is an important aspect in ensuring that zakat funds are used appropriately and according to purpose. In this case, Baznas Bukittinggi has implemented several mechanisms, such as the Accountability Mechanism. There is a clear reporting system regarding the use of zakat funds. However, the community still feels less involved in the process of evaluating and monitoring the use of these funds. Community Participation Interview results indicate that community participation in monitoring zakat management is still low. This indicates the need for steps to increase community involvement in the process.

f. Professionalism

The principle of BAZNAS professionalism in managing zakat in Bukittinggi prioritizes the development of human resources (HR) through education and training. Zakat staff and managers are



trained to understand the principles of zakat management, accountability and transparency. This ensures that they have the necessary competencies to manage zakat funds professionally. In an effort to increase efficiency and effectiveness, BAZNAS utilizes an information technology-based management system. The use of zakat management software allows for better data management, accurate reporting, and in-depth analysis regarding zakat collection and distribution. And establish clear SOPs for every stage of zakat management, from collection, management, to distribution. Good SOPs help ensure consistency and professionalism in every action taken by the agency. BAZNAS financial reports and activities are prepared in accordance with applicable accounting standards, and published openly. This reflects BAZNAS' commitment towards professionalism and accountability in zakat management. Stakeholders actively involve the government, community and other institutions in managing zakat. This involvement helps in better decision making and ensures that the programs implemented are relevant to community needs. BAZNAS' professionalism in managing zakat in Bukittinggi is very important to achieve the expected social and economic goals. By focusing on human resource development, use of technology, implementation of good SOPs, and regular audits and evaluations, BAZNAS can increase the efficiency and effectiveness of zakat management. This not only increases public trust, but also ensures that zakat funds are used optimally to help those in need (Sari, R. 2021).

In early 2023, the Baznas Government in Bukittinggi City received a fairly large budget to use for various activities. However, in previous years, there were several complaints from the public regarding the lack of transparency in the use of funds.

In response to this, the Head of Baznas Bukittinggi and other officials decided to implement a more accountable and transparent budget management system. They took several strategic steps, including:

1. Preparation of a clear budget plan
  - Needs Analysis: Carry out an in-depth analysis of community needs and the programs to be implemented. Make sure the budget plan reflects appropriate priorities.
  - Plan Documentation: Prepare a systematic and clear budget plan document, including funding sources, allocations and intended use.
2. Use of a Digital Financial Management System
  - Financial Software Implementation: Use accounting software that can monitor and report all financial transactions in real-time. This helps in creating transparency in budget management.
  - HR Training: Provide training to staff on the use of digital financial systems so they can manage budgets more effectively.
3. Application of Accounting Standards
  - Compliance with Standards: Ensure that all financial reports are prepared in accordance with applicable accounting standards. This increases the credibility of the report and makes audits easier.
  - Internal and External Audits: Conduct regular audits by independent auditors to verify that budget management is according to plan and transparent.
4. Publication of Financial Reports
  - Periodic Reports: Publish financial reports periodically (monthly, quarterly, annually) which include details of the collection and use of zakat funds.
  - Public Access: Ensure these financial reports are available to the public via official websites, social media and other communication channels.
5. Community Involvement
  - Discussion Forums: Host forums or meetings with the community to discuss budget plans and get feedback. This involvement provides a broader perspective and increases accountability.
  - Complaint System: Provide a channel for the public to submit questions or complaints regarding zakat budget management.
6. Monitoring and Evaluation
  - Implementation of Performance Indicators: Determine clear performance indicators to assess the effectiveness of the use of the zakat budget. Monitor regularly to see the extent to which goals are achieved.
  - Program Evaluation: Conduct post-program evaluation to assess the impact and effectiveness of budget management. Use the evaluation results for future improvements.
7. Education and Socialization
  - Community Education: Conduct outreach regarding the importance of accountable and transparent zakat management, as well as how the community can participate.
  - Training for Staff: Provide training to BAZNAS staff regarding the importance of accountability and transparency in budget management.

Several factors that influence Zakat Budget Management include, Quality of Human Resources (HR), Staff skills and knowledge in financial management and accounting greatly influence the effectiveness of the budget management system. The level of public awareness regarding the importance of transparency and accountability in zakat management can influence participation. Availability and the reliability of the information technology infrastructure used for financial management can influence the efficiency of budget management. Government policies and regulations that support zakat management also play an important role in creating an accountable and transparent environment. Support from related parties, such as the government and community organizations, can strengthen the implementation of a transparent and accountable budget management system.

By implementing appropriate strategic steps and paying attention to influencing factors, BAZNAS in Bukittinggi can increase accountability and transparency in managing the zakat budget. This will not only build public trust, but also ensure that zakat funds are used effectively to improve community welfare.

**Table 1 Calculation of Zakat in Bukittinggi City in 2022 to make it easier to calculate Zakat**

JENIS ZAKAT	NISHAB	HAUL	KADAR	PERHITUNGAN
Zakat on income and services	Equivalent to 85 Grams of Gold	1 Year	2,5%	Income x 2,5%
Business Zakat	Equivalent to 85 Grams of Gold	1 Year	2,5%	(Circulating capital + Profit + Current receivables – debts due + Losses) x 2,5%
Gold Zakat	85 Grams of Gold	1 Year	2,5%	(Gold owned – Gold Used) x 2,5%
Agricultural Zakat	Equivalent to 85 Grams of Gold	At harvest time	10% (if irrigated by rain/spring) 5% if irrigated by irrigation)	10% x result or 5% result
Zakat Savings	Equivalent to 85 Grams of Gold	1 Year	2,5%	(Final interest rate) x 2,5% If saving in a Conventional Bank)
Zakat on Shares	Equivalent to 85 Grams of Gold	1 Year	2,5%	Special shares listed in sharia securities (DES) (Capital gain + Dividend) x 2,5%

## CONCLUSION

The research results show that the National Zakat Amil Agency (BAZNAS) in Bukittinggi has implemented several principles of transparency in zakat management, such as the publication of financial reports and information regarding the programs being implemented. This effort aims to provide clear information to the public and increase public trust in zakat institutions. However, although BAZNAS Bukittinggi has made efforts to increase transparency, there are significant challenges in terms of accountability. Lack of community participation in the monitoring process is the main obstacle that hinders the effectiveness of zakat management. This shows that to achieve better accountability, steps are needed to actively involve the community in monitoring and evaluating zakat programs. Recommendations from this research include improving communication between BAZNAS and the community as well as developing participatory mechanisms that enable the community to play a role in monitoring zakat management. Thus, it is hoped that these steps can strengthen BAZNAS accountability and increase public trust, so that zakat management can be more effective in achieving its social goals, namely improving community welfare and reducing poverty. Overall, this research makes an important contribution to the development of more transparent and accountable zakat management in Indonesia, and underlines the importance of collaboration between zakat institutions and the community in achieving common goals.

Improved Communication with the Community. BAZNAS in Bukittinggi City needs to increase further efforts regarding communication with the community to convey information regarding activities,

financial reports and programs being implemented, so that the community better understands the role and function of the institution. Community Involvement in Supervision Developing participatory mechanisms that enable the community to be actively involved in monitoring zakat management. For example, by forming forums or community groups that can provide input and participate in program evaluation. Preparing More Transparent Reports Compiling financial and activity reports that are more transparent and easily accessible to the public. Using a simple and clear format will help the public understand the use of zakat funds better. Even though Baznas Bukittinggi has made efforts to increase transparency and accountability, several obstacles are still faced, including: Lack of Resources Limited human and technological resources can hamper Baznas' efforts to increase transparency and accountability. Public Perception: There is a negative perception among the public regarding zakat management, which can reduce trust in Baznas. Inadequate information and lack of socialization are the contributing factors.

Based on the results of the analysis, several recommendations to increase the transparency and accountability of Baznas Bukittinggi include improving communication. Baznas needs to improve communication with the community through social media, seminars and other outreach activities to explain the role and function of the institution. Community Involvement: Develop programs that involve the community in the process of monitoring and evaluating the use of zakat funds. Strengthening Information Systems: Strengthening information systems to ensure financial reports and zakat management activities can be easily accessed by the public. This discussion emphasizes the importance of transparency and accountability in the management of zakat by Baznas Bukittinggi. Although efforts have been made, there is still much that needs to be improved to achieve more effective management and build public trust. It is hoped that this research can become a reference for Baznas and related parties in improving zakat management practices in the future.

Inhibiting factors include a lack of public awareness, which still does not understand the importance of zakat and its function in improving social welfare. This causes low participation in paying zakat through BAZNAS. Limited Human Resources, BAZNAS may experience limitations in terms of the number and quality of trained human resources. Lack of training and education for staff can reduce the effectiveness of zakat management. Technology Infrastructure that is Not Optimal. Even though BAZNAS has made efforts to use information technology, the existing infrastructure may not fully support efficient management. This can hinder effective data collection and reporting. Even though BAZNAS has potential obstacles to improving zakat management in Bukittinggi, there are still many challenges that need to be overcome. Efforts to increase public awareness, improve the quality of human resources, and improve technological infrastructure and transparency will be very important to overcome these obstacles and achieve the goal of more effective zakat management.

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