

MANAGEMENT OF “BAZNAS RI” ZAKAT IN THE “BUMN” ZAKAT COLLECTION UNIT (UPZ). TOWARDS COMMUNITY EMPOWERMENT IN THE EDUCATION SECTOR

(Case Study UPZ BAZNAS PT Semen Padang)

¹*Mohan, MA Achlami HS, ²Abdul Malik Ghozali, ³Thontowi Jauhari,
Raden Intan Lampung State Islamic University (UIN RIL), Indonesia

*Correspondence Tel: +(62) 81319716722 Email: mohan.sukses@gmail.com

ABSTRACT: BAZNAS complies with Government Regulation No. 14 of 2014, namely collecting zakat in BUMN, and the potential for zakat in BUMN is 35.29 trillion. Meanwhile, zakat in BUMN is not yet optimal. So there needs to be research into the management of zakat in BUMN and why it has not been optimally realized. On the one hand, the distribution of zakat in BUMN, if its potential can be optimized, can realize community empowerment in education. PT Semen Padang, the zakat manager at BUMN and has been managing zakat since 1995, is the research point for zakat management at UPZ BAZNAS. PT Semen Padang was formed to realize the aim of zakat management, namely increasing the effectiveness and efficiency of services, as well as the principles of zakat management, sharia principles, principles of trust, principles of justice, principles of accountability, principles of transparency, principles of professionalism, principles of participation, and principles of efficiency. Although the implementation of the principles of zakat management is not yet optimal, it is indicated that there is no performance evaluation of the implementation of the principles of zakat management. In terms of community empowerment in the field of education, it is implemented in UPZ BAZNAS. PT Semen Padang has gone through an empowerment process. Data on the decrease in the number of impoverished individuals, the advancement of income-boosting initiatives, the heightened public awareness of welfare enhancements, the augmentation of independence, the enhancement of community capabilities, and the equitable allocation of income have not adequately reflected the success of community empowerment in the education sector. Regarding community empowerment strategies in the field of UPZ education, BAZNAS PT Semen Padang just implemented the procurement and provision of assistance to educational staff and the procurement of funds, as well as the provision of social financial assistance for study assistance.

Keywords: Zakat Management, BAZNAS, UPZ BUMN, Community Empowerment. Education Sector

1. INTRODUCTION

Amil zakat is a person or group of people appointed by the government to manage the implementation of zakat worship. The government authorizes a person or group, formed by the community, to oversee the implementation of zakat worship. Law No. 23 of 2011 made BAZNAS the leading sector for zakat management in Indonesia and the zakat amil institution (LAZ) as an assistant to BAZNAS, and also issued Government Regulation no. 14 of 2014 as a complement to the Law and regulates the division of authority where BAZNAS is the institution that manages zakat collection in a. state institutions; b. ministries / non-ministerial government agencies; c. state-owned enterprises; d. national and foreign private companies; e. representatives of the Republic of Indonesia abroad; f. representative offices of foreign countries/foreign institutions; and g. The seventh state mosque, which has the authority to collect BAZNAS, can collect it directly or by establishing a zakat collection unit (UPZ). Meanwhile, LAZ has collected authority in the community.

According to BAZNAS authority, according to Government Regulation No. 14 of 2014, namely collecting zakat in BUMN, the potential for zakat in BUMN consists of business zakat of state-owned companies 6.3 trillion, zakat on income of BUMN employees 2.5 trillion, and zakat on money and securities (shares) 26.5 trillion, so the total potential is 35.29 trillion.

Meanwhile, zakat on income, which has only been maximally pursued in BUMN through the zakat collection strategy approach of zakat collecting units (UPZ), will only be realized in 2022, amounting to IDR 160,702,767,060.

If the zakat potential in BUMN is allocated for community empowerment in the field of education, it will produce scholarship recipients from this program estimated at 382,293 individuals, which are divided into 147,036 recipients for the D3 level with an allocation of 25% of the potential BUMN zakat where each beneficiary needs funds of IDR 30,000,000 until graduation, 176,443 recipients for the S1 education level with an allocation of 50 % of the BUMN zakat potential where loyal beneficiaries need funds of IDR 50,000,000 until graduation, and 58,814 recipients for professional programs with an allocation of 25% of the BUMN zakat potential where loyal beneficiaries need funds of IDR 75,000,000 until graduation.

PT Semen Padang is one of the BUMNs that has had zakat management since 1995. PT Semen Padang's experience in zakat management is almost thirty years, and the existing dynamics make it interesting to understand its zakat management in the implementation of community empowerment in education sector

2. LITERATURE REVIEW

Principles of Zakat Management

According to Yusuf Qardhawi, the principles used in managing zakat are:

1) Sharia Principles

The establishment of zakat institutions or the formation of laws that regulate the collection and distribution of zakat must be an integral part of the implementation of Islamic law." This shows that amil or zakat managers are required to be serious in managing zakat based on Islamic law (shariah).

2) Trust Principle

Zakat funds are Allah's property which must be managed and used based on His mandate as stated in the Koran.

3) Principle of Justice

Zakat should be distributed to the place where it is found. If there is a surplus in an area, it should be distributed to other areas where zakat collection is small, because there may be more poor people there. This shows that zakat should be distributed to the area where zakat is collected. If there is a surplus in the area of origin or no one else needs zakat, it is permissible to distribute it outside the area for the benefit of the people. Then, good distribution is justice among all groups. Fairness here is not about equal measures, but to safeguard the interests of the people. This shows that the distribution of zakat to each group (asnaf) is done fairly, not by giving the same size to each group, but rather by looking at its benefits.

4) Principle of Accountability

Namely responsibility for the management of zakat funds through accountable reporting (recording results). Where this responsibility will be addressed to the community (especially muzaki), the government, and others.

5) Principle of Transparency

The existence of public distrust of zakat institutions will raise suspicion and lead to negative assessments. "There is no trust in the government, which is responsible for collecting zakat because they think that the government does not distribute it as stipulated in Islamic law." Thus, for zakat management to provide trust to the public, zakat administration must be transparent and open. Because, through information transparency, public distrust in zakat management institutions can be avoided in managing the funds that have been entrusted.

6) Principles of Professionalism

To accompany the success of zakat, it is managed by professional people in charge (amil). In order to achieve this aim, the "selection of the best human resources to occupy the zakat institution" must be carried out. There are several requirements for HR (Human Resources) to be amil, namely "A Muslim, mukallaf, honest, understands the law of zakat, able to carry out duties, preferably a man, and independent (not a slave)".

7) Participation Principle

Zakat should only be given after there is confidence and belief that the mustahiq is the person who has the right. "This can be done by finding out or asking people who live in the area or who know the real situation."

8) Principle of Efficiency

"Save on administrative expenses as best as possible." Administrative or operational costs can be taken from Amil funds. Then, "Amil should be given wages according to his work, not too little and not too much."

a) Indicators of Empowerment Success

According to Gunawan Sumodiningrat, regarding community empowerment, success can be seen from their empowerment regarding economic capacity, ability to access welfare benefits, and political type. Several indicators used to measure the success of community empowerment programs include the following:

- 1) Reducing the number of poor people
- 2) The development of efforts to increase income carried out by the poor by utilizing available resources.

- 3) Increased public awareness of efforts to improve the welfare of poor families in their environment.
- 4) The increasing independence of the group is marked by the increasing development of the productive efforts of members and the group, the stronger the group's capital, the neater the group administration system, and the wider interaction the group has with other groups in society.
- 5) Increasing community capacity and equal distribution of income, which is characterized by an increase in the income of poor families who can meet their basic needs and basic social needs.

b) Community Empowerment Strategy in Education

Problems in education cannot be solved only by the government and/or school institutions. Active participation from the community (parents, family/guardians, and the wider community) is needed to overcome the problems of inclusive education and implement educational programs. Community participation should not only be in the form of the form of funding but also the form of donations of thought and energy. Forms of community participation in national education are stated in Government Regulation No.39/1992 article 4 and are linked to the implementation of education, namely:

- a). Establishment and implementation of educational units in the school education pathway or out-of-school education pathway, in all types of education except official education, and at all levels of education in the school education pathway. This verse implies that it is hoped that both state and private schools can provide education.
- b). Procurement and provision of assistance for educational personnel to carry out or assist in the implementation of teaching, mentoring, and/or training of students. In this paragraph, it can be said that parents who happen to have the expertise (profession) and free time as teaching staff are expected to be able to help as teaching staff in inclusive classes, either as class teachers, subject teachers, or special supervising teachers.
- c). Procurement and provision of expert assistance to assist in the implementation of teaching and learning activities and/or research and development. In this paragraph, it can be said that parents who work as doctors, psychologists, ortho pedagogues, therapists, and other professionals relevant to children who have special needs are expected to help identify, carry out assessments, and/or provide learning and/or training for children. children who have special needs.
- d). Procurement and/or implementation of educational programs that have not been established and/or organized by the government to support national education. In this case, the community is expected to organize, among other things, resource centres, rehabilitation centres, and the like, which can provide services/guidance for children who have special needs.
- e). Procuring funds and providing assistance in the form of waqf, grants, donations, loans, scholarships and other similar forms. This verse means that the community is expected to assist in the form of funds,

endowments, grants, donations, loans, scholarships and other similar forms, for the benefit of education for children who have special needs who need it.

- f). Procurement and provision of space, buildings and land to carry out teaching and learning activities. In this case, the community is expected to provide assistance, in the form of funds and/or educational infrastructure to carry out teaching and learning activities in schools.
- g). Procurement of funds and provision of textbooks and educational equipment to carry out teaching and learning activities. This means that the community is expected to assist, in the form of funds and/or assistance with needed textbooks and educational facilities to carry out teaching and learning activities in schools.
- h). Providing opportunities for internships and/or work training. In this case, entrepreneurs and/or industrial communities are expected to provide opportunities for children who have special needs to do internships and/or work training at their institutions.
- i). Providing management assistance for the implementation of educational units and the development of national education. This means that the community can involve themselves in helping
 - (1) planning (planning),
 - (2) organizing,
 - (3) directing,
 - (4) coordinating (coordinating),
 - (5) supervising (controlling), and
 - (6) evaluate (evaluation), the implementation of schools.
- j). Providing thoughts and considerations regarding the determination of policies and/or implementation of national education development. In this paragraph, it can be interpreted that the public is expected to contribute thoughts and/or considerations regarding the determination of policy and/or the implementation and development of education.
- k). Providing assistance and cooperation in research and development activities. In this case, the community is expected to provide assistance and/or cooperation in educational research and development activities.
- l). Participation in educational and/or research programs organized by governments at home and/or abroad. The connection with education is that the community is expected to be involved in organizing programs and/or research in, among other things, educational development organized by the government and foreign parties at home and/or abroad.

3. RESEARCH METHODS

This research is qualitative, which seeks to describe, analyze, and interpret the data collected in the research process. Processing data obtained from the field by correlating it with various concepts and implementing it in ideal practice for managing zakat at BAZNAS RI in UPZPT Semen Padang towards community empowerment in the field of education.

Discussion of Results

The research results show the management of BAZNAS RI zakat in BUMN zakat collection units (UPZ). has a very

important role towards community empowerment in the field of education.

a. Implementation of zakat collection at UPZBAZNAS PT Semen Padang

The formation of the Zakat Collection Unit (UPZ) is the hope of becoming a part of BAZNAS's long arm in collecting zakat funds, which is an implementation. Law no. 23 of 2011 article 16 and PP No. 14 of 2014 article 46 and the scope of the collection are regulated in article 53 so that the implementation of PT Semen Padang's UPZ BAZNAS zakat collection is within the scope of BUMN agencies, making only PT Semen Padang employees who are managed by the zakat of their employees. , as is the current practice, but there is another definition that can be additional management, namely zakat collection within the PT Semen Padang agency, meaning that subsidiaries, business grandchildren, and business partners of PT Semen Padang can also be managed by zakat collection that can be carried out, looking at the technical guidelines The implementation of PP No. 14 of 2014 as stated in PERBAZNAS No. 2 of 2016 and Decree of the Chairman of BAZNAS No. 25 of 2018 does not regulate details regarding the limitations of UPZ collection work objects and the sanctions that will be given to UPZs that violate the scope of zakat collection. Regulations are needed that regulate technical guidelines for collection through UPZ, considering that UPZ's journey since the Decree of the Chairman of BAZNAS No. 25 of 2018 has created new problems so that things that are not regulated in the regulations have become a matter of knowing each other and additional rules have to be made or improvements to the rules. the new one.

The implementation of collection at PT Semen Padang is through a payroll system policy through the directors' decision to all employees who have reached the zakat nisab so that all employees pay their professional zakat, and this directors' policy is also supported by religious figures in West Sumatra. As for support from the Ministry of BUMN, a new zakat circular was issued in 2021, namely the Circular Letter of the Minister of BUMN No SE-1/MBU/01/2022 of 2022 concerning Optimizing the Distribution of Zakat to Persons of State-Owned Enterprises, which was marked by the gathering of BUMN directors in limited coordination on January 20, 2023, but after the meeting there was no follow-up regarding the technical management of zakat in BUMN and everything was handed over by each BUMN.

Referring to the framework of this research regarding management, there is an element of collection implementation, so try to discuss it through the theoretical basis regarding zakat management from Yusuf Qardhawi

1) Sharia Principles

Management of zakat in the implementation of zakat collection in the supervision of sharia principles at UPZ still refers to BAZNAS RI through the internal audit division at BAZNAS but in its implementation, the Sharia audit process has never been carried out and a Sharia opinion was issued that UPZ has been under sharia supervision in writing so that in the future it will be necessary there is a written sharia opinion by BAZNAS regarding the implementation of zakat management in UPZ, in this case in the zakat collection process

2) Trust Principle

Management of zakat in the implementation of zakat collection in the application of the principle of trust in UPZ refers to PERBAZNAS regulation No. 2 of 2016 and Decree of the Chairman of BAZNAS No. 25 of 2018, which regulate the implementation of zakat collection, but in the final assessment, there has been no written official report as to whether UPZ management has complied with the principles. trustworthy

3) Principle of Accountability

Zakat management in implementing zakat collection in implementing the principle of accountability in UPZ has implemented monthly, quarterly and annual reports and copied them to BAZNAS but there has been no implementation such as inviting employee representatives and being attended by agency leaders in reporting zakat management specifically regarding collection, so that it will be good in the future This activity is held as part of completing the accountability of zakat management in UPZ

4) Principle of Transparency

Zakat management in the implementation of zakat collection in the implementation of transparency principles in UPZ has not been implemented well considering that there is no special UPZ website that reports on the implementation of collection management and other activities, while in terms of building transparency principles, it has only been implemented through releases or reporting on activities and value benchmarks. There is no assessment index for community transparency towards UPZ.

5) Principles of Professionalism

Zakat management in the implementation of zakat collection in the application of the principles of professionalism in UPZ is characterized by having amil certification and having an assessment index from the community, and currently only a few people have amil certification from daily UPZ implementers and there is no assessment index from the community regarding the level of professionalism. UPZ daily administrators and executors

6) Principle of Participation

The management of zakat in the implementation of zakat collection in implementing the principle of participation in UPZ has gone well, marked by the existence of a circular letter with zakat deductions from the directors to employees who have reached their zakat nisab.

7) Principles of Efficiency

Zakat management in the implementation of zakat collection in the application of efficiency principles in UPZ has not been well captured because there is no efficiency assessment index provided.

b. Implementation empowerment of zakat funds in the education sector in UPZBAZNAS PT Semen Padang

1). Principles of Zakat Management

Referring to the framework of this research regarding management, there are elements of implementing zakat empowerment in the education sector in UPZ so try to discuss it through the theoretical basis regarding zakat management from Yusuf Qardhawi

a) Sharia Principles

Zakat management in implementation empowerment Zakat in the implementation of Sharia principles in UPZ still

refers to BAZNAS RI through the internal audit division at BAZNAS but also in its implementation the Sharia audit process has never been carried out and a Sharia opinion was issued that the UPZ has implemented sharia principles in writing so in the future there needs to be a sharia opinion in writing by BAZNAS regarding the implementation of zakat management in UPZ, in this case in the process of empowering zakat

b) Principles of Justice

Zakat management in the implementation of zakat empowerment in the application of the principles of justice in UPZ is implemented through zakat empowerment by dividing zoning, namely dividing it into three rings, ring one mustahik which is in 15 sub-districts near the company, ring two mustahik which is in the Municipality of Padang and ring three existing mustahik environment in West Sumatra Province. This is part of implementing the principles of justice decided by the UPZ management

c) Trust Principle

Management of zakat in the implementation of zakat empowerment in the application of the principle of trust in UPZ refers to PERBAZNAS regulation No. 3 of 2018 and Decree of the Chairman of BAZNAS No. 64 of 2019 which regulates the implementation of zakat distribution and empowerment, but in the final assessment no written assessment index has been made into an official report. This is if the management of the UPZ is by the principle of trust

d) Principle of Accountability

Zakat management in implementing zakat empowerment in implementing accountability principles in UPZ has implemented monthly, quarterly and annual reports and copied them to BAZNAS but there has been no implementation such as inviting employee representatives and being attended by agency leaders in reporting zakat management specifically regarding zakat empowerment, so it is good In the future, this activity will be held as part of completing the accountability of zakat management in UPZ

e) Principle of Transparency

Zakat management in the implementation of zakat empowerment in the implementation of transparency principles in UPZ has not been implemented well considering that there is no special UPZ website that reports on the implementation of zakat empowerment and other activities, while in terms of building transparency principles, it has only been implemented through releases or reporting on activities and value benchmarks transparency from the community regarding UPZ does not yet have an assessment index.

f) Principles of Professionalism

Zakat management in the implementation of zakat empowerment in applying the principles of professionalism in UPZ is characterized by having amil certification in the field of empowerment and having a satisfaction assessment index from the community, and currently, there are no amils who have certification in the field of empowerment and there is no assessment index from the community regarding the level of

professionalism of the management. and daily UPZ implementer

g) Principle of Participation

Zakat management in the implementation of zakat empowerment in applying the principle of participation in UPZ has gone well, marked by the opening of community participation regarding information about the existence of mustahik who need help from ring one of the zakat empowerment targets, namely 15 sub-districts located near the company.

h) Principles of Efficiency

Zakat management in the implementation of zakat empowerment in the application of efficiency principles in UPZ has not been well captured because there is no efficiency assessment index provided,

2). Empowerment Process

Then from the implementation of empowerment in the education sector which is implemented through routine and non-routine scholarships aimed at ensuring that mustahik do not drop out of school as well as assistance to routine and non-routine educational institutions with the aim of ensuring that the educational process in institutions runs well with a distribution percentage of 43% in 2023 from portion of zakat empowerment funds. According to IsbandiRukminto Adi, the theoretical basis for the zakat empowerment process can be depicted as follows:

a) Awareness

The awareness process for scholarship participants is carried out for regular participants who receive educational assistance regularly and the success index has not been well structured. In the researchers' findings, the success index is only limited to ensuring that mustahik does not drop out of school and that educational institutions can run well. The success index should be more detailed. and there is a guide from BAZNAS which can then be disseminated to recipients of zakat empowerment in the education sector.

b) Capacity

Capacity is carried out in a larger portion through regular education programs received by study assistance participants at each study assistance participant's school/university, while UPZ is more of a capacity program which has the nature of regular meetings and functions to monitor and evaluate the development of study assistance participants, the capacity program should be more intensively so that the empowerment values expected by BAZNAS can be realized well.

c) Empowerment

The empowerment obtained by study assistance participants depends on the level of study they are undertaking, more study assistance participants should be from vocational, D3 or S-1 programs so that later the existing empowerment can show results through speed of absorption into the world of work so that later it can strengthen the mustahik economy in the field education

3). Indicators of Empowerment Success

Then, the implementation of empowerment in the education sector which is implemented through routine and non-routine scholarships refers to indicators of the success of empowerment, according to Gunawan

Sumodiningratnamely reducing the number of poor people, developing efforts to increase income, increasing public awareness of efforts to increase welfare, increasing independence, increasing community capacity and equal distribution of income. UPZ BAZNAS PT Semen Padang does not yet have the data so it needs assistance in assessing the indicators of success of empowerment in the field of education implemented

Community Empowerment Strategy in Education

Then, the implementation of empowerment in the education sector which is implemented through routine and non-routine scholarships refers to the community empowerment strategy in education based on government Regulation No.39/1992 relating to the implementation of education, namely:

- a). Establishment and administration of educational units
- b). Procurement and provision of assistance to educational staff
- c). Procurement and provision of expert assistance to assist in the implementation of teaching and learning activities
- d). Procurement and/or implementation of educational programs that have not been held and/or organized by the government
- e). Procurement of funds and provision of social financial assistance for study assistance
- f). Procurement and provision of infrastructure assistance
- g). Providing opportunities for internships and/or work training
- i). Providing management assistance for the implementation of educational units
- j). Providing thoughts and considerations regarding determining educational policy
- k). Providing assistance and cooperation in educational research and development activities
- l). Participation in educational and/or research programs organized by the government

Meanwhile, UPZ BAZNAS PT Semen Padang has just implemented point b). Procurement and provision of assistance to educational staff and e). Procuring funds and providing social financial assistance for study assistance has not implemented other educational empowerment strategies

c. Obstacles Faced by UPZ BAZNAS PT Semen Padangin Managing Zakat.

Referring to the research findings, the researcher provides a discussion of

1) Collection and distribution planning

A collection and distribution plan must be prepared on a special agenda and discussed thoroughly involving stakeholders from UPZ, UPZ agencies and BAZNAS representatives so that later the planning can be captured more comprehensively.

Implementation of collection and distribution

- a) Zakat collection can be encouraged to all stakeholders related to PT Semen Padang, namely subsidiaries, business grandchildren and also third parties related to PT Semen Padang
- b) There is scheduled coordination between PT Semen Padang and the cement holding company, namely

PT Semen Indonesia, which specifically discusses employee zakat management.

- c) Providing intensive socialization from various employee communication channels regarding the understanding of employee zakat agreed upon in Indonesia
- d) Strengthening zakat literacy among PT Semen Padang employees so that awareness of paying zakat collectively is built so that no one feels forced to pay zakat collectively through UPZ
- e) Determine the priority scale for distribution of zakat and determine it every year so that it becomes the basis for policy in distribution of zakat in UPZ
- f) Strengthening the competence of amil implementers in the field of distribution through amil certification, empowerment training so that a larger portion of zakat distribution goes to those who are productive
- g) Involves BAZNAS RI assistance to UPZ in implementing the program from the beginning to the end of the program

2) Implementation of collection and distribution control

A zakat management control application system was created so that activities carried out by UPZ can be informed directly by BAZNAS as well as scheduled meetings related to UPZ management control meetings with the UPZ BAZNAS division.

3) Implementation of collection and distribution reporting

Ensure that there is feedback from every report sent by UPZ to BAZNAS RI so that BAZNAS is informed that UPZ implementation is by existing regulations.

4. CONCLUSION

Based on the description of the research results and discussion, it can be concluded as follows:

1. Zakat management at UPZ BAZNAS PT Semen Padang was formed to realize the aim of zakat management, namely increasing the effectiveness and efficiency of services in zakat management and increasing the benefits of zakat to realize community welfare, and poverty alleviation, where the management element is zakat amil which meets the legality of the laws and regulations. which applies in Indonesia, which collects zakat on income from muzaki with the status of employees of BUMN PT Semen Padang. Then it is distributed to the asnaf zakat which is realized in programs including educational programs.
In its management, UPZ BAZNAS PT Semen Padang pays attention to the principles of zakat management, sharia principles, principles of trust, principles of justice, principles of accountability, principles of transparency, principles of professionalism, principles of participation, principles of efficiency, but the implementation of the principles of zakat management is not yet optimal, marked by the absence of performance evaluation. application of the principles of zakat management.
2. Implemented community empowerment in the field of education in UPZ BAZNAS PT Semen Padang has gone through an initial empowerment process a routine awareness process for scholarship participants who are recipients of educational assistance, then a capacity building process which is focused on through regular education programs

received by study assistance participants at each school/university of each study assistance participant, then a process of empowerment obtained by study assistance participants which depend on the level of study level. which is conducted.

3 The indicators for the success of community empowerment in the field of education have not been well captured from data regarding the reduction in the number of poor people, the development of efforts to increase income, increased public awareness of efforts to improve welfare, increased independence, increased community capacity and equal distribution of income.

Regarding community empowerment strategies in the field of education UPZ BAZNAS PT Semen Padang has just implemented the procurement and provision of assistance to educational staff and procurement of funds and provision of social financial assistance for study assistance, has not implemented the establishment and administration of educational units, procurement and provision of expert assistance to assist in the implementation of teaching and learning activities, procurement and/or implementation of educational programs

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