

## OPTIMIZATION OF AGRICULTURAL ZAKAT: STUDY ON IMPLEMENTATION OF ZAKAT CORE PRINCIPLES IN BAZNAS MAJALENGKA REGENCY

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**ABSTRACT:** *The purpose of this study is to determine the priority problems and solutions for optimizing zakat receipts for agricultural products at BAZNAS Majalengka Regency. The research method used is descriptive quantitative by analyzing the responses to the questionnaire distributed to seven expert respondents from the fields of academia, practitioners and regulators. Based on previous research, four aspects were determined from the problem dimension and the solution dimension, namely the literacy aspect, the management aspect, the regulatory aspect, and the institutional aspect. The analysis process uses the Analytic Network Process (ANP) tool via the Super Decision 3.2 application. The results showed that the problem that became a priority was the aspect of literacy which showed that the receipt of zakat from agricultural products was not optimal because the level of community literacy was still low with a GmK value of 0.3518. Likewise with priority solutions in the aspect of literacy where education and outreach regarding zakat on agricultural products is still very much needed by the community with a GmK value of 0.3766.*

**Keywords:** *Agricultural zakat, analytic network process, zakat core principles*



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## A. Introduction

Indonesia is an agricultural country where the majority of the population works as farmers.<sup>1</sup> The agricultural sector in Indonesia contributes 12.72% to Gross Domestic Product and absorbs 27.33% of the workforce, with agricultural products such as rice, soybeans, corn, peanuts, cassava and sweet potatoes.<sup>2</sup> In addition, there are also agricultural products in the form of trade crops, such as tea, coffee, coconut, quinine, cloves, sugarcane and rubber.<sup>3</sup> This agricultural sector has become the main pillar of the economy in Indonesia which requires serious attention for the development of the national economy.<sup>4</sup> One way to develop the national economy through the agricultural sector in Indonesia is through optimal management of agricultural zakat.

Referring to the article *The Future of World Religions*, Indonesia is the country with the largest Muslim population in the world with a percentage of 87.2% of the total population. However, the majority of Indonesian people are only familiar with zakat fitrah.<sup>5</sup> In fact, zakat as one of the pillars of Islam is divided into zakat nafs (fitrah) and zakat maal (wealth). Meanwhile, for agricultural products, there is maal which must be paid as agricultural zakat.<sup>6</sup> If the potential for agricultural zakat in Indonesia is optimized through public awareness and is fully supported by government support, it is hoped that various economic problems can be resolved, alleviating poverty in society,<sup>7</sup> accelerating welfare improvements. the Indonesian nation,<sup>8</sup> plays a role in economic growth,<sup>9</sup> has a strategic function in distributing wealth, and can empower the people's economy, aspects of advocacy and education.<sup>10</sup>

Firdaus, et al. (2012) and Asfarina, et al. (2019) review in their article that the potential for zakat in Indonesia is very large. Referring to figure 1.1, the potential for zakat in Indonesia in 2021 will reach IDR 327.6 trillion. These figures show that zakat can be used as an alternative source of the national economy in Indonesia if managed properly.<sup>11</sup> Nevertheless, BAZNAS (National Amil Zakat Agency) research states that the realization of zakat collection

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<sup>1</sup> Pratama & Yuni, 2020, Maulana, Rochdiani, & Sudrajat, 2020

<sup>2</sup> BPS, 2020

<sup>3</sup> Ministry of Investment, 2017

<sup>4</sup> Aryawati & Budhi, 2018

<sup>5</sup> Pertiwi, 2020

<sup>6</sup> Abdulhakim & Alamsyah, 2018 in Abdillah, Y., & Srihartati, E. (2018). The Influence of Korean Wave and Country Of Origin on Brand Awareness and Brand Image of Korean Cosmetics (Survey of Undergraduate Students, Faculty of Administrative Sciences, Brawijaya University, Consumers of Cosmetic Products Etude House). *Journal of Business Administration (JAB)|Vol. 65 No. December 1, 37.*

<sup>7</sup> Tho'in & Marimin, 2019

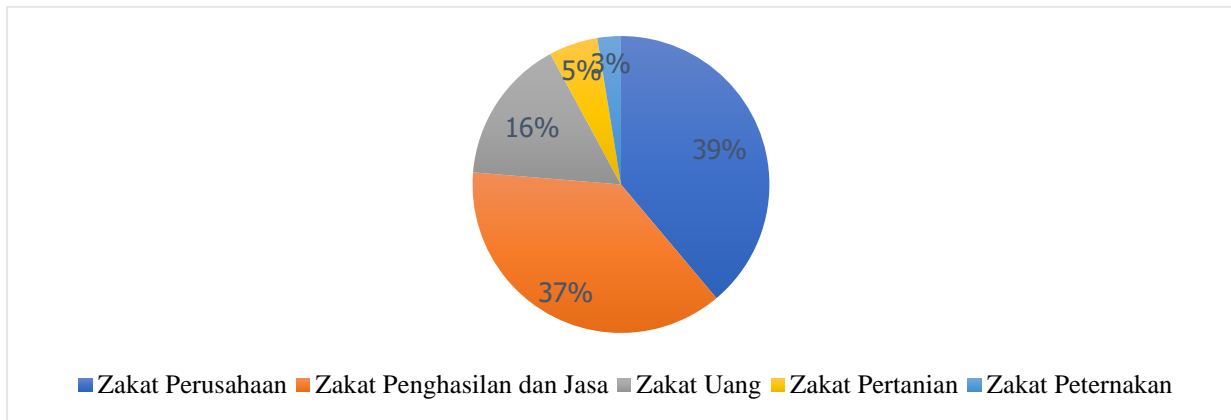
<sup>8</sup> BAZNAS Strategic Studies Center, 2019)

<sup>9</sup> Ivalaili, 2019

<sup>10</sup> Hasan Bastomi, 2018.

<sup>11</sup> Monoarfa, Nisa, & Adirestuty, 2021

in Indonesia has only reached 21.8% or the equivalent of IDR 71.4 trillion. In fact, more than 85% of zakat is collected through unofficial OPZ (Zakat Management Organizations).<sup>12</sup>



**Figure 1** The Potential of Zakat in Indonesia  
*Source: Aldila (2021)*

Zakat management has actually begun to be optimized through the many Amil Zakat Institutions (LAZ) and Zakat Management Organizations (OPZ) that have been formed.<sup>13</sup> Apart from that, the government has also started implementing amil zakat certification and established a monitoring and evaluation division from the regulator to supervise and control the governance of BAZNAS and the Amil Zakat Institution (LAZ), both at the national, provincial and district/city levels. However, all these efforts have not been able to optimize zakat collection.<sup>14</sup>

The lack of optimal zakat collection is caused by several factors. According to Pertiwi (2020), the reason is that people's understanding and awareness in paying zakat, especially zakat malls, is still lacking. Meanwhile, according to Satrio (2016), the cause is the low level of public trust in amil zakat institutions. Not only that, the causes of less than optimal collection of zakat are also caused by uneven distribution,<sup>15</sup> zakat that is not distributed properly (Wahab, 2017), low awareness of muzaki, and lack of government support for the implementation of zakat (No.23/2011).

In addition, the cause of the less than optimal management of zakat in Indonesia is largely based on the low national zakat literacy index, as in 2020 which was only at a moderate level (66.78%).<sup>16</sup> Not only nationally, the community zakat literacy index in West Java, the province

<sup>12</sup> Aldila, 2021  
<sup>13</sup> Ahmad S., 2020  
<sup>14</sup> KNEKS, 2018  
<sup>15</sup> Azizah, 2018  
<sup>16</sup> Aldila, 2021

with the largest population in Indonesia<sup>17</sup> is still at a moderate level with a score of 73.38%.<sup>18</sup> In the same year, West Java was also ranked as the second poorest population in Indonesia.<sup>19</sup> This condition is different from the potential for agricultural land in West Java which reaches 928,218 hectares<sup>20</sup> of the 7,463,948 hectares of unripe rice fields (LBS) in Indonesia.<sup>21</sup>

Based on data from the Central Statistics Agency (BPS) in 2020, the regions in West Java that are in the top five for rice production are Indramayu (1,362,455.73 tons), Karawang (1,192,694.57 tons), Subang (990,243 tons), 57 tons), Cianjur (644,935.43 tons), and Majalengka (578,563.58 tons). Majalengka as a region that is ranked fifth makes agriculture a base and superior sector.<sup>22</sup> The agricultural sector was able to show good performance, even the food security index continued to increase up to 16.4% even during the pandemic. This is because farmers always use unproductive land to be productive.<sup>23</sup> BPS data states that the area of agricultural land in Majalengka Regency reaches 50,000 hectares and is spread over 26 sub-districts as shown in table 1.<sup>24</sup> Based on this table, the author calculates that the potential for agricultural zakat in Majalengka can reach 176.2 billion by adding the potential for zakat for basic commodities with the potential for zakat for plantation commodities.<sup>25</sup> However, this agricultural potential cannot be matched by optimal collection of agricultural zakat.<sup>26</sup>

**Table 1** Rice Field Area by District and Type of Irrigation in Majalengka Regency (Ha) 2017

No.	Subdistrict	Irrigation	Cistern Rain	Amount
1.	Lemahsugih	1.791	1.034	2.825
2.	Bantarujeg	1.893	979	2.872
3.	Malausma	1.232	636	3.868
4.	Cikijing	1.523	98	1.621
5.	Cingambul	1.363	166	1.529
6.	Talaga	1.535	74	1.609
7.	Banjaran	522	442	964
8.	Argapura	324	592	916
9.	Maja	84	2.333	2.417
10.	Majalengka	1.129	731	1.860
11.	Cigasong	928	128	1.056
12.	Sukahaji	814	389	1.203

<sup>17</sup> dukcapil.kemendagri.go.id, 2021

<sup>18</sup> PUSKAS BAZNAS, 2020

<sup>19</sup> BPS, 2021

<sup>20</sup> Aldila, 2021

<sup>21</sup> Pusparisa, 2020

<sup>22</sup> Novanto, 2020

<sup>23</sup> Distan Jabar, 2021

<sup>24</sup> kabarcirebon.com, 2020

<sup>25</sup> BPS, 2020

<sup>26</sup> Azra, 2020

No.	Subdistrict	Irrigation	Cistern Rain	Amount
13.	Sindang	407	234	641
14.	Rajagaluh	-	980	980
15.	Sindangwangi	91	582	673
16.	Leuwimunding	827	330	1.157
17.	Palasah	2.003	11	2.014
18.	Jatiwangi	2.593	-	2.593
19.	Dawuan	2.056	-	2.056
20.	Kasokandel	1.516	-	1.516
21.	Panyingkiran	746	27	773
22.	Kadipaten	1.046	45	1.091
23.	Kertajati	1.753	3.555	5.308
24.	Jatitujuh	3.372	169	3.541
25.	Ligung	4.905	-	4.905
26.	Sumberjaya	2.417	-	2.417
Majalengka Regency		36.870	13.535	50.405

Source : BPS Majalengka Regency 2019, processed by the author

The potential for agricultural zakat in Majalengka Regency is in line with the results of the author's interview with local farmers which was conducted in early September 2021. The farmers did not know about agricultural zakat so they did not pay zakat. This is due to the low level of zakat literacy among the community, especially farmers, resulting in not maximal realization of agricultural zakat in Majalengka. In fact, according to Ascarya and Yumanita (2018), one of the things that influences society in issuing zakat is literacy or understanding.<sup>27</sup> Even though the literacy level is low, the results of the interviews show that the farmers are very enthusiastic when explained a little about the existence of agricultural zakat. They claim to want to know more about agricultural zakat and want to fulfill it as one of the obligations of Muslims.

Apart from interviews with the community, the author also conducted an interview with BAZNAS Majalengka Regency on January 16 2022. The results of the interview show that Majalengka Regency has great potential to optimize agricultural zakat, especially the northern part of Majalengka. However, the absence of special regulations from the central BAZNAS regarding agricultural zakat means that regional BAZNAS do not have the authority to direct the public to pay agricultural zakat to BAZNAS. Even though the regional BAZNAS stated that it was ready to receive agricultural zakat. This condition causes some people to pay agricultural zakat to their respective kiai or village officials without the knowledge of the local BAZNAS. However, this agricultural zakat was socialized to village representatives with the

<sup>27</sup> Aupa, 2020

aim of being widely disseminated in every village. However, education and outreach are still not comprehensive.

Based on the previous explanation, solutions and efforts are needed to realize effective zakat management performance. One of them is the standardization of measuring the effectiveness of zakat management. Therefore, since 2016 a zakat management standard called the Zakat Core Principles (ZCP) has been introduced. The Indonesian government has made accelerating the implementation of zakat governance according to the ZCP one of its special strategies for developing zakat. This is stated in the Indonesian Sharia Economic Masterplan 2019-2024 (KNEKS, 2018). However, the fact is that the implementation of ZCP is still not optimal in Indonesia. Optimal ZCP implementation is expected to be able to encourage and realize an effective zakat management system for the benefit of the people.<sup>28</sup>

In this research the author plans to discuss the implementation of ZCP using the Analytic Network Process (ANP) method. This method was chosen so that the author can find out the problems and solutions that are a priority. Previously this research was only conducted by Hamdani et al. (2019) with the overall research object of zakat. The research results of Hamdani et al. (2019) stated that the lack of education and socialization regarding ZCP caused problems that occurred in the management of zakat, especially in Majalengka Regency.

So the aim of this research is to find out the problems of BAZNAS Majalengka Regency in optimizing zakat receipts from agricultural products and provide solutions to the problems faced by BAZNAS Majalengka Regency so that it can carry out its role and function optimally as an Islamic philanthropic institution.

## **B. Literature Review**

### ***Zakat Concept***

Linguistically, zakat means *نما/namaa* which means growth and fertility, *طهارة/thahaarah* (purity), *بركة/barakah* (blessing) and *tazkiyah* (purification). Meanwhile, according to Islamic law, zakat is the gift of something from assets that must be given to groups who are entitled to receive it in accordance with applicable regulations.<sup>29</sup>

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<sup>28</sup> BI & P3EI-FE UII, 2016.

<sup>29</sup> Supani, 2010.

Zakat has a special position not only in terms of worship but also in terms of the economy of Muslims.<sup>30</sup> Conceptually, zakat is defined as the withdrawal of certain wealth which is determined by special conditions<sup>31</sup> and for certain recipients.<sup>32</sup>

The purpose of zakat is a practical purpose which contains two dimensions of worship, namely the *hablumminallah* dimension (human relationship with Allah SWT as its creator) and the *hablumminannas* dimension (human relationship with humans or humans with other God's creatures). This is part of Islamic teachings which are very concerned about social problems, especially the fate of the weak.<sup>33</sup>

In paying zakat there are mandatory and valid conditions for zakat, namely: (1) Islam, (2) Independence, (3) Perfect property rights, (4) Halal, (5) Develop, (6) Reach nisab, (7) Fulfill more basic needs, (8) Debt free, and (9) Haul (reaches one year).

### ***Agricultural Zakat Concept***

Allah SWT with His power gives enjoyment to the produce that comes out of the earth when it is harvested, has rights that must be fulfilled. Fulfillment of rights from crop products is known as agricultural zakat.<sup>34</sup> Many verses state that agricultural products are a basic human need. Some scholars even say that agriculture is the foundation of the people's wealth, because the beginning of wealth is agriculture.<sup>35</sup>

Agriculture is one of the assets for which zakat is required in Islam<sup>36</sup> and is agreed upon by the majority of ulama.<sup>37</sup> Zakat on agricultural products is one type of Zakat Maal<sup>38</sup> whose objects include crops or plants that have economic value such as grains, tubers, vegetables, fruit, ornamental plants, grass, leaves, and etc. Agricultural zakat does not require conditions to have it within one year because it is paid at harvest.<sup>39</sup>

Agricultural products for which zakat must be paid must meet the requirements, namely: (1) Can be measured in units of measure, (2) Grows with human effort, (3) Reaches the nisab, and (4) Types of staple crops that can be saved.<sup>40</sup>

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<sup>30</sup> Rahman, Thaidi, Rahman, & Rahim, 2019.

<sup>31</sup> Kausar, Alaudin, & Kabir, 2016

<sup>32</sup> PUSKAS BAZNAS, 2019.

<sup>33</sup> Hasan, 1995

<sup>34</sup> yymbri.org, 2021

<sup>35</sup> zakatpedia.com, 2015

<sup>36</sup> lazismumojokerto.org, 2019

<sup>37</sup> Rahman, Thaidi, Rahman, & Rahim, 2019

<sup>38</sup> Rumah Zakat, n.d

<sup>39</sup> Pratama & Yuni, 2020

<sup>40</sup> yymbri.org, 2021

### ***Concept of Zakat Core Principles (ZCP)***

The Zakat Core Principles (ZCP) are the minimum standards that must be implemented by all zakat supervisors. In implementing compliance with these principles, this section proposes assessment criteria for each of the 18 principles based on a set of “core criteria” and “additional criteria” for each principle. Core criteria are elements that must be present to assess full compliance with the Zakat Principles. Additional criteria are elements that may be relevant for countries with sophisticated zakat systems.<sup>41</sup>

ZCP regulates six main aspects in zakat management, namely institutional law found in ZCP 1 – ZCP 3. Meanwhile, supervision is found in ZCP 4 – ZCP 6. Then governance is found in ZCP 7 – ZCP 8. Furthermore, the intermediation function is found in ZCP 9 – ZCP 10, risk management ZCP 11 – ZCP 14, and sharia governance in ZCP 15 – ZCP 18.<sup>42</sup>

On the other hand, Zakat Core Principles (ZCP) are Indonesia's contribution to the development of Islamic Social Finance and better zakat regulatory standards in the world (Yuliasih, Juliana, & Rosida, 2021) which in this case are represented by Bank Indonesia in collaboration with BAZNAS, and IRTI-IDB (Islamic Research and Training Institute-Islamic Development Bank). These three institutions were then added with representatives from 11 other countries, namely Saudi Arabia, Indonesia, Malaysia, Sudan, Kuwait, Jordan, Pakistan, Libya, Bangladesh, Bahrain and Brunei Darussalam, thus forming an international team called the International Working Group on Zakat Core Principles (IWG -ZCP).<sup>43</sup>

The Zakat Core Principles (ZCP) were formed through a long process<sup>44</sup> in the "World Humanitarian Summit of United Nations" forum held in Istanbul, Turkey<sup>45</sup> and aim to encourage increased welfare public. effectiveness of zakat implementation,<sup>46</sup> and prepared by considering the specific conditions in each country.<sup>47</sup>

The aim of the Basic Principles of Zakat is to encourage and realize a healthy and effective zakat management system for the benefit of the people.<sup>48</sup> Zakat management is expected to not only depend on the personal conditions of the amil or political support, but is the result of systematic, planned and systematically supervised work procedures.<sup>49</sup> The second

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<sup>41</sup> Slamet & Firmansyah., 2017

<sup>42</sup> Bank Indonesia, 2016

<sup>43</sup> Astuti, 2019

<sup>44</sup> DEKS-BI, 2016

<sup>45</sup> BI & P3EI-FE UII, 2016

<sup>46</sup> Puskas BAZNAS, 2018

<sup>47</sup> [www.bi.go.id](http://www.bi.go.id)

<sup>48</sup> Maulana & Zuhri, 2020

<sup>49</sup> Ryandono & Wijayanti, 2019



thing, zakat management is expected to provide maximum benefits for the community, both muzaki, mustahik and the general public.<sup>50</sup>

Zakat institutions must have professional management in accordance with sharia principles, be trustworthy, useful, fair, and have legal certainty, integrity and accountability in accordance with the principles in the Basic Principles of Zakat.<sup>51</sup> This has a function in increasing the efficiency and effectiveness of zakat services and management towards good governance of zakat institutions (Susilowati & Setyorini, 2018). This of course must be supported by a strong foundation in improving human resources, product development innovations, and zakat programs at related institutions (Irpan, Kurnianti, Gunawan, & Zainul, 2021). So that through this strategy zakat receipts will be more optimal (Lubis & Latifah, 2019).

### ***Literacy Concept***

Quoting a book by Ni Nyoman Padmadewi and Luh Putu Artini, literacy can be defined as language skills which include the ability to write, speak, listen and other thinking skills.<sup>52</sup>

Literacy level correlates with changes in behavior and socio-economic life of society and has an impact on a person's socio-economic life.<sup>53</sup> Puskas BAZNAS (2019) defines zakat literacy as a person's ability to read, understand, calculate and access information. So that zakat literacy has a positive effect on the realization of zakat receipts. The higher the public's literacy regarding zakat, the higher the realization of zakat receipts and vice versa.<sup>54</sup>

### ***Management Concept***

Management in a general sense according to G.R. Terry (2016) is a typical process consisting of planning, organizing, mobilizing and controlling actions carried out to determine and achieve predetermined targets through the use of human resources and other resources.<sup>55</sup>

Meanwhile, regarding zakat management, this has been regulated in Republic of Indonesia Law no. 23 of 2011. According to the law, what is meant by zakat management is planning, organizing, implementing and supervising the collection, distribution and utilization of zakat.<sup>56</sup> The aim is to increase public awareness in zakat payments and services, improve

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<sup>50</sup> Bank Indonesia & Indonesian Islamic University, 2016

<sup>51</sup> Maulida & Inayah, 2022

<sup>52</sup> ef.co.id, 2021

<sup>53</sup> Pulungan, 2017

<sup>54</sup> Canggih & Indrarini, 2021

<sup>55</sup> Hartono, 2016

<sup>56</sup> BAZNAS RI, 2011

the function and role of religious institutions in efforts to realize social welfare and social justice, and increase the effectiveness and efficiency of zakat.<sup>57</sup>

Therefore, looking at the objectives of zakat management itself, it will influence zakat receipts. This is because a more conducive, collaborative and integrative zakat management ecosystem will be able to further improve the performance of zakat management organizations and ultimately expand the benefits of zakat more optimally.<sup>58</sup>

### ***Regulation Concept***

Regulations are rules made by the government or other authorities to control how things are done or how people behave.<sup>59</sup> Regulations in the form of laws and regulations that are under the law to regulate a certain social order.<sup>60</sup>

The definition above clearly shows how important regulation is. However, until now, although regulations regarding zakat in Indonesia have been issued by the government and the House of Representatives (DPR), both in the form of laws and at lower levels. However, its application is still considered not optimal.<sup>61</sup> This zakat regulation needs to be regulated by the state, in order to increase the effectiveness and efficiency of services in managing zakat and increase the benefits of zakat to realize community welfare and eradicate poverty.<sup>62</sup>

The effectiveness and efficiency of zakat management in this diverse Indonesia requires legal certainty and clarity of the regulations that regulate it.<sup>63</sup> In addition, this zakat regulation was made as an effort to control the management of zakat (amil) based on the principle; sharia, trust, benefit, justice, legal certainty, integration, and accountability.<sup>64</sup> If things like that are created then public awareness of zakat will be high and zakat can be used as an alternative in realizing community welfare and alleviating poverty.

### ***Institutional Concept***

Institution is an institution in which there is a set of values, norms, and various beliefs that are real and centered on various social needs and a series of other actions that are very important and also repeated.<sup>65</sup>

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<sup>57</sup> Directorate of Zakat Empowerment, 2011

<sup>58</sup> KNEKS, 2021

<sup>59</sup> Sitoresmi A.R., 2021

<sup>60</sup> Aeni, 2022

<sup>61</sup> Aziz, 2014

<sup>62</sup> Nurhasanah & Suryani, 2018

<sup>63</sup> Aziz M., 2014

<sup>64</sup> Aziz & Sholikah, 2015

<sup>65</sup> Ibnu, 2022

In zakat there is also a zakat institution. Zakat institutions are bodies that manage sources of zakat funds received from muzaki, both individuals and business entities in accordance with applicable Islamic principles, both zakat fitrah and zakat assets and zakat in other forms.<sup>66</sup> The zakat institution is also an institution that has a role in receiving zakat or channeling funds from parties who have excess funds (muzakki) to those who lack funds (mustahik).<sup>67</sup>

Zakat institutions help distribute wealth between communities and prevent the accumulation of wealth in the hands of a few people.<sup>68</sup> Therefore, by providing wealth retribution in the form of zakat in a fair and equitable manner, it can be ensured that the community avoids social inequality between the rich and the poor.<sup>69</sup> Zakat also increases the production capacity of Muslim communities.<sup>70</sup>

### C. Research Method

The research method used in this research is quantitative descriptive which is analyzed using the Analytic Process Network (ANP) tool with the Super Decision 3.2 application. The sampling technique used refers to non-probability sampling with purposive sampling. This is based on samples related to experts from academic, practitioner and regulatory circles. Meanwhile, the data collection period will be carried out in April 2022 in Majalengka Regency.

The instrument in this research uses a questionnaire or questionnaire. The research questionnaire uses online and offline forms which are given directly to expert respondents.

The stages in research using the ANP method are as follows:<sup>71</sup>

#### 1. Model Construction

The model construction is based on theoretical and empirical literature studies and provides a number of questions to experts related to the field being researched and is also accompanied by in-depth interviews to explore actual problems.

#### 2. Model Quantification

The quantification stage model uses questions in a questionnaire in the form of pairwise comparisons between elements in a cluster to find out which element has a greater level of importance and how big the difference is using a numerical scale of 1-9.

#### 3. Data Analysis

##### a. Geometric Mean

Geometric Mean is used to find out the results of respondents' assessments and find out the results of opinions in one group. The questions are in the form of a pairwise

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<sup>66</sup> Nurfiana & Sakinah, 2022

<sup>67</sup> Holil, 2019

<sup>68</sup> Zen, 2014

<sup>69</sup> Holil, 2019

<sup>70</sup> Ibrahim, 2015

<sup>71</sup> Tanjung & Devi, 2013

comparison which will then be compared and combined, so as to create agreement between these opinions.

**b. Appraisal Agreement**

Rater Agreement is a measure that shows the level of conformity (agreement) of respondents (R1-Rn) regarding a problem in one cluster. The tool used to measure Rater Agreement is Kendall's Concordance Coefficient (W;0<W≤1). W=1 indicates perfect fit. To calculate Kendall (W), the first thing to do is calculate the ranking of each answer and then add them up.

$$R_i = \sum_j^m = 1r_{ij} \quad \dots \text{Equation 1}$$

The overall rating average is:

$$R = \frac{1}{2} m = (n + 1) \quad \dots \text{Equation 2}$$

The sum of the squared deviations (S) can be calculated by the following formula:

$$s = 1(R_i + R)^2 \quad \dots \text{Equation 3}$$

So we get Kendall (W), ie:

$$W = \frac{12S}{m^2(n^3-n)} \quad \dots \text{Equation 4}$$

If the W value = 1, it can be concluded that the assessment or expert opinion is very correct. Meanwhile, a value of W = 0 or close to 0 means that the answer is not appropriate or the answer is inconsistent. The following is the Kendall Concordance Coefficient assessment table:

**Table 2.** Kendall's Concordance Rank Coefficient

W	Interpretation
0	No agreement
0.10	Weak deal
0.30	Medium deal
0.60	Strong deal
1.00	Perfect Deal

Source : Tanjung & Devi(2013)

**D. Findings And Discussion**

BAZNAS of Majalengka Regency has its address at Majalengka Regency BAZNAS Building Islamic Center Complex Jl. Siti Armilah No. 54 Majalengka Kulon 45418. BAZNAS Majalengka Regency was established as a zakat management institution based on Majalengka Regent's Decree Number 450/Kep. 263-Kesra/2016 concerning Appointment of Leadership.<sup>72</sup>

<sup>72</sup> BAZNAS Majalengka Regency, 2020

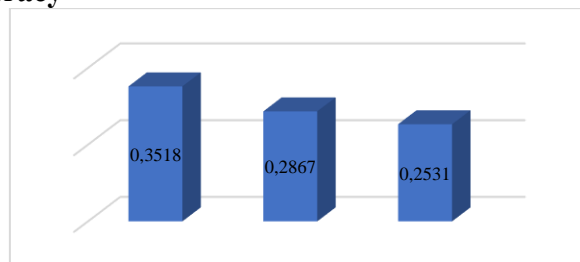
BAZNAS Majalengka Regency has 20 Agency UPZs and 26 Regency UPZs. The large number of UPZ has not been able to optimize the receipt of zakat at BAZNAS Majalengka Regency. It has been proven that zakat collection comes from 98% of muzaki who are State Civil Apparatus (ASN) within the Majalengka Regional Government,<sup>73</sup> but only 40% with a monthly income of IDR 650 million.<sup>74</sup> Figure 2 shows the BAZNAS logo.



**Figure 2** Logo of BAZNAS Majalengka Regency  
 Source : District National Amil Zakat Agency Majalengka (nd)

**Priority Problems of BAZNAS Majalengka Regency in Optimizing Zakat Receipts from Agricultural Products**

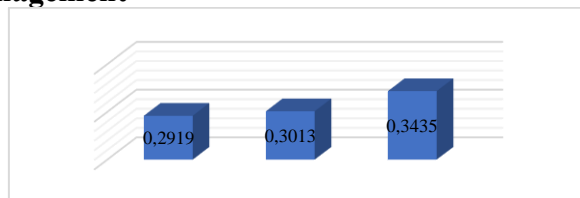
**1. Dimensions of Literacy**



**Figure 3** Dimensional Average Literacy on Problem Aspects

Based on Figure 3, it can be seen that the most problematic indicator in the literacy dimension lies in the problem of zakat literacy on agricultural products among the community with a GmK value of 0.3518.

**2. Dimensions of Management**



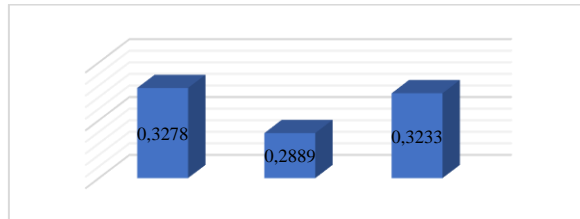
**Figure 4.** Geometric Mean Dimensions of Management on Problem Aspects

<sup>73</sup> Sumarja, 2022

<sup>74</sup> radarcirebon.com, 2022

Based on Figure 4 it can be seen that the most problematic indicator in the management dimension lies in the problem of optimizing mustahik and muzaki coaching with a GmK value of 0.3435.

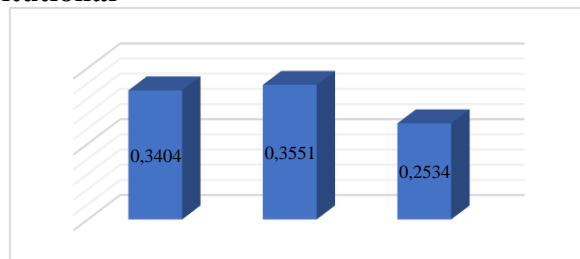
### 3. Dimensions of Regulator



**Figure 5.** Geometric Mean Regulatory Dimensions on Problem Aspects

Based on Figure 5, it can be seen that the most problematic indicator in the regulatory dimension lies in the issue of support from the government regarding the implementation of Zakat Core Principles (ZCP) with a GmK value of 0.3278.

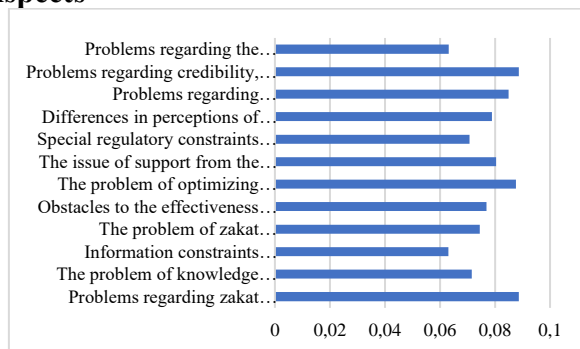
### 3. Dimensions of Institutional



**Figure 6** Geometric Mean of Institutional Dimensions on Problem Aspects

Based on Figure 6 it can be seen that the most problematic indicator on the institutional dimension lies in issues regarding credibility, accountability and transparency in zakat institutions with a GmK value of 0.3551.

### 4. Overall Problem Aspects



**Figure 7** Geometric Mean Overall Problem Aspect

Based on Figure 7, overall, the indicator that is considered the most problematic is regarding agricultural zakat literacy among the community with a GmK of 0.0887

## 5. Rater Agreement on Problem Aspects

**Table 3** Kendall's Coefficient Problem Aspects

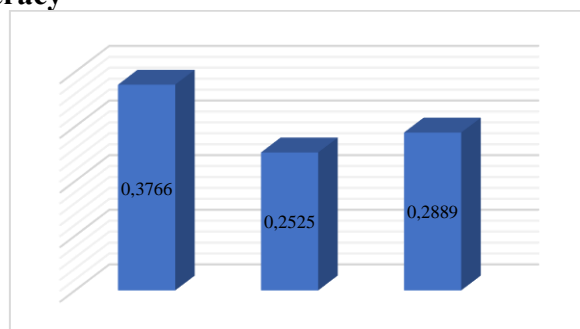
Dimensions	W	Information
Literacy	0,507937	Moderate Deal
Management	0,007937	No agreement
Regulations	0,031746	No agreement
Institution	0,309524	Moderate Deal
Whole	0,019134	No agreement

From Table 3 it can be seen that none of the dimensions in the aspect of the problem has a perfect fit level. The literacy dimension has a moderate suitability level with a W value of 0.507937. This can be seen from the results of the problem assessment per indicator that the indicator on the literacy dimension has the highest GmK value. Furthermore, the institutional dimension also has a moderate level of conformity with a W value of 0.309524. While the dimensions of management and regulation are not compatible with the W value of the management dimension of 0.007937 and the W value of the regulatory dimension of 0.031746.

The failure to reach perfect agreement among the respondents was caused by the many variations in the ratings or scores given by the respondents. Overall on the aspect of the problem, the experts have not reached an agreement. Because every expert has a different opinion.

## Implementation of Zakat Core Principles (ZCP) as a Solution to Zakat Problems on Agricultural Products at BAZNAS Majalengka Regency

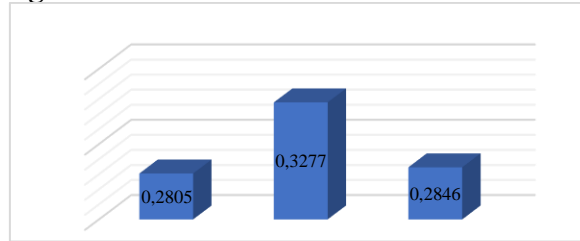
### 1. Dimensions of Literacy



**Figure 8** Geometric Mean Literacy Dimensions in the Solution Aspect

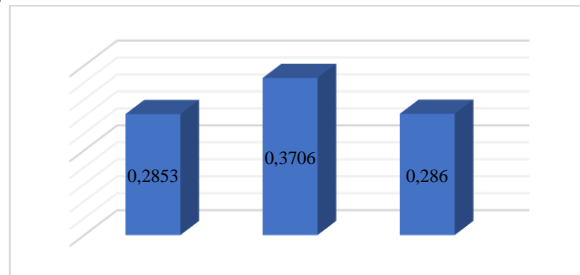
Based on Figure 8, it can be seen that the solution prioritized in the literacy dimension is the implementation of zakat education and outreach to the community, especially regarding zakat on agricultural products with a GmK value of 0.3766.

## 2. Dimensions of Management



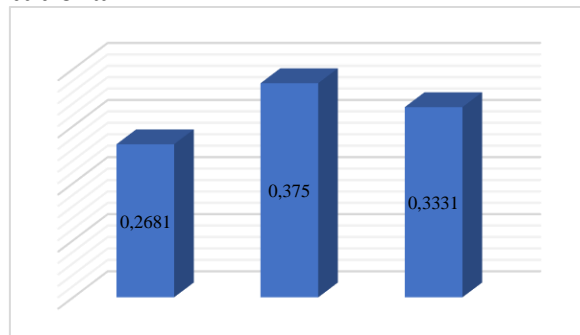
**Figure 9.** Geometric Mean Management Dimensions on the Solution Aspect  
Based on Figure 9 it can be seen that the solution that is prioritized on the management dimension is managing zakat effectively and efficiently with a GmK value of 0.3277.

## 3. Dimensions of Regulator



**Figure 10** Geometric Mean Regulatory Dimensions in Solution Aspects  
Based on Figure 10, it can be seen that the solution prioritized in the regulatory dimension is the creation of a special policy regarding the collection of zakat on agricultural products so that they can be managed by BAZNAS with a GmK value of 0.3706.

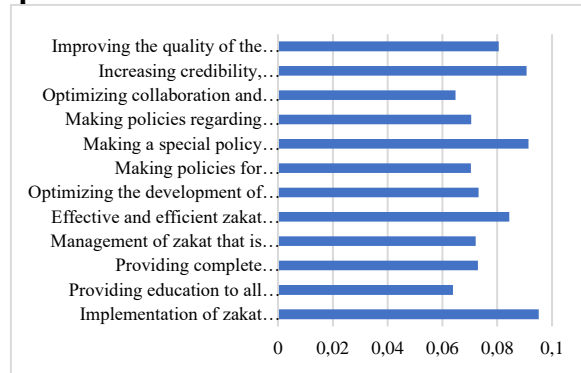
## 4. Dimensions of Institutional



**Figure 11** Geometric Mean Institutional Dimensions in the Solution Aspect  
Based on Figure 11 it can be seen that the solution prioritized on the institutional dimension is increasing credibility, accountability and transparency, both at regional and national levels in zakat institutions with a GmK value of 0.3750.



## 5. Overall Problem Aspects



**Figure 12** Geometric Mean of Overall Problem Aspects

In total, there are 12 solutions that are summarized and then ranked by the respondents the author contacted regarding the optimization of zakat on agricultural products at BAZNAS, Majalengka Regency. Of all the questions asked to the experts, the most prioritized aspect of the solution was the implementation of zakat education and outreach to the community, especially regarding zakat on agricultural products with a GmK value of 0.0951.

The final solution chosen by the experts was providing education to all administrators of zakat amil institutions regarding the urgency of Zakat Core Principles (ZCP) with a GmK point of 0.0640.

## 6. Rater Agreement on Solution Aspects

**Table 4** Kendall's Coefficient Solution Aspects

Dimensions	W	Information
Literacy	0,452381	Moderate Deal
Management	0,222222	Weak Deal
Regulations	0,246032	Weak Deal
Institution	0,531746	Moderate Deal
Whole	0,026418	No agreement

From Table 4 it can be seen that there is not a single dimension in the solution aspect that has a perfect level of agreement. The literacy dimension has a moderate level of agreement with a W value of 0.452381. This is evident from the results of the problem assessment per indicator that the indicators in the literacy dimension have the highest GmK values. Furthermore, the institutional dimension also has a moderate level of agreement with a W value of 0.531746. While the dimensions of management and regulation have a weak level of agreement with the W value of the management dimension of 0.222222 and the W value of the regulatory dimension is 0.246032.

The failure to achieve perfect agreement among the respondents was due to the wide variation in the ratings or scores given by the respondents. Overall on the solution aspect, the experts did not reach agreement. This is because each expert has different opinions that are equally strong, so that overall they do not reach a perfect agreement.

## E. Conclusion

Based on the results of research in the field, research on optimizing zakat for agricultural products at BAZNAS Majalengka Regency with a study on the implementation of Zakat Core Principles (ZCP) shows that the indicator that has the highest GmK value is the literacy dimension, namely regarding the literacy of zakat agricultural products among people who still low. This is in line with the overall problem priority where the literacy dimension has the largest W value compared to the other dimensions. As is known, zakat on agricultural products is still unknown among farmers. Thus, muzaki will not know about the existence of zakat on agricultural products if their literacy level is still low.

In the solution aspect, the indicator that has the highest GmK value is the literacy dimension, namely the implementation of zakat education and outreach to the community, especially agricultural zakat. This is in line with the overall solution priority where the literacy dimension has the largest W value compared to the other dimensions. As is known, literacy influences a person's understanding and behavior, including muzaki. So by increasing literacy, it is hoped that zakat receipts from agricultural products can be more optimal.

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