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Optimization Analysis of Zakat Fund Collection Management: Learning from Muslim Majority Countries

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ABSTRACT

Zakat has an important role in increasing the country's economic growth. Indonesia is a Muslim-majority country that has great potential for the social and economic changes of the low-income people. However, the implementation of zakat collection is still known to be low, far from the expected number. The zakat fund collection is an obstacle because the potential of zakat in Indonesia has not been realized properly. Therefore, this study aims to obtain an effective zakat fund collection management model. The study used a qualitative and analytical approach where the data were obtained through in-depth interviews. The research sample is 8 managers of zakat institutions in Semarang City. The results of the study show that to optimize the collection of zakat fund, internal and external control of zakat management are needed. The results of internal control are through the expansion of the operation area for collecting zakat fund, adequate organizational structure and improve managerial and financial systems. While external control is through cooperating with other parties in collecting zakat fund and marketing strategies using online and offline systems.

Keywords : Collection, Zakat Management, Amil Zakat Institute

INTRODUCTION

Zakat has an important role to fulfill sustainable development goals (Ismail, 2017). According to Ben Jedidia & Guerbouj (2021), zakat affects the country's economic growth because zakat fund are used to increase consumption, investment and government spending. Previous research has discussed zakat affecting the countries' economic growth such as Indonesia (Khasandy & Badrudin, 2019), Malaysia (Yusoff, 2011) and in the Asian region (Yusuf et al., 2020). In increasing economic growth definitely requires effective zakat management. This is because the study of zakat management has developed rapidly in various Muslim-majority countries such as Malaysia, Saudi Arabia, Pakistan, Nigeria and other countries (Abd. Wahab et al., 2017; Ben Jedidia & Guerbouj, 2021; Saad et al., 2020). Indonesia as a Muslim-majority country has great potential for social and economic change of the low-income people (Sumai et al., 2019). The development of zakat fund collection in Indonesia is shown in Figure 1.

The collection of Indonesia's national zakat fund in 2019 was collected at 10.22 trillion although there was an increase but it was still very far from zakat potential in Indonesia in 2019 which reached 233.6 trillion of Gross Domestic Product (BAZNAS, 2019). This potential should be realized in the zakat fund collection that are ready to be distributed to those who are entitled (Masyita, 2018). Al-Qaradhawy,

(1997) states that there are two things that cause the low zakat implementation, namely the community ignorance about zakat mechanism and the community weakness in managing it.

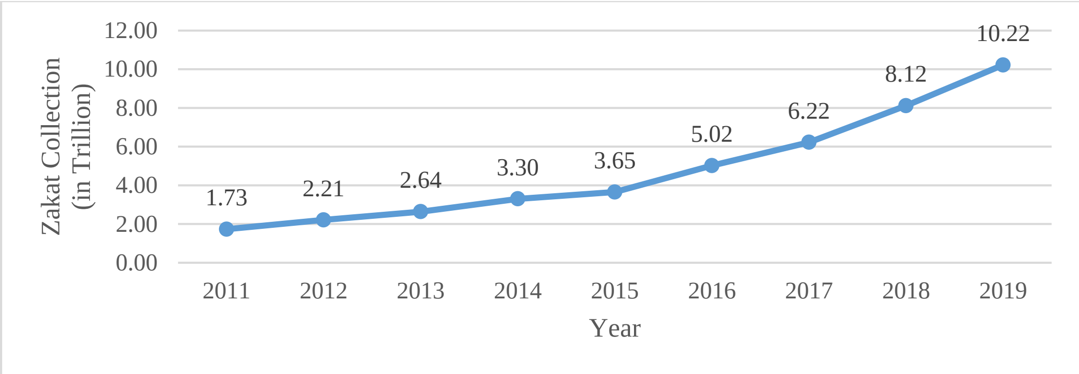

Figure 1 Growth of Zakat Collection in Indonesia

According to Ayuniyyah et al., (2018) it is necessary to formulate policies on factors that can increase zakat collection. Therefore, the implementation of zakat management is required to be improved such as improving service quality (Abd. Wahab et al., 2017; widarwati, 2016), accommodating all forms of payment (Beik,I.S., et.al, 2014), improving sustainable institutional management and intact (Meerangani, 2019), and improving managerial and financial performance (Migdad, 2019). Meanwhile, Amalia (2018) stated that professional management is needed using the principles of Sharia governance. Therefore, zakat managers should have the nature of carrying out obligations with full responsibility and being accountable to Allah SWT.

Based on the above problems, it shows the importance of optimizing zakat fund collection management. Therefore, this study aims to find an effective management model for collecting zakat fund considering that in Indonesia there is no law regulating the obligation to pay zakat.

LITERATURE REVIEW

1. The History of Zakat Management during Prophet SAW. and Khulafaurrasyidin Era

Islam makes zakat an obligatory worship for all Muslims. The obligation to give zakat is explained in Surah At-Taubah: 11 and 103, Al Baqarah: 43 and Ar-Rum: 39. This proves that paying zakat is an order from Allah SWT. The Islamic economic development began with the Islamic religious development brought by the Prophet when he migrated to Medina. QS Al Anfal: 41 stated that the Prophet started the Baitul Maal as an institution to handle state revenues and expenditures as well as a place to store Muslims' assets. However, the baitul maal has not been used optimally because it has no particular place to store it so that the assets obtained may immediately be distributed without delay.

The Islamic economic practices was then continued by khulafaur rasyidin namely Abu Bakar, Umar bin Khatab, Utsman Bin Affan and Ali Bin Abi Thalib. These four caliphs continue in different ways but cannot be separated from Islamic principles. At Abu Bakr's time, he was known as a person who was very careful in matters of managing people's assets and began to pioneer the wider Baitul Maal embryo in the form of increasing administrative development. During Umar Bin Khatab's time, there were many conquests against other countries so that Baitul Maal was increasingly advanced, such as an orderly administrative system, the increasing zakat fund collection, the amil was only in charge of the trust's holder, direct supervision and control by Umar Bin Khatab, starting the currency creation. During Utsman Bin Affan's time, he did not take wages from his office and chose to keep his money in the state treasury. Meanwhile, at Ali Bin Abi Talib's time, the state finances management was getting tighter and the state security system was established by forming a police organization which was officially known as Syurthah and had started printing coins on behalf of the Islamic state, this proves that technological developments have started.

2. The Benefit of Zakat for the Community

Zakat as an effort to reduce poverty and improve welfare for the community has benefits for various aspects such as religious, social, and economic. The benefit of zakat in religious aspects is to increase faith and piety to Allah SWT. This is useful in providing the blessed property, peace of mind and peace of life for mustahik and muzzaki (Al-Baqarah: 276). Increased faith and piety will be able to improve one's character sincerely in paying zakat so that it will avoid being stingy (ungenerous). In accordance with QS At Taubah verse 103 namely:

> *"Take zakat from their wealth, to cleanse and purify them, and pray for them. Verily, your prayer (grows) peace of mind for them. Allah is All-Hearing, All-Knowing"*

The social aspect of zakat benefits is as a liaison between mustahik and the rich. According to Mahfud (2018), in order to overcome social problems, zakat fund can be used by mustahiq for their development and progress in life. Meanwhile, the economic aspect of zakat benefits as a fiscal policy tool is to stimulate long-term economic development and growth (Suprayitno et al., 2017). These benefits are the success indicators of economic development which are used to alleviate poverty (Soleh, 2015). The overall utilization of zakat fund should be utilized to improve the living standards of low-income households in terms of income and expenditure (Sohag et al., 2015). The efforts to improve the mustahiq's living standards are carried out by helping the mustahiq business development. Providing assistance can be in the form of skills training and capital assistance such as establishing business sites, shop buildings, machines, and other business requirements. So that it can improve human resources (Furqani et al., 2018) and reduce poverty.

3. Zakat Management in Indonesia

The zakat fund collection which increases every year is a concern for the government to optimize zakat management and the zakat fund potential. Although Indonesia has no law regulating the obligation to pay zakat, Indonesian government has issued Law No. 23 of 2011 on zakat management regulating the planning, collecting, distributing and empowering zakat activities. Indonesia has two zakat institutions namely (a) national zakat agency (BAZNAS) as a regulator, coordinator and implementer of national zakat management (b) private amil zakat institutions (LAZ) as government assistants in carrying out zakat collection, distribution and empowerment in the community.

In addition, it is strengthened by the existence of government regulations and the religious ministry regulations such as: (a) The Government Regulation Number 14 of 2014 concerning the law implementation (b) The Religious Ministry Regulation Number 52 of

2014 concerning the requirements and procedures for calculating zakat maal and zakat fitrah and utilizing zakat for productive businesses (c) The Religious Ministry Regulation Number 69 of 2015 concerning the amendments to The Religious Ministry Regulation Number 52 of 2014 concerning the the requirements and procedures for calculating zakat maal and zakat fitrah and utilizing zakat for productive businesses (d) The Religious Ministry Regulation Number 5 of 2016 concerning procedures for the administrative sanction impositions in the zakat management.

According to agency theory, zakat institutions should be able to become agents who are trusted by the community who should manage zakat optimally. Therefore, the zakat potential in Indonesia should be able to be realized according to the target. According to Migdad (2019), in order to optimize zakat fund collection, it requires progress in managerial and financial systems by utilizing technology and building a collaboration database. Abd. Wahab et al. (2017) stated that zakat institutions require to provide good quality services in order to create satisfactory payments for the community and attract people to pay zakat. Zakat management should lead to the innovation encouragement, creativity, proactive and sophisticated implementation system (Ab Rahman et al., 2012).

The zakat collection management is carried out with transparency to maintain muzzaki's trust so that it requires trustworthy, professional and integral management with direct direction and supervision by the government. According to Amalia (2018), zakat management should have standard procedures and instruments including: 1) developing sharia governance standards; 2) designing guidelines and standardization of reporting systems, financial and sharia supervision systems, and financial and sharia audit systems; 3) human resources competency standards in zakat management (Amil Certification); 4) can maintain its role in developing, controlling, and supervising zakat management.

4. Learning from Other Countries

Indonesia requires to learn from other countries to develop zakat institutional progress and optimize the zakat fund collection. Therefore, zakat management in Malaysia, Pakistan, Nigeria, and Algeria can be studied as follows:

a. Zakat Management in Malaysia

Ab Rahman et al., (2012) stated that zakat management in Malaysia has improved in terms of infrastructure, human resources and transparency system. Malaysia in managing zakat collection and distribution uses separate zakat management. The zakat administration is held by state jurisdiction under Sultan or King protection for each part of the region so that the zakat administration is not in the state government's task. This responsibility is held by the State Islamic Religious Councils (SIRCs), except for Kedah, which is held by a special zakat institution namely Kedah Zakat Department. The State Islamic Religious Council has subsidiary institutions to help collect zakat such as Federal Territory of Zakat Collection Center (1991), Selangor Zakat Institution (1994), Pinang Island Zakat Management Center (1994), Pahang Zakat Quotation Center (1995), Negeri Sembilan Zakat Center (1998) and Melaka Zakat Center (2001).

b. Zakat Management in Saudi Arabia

Article 21 of the Saudi Basic Law authorizes Saudi government to collect and distribute zakat. Saudi Arabia has an official body to handle zakat collection namely GAZT. GAZT's duties include (a) calculating and collecting zakat on business inventory from companies and individuals operating in the Kingdom of Saudi Arabia, (b) collecting business taxes. However, the zakat distribution is managed by the Social Security Agency (SSA). GAZT zakat collection results will be transferred to the Saudi Central Bank SAMA. GAZT can only collect zakat from business entities that have commercial records and that obtain a license to operate in Saudi Arabia. In 2017, GAZT changed the governance structure and regulations of the Finance Ministry by providing legal and financial independence for GAZT. The structural change lies with the Board of Directors (headed by the Finance Minister consisting of relevant ministries and government institutions representatives) and the Sharia Committee (people who are experts in fiqh, zakat accounting, and law) (GAZT regulations, 2017).

c. Zakat Management in Pakistan

The potential for collecting zakat fund describes the potential level of zakat institutional welfare. Shaikh (2015) in his research shows that zakat collection in Pakistan can reach about 7 percent of the PDP so that it is sufficient to close the gap and poverty that exists in Pakistan. In Pakistan, zakat fund are handled by three levels namely central, provincial and local. The zakat collection location in Pakistan is not considered as most of the zakat are collected in Karachi and other major financial centers (Tobergte & Curtis, 2013). Shirazi (1996) stated that zakat payment is obligatory for all Muslim communities in Pakistan whose assets have reached the nisab by directly deducting them from the muzakki property on certain items such as direct deductions from savings and deposit accounts, investment certificates, deposit certificates, government bonds, company shares and insurance policies. The agencies authorized to directly deduct zakat are financial institutions such as banks and other financial institutions in Pakistan which are then channeled to the Central Zakat Fund. The collected zakat fund are separated from the government treasury account and their management is the absolute authority of the Central Zakat Fund.

d. Zakat Management in Nigeria

Zakat can be used to solve the poverty problem in Nigeria through organizing zakat committees and councils in the states and in collaboration with Islamic organizations (Qasim, 2020). However, only zakat institutions in the Southwest and North Central are aggressively engaged in the media (Abubakar, 2013). Ahmad (2019) stated that in Northern Nigeria zakat institutions have not achieved sharia goals, this is because people still have little trust in zakat institutions. Although Nigeria’s institutional laws have been applied to administration, the low zakat institutional performance results in the administration not having managerial knowledge. Therefore, the government and zakat institutions should work together to ensure the zakat system success in order to achieve social security and safety in the hereafter as well as economic prosperity in the world (Saad & Farouk, 2019).

METHODOLOGY

This research was conducted with a qualitative approach and the data was obtained through in-depth interviews using guidelines which are related to internal management control (related to the operational areas, organizational structure and managerial and financial systems) and external management control (related to the external cooperation and marketing). The sample of this study uses 8 managers of zakat institutions in Semarang City as respondents (Ri) namely Lazis Al Ihsan Central Java (R1), Dompet Dhuafa Central Java (R2), Lazis Baiturrahman (R3), NUCARE Lazis NU Semarang City (R4), Lazis Sultan Agung (R5), DT Peduli Central Java (R6), LazisMU Semarang City (R7), and Lazis Great Mosque Central Java (R8). The criteria for selecting the sample are the leadership or staff related to fundraising who are willing to provide information. The data analysis consists of four stages,namely data collection, data reduction, data presentation and conclusions.

RESULT ANALYSIS

In this study, part of the interview process was conducted face-to-face and partly online. The questions were asked regarding the zakat fund collection in each zakat management institution. The interview results are presented as follows:

Operation Area of Amil Zakat Institutions

The operation area determines the target place in collecting zakat fund. The wider the range of zakat fund collection, the greater the zakat acquisition. The operation area of amil zakat institution in Semarang City is only within the scope of Semarang City (R3, R4, R5, R7, R8) and Central Java Province (R1, R2, R6).

Organizational structure

The organizational structure has an important role to manage the running of zakat collection so that managers can coordinate well with their work and responsibilities. Thus, zakat management institutions have their respective duties. The interview results are illustrated in the following transcript:

> *"It consists of 3 major components namely collection directorate, distribution/impact assessment directorate, and operation directorate."* (R1)

> *"It consists of branch managers, fundraising managers, finance managers, Purwokerto area managers, program managers and staff in each division."* (R2)

> *"Consisting of the general director, collection director, program division director, finance department director, media division director, HRD/Operations director, administration director, marketing director."* (R3)

> *It consists of managers, administration, programs, fundraising, IT and Publications."* (R4)

> *"It consists of directors, collection and communication managers, finance and household managers, mustahik utilization and development managers, as well as coordinators in each division."* (R5)

> *"It consists of 3 parts namely finance, head of financing, and head of program."* (R6)

> *"It consists of director, financial administration, program division, front office, funddraising division."* (R7)

> *"It consists of 3 divisions namely collection, distribution, and program."* (R8)

The interview results show that the amil zakat institution in Semarang City has three important components in the organizational implementation structure namely the collection division, the program/distribution division and the financial/operational division.

External Cooperation

In collecting zakat, cooperation with other parties is required to fulfill optimum collection. According to data from the National Zakat Statistics (2019), zakat collection is obtained from the agricultural, livestock, trade, company and income sectors. By looking at this, it definitely requires cooperation in collecting it. Theinterview results are illustrated in the following transcript:

> *"There should be cooperation with corporations, academic, government, universities, and schools."* (R1)
>
> *"There is cooperation with MPZ (Zakat Management Partners), communities and students organizations, corporates, business actors, and educational institutions."* (R2)
>
> *"Cooperating with students community, recitation congregations, and institutions (BUMN)"* (R3)
>
> *"The collaboration includes all parts of Nahdlatul Ulama consisting of students, youth and community leaders, government, companies, and sharia cooperatives."* (R4)
>
> *"Having cooperation from individuals, schools / universities, and Islamic banks."* (R5)
>
> *"Collaborating with students, Islamic communities, ta'lim assemblies / social institutions, private companies and the government"* (R6)
>
> *"The collaboration is with leaders from PDM Semarang City and part of Muhammadiyah which includes students, Islamic banking, communities, and Muhammadiyah community leaders."* (R7)
>
> *"Cooperating with the Great Mosque of Central Java and sharia cooperatives."* (R8)

Marketing System Strategy

In order to reach a wider zakat collection, the amil zakat institution provides offline and online forms of transactions. All forms of these transactions expand the marketing system to attract zakat fund from public. The marketing system is also carried out to establish direct relationship with the community. The interview results are illustrated in the following transcript:

> *"Providing online transactions." (All Respondents)*
>
> *"Donation pickup." (All Respondents)*
>
> *"Maintaining direct relationship with the community." (R1, R2, R6, R8)*
>
> *"Providing service counter." (R2, R4, R7, R8)*
>
> *"Providing a circle box or can." (R3, R4, R5, R7, R8)*

Amil Zakat Institution Program

The zakat fund collection management program has the purpose to inform the public of the activities conducted by the amil zakat institution for the community benefit. The public can know the zakat manager activities and can contribute in distributing their zakat to amil zakat institutions. The interview results are illustrated in the following transcript:

> *"Informing and socializing educational programs, financed economic programs, and funded social humanitarian & disaster programs." (All respondents)*
>
> *"Providing information and outreach through da'wah and religious programs." (R1, R2, R3, R5, R6, R7, R8)*
>
> *"Informing and facilitating funded health programs." (R1, R2, R4, R6, R7)*

"Annual major funded program." (R1, R3)

"Routine funded program." (R7)

Increased Zakat Fund Collection

The purpose of collecting zakat fund is to optimize the zakat fund collection and realize the zakat potential. Based on the interview results, all respondents said that zakat acquisition had increased before the pandemic, however in 2020, due to the Covid-19 pandemic, some of the amil zakat institutions in Semarang City experienced a decrease in zakat fund acquisition.

DISCUSSION

The research findings conducted to 8 managers of amil zakat institutions in Semarang City revealed the importance of internal management control (such as operation area development, of organizational structure completeness and managerial and financial systems) and external management control (such as cooperation with external parties and marketing systems) to optimize the zakat fund collection. In addition, the findings of this study state that experiences in managing influence the amil zakat institution performance. This is in line with the research of Osunsan, et al. (2015), the older the institution, the more experience it has because these experiences can increase wider information disclosure. Based on the above findings, an effective zakat collection management model can be formulated as shown in the following figure:

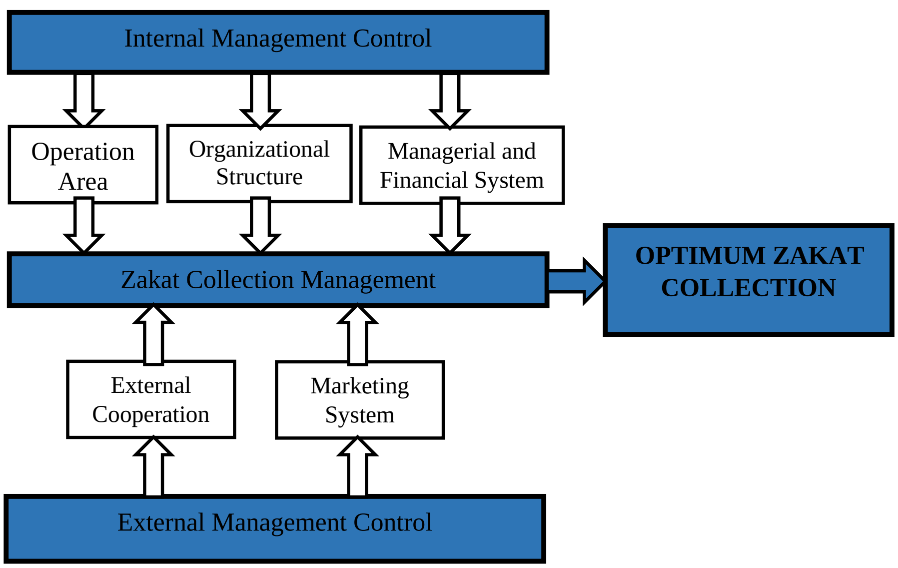

Figure 2 Management of Zakat Fund Collection

The internal control optimization of zakat management is carried out by first expanding the operation area status by developing the amil zakat institution to the national level. Second, develop an adequate organizational structure in accordance with the current requirements. According to Pertusa-Ortega et al., (2010), organizational structure does not have a direct influence on performance, but has an indirect influence through competitive strategy. So that an organizational structure is required in which there are human resources that are in accordance with the internal characteristics and specifications of the operations, activities, and institutional affairs (Hasan et al., 2019). Third, improve the managerial quality and financial systems.

Meanwhile, the external control of zakat management is carried out by first establishing cooperation with external parties for zakat fund collection. Maina et al., (2016) stated that cooperation helps institutions to identify opportunities, increase resources, and achieve competitive advantages which increase zakat management performance achievement. George, et al., (2001) stated that the existence of cooperation will increase the institutional connectivity to a wider extent. It is proven in QS. Al Baqarah: 43 that the obligation to pay tithe brings the Islamic community to form social beings who have togetherness and cooperation. Second, developing marketing strategies (online and offline) to encourage people to pay zakat. R. Ahmad et al., (2015) stated that zakat management has progressed by using technology but also still uses word of mouth to deliver zakat. This is to support the marketing strategy and introduce empowerment programs to the community. The marketing system of zakat collection management requires strong social relationships in order to control people's behavior perception in paying zakat (Haji-Othman et al., 2018). QS. Ali Imran: 104 explains that fellow Muslims should remind each other of the virtues and command what is right and forbid what is evil.

The zakat fund collection before the Covid-19 pandemic experienced an increase, but after the Covid-19 pandemic there were some amil zakat institutions in Semarang City which experienced a decrease in zakat fund acquisition. Although currently information technology has been applied, there are no laws and standard rules regarding the obligation to pay zakat. So there is still a requirement for legal guidelines and government assurances to improve zakat management, increase innovation, and foster public trust so that zakat potential in Indonesia can be realized. It can be realized by optimizing the internal and external control of zakat management through institutional integrity, technological development systems, operation area expansion, cooperation, standardization, accountability, and the right structure (Rachman & Nur Salam, 2018).

CONCLUSION

This study found an optimization model of zakat fund collection management by performing internal and external controls. The results of internal control can be seen through the operation area expansion for zakat fund collection, adequate organizational structure and marketing strategies using online and offline systems. While the external control can be seen through cooperating with other parties in collecting zakat fund and marketing strategies using online and offline systems. This study has limitations namely only studying the amil zakat institution in Semarang City, so a wider study is required.

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