

## The Problems Of Zakat Management In Indonesia

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### ABSTRACT

*The potential for zakat receipts in Indonesia in 2020 is very large, amounting to Rp. 327.6 trillion. However, the results of zakat collection in 2021 only reached 14 trillion likes. This is due to the management of zakat that is not optimal. The purpose of this study is to analyze the problems that occur in the management of zakat and provide solutions in an effort to increase zakat acceptance in Indonesia. The method used is a qualitative method with a phenomenological approach. Data collection techniques use purposive sampling by selecting informants from the Baznas Central Board, Regional Baznas Management, academics, community leaders, religious leaders and muzakki. The results showed that so far the zakat management implemented was less effective and the human resources of zakat managers were inadequate. The findings of this study provide solutions to conduct management recruitment, improve competence through training, establish good communication between managers and muzakki and improve the welfare of zakat managers.*

Keywords: *Zakat problems, zakat management, Indonesia*

### INTRODUCTION

Zakat has not been optimally explored even though its potential can be a force for economic change in the community. Based on the Zakat Potential Mapping Indicator (IPPZ) as of 2020, the potential of zakat in Indonesia is worth Rp. 327.6 trillion. The final report in 2021 resulting from the collection of zakat nationally only recorded a figure of 14 trillion rupiah (Zayadi, 2022). Zakat that is very potential is in fact less effective because of several obstacles, both in the form of technical and non-technical constraints such as management that has not been optimal, weak human resources and lack of public awareness in fulfilling zakat. (Muhammad, 2019).

So far the study of zakat is more done from the perspective of Islamic Law. Research; Professional Zakat Management in Islamic Law Review. Research; Islamic Law Review of Agricultural Zakat. Research by Rio; Islamic Law Review on

The Distribution of Zakat e-Commerce. Research Islamic Law Review on Zakat Distribution Through Public Health Compensation Program and research Professional Zakat in the Perspective of Islamic Law.

Past studies tend to use an objective perspective and are less accommodating of subjective perspectives. Zakat is actually a subjective experience that involves a society with their culture. Subjective choices determine how zakat is assessed and addressed in a society..

This paper is intended to complement the shortcomings of previous studies by analyzing the problems faced in zakat management in Indonesia from a subjective perspective. In line with that, three questions were formulated: How to implement zakat management in Indonesia; What are the problems faced in the implementation of zakat management in Indonesia; and how the right strategy to overcome the problem of zakat management in Indonesia can be

formulated? These three questions are the focus of the discussion on these parts of the article. These three questions are expected to be able to provide direction for the use of zakat more optimally.

## LITERATURE REVIEW

### *Zakat*

Islamic teachings mention zakat as one of the explicit obligations in the pillars of Islam. It is a mandatory practice for eligible Muslims, so it should be done to help the community and the less fortunate people. In this regard, zakat plays a role for social finance instruments, which include social, political and economic development programs. However, if zakat management is not done well then the management is not on target, ineffective and inefficient. Therefore, not all Muslims have knowledge about zakat. On the other hand, zakat is an instrument of funding in Islamic social that contributes to all aspects of the economy. In addition, the management and qualified human resources are important issues in the management of zakat. Therefore, zakat becomes a mechanism that can be done to improve the welfare of the community.

Zakat is discussed in the context of religion, institutional framework, and its role for poverty alleviation and distribution management. In this case, the religious context looks at zakat in two types, namely; Zakat fitrah, is zakat that must be issued by a Muslim ahead of Eid al-Fitr in Ramadan, and mal zakat is zakat with all kinds of property owned. The institutional framework explains the implementation of zakat in a way that cannot be released by the presence of amil zakat which acts as a collector, depositor, guardian, and registrar of zakat derived from *muzakki*. Whereas in Islamic jurisprudence, zakat payments are required (2.5% of their accumulated wealth each year) to be used on the poor and those in need to strike a balance between different categories and classes of

society. Thus, the position, function, and role of zakat is actually not only seen as an obligation-oriented activity but zakat becomes a tool to empower the economy.

### *Program Management*

Management program is an activity based on structured management in an organization and agency to obtain predetermined goals and objectives. Sulastri defined program management as an art in an arrangement that includes processes, ways, and actions in an activity. Such actions as planning, organizing, directing and controlling are carried out to achieve certain goals. As a structured, program management has an important role in the progress of a program of activities. In this regard, program management empowers every element in the organization to participate, contribute and provide advice to improve the quality of a program. In general, this empowerment is the overall strategy of planning, managing and controlling actions of an activity program.

Zakat management management in Indonesia is controlled by government and private institutions. Sauidurrahman Show that the management of zakat by private institutions has better quality and achievements than government agencies. Zakat fund management aims to be a source of productive funds to meet the needs of the community and become a pillar of the country's economic development so that zakat institutions improve strategies and develop management. This is at least actualized during the Covid-19 pandemic, zakat management is directed at accelerating the economic recovery of the community. This policy was strongly driven by a decrease in the amount of public income during the Covid-19 pandemic which resulted in an increase in the number of zakat recipients. Another form of development of zakat fund management is the utilization of digital technology. Study Amilahaq Shows that digitalization can increase public

confidence in community management institutions and increase the value of zakat funds collected.

### *Program Effectiveness*

The term program effectiveness refers to a way that is used as a measuring instrument to see if a program is run capable of achieving the goals that have been set and the extent to which the goal is realized. From this view it can be understood that the measurement of program efficiency will look at how the weaknesses and strengths of the program are. The term effectiveness refers to how a person contributes to his interactions and how a person is able to grasp opportunities or take opportunities according to the capabilities he has Yuanita and Keban The effectiveness of a program is the level at which a program is able to produce outputs that can provide satisfaction. The greater the satisfaction generated by the output, the more effective a program will be. Thus, user satisfaction outputs a program can be an indication of how effective the program is.

There are at least three indicators used in measuring the effectiveness of the program. First, on target, that is, how the target of a program is in accordance with what has been set before. Second, socialization, that is, the program must be carried out by communicating even integration with organizations or other structures. Third, the conformity of the results with the goal, that is, the goal to be achieved must be in accordance with the results obtained. Based on these three indicators, a program will be measured whether it is on plan and target or not. These indicators are executed on the basis that effectiveness is assessed as the essence of every running program even every professional activity. Therefore, the effectiveness of the program will be a clue to the success of a program.

## RESEARCH METHOD

This study focuses on the evaluation of zakat management in Indonesia. This topic becomes interesting because of the gap between hope and reality. Great hopes of the implementation of zakat in order to become a force of Islamic philanthropy in Indonesia, but in fact the results obtained are still far from assumed. Of course, this is due to many obstacles that need to get a solution so that the zakat target can be achieved for the welfare of the people.

The data sources in this study used primary and secondary data sources. The interview became an instrument to extract information from primary data sources involving informants from various different backgrounds: academics, administrators of the National Amil Zakat Board both central and regional levels, community leaders, religious leaders, people with miracles (muzakki) and community members. Secondary data in the form of books and documents in the form of Zakat Law, Government Regulation on the Implementation of Zakat Law and documents derived from the National Amil Zakat Agency.

The steps taken in data analysis include three things: first data reduction, namely choosing important data relevant to the implementation of zakat, secondly displaying data, namely presenting data that has been reduced so that it is easy to understand, and thirdly data collection by drawing preliminary conclusions and verification. The analysis technique uses interpretive techniques that include three stages: repeating statements from informants (restatement), describing data that has been restatements, describing data that has been re-stated so that it is easy to understand and finally interpreting the description of the data so that it has meaning.

## RESULTS

*Facts and data on the implementation of zakat in Indonesia*

Zakat management in Indonesia has entered a new chapter since the government officially established Law No. 23 of 2011 on Zakat Management which revoked Law No. 38 of 1999 because it was considered incompatible with the times and legal needs in society. Law No. 38 of 1999 is considered not to provide a national zakat institutional regulatory framework for good governance.

Institutionally, Law No. 23 of 2011 places the National Amil Zakat Agency (BAZNAS) as a Non-Structural Government Institution (LNS), BAZNAS is authorized to carry out the task of managing zakat nationally. This law also provides guidance related to the direction of centralization of zakat management, where the government acts as a regulator and manager called BAZNAS. While private amil functioned as a partner and extended baznas hand. Therefore, this Law also details in its definition the difference between the National Amil Zakat Agency (BAZNAS), the Amil Zakat Institution (LAZ) and the Zakat Collection Organization (OPZ). Another thing stipulated in this Law is a more detailed arrangement related to planning, collection, reporting and utilization also regulates the management of infaq, alms

and Other Religious Social Funds (DSKL) as well as sources of operational financing of zakat management institutions (<https://baznas.go.id>). The following is a picture of the existence of the National Amil Zakat Agency, Amil Zakat Institution and Zakat Collection Organization in Indonesia.



Figure 1. National Amil Zakat Agency, Amil Zakat Institution and Zakat Collection Organization in Indonesia

Source: Images processed by researchers

Based on these images, baznas, LPZ and OPZ have spread throughout Indonesia. Conditions like this are one of the supporting zakat management considering the vast area of Indonesia. The availability of a suitable fundraiser will make it easier for muzakki who want to pay their zakat.

Table 1. Progress of Collecting Zakat Results at BAZNAS

Rincian/Description	Satuan/Unit	2015	2016	2017	2018	2019
1	2	3	4	5	6	7
<b>PENGUMPULAN/ COLLECTION</b>						
Zakat Maal Perorangan <i>Zakat Maal Individual</i>	miliar rupiah <i>billion rupiah</i>	1,983.4	2,843.7	2,785.2	3,302.2	3,951.1
Zakat Maal Badan <i>Zakat Maal Institution</i>	miliar rupiah <i>billion rupiah</i>	157.8	620.5	307.0	492.4	306.7
Zakat Fitrah <i>Zakat Fitr</i>	miliar rupiah <i>billion rupiah</i>	168.1	274.0	1,101.9	1,112.6	1,406.1
Infak/Sedekah dan CSR <sup>1)</sup> <i>Infaq/Sadaqah and CSR<sup>1)</sup></i>	miliar rupiah <i>billion rupiah</i>	1,177.3	1,001.5	1,764.9	2,517.4	3,383.6
Dana Sosial Keagamaan Lainnya <sup>2)</sup> <i>Other Socio Religious Funds<sup>2)</sup></i>	miliar rupiah <i>billion rupiah</i>	163.8	277.6	265.3	692.9	1,173.1
Pertumbuhan Pengumpulan <i>Collection Growth</i>	% %	10.6	37.5	24.1	30.4	26.0

Rincian/Description	Satuan/Unit	2015	2016	2017	2018	2019
1	2	3	4	5	6	7
Rasio Penyaluran/Pengumpulan <sup>3)</sup>	%	61.6	58.4	78.1	83.8	84.9
<i>Allocation to Collection Ratio % (ACR)<sup>3)</sup></i>						

Source: Data Processed

Based on the image above shows the progress from year to year. However, with the increase in zakat receipts every year, it is still far enough to meet the target as expected. This is where the need to look for obstacles that cause the lack of achievement and at the same time find a solution.

#### *Problems faced in the implementation of zakat in Indonesia*

The implementation of zakat has problems that cause the financial resources of Islamic philanthropy to be less able to accumulate properly. The constraints of zakat implementation are based on three factors. First, the management of zakat is less effective. Most of the zakat managers have main activities outside of zakat management. Zakat management becomes a secondary affair and as a result zakat management is less than optimal. In addition to the problem of activities outside the management of zakat, the limited number of personnel as managers is also an obstacle so that coordination and consolidation become less effective. This is recognized by some informants (table 1). Here is an informant statement from baznas management:

“It is true that I feel that the number of personnel who manage zakat is very few people. And they are also people who are busy with their main work, some are teachers, private employees and others. The intensity of the meeting and coordination I felt less, as if this organization was running as it was.” (Informan 1).

Informants from the academic element

corroborate this fact:

”According to my observations baznas managers in my place, the people have their own busyness. And this needs to be considered and reviewed so that BAZNAS is more effective in working” (Informan 2).

This opinion is also supported by other informants from public figures.:

“I had a conversation with baznas administrators who complained about the lack of members and also lack of coordination. Those who were there were busy people outside. According to him, this results in a lack of maximum organizational performance.” (Informan 3).

These statements provide an explanation for the obstacles to the implementation of money waqf, namely zakat management that is less effective.

Second, the weakness of human resources in amil zakat (table 1). Among the informants of religious figures who were met and invited to discuss said:

“Amil is a zakat manager who formally has a mandate to collect, manage and distribute to mustahik properly and correctly. But there are also many amil who lack such skills.” (Informan 4).

This statement is in accordance with the statement of one of the academics.:

“The responsibility as amil is heavy. In addition to him having to master the zakat fiqh he must also understand the regulations on

zakat and at the same time its implementation. In fact, many ammil are less master of the two substantial things and less skilled in their implementation.” (Informan 5).

And interestingly, informants from people who do zakat (muzakki) also express the same opinion.:

“I am a muzakki actually need guidance from amil to calculate nishab and the percentage of zakat that I have to spend. But it seems that he lacks master of the problem.” (Informan 6).

The data above shows the weakness of human resources in amil zakat.

Third, the lack of awareness of paying zakat. The problem is based on information raised by informants (table 1). Among the informants came from one of the public figures:

“Sejauh yang saya tahu di masyarakat banyak orang yang mampu/kaya yang termasuk berkewajiban zakat mal, namun faktanya kebanyakan mereka kurang peduli dengan kewajiban menunaikan zakat. Dan walaupun ada yang membayar zakatnya mereka memberikan langsung kepada mustahik, tidak melalui Badan Amil Zakat.” (Informan 7).

Other informants from baznas management gave the same statement:

“For zakat mall the scope is quite wide, including; trade, agriculture, animal husbandry, investment and profession. But of the many things, it is still less than optimal because there is still a lack of awareness of people who are able to make a difference. There are also those who have been married but not distributed through the official

amil zakat agency. In fact, by distributing zakat through official amil institutions contain many benefits, especially from the aspect of management and distribution.” (Informan 8).

One religious figure expressed his views based on observations in the field.:

“Indeed, the fact is that many aghniya (rich people) are still not aware of their mal zakat obligations. Although in fact, you have often heard lectures about the importance of blessings and risks if you do not want to pay for it. Those who are rich prefer to worship or worship Umrah, even many times..” (Informan 9).

From the results of the interview above found the fact that the lack of awareness of paying zakat and giving it not through the institution of amil zakat became an obstacle to the implementation of zakat.

#### *Solutions to overcome the problem of zakat in Indonesia*

In this study found several solutions used in dealing with obstacles in the management of zakat. Strategies to overcome these obstacles can be classified into three categories: less effective zakat management, weak human resources in amil zakat and lack of public awareness in paying zakat.

First, to overcome the less effective zakat management, the solution offered is to recruit managers according to needs with adequate welfare balanced. One of the informants from the National Amil Zakat Agency (BAZNAS) stated:

“And to overcome the problem of zakat management that is less effective, it is necessary to recruit zakat managers who work fully. And the consequence in my opinion is welfare in order to work optimally.” (Informan 1).

When researchers dig up information about zakat management that is less effective, informants from academics express their views:

“Zakat management in Indonesia is indeed less effective that I think must be immediately sought a solution. The solution I mean is to increase the number of personnel who manage zakat in sufficient quantities and work optimally. To achieve maximum performance, of course, it works as a full timer instead of a part timer. And therefore well-being becomes the main thing”. (Informan 2).

The researcher also had a discussion with a community leader who gave his views on how to overcome the lack of effectiveness of zakat management.:

“The problem of less effective zakat management can be improved by two things. First, by increasing the number of zakat managers as needed. And second, it is necessary that the managers get enough welfare in order to work optimally to become a full timer.”. (informan 3).

Based on the data above, it can be found that by increasing the number of managers as full timers as needed with adequate welfare, it will be a less effective zakat management solution..

Second, the weakness of human resources in amil zakat can be overcome by the implementation of training. One of the informants from the elements of religious figures argued:

“In my opinion, to overcome the weakness of human resources in amil zakat can be taken through training. With the training, it is expected that the amil has more skills in managing zakat treasures.”. (Informan 4).

Other informants who come from academic elements also reinforce the statements of public figures above.:

“To get a professional amil zakat, I think there are two solutions. First by conducting a strict selection with qualifications that meet the standards as a military. And second, the need for training for amil zakat ranging from the central level to the region”. (Informan 5).

One of the muzakki also expressed his views in overcoming the problem of human resource weakness in amil zakat:

“I and other muzakki hope that the amil can be professional and help the muzakki in calculating and paying zakat mall. I think it is necessary that they get a lot of training to add skills in managing zakat.” (Informan 6).

From the results of the data above, it was found that the solution to overcome the weakness of human resources in amil zakat can be overcome by organizing training.

Third, the solution in overcoming the constraints of lack of awareness of paying zakat is to improve communication. One community leader expressed his views in overcoming the lack of awareness of paying zakat:

“And to answer the problem of lack of public awareness in paying zakat the main thing to do is to improve communication. For that it is necessary to utilize print and electronic media, especially social media. Also no less important is to use kyai and community leaders as communicators.”. (Informan 7).

From one of baznas administrators who was invited to discuss also gave his comments:

“And in my opinion, the lack of awareness of paying zakat in the community needs to increase

socialization and communication. In this case, social media is very important role, and also religious leaders and community leaders to all corners of the village can be communicators to the community.”. (Informan 8).

Other informants from elements of religious figures (kyai) also gave the same opinion.

“To overcome the obstacles of lack of public awareness in paying

zakat, BAZNAS needs an approach to build better communication. A cultural approach by involving kyai and community leaders is needed because they are closer to the citizens of the community.”. (Informan 9).

Based on the data above, it was found that improving communication is a solution in overcoming the constraints of lack of public awareness in paying zakat.

Table 2. Summary of Interview Results and Substance

Number	Interview Summary	Substance	
		Debilitation	Strategy
1	It is true that I feel that the number of personnel who manage zakat is very few people and less than the maximum. And to overcome the problem of zakat management that is less effective, it is necessary to recruit zakat managers in sufficient quantities. The thing that is also important in my opinion is welfare in order to work optimally.” (Informan 1).	Zakat management is less effective	- Recruitment of zakat managers as needed - Improving well-being
2	According to my observations baznas managers in my place, the people have their own busyness. Zakat management in Indonesia is indeed less effective and I think a solution must be found immediately. The solution I mean is to increase the number of personnel who manage zakat in sufficient quantities and work optimally. To achieve maximum performance, of course, it works as a full timer instead of a part timer. And therefore well-being becomes the main thing”. (Informan 2).	Zakat management is less effective	- Recruitment of full-timer managers - Improving well-being
3	Those in BAZNAS are busy people outside. I think the problem of less effective zakat management can be improved by two things. First, by increasing the number of zakat managers who have been very limited. It is necessary that the managers get enough welfare in order to work optimally to become a full timer.”. (informan 3).	Zakat management is less effective	- Recruitment of zakat managers is sufficient - Improving well-being
4	There are also many people who lack skills. From the aspect of positive law and fiqh law lack understanding. In my opinion, to overcome the weakness of human resources in amil zakat can be started by doing in my opinion to	Amil's human resources are less than optimal	Training

Number	Interview Summary	Substance	
		Debilitation	Strategy
	overcome the weakness of human resources in amil zakat can be taken through training. With the training, it is expected that the amil has more skills in managing zakat treasures..". (Informan 4).		
5	To get Amil zakat professional then I think it is necessary to train for amil zakat starting from the central level to the region..". (Informan 5).	Amil's human resources are less than optimal	Training
6	I and other muzakki hope that the amil can be professional and help the muzakki in calculating and fulfilling the mal zakat and in fact Amil's human resources are not optimal. I think it is necessary that they get a lot of training to add skills in managing zakat..". (Informan 6).	Amil's human resources are less than optimal	Training
7	And to answer the problem of lack of awareness of paying zakat the main thing to do is to build improved communication. For that it is necessary to utilize print and electronic media, especially social media. Also no less important is to use kyai and community leaders as communicators..". (Informan 7).	Lack of public awareness of paying zakat.	Communication
8	Lack of awareness of people who are able to be worthy of charity. There are also those who have been married but not distributed through official amil zakat. And in my opinion, the lack of awareness of paying zakat in the community needs to increase socialization and communication. In this case, social media is very important role, and also religious leaders and community leaders to all corners of the village can be communicators to the community..". (Informan 8).	Lack of awareness of paying zakat	Communication
9	To overcome the obstacles of lack of public awareness in paying zakat, BAZNAS needs an approach to build better communication. A cultural approach by involving kyai and community leaders is needed because they are closer to the citizens of the community..". (Informan 9).	Lack of awareness of paying zakat	Communication

Based on the data above, it shows that the informants mentioned that there are at least three obstacles in the management of zakat in Indonesia. Among them are the management of zakat that is less effective, indications of the limited number of waqf management personnel

and how part timers work. These two things are what cause waqf management to be less effective. Here it takes the recruitment of zakat managers as needed with proper welfare compensation so that it can become a full timer. The second obstacle, the weakness of human resources

in amil zakat, indications are that the ammil is less skilled in socializing, collecting, managing and distributing zakat. With training will at least add skills as a military. And the third obstacle is the lack of public awareness in paying zakat, an indication of the lack of zakat acquisition when compared to the expected target. Improved communication becomes very important to provide motivation and understanding of the obligation to pay zakat.

## DISCUSSION

This research has revealed the obstacles that hinder the implementation of zakat management in Indonesia and proposed solutions. From the field findings, there are at least three obstacles in the implementation of money waqf in Indonesia, namely the management of zakat that is less effective, weak human resources in amil zakat and lack of public awareness in paying zakat. For these three obstacles formulated a solution that is oriented to three things. First, the recruitment of zakat managers according to needs and increase welfare. Second, organizing training for amil zakat. And third, improve communication through the media and religious figures and community leaders as communicators.

The three obstacles above could threaten the success of the Indonesian Sharia Economic and Finance Masterplan that has been established by President H. Joko Widodo, where zakat is included as one of the important pillars in the strategic plan for economic development of Islamic ummah in Indonesia. Islamic economics and finance are not only about religious preferences, but through sharia destinations (Maqasid al-Sharia). Islamic finance has latent power in playing an important role in empowering individuals and communities, promoting a self-employed culture, investing in a real and sustainable economy so as to benefit

the wider community and the Indonesian economy.

The lack of effectiveness in the management of zakat is one of the obstacles that need to be overcome. The solution offered is to input the number of zakat management personnel according to needs. The system resource approach looks at the input side of the transformation process, assuming the organization must be successful in obtaining resource inputs and in keeping the organization's systems to be effective. Silalahi Indicates that the decline in employee performance is also due to the lack of level of well-being received by employees. Reply to services or complementary levels of welfare both material and nonmaterial given at discretion. The level of employee welfare is a fulfillment of needs or needs that are physical and spiritual, both inside and outside the work relationship directly and indirectly.

In addition to the lack of effectiveness in zakat management, the weak human resources in amil zakat are one of the main obstacles. The success of a business is determined by the resources in it. One of the efforts that can be made to increase the potential of human resources is by means of education and training. According to Duta and ianelli Education is generally concerned with preparing prospective workers who are required by an organization or agency, while training is related to improving the ability or skills of personnel who have occupied a position. Education is associated with an increase in general knowledge and understanding of the entire environment around it, while training is an activity to improve the science and skills of employees in work that is usually done daily.

The lack of public awareness in paying zakat is also an obstacle. Communication becomes an indispensable thing to foster public awareness. Elements that must be considered in formulating a communication strategy are the media, and

communicators. According to Belch and Michael The components to be achieved in communication are Awareness (consciousness) and Knowledge (Knowledge).

### CONCLUSION

The results showed that the success of zakat management was influenced by three things: less effective zakat management, weak human resources in amil zakat and lack of public awareness in paying zakat.

Using a subjective approach this study managed to get answers to problems by involving the community. While studies that use an objective approach tend to be less accommodating of the participation of society and culture. Indonesian people who are more culturally patterned are able to dig up their information by using a subjective approach to obtain data on money waqf constraints. This finding is expected to be a solution to the solving of the zakat problem, so that in the future zakat can function as an agent of social welfare.

#### Limitation

The weakness of this study lies in the limited scope of the problem that only looks at the practice of zakat in Indonesia. As a country with the largest Muslim population in the world, Indonesia does have considerable zakat potential. However, information about the implementation of zakat in Indonesia is important to compare it with what is happening in other Muslim countries such as Malaysia so that a comprehensive comparison study is obtained. In addition, there are obstacles in the implementation of zakat in Indonesia need to be addressed by complementary regulations including more imperative regulations to grow awareness of paying zakat.

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