

Optimization of Baznas Performance to Raise Zakah Fund:
Study from BAZNAS Banten Province

Mega Aulia¹, Mulfi Aulia²

¹Institute of Quranic Studies

²Institute of Quranic Studies

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ABSTRACT

This research aims to understand zakat fundraising strategies and analyze its optimization of fundraising strategies in the BAZNAS of Banten Province. This research conduct a qualitative research method use focused interviews. The research findings lead to several conclusions. First, the strategies employed by BAZNAS Banten to raise zakat include digitalization, socialization, transparency, and maintaining muzakki loyalty, promotion using banners, competent Amil, and Zakat Funding Unit/Unit Pengumpul Zakat (UPZ). Second, the realization of these strategies in optimizing programs to enhance zakat fundraising consists of four programs: 1) Socialization of zakat as a tax-deductible expense; 2) Formation of UPZ. Registered UPZs in BAZNAS Banten Province are continually monitored through regular meetings and socialization, allow them to optimize their performance in collecting zakat. 3) Enhancing zakat literacy. This program is carried out through two models, direct and digital, providing zakat education through four programs: zakat talkshow, zakat goes to company, zakat goes to campus, and zakat goes to school.

Keywords: *zakat, fundraising*

INTRODUCTION

Zakat is one of the distinguishing features of the Islamic economic system, as it serves as an implementation of the principle of justice within Islam. (Rahmad Hakim, 2020: 3 Zakat is a means to welfare and prosperity, as well as an instrument to ensure that every individual cares for those around them. The presence of zakat supports the social infrastructure, fostering harmonious communities. Zakat is guided by six principles: 1. The principle of religious faith, whereby zakat is one of the manifestations of one's religious beliefs for those who pay it (muzaki). 2 The principle of equitable distribution and justice, representing the social objective of zakat, which aims to distribute the wealth bestowed by Allah more evenly and justly among people.3. The principle of productivity, emphasizing

that zakat is to be paid because specific assets have generated certain products over a defined period. 4. The principle of reason, as it is rational that wealth generating assets should contribute to zakat. 5. The principle of freedom, with zakat being paid only by those who are financially capable and free to do so. 6. The principle of ethics and obligation, ensuring that zakat is not collected arbitrarily."

As one of the fiscal instruments in Islam, zakat plays a role in regulating economic inequality. This is reinforced by the consequences of the concentrated influence of zakat, led by the National Zakat Agency's Strategic Study Center (PUSKAS-BAZNAS) in 2018, indicating that zakat can reduce income inequality for eligible individuals by as much as 78%. Furthermore, it can also aid the state in lifting 3.68% more of the mustahik (those eligible for zakat) out of poverty. (BAZNAS 2019:1)

Banten is one of the regions with a large population, totaling 12,448,160 people, with 94.62% being Muslim. The region's growing economy is measured by the scope of agricultural output, trade, plantations, income from civil servants (ASN), and other sources of income. With the current potential and the recognition received for being the best zakat management and zakat campaign category, it presents an exceptional opportunity for BAZNAS in the Banten Region to enhance its responsibility in overseeing zakat in the Banten region (BAZNAS Banten, 2023)

The disparity between the potential and the actual collection of zakat occurs due to the less than ideal accumulation of zakat reserves. The total potential zakat amount in 2020 was Rp. 327.6 trillion, with an achievement of only Rp. 22.43 trillion. Several factors are likely to contribute to the suboptimal zakat collection, including: 1) How can people understand zakat, especially zakat mal. Until now, people often think of zakat as limited to zakat fitrah, even though there are various resources that are eligible for zakat, and they should be given. However, in many local areas, there's still a lack of understanding and mastery of this concept 2) *Low open mindfulness* 3) *Low open confidence* Towards zakat management foundations, this creates doubts among individuals about paying zakat through BAZNAS. As a result, the information on zakat collection at present does not accurately reflect the actual distribution of zakat payments. It's important for zakat management organizations like BAZNAS to ensure transparency and provide clear information to build trust among potential donors and contributors. (Intan suri mahardika pratiwi, 2020: 3)

From the research outlined, the author is interested in investigating the strategies for collecting zakat funds in BAZNAS (National Zakat Agency) in the Province of Banten and analyzing the realization of optimizing the zakat fund

collection strategies in BAZNAS in the Province of Banten.

LITERATURE REVIEW

Definition of zakat

In Islam, zakat is considered a specific type of wealth or property that is subject to a predetermined rate and is given to specified recipients. It is called zakat because it can grow, maintain blessings, and protect against harm. Zakat is an obligatory form of almsgiving or charity in Islam, and it serves as a means of purifying wealth, promoting social justice, and assisting those in need within the Muslim community. It is designed to ensure the equitable distribution of resources and to help those who are less fortunate. (Hasbi al-Shiddiqie, 2005: 24).

The legal basis for Zakat

The legal basis for Zakat in Islam can be found in the following primary sources:

Al-Qur'an

وَالَّذِينَ يَكْنِزُونَ الذَّهَبَ وَالْفِضَّةَ وَلَا يُنْفِقُونَهَا فِي سَبِيلِ اللَّهِ فَبَشِّرْهُمْ بِعَذَابٍ أَلِيمٍ
يَوْمَ يُحْمَىٰ عَلَيْهَا فِي نَارِ جَهَنَّمَ فَتُكْوَىٰ بِهَا
جِبَاهُهُمْ وَجُنُوبُهُمْ وَظُهُورُهُمْ هَذَا مَا كَنَزْتُمْ
لِأَنفُسِكُمْ فَذُوقُوا مَا كُنْتُمْ تَكْنِزُونَ

“And those who hoard gold and silver and spend it not in the way of Allah - give them tidings of a painful punishment. The Day when it will be heated in the fire of Hell and seared therewith will be their foreheads, their flanks, and their backs, [it will be said], 'This is what you hoarded for yourselves, so taste what you used to hoard.’” (QS. At-taubah [9]:34-35).

Hadist:

مَا مِنْ صَاحِبِ ذَهَبٍ وَلَا فِضَّةٍ لَا يُؤَدِّي مِنْهَا حَقَّهَا إِلَّا إِذَا يَوْمَ الْقِيَمَةِ صُفِحَتْ لَهُ صَفَائِحُ

مِنْ نَارٍ فَأُحْمِي عَلَيْهَا فِي نَارٍ فَيُكْوَى بِهَا
جَنْبُهُ وَجَبْهُ وَظَهْرُهُ

“In this hadith, it is described that a person who possesses gold or silver and does not pay their Zakat will face severe consequences in the Hereafter. It is metaphorically stated that in Hell, their wealth will be turned into plates or sheets, heated in the fire of Hell, and then used to brand their foreheads, flanks, and backs.” (HR. Zaid bin Aslam)

This serves as a reminder of the importance of fulfilling one's Zakat obligations and the consequences of neglecting this duty in the Islamic faith.

Various Types of Zakat

1. Zakat Fitrah

Zakat al-Fitr is the obligatory charity that must be given by every Muslim, including children and adults, both men and women, whether free or slaves. It is typically calculated as 1 sa' or approximately 2.176 kilograms of rice. This value can also be rounded up to 2.5 kilograms or equivalent to 3.5 liters of rice. Zakat al-Fitr must be given before the celebration of Eid al-Fitr (Yusuf al-Qaradawi, 2006: 203).

2. Zakat Mal (Wealth Zakat)

Zakat al-Mal (Wealth Zakat) is the zakat imposed on the wealth (mal) owned by individuals or institutions, depending on established conditions and regulations. The criteria for wealth (property) subject to zakat include complete ownership (Almilkuttam), the capacity for growth (productive or potentially productive), meeting the nisab (minimum threshold), exceeding basic needs (al-hajatul asliyah), being free from debt, and being owned for a full year or the passage of one year (*al-haul*). (Minarni 2020: 98-110).

Various types of wealth zakat include;

a. Zakat on gold, silver, and money. The nisab (minimum qualifying amount) and the zakat rate for silver are 200

dirhams (approximately 642 grams of silver) with a zakat rate of 2.5% per year. For gold, the nisab is 20 dinars (approximately 91.92 grams of gold or equivalent to 37 gold pieces or approximately IDR 49,950,000.00), with a zakat rate of 2.5% per year. As for agricultural zakat, the nisab and zakat rate for agricultural produce are set at five waqas. Five waqas are approximately equal to 815 kilograms. The zakat rate for agricultural produce varies depending on the method of land irrigation

- b. Zakat on livestock, Zakat on livestock is one of the types of wealth zakat. Livestock animals that are subject to zakat are camels, cows and buffaloes, goats and sheep, provided they meet the nisab, have reached the haul (one year), are pastured, and are not used for work.
- c. Rikaz (hidden wealth) is wealth that has been concealed since ancient times and is found in a piece of land, not owned by anyone, such as gold, silver, iron, tin, and other similar items. In the case of zakat on rikaz, there is no nisab requirement. For hidden wealth, it is mandatory to pay zakat at a rate of 1/5 or 20% of the total wealth that has been discovered. (Abdul Jalil, 2015: 42)
- d. Zakat on mining products, the zakat rate for mining products varies among different opinions. Some mention a rate of 1/5 or 20%, similar to zakat on rikaz, while others suggest a rate of 1/40 or 2.5%, akin to gold zakat. A third opinion suggests that the zakat percentage for ma'din (mining products) can sometimes be 20% and sometimes 2.5%. It all depends on how the products are obtained. If they are acquired through a difficult or burdensome process, the zakat rate is 2.5% or 1/40, but if not, the zakat rate is 20% or 1/5. (PMA, 2023)
- e. Corporate Zakat, Corporate zakat calculation is analogous to business zakat with a nisab (minimum qualifying amount) equivalent to 85 grams of gold,

- at a rate of 2.5%, and it has reached the haul (one year. (PMA, 2023)
- f. Zakat on Profits from Professions, The nisab and zakat rate for zakat on professional income are the same as zakat on gold, silver, or money, which is 91.92 grams of gold or 37 gold coins with a rate of 2.5% per year. (Sahroni, 2019:125-132)

The management of zakat in Indonesia

Zakat management is the activity of planning, organizing, implementing, and supervising the collection, distribution, and utilization of zakat funds. In its execution, zakat involves three main elements: Muzaki (the giver of zakat), mustahiq (the eligible recipient of zakat), and amil (the zakat manager or administrator). Indonesia has several practices in the management of zakat funds, especially in the areas of collection, distribution, and development. In particular, regarding the collection of zakat, some Muzaki (those who give zakat) pay their zakat through BAZNAS, through LAZ, through community leaders, and directly to the mustahiq (eligible recipients). (BAZNAS,2023).

METHODOLOGY

This research utilizes a qualitative approach, specifically focused interviews. Focused interviews are conducted with key informants and research subjects in general. The research follows an empirical approach, which involves observations conducted using the human senses. The results obtained from this method can be observed and examined by others who wish to conduct similar research.

In this context, "empirical" refers to the reliance on direct observation and sensory experience to gather information and data, which can be scrutinized and replicated by other researchers. (Sugiyono, 2019: 323). The data sources used in this research consist of primary data generated through interviews with Mr. Khairul Hadi, S.Si, a staff member in the field of fundraising at BAZNAS (National Amil

Zakat Agency) Provinsi Banten. Secondary data is obtained from existing scholarly works. The data processing techniques used in this research include the following three methods: 1). Data Reduction: Data reduction involves extracting the core and selecting essential elements, emphasizing important aspects, and identifying patterns and findings. 2). Data Presentation: After data reduction, the presentation of data can take the form of concise descriptions, charts, interrelationships between categories, flowcharts, and similar formats. 3). This research was conducted at BAZNAS (National Alms Agency) in the Banten Province for a period of 1 month and 5 days, starting from July 6th to August 10th.

FINDINGS AND DISCUSSION

Zakat Fundraising Strategies at BAZNAS (National Alms Agency) Banten Province.

The potential for zakat in Banten Province in 2023 is almost approaching the Regional Revenue and Expenditure Budget (APBD - Anggaran Pendapatan dan Pembelanjaan Daerah) of Banten Province, which is approximately IDR 11.03 trillion. The potential for zakat is measured by the population and income of the residents. Given the relatively high potential for zakat, BAZNAS (National Alms Agency) in Banten Province is making efforts to collect the existing zakat potential using BAZNAS strategies in the field of fundraising.

Based on the research conducted, the National Zakat Collection Agency (BAZNAS) in Banten Province has a strategy for zakat collection, as follows: First, Digitalization (collection and management): Digital media is closely related to humans. Digital media is utilized as one of the means to help BAZNAS Banten Province disseminate literacy about zakat, introduce BAZNAS Banten Province to the community, especially those familiar with digital

technology, through SIMBA (BAZNAS information management system), podcasts, pamphlets, and content created with an appealing concept. (Khairu Hadi, 2023)

Second, Transparency: Providing transparency as a form of openness and responsibility of BAZNAS Banten Province to the community regarding zakat collection, distribution, and utilization, both for productive and consumptive purposes. Transparency in the collection field is published every 15 minutes after zakat payments are made, whether through direct transactions or banking, on the official website of BAZNAS Banten Province with the aim of making it easier for the contributors (muzaki) to know that their zakat has been recorded by BAZNAS. As for distribution, there is no specific time frame for its publication.

Third, Direct Socialization: Conducting socialization by providing education about zakat and introducing the zakat collection institution as well as the programs of BAZNAS Banten Province. This is done directly with the aim of raising awareness among the community to pay zakat. Direct socialization is carried out in various government circles, universities, high schools (SMA), and UPZ (Zakat Collection Units). Additionally, BAZNAS Banten Province encourages UPZ to conduct socialization among the local community.

Fourth, Communication with Muzaki (Virtual or Direct): The number of contributors (muzaki) who pay zakat to BAZNAS Banten Province is 2,574. BAZNAS communicates with these contributors to establish a good relationship. "BAZNAS Banten Province builds good relationships by maintaining contact with the contributors who pay zakat to BAZNAS Banten Province. They also provide transparency in reports and audits, particularly in the distribution and

utilization of the collected zakat funds. This is done to maintain the trust of the contributors, ensuring that the funds collected are distributed correctly to the deserving recipients (mustahik).

Fifth, Campaign through Banners: Banners are used by BAZNAS Banten to raise awareness about zakat and introduce BAZNAS Banten Province to the public as an authorized institution or organization for collecting, managing, and distributing zakat funds (ZIS). These banners are placed along the roadside and in specific locations. BAZNAS releases these banners once a month.

Sixth, Professional Amil (Zakat Collectors): The qualifications to become a member of BAZNAS (amilin) are stipulated in the law. According to Law No. 23 of 2011, Article 11 outlines the requirements for appointment as a member of BAZNAS, which include being an Indonesian citizen, a follower of Islam, devout in faith towards Allah SWT, having good moral character, at least 40 years of age, physically and mentally healthy, not a political party member, possessing competence in the field of zakat, and not having been convicted of a criminal offense punishable by a minimum prison sentence of 5 (five) years.

Seventh, Formation of UPZ (Zakat Collection Units): Currently, there are 86 UPZ (Zakat Collection Units) registered with BAZNAS Banten Province. The establishment of UPZ is expected to assist in the collection of zakat within various ministries, state-owned enterprises (BUMN), national private companies, foreign private companies operating in Indonesia, and Indonesian representatives abroad. (Khairul Hadi, 2023)

Analysis of the Realization of the Optimization of Zakat Fundraising Strategies at BAZNAS Banten Province

Based on the data found, (National Zakat Collection Agency) BAZNAS Banten Province, to increase fundraising, there are strategic steps required, including: First, Socialization: To emphasize that zakat is a tax credit for those who pay zakat to an officially recognized zakat institution, which can reduce taxable income. Second, Optimizing UPZ: UPZ (Zakat Collection Units) is continually being optimized as one of BAZNAS' strategies for zakat collection through monitoring and socialization efforts. Third, Enhancing Zakat Literacy: Providing education on zakat literacy to the community in BAZNAS Banten Province is carried out through four methods, which are:

1. *Talkshow zakat*

A "talk show zakat" is an event where discussions and presentations about zakat, qurban, and Islamic preaching are conducted using social media networks such as YouTube, Facebook, and other social media platforms.

2. *Zakat Goes To Company*

"Zakat goes to company" is an effort by BAZNAS to increase the collection of zakat, in collaboration with companies owned by Muslims. This program involves conducting zakat literacy campaigns for specific companies, educating them about the importance of zakat.

3. *Zakat Goes To Campus*

"Zakat Goes to Campus" is a program initiated by the Ministry of Religious Affairs in collaboration with universities. The program aims to educate students, who are the educated generation and future leaders of the nation, about zakat literacy. The activities organized by BAZNAS Banten Province are efforts to engage with millennial generations to build awareness about zakat and foster a greater sense of zakat awareness through the creative ideas of millennials.

The "Zakat Goes to Campus" program has been implemented in several universities in the Banten Province region, including Mathlul Anwar University, Syaikh Mansyur Islamic College, Banten Jaya University, UIN SMH Banten, Untirta Banten, Serang Raya University (UNSERA), Faletahan Health Sciences College, and Salsabila Health Sciences College.

4. *Zakat Goes To School*

"Zakat Goes to School" is a collaborative activity between BAZNAS and schools aimed at providing zakat education within school settings. Initiatives like IZI (Inisiatif Zakat Indonesia) work to optimize the potential of zakat by designing zakat education programs. These programs cover zakat material delivered in a ceremonial manner or through more engaging methods, such as zakat games.

The target audience for this program is high schools within the jurisdiction of BAZNAS Banten Province. The program has been implemented in several schools in the Banten Province, including MAN 1 Kota Serang, MAN 2 Kota Serang, MAN 1 Cilegon, MAN 2 Cilegon, MAN 1 Kota Tangerang Selatan, and MAN 2 Pandeglang.

Based on the research conducted, the researcher can analyze that all strategies, including both zakat fundraising strategies and the optimization of zakat fundraising strategies at BAZNAS Banten Province, have been realized except for the "Zakat Goes to Company" program. This particular program has not yet been implemented.

CONCLUSION

After conducting research on the strategies and their realization for zakat fundraising at BAZNAS Banten Province, the following conclusions can be drawn: Firstly, BAZNAS Banten Province has

seven strategies in the field of zakat fundraising: Digitalization, Socialization, Transparency, Communication with Muzaki (contributors), Campaigns through banners, Competent Amil (Zakat Collectors), Zakat Collection Units (UPZ).

Secondly, the realization of strategies in optimizing programs to enhance zakat collection includes four programs: 1). Secondly, the realization of strategies in optimizing programs to enhance zakat collection includes four programs: 2). The formation of UPZ (Zakat Collection Units) in BAZNAS Banten Province is a crucial step in zakat collection. Registered UPZ units undergo continuous monitoring through regular meetings and socialization efforts. This ongoing monitoring and communication help UPZ units optimize their performance in collecting zakat. It ensures that UPZ units are well-informed, efficient, and effective in their zakat collection efforts, ultimately contributing to the overall success of zakat fundraising in Banten Province. 3). Increasing zakat literacy is accomplished through two models, both digital and direct. Zakat education is provided through four programs : *talkshow* zakat, *zakat goest to company*, *zakat goes to campus* dan *zakat goes to school*. These programs collectively help enhance zakat literacy, awareness, and understanding in the community, both through digital channels and direct engagement.

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