

Effectiveness of Zakat Management at Badan Amil Zakat Nasional

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ABSTRACT

This study aims to determine the effectiveness of the management of zakat funds in the Badan Amil Zakat Nasional (BAZNAS) Padang Lawas Utara District, North Sumatra Province. This research is a qualitative research using the Analytical Network Process (ANP) approach. ANP is used to find priority problems and solutions in the management of zakat funds, especially at BAZNAS Padang Lawas Utara. Sources of data in this study were obtained through in-depth interviews with academics and practitioners working with zakat. Next, the ANP network is formed using Super decision software and ends with determining the priority of problems and solutions. The results of this study indicate that the management of zakat funds in BAZNAS Padang Lawas Utara has not been managed effectively. Some of the problems found in its management are problems with Human Resources and the Government. The solution to this problem is where the informants agreed that BAZNAS should conduct more intense socialization, be more accountable and transparent in terms of reporting, collaborate with other parties, make efficient use of it, and improve its management. This research is expected to be useful for BAZNAS, especially BAZNAS Padang Lawas Utara as a consideration in making policies related to the management of zakat funds, so that they are more effective.

Keywords: Effectiveness, Zakat, BAZNAS, ANP

INTRODUCTION

Zakat has become an obligation for Muslims, moreover zakat is one of the pillars of Islam after *syahadat*, prayer (*shalat*), and fasting which are considered as pillars of Islam. Nowadays Muslims have fully understood the obligation to perform prayers and their benefits in the formation of personal piety. However, in zakat, it is not yet fully understood how the function of zakat itself can form social piety. Understanding of prayer is very widespread among Muslims, but not yet on zakat. Zakat is an Islamic law that was revealed as a means of creating economic justice, prosperity, and welfare, as well as zakat is used as an instrument so that Muslims always pay attention and care about the circumstances around them (Hafidhuddin 2006:2).

Zakat also has a very important role, especially in the formation of fiscal aspects in the economic structure of a country. Although zakat is considered the most important thing in the economy, especially in the Islamic economy, zakat still has many weaknesses and has not become one of the centers of attention that is considered important among Muslim intellectuals. In addition, although zakat collection is said to continue to increase per year, in reality zakat collection is still far from the existing potential.

In Indonesia, the potency for zakat has not been managed professionally and developed optimally. This was stated by Euis Amalia in his research in 2018 that the potency for zakat in Indonesia has been estimated by several institutions. UIN Jakarta estimates that the potency for zakat in Indonesia reaches Rp. 19 Trillion per

year. Meanwhile, the PIRAC agency estimates Rp. 20 Trillion, even the potency for Zakat in Indonesia is estimated by the Asian Development Bank to reach Rp. 100 trillion per year. However, in reality the zakat collected in Indonesia is only Rp. 3 Trillion to Rp. 4 Trillion per year. And the potency for zakat in Indonesia in 2015 only reached Rp. 4 Trillion. (Euis Amalia 2018).

If we take the case of BAZNAS in Padang Lawas Utara district North Sumatera Province, the conditions at BAZNAS are far from the potential that exists. This can be seen from the data in the BAZNAS Padang Lawas Utara which shows that in 2019 the receipt of zakat funds was only Rp. 85 million, of which the funds came from the local government only, besides that, there were also those from the Province of North Sumatra in the form of Ramadan packages, around 150 packages of consumptive zakat to be distributed. Even in 2020, only zakat comes from BAZNAS Province to be distributed by BAZNAS Padang Lawas Utara in the form of educational scholarships for two people who really need it. (BAZNAS Padang Lawas Utara 2020). This is of course very far when compared to the existing zakat potential. Therefore, this is a problem that is important to study, especially on the effectiveness of zakat management.

This study is intended to identify the problems that exist in BAZNAS, Padang Lawas Utara district North Sumatera Province, which can then be used as a tool in providing alternative solutions to the right problems to overcome these problems. The aim is to provide input to relevant stakeholders such as zakat management agencies, the government and the Ministry of Religion who have a role in dealing with zakat matters to be able to take appropriate policy actions to overcome existing problems in order to achieve the desired goals.

This research is very important to do, so we are able to identify things that

become problems in the effectiveness of zakat fund management, especially in BAZNAS, Padang Lawas Utara district North Sumatera Province, then to be able to use it as a basis for providing appropriate alternative solutions. Therefore zakat has great potential for the Muslim community in Indonesia and can be realized to be further optimized as an instrument of poverty solution.

LITERATURE REVIEW

Linguistically, zakat comes from Arabic, which is *zaka-yazaku-zakaan*, which means blessing, clean, growing and good. Meanwhile, according to the terminology that zakat is a certain amount of property that has reached certain conditions that are required by Allah to be issued and given to those who are entitled to receive it with certain conditions as well (Hafidhuddin 2002: 7). This is as stated in Surah At-Taubah verse 103. Take from their wealth (O Prophet) charity to purify and bless them, and pray for them—surely your prayer is a source of comfort for them. And Allah is All-Hearing, All-Knowing.

While zakat according to the term is the provision of something that must be given from a certain set of assets. According to certain characteristics and sizes, certain groups are included in the eight *asnaf* group. Or zakat is also said to be a certain level of property given to people who are entitled to receive it (Nakhrawie 2011:11-12). Management of zakat is an activity of planning, organizing, implementing and supervising the collection and distribution as well as in the utilization of zakat. While the definition of zakat is a property that must be set aside by Muslims and legal entities owned by a Muslim based on the basis of Islamic law given to people who are entitled to receive it or the eight *asnaf* (Usman 2002:164).

As explained in the definition of zakat management above, where the

activities begin with planning, which includes planning the budgeting program and collecting data on *muzakki* and *mustahik* (Aziz 2015). Zakat management aims to work on, develop and manage zakat to a better level for the life of the Muslim community in particular. In other words, zakat management will not be achieved optimally without using the existing management properly (Hadi 2010:163). Managing zakat can use the theory of James Stoner. The management model includes the process of planning (planning), organizing (organizing), directing (actuating), and controlling (controlling). The four management concepts above can be used in zakat management (Hasan 2011:25).

METHODOLOGY

This study uses a type of qualitative research method with an Analytical Network Process (ANP) approach to answer the problems in BAZNAS Padang Lawas Utara, especially in the management of zakat funds. In the Analytical Network Process (ANP) method, the data used is the data directly obtained by researchers through interviews with those concerned such as academic experts and practitioners who are considered to have sufficient understanding of the problems studied. Furthermore, filling out the questionnaire by the respondents who had been determined at the second meeting. After conducting interviews and also filling out questionnaires, the next step is to process the data that has been generated using a numerical scale (Firmansyah and Sukmana 2014).

In the ANP method, the respondents selected by the researchers are respondents who really have an understanding, especially on the management of zakat funds at the Badan Amil Zakat Nasional (BAZNAS) Padang Lawas Utara by considering several things and the selection of respondents is done intentionally (pairwise comparison). The number of respondents that the researchers used was 3 people with the consideration that the respondents were quite competent in representing the entire population. In the ANP method, the number of samples is not used as a basis for data validity.

ANP has three basic principles, include; decomposition, this principle is used to compose or structure problems that exist in a complex manner so as to form cluster networks in the ANP method. Comparative Judgments are used to compare pairs (pairwise comparison) of all parts of the cluster that can be seen from the primary cluster. Hierarchical Composition or Synthesis, is used to obtain local priority results from several sections in the cluster with global priorities from the primary section, and will produce the entire hierarchy by adding them for the lowest section.

In the ANP method stage, the researcher uses questions in the form of an ANP questionnaire in the form of pairwise comparison between elements and clusters in order to provide an understanding between the two which has a greater influence or difference. In the ANP method, scale measurements are usually made by assigning a value from the numbers 1-9. In the following table, you can see the comparative rating scale used in the assessment of the ANP Questionnaire. (Saaty 2016:7).

Table 1. Comparative Rating Scale

<i>Level of importance</i>	<i>Definition</i>
1	Both elements are equally important/preferred
3	One element is slightly more important/preferred than the other elements
5	One element is more important/preferred than the other elements

<i>Level of importance</i>	<i>Definition</i>
7	One element is much more important/preferred than the other elements
9	One element is absolutely important than the other elements
2,4,6,8	Middle value between two adjoining assessments

Source: Saaty, 2016

After the questionnaire is made, the test is carried out, the next step is to conduct a survey to the respondents who have been determined (academics and expert practitioners). Respondents were asked to fill out a questionnaire in order to determine the priorities that have the most influence on the problems in the study.

Furthermore, this ANP framework is made from the form of modeling the problem of decomposition results. The principle of assessment is applied to build a pairwise comparison of all combinations of elements in a predetermined cluster. This comparison is used to get the local priority of the elements in a cluster seen from the primary cluster. The principle of hierarchical or synthetic composition is used to shift the local priority of the elements in the cluster to the global priority of the primary element, which will generate the global priority of the entire hierarchy and sum them up to produce a global priority for the lowest level element which

is usually an alternative. (Rusydia and Devi 2013) :41–42).

RESULT AND ANALYSIS

Based on the Literature Review theoretically and empirically by conducting in-depth interviews with predetermined respondents, where the respondents consist of 1 academician and 2 practitioners. In this case, the researcher examines the information that has been obtained from the results of in-depth interviews so as to obtain the actual problem. Then after getting the problems faced by BAZNAS, the researchers compiled a questionnaire about these problems and discussed them again with the respondents who had been determined.

All problems obtained will be collected in the form of clusters and nodes to form an ANP network with the following details:

Table 2. Problem Clusters and Nodes

<i>Cluster</i>	<i>Nodes</i>
BAZNAS	BAZNAS has not been socialized regarding the Program of BAZNAS and also the function of BAZNAS itself
	There is no financial statement transparency
	Zakat is still consumptive
	Have not collaborated with third parties such as Islamic boarding schools, mosques and others
	Unequal utilization
	Management that has not been maximized
Human Resources	Lack of Human Resources
	The level of human resource understanding is still low on zakat management
	Lack of mentoring and coaching
Government	The leadership role is not maximized
	Lack of local government support
	The low role of the Ministry of Religion
	There is no local regulation that regulates zakat management
Alternative Solutions	Lack of benefits from the government
	BAZNAS must conduct socialization, be more accountable and transparent, collaborate with other parties, make efficient use of it, and improve its management

<i>Cluster</i>	<i>Nodes</i>
	It is necessary to provide education and assistance, recruit human resources, and the leaders must maximize their performance
	The local government needs to issue regulations regarding zakat management, as well as revise supporting regulations such as incentives/allowances

Source: interviews with respondents

The results of the interview above are then inputted into SuperDecision and asked again to the respondents. The data obtained from filling out the questionnaire will then be processed using super decision

software version 2.10 and Microsoft Excel in order to obtain priority results for each node, and the results will be presented in the form of a table as follows:

Table 3. Data from the Synthesis of Respondents' Values on Aspects of Problem Node and Solution Node

<i>Description of Node On Problem Cluster</i>	<i>R1</i>	<i>R2</i>	<i>R3</i>	<i>NR</i>	<i>Priority</i>
BAZNAS					
BAZNAS has not been socialized	0.18349	0.17695	0.12068	0.16037	3
There is no financial statement transparency	0.17936	0.01321	0.01694	0.06983	6
Zakat is still consumptive	0.14793	0.34286	0.25932	0.25003	2
Have not collaborated with third parties	0.11448	0.14880	0.05593	0.10640	4
Unequal utilization	0.15905	0.10614	0.02688	0.09735	5
Management that has not been maximized	0.21568	0.21203	0.52025	0.31598	1
HR					
Lack of Human Resources	0.31664	0.46272	0.40749	0.38561	1
The level of human resource understanding is still low on zakat management	0.01206	0.11560	0.26803	0.13189	4
Lack of mentoring and coaching	0.32930	0.18482	0.11641	0.21017	3
The leadership role is not maximized	0.34200	0.23685	0.20808	0.26231	2
GOVERNMENT					
Lack of local government support	0.06806	0.20346	0.18204	0.15118	3
The low role of the Ministry of Religion	0.59967	0.04142	0.09227	0.24445	2
There is no local regulation that regulates zakat management	0.21833	0.71510	0.66705	0.53349	1
Lack of benefits from the government	0.11394	0.04002	0.05865	0.07087	4
Description of nodes on Solution Cluster					
BAZNAS must conduct socialization, be more accountable and transparent, collaborate with other parties, make efficient use of it, and improve its management	0.58416	0.48145	0.29696	0.45419	1
It is necessary to provide education and assistance, recruit human resources, and the leaders must maximize their performance	0.28083	0.05564	0.16342	0.16663	3
The local government needs to issue regulations regarding zakat management, as well as revise supporting regulations such as incentives/allowances	0.13501	0.46291	0.53961	0.37917	2

Source: The results of the data are processed with Super Decision Software and Microsoft Excel

Based on the results of data processing using Super Decision Software then exported to Microsoft Excel so that

researchers get priority problems based on the opinions of the respondents as shown in the bar charts below as follows:

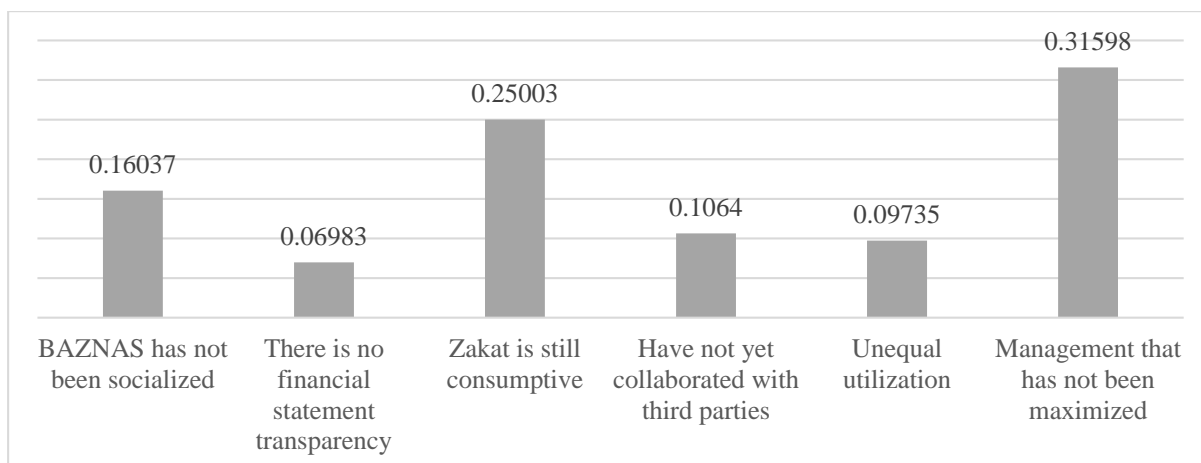


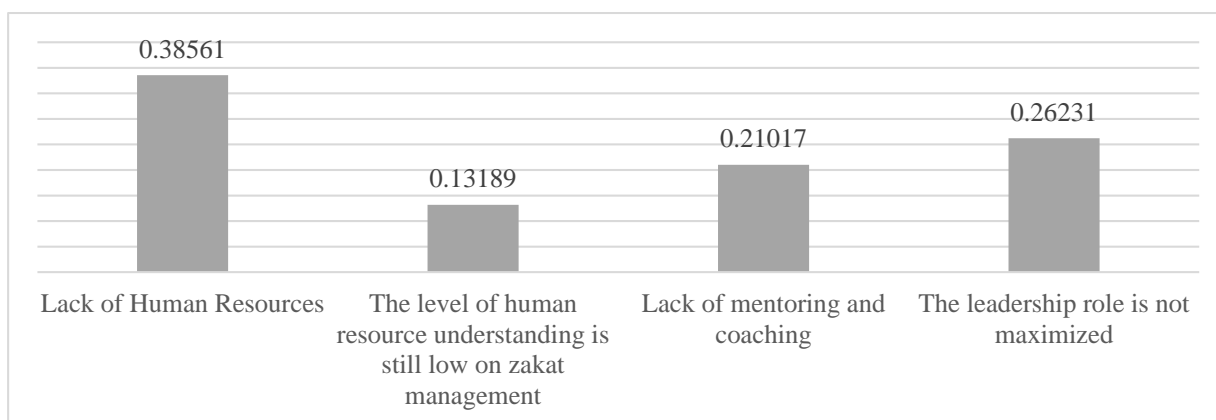
Figure 1. BAZNAS Problem Cluster Priority

Source: processed using Microsoft Excel

From Figure 1, we can see that the first priority in the BAZNAS problem is located in the Management section which has not been maximized by 0.31598 this is because the funds managed are still small, the funds managed still come from the local government and also the Provincial BAZNAS, the second priority is followed by Zakat is still consumptive at 0.25003, the third priority on the BAZNAS problem lies in Not yet socialized by 0.16037, the fourth priority lies in Not yet cooperating with third parties at 0.10640, followed by unequal utilization of 0.09735, and the last priority is No financial statement transparency of 0.06983.

From the data above, it can be concluded that the maximum management

of zakat funds will help the effectiveness of BAZNAS. This is supported by research conducted by Siti Halida Utami and Irsyad Lubis that BAZNAS SU as an official government-owned zakat management institution also has a role in empowering *mustahiq* in carrying out their duties. *Mustahiq* empowerment is done by utilizing and distributing zakat in a productive form, through a revolving fund assistance program, where the revolving fund channeled to *mustahiq* who own businesses, in the form of interest-free loans. The empowerment of *mustahiq* by BAZNAS SU is still carried out in terms of the distribution of zakat in productive form and supervision of *mustahiq* after receiving productive zakat (Utami and Lubis 2014).

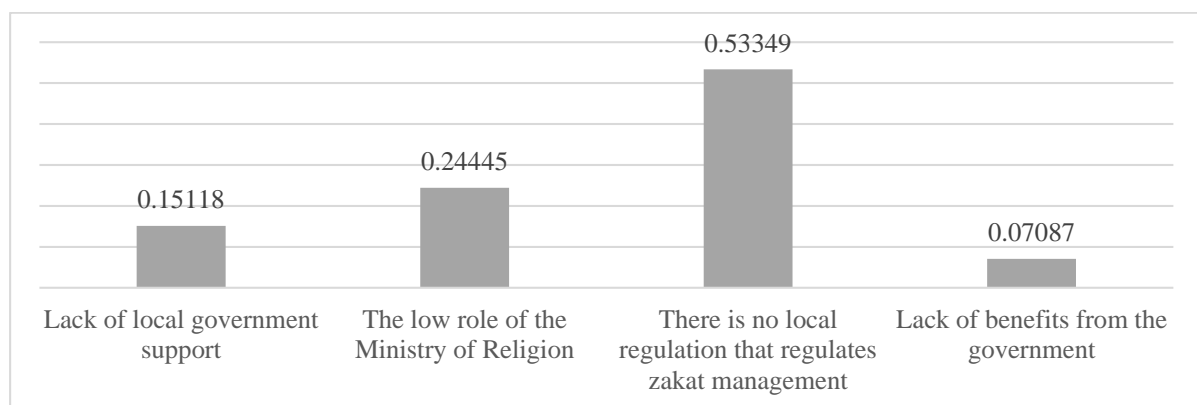


Source: processed using Microsoft Excel

Figure 2. Human resources Problem Cluster Priority

Figure 2 shows that the first priority in the HR cluster is the lack of human resources of 0.38561, the second priority lies in the leadership role which has not been maximized by 0.26231, after that followed by the lack of assistance and guidance of 0.21017, and the last priority is occupied by still the low level of understanding of human resources about

zakat management is 0.13189. It can be concluded that Human Resources are very influential on the management of zakat funds, this is certainly supported by research conducted by Ika Sanjaya that the competence of *amil* HR has a positive and significant effect on the management of zakat funds in Pekanbaru City. (Ika Sanjaya 2019).



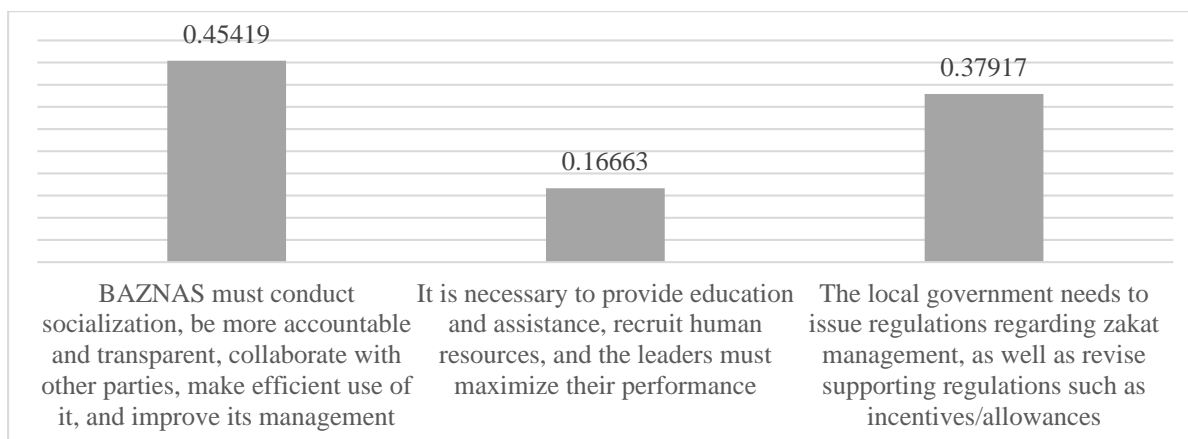
Source: processed using Microsoft Excel

Figure 3. Government Cluster Priorities

Figure 3 illustrates that the most priority in the government cluster is located in the section There is no local regulation governing zakat management with a value of 0.53349, the second priority lies in the low role of the Ministry of Religion at 0.24445, after that the third priority is There is no local government support of 0.15118, and the last priority is the lack of allowances from the government of 0.07087. From the data above, it can be concluded that the government's role is very important in the management of zakat funds carried out by BAZNAS. This is of course supported by research conducted by Madhiyah Hayati that there is a need for cooperation between the government, *ulama* and the community to improve the future economic system in utilizing and distributing zakat funds, so that the results achieved are optimal. Besides that, the government and *ulama* are obliged to

supervise and place disciplined and honest officials, as well as control from the community and independent institutions whose role should not be ignored (Hayati 2012).

From Figure 4 where the first priority to be resolved with the BAZNAS solution is to socialize, be more accountable and transparent, collaborate with other parties, make efficient use of it, and improve its management by 0.45419. The second priority solution that must be resolved is that the government needs to issue regulations regarding compulsory zakat, as well as revise supporting regulations such as incentives/allowances by 0.37917. The last priority solution that must be resolved is the need to provide education and assistance, recruitment of human resources, and their leaders must maximize their performance by 0.16663.



Source: processed using Microsoft Excel

Figure 4. Solution Cluster Priority

In addition to the alternative solutions that have been obtained from the respondents, additional solutions are provided in order to achieve the level of effectiveness in managing zakat funds at BAZNAS, where BAZNAS must follow the current developments which can be seen from the development of digital technology where BAZNAS can use digital media to facilitate its performance, distribution, utilization and even as a tool used to disseminate information to the public, because digital use will be more effective and efficient. This is of course based on research conducted by Aliman Syahuri Zein, et al which shows that coaching and mentoring are based on the current development through the use of digital technology, so that the performance level of BAZNAS will be more effective. (Aliman Syahuri Zein, et al 2020).

The results of this study strengthen the studies that have been carried out by previous researchers such as Irman Firmansyah and Wawan Sukmana stating that the problems that cause problems at BAZNAS that they have examined are internal and external problems. Where the highest problem that exists in the internal cluster is the lack of leadership and OPZ performance. Meanwhile, the external problem is the absence of local regulations regarding the distribution of zakat to institutions and the lack of knowledge of

BAZNAS. (Firmansyah and Sukmana 2014:392–406).

CONCLUSION AND RECOMMENDATION

Overall, the management of zakat funds in BAZNAS Padang Lawas Utara has not been managed effectively. This can be seen from the agreement of the respondents who have a high level of agreement on the existing problems, which is the BAZNAS problem where the first priority from the ANP results is management which has not been maximized by 0.31591 this is because the funds managed are still small which still comes from the local government and also the Provincial BAZNAS. HR problems based on the results of the ANP show that the lack of human resources is the first priority of 0.38561. And for the Government problem, based on the results of the ANP, that there is no local regulation that regulates zakat management, it is the first priority of 0.53349. And to solve problems, especially the management of zakat funds in BAZNAS Padang Lawas Utara so that it can be managed effectively, the respondents gave their opinion with the level of agreement that BAZNAS should conduct socialization, be more accountable and transparent, collaborate with other parties, make efficient use of it, and improve its management.

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