

Solution of Zakat Problem in Indonesia With Modification Action Research

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Abstract

The research is aimed to identify Zakat problems encountered in Indonesia. The programs and problems were faced by Zakat institutions (OPZ) in carrying out its functions on collecting, distributing, and empowering Zakat and proposing some ideas to solve the problems. The method used was modified action research by carrying out two main steps namely problems identification and ideas proposal as the solution to the problems. The informants of the research are Zakat stakeholders including The Directorate of Zakat Empowerment, the state-supported Zakat Collecting Board (BAZNAS), the privately run institution of National Zakat Collectors (LAZNAS) of Dompot Dhuafa, Zakat practitioners, mustahiq (Zakat recipients), and muzakki (Zakat payers). The research results show that Indonesia's problems of Zakat which include the remaining disagreement among Zakat stakeholders on the organization models of Zakat collector and distributor, the lack of synergies employed by Zakat organizations and the limited number of Zakat officials. Besides that, can be identified that zakat empowerment and distribution are divided into two groups namely charity and empowerment. Related to the problems of Zakat institutions, the problems are the overlapping of empowerment programs among the institutions, the inaccurate data of mustahiq and muzakki, the limited number of partnerships among zakat institutions, expensive promotion model, and the limited number of professional Zakat officials. The ideas proposed for solving the above problems are the government to accommodate all the existing Zakat institutions with the approach of affiliation, the synergy among the institutions with the approach of area, collecting programs, distribution and empowerment and the standardization of Zakat officials. While the agenda of action that related to the Zakat institution problems are the compilation of mustahik and muzaki's data through the role of mosques, the preparation of Zakat officials in the cooperation with higher education, making Zakat as a national program across departments, the collaboration with the affiliation of Indonesian preachers (IKADI) and the Board of Mosque Management (DKM).

Keywords: zakat problems, baznas, dompet dhuafa, modified action research

Abstrak

Penelitian ini bertujuan untuk mengidentifikasi masalah Zakat ditemui di Indonesia. Program dan masalah yang dihadapi oleh lembaga Zakat (OPZ) dalam melaksanakan fungsinya pada pengumpulan, pendistribusian, dan memberdayakan Zakat dan mengusulkan beberapa ide untuk memecahkan

masalah. Metode yang digunakan dimodifikasi penelitian tindakan dengan melakukan dua langkah utama yaitu masalah identifikasi dan usulan ide sebagai solusi untuk masalah. Informan penelitian adalah stakeholder Zakat termasuk Direktorat Pemberdayaan Zakat, zakat yang didukung negara Mengumpulkan Board (BAZNAS), yang dikelola secara pribadi lembaga Kolektor Nasional Zakat (LAZNAS) Dompot Dhuafa, praktisi Zakat, mustahiq (penerima zakat), dan muzakki (pembayar zakat). Hasil penelitian menunjukkan bahwa masalah Indonesia untuk Zakat yang mencakup ketidaksepakatan yang tersisa di antara para pemangku kepentingan Zakat pada model organisasi kolektor Zakat dan distributor, kurangnya sinergi yang dipekerjakan oleh organisasi Zakat dan sejumlah pejabat Zakat. Selain itu, dapat diidentifikasi bahwa pemberdayaan zakat dan distribusi dibagi menjadi dua kelompok yaitu amal dan pemberdayaan. Terkait dengan masalah lembaga Zakat, masalah adalah tumpang tindih program pemberdayaan di antara lembaga-lembaga, data tidak akurat dari mustahik dan muzakki, terbatasnya jumlah kemitraan antara lembaga-lembaga zakat, model promosi mahal, dan terbatasnya jumlah pejabat Zakat profesional. Ide-ide yang diusulkan untuk memecahkan masalah di atas adalah pemerintah untuk mengakomodasi semua lembaga zakat yang ada dengan pendekatan afiliasi, sinergi antara lembaga dengan pendekatan wilayah, mengumpulkan program, distribusi dan pemberdayaan dan standarisasi pejabat Zakat. Sementara agenda tindakan yang berkaitan dengan masalah lembaga zakat adalah kompilasi dari mustahik dan data muzakki melalui peran masjid, penyusunan pejabat Zakat dalam kerjasama dengan pendidikan tinggi, membuat Zakat sebagai program nasional di seluruh departemen, kolaborasi dengan afiliasi dari pengkhotbah Indonesia (IKADI) dan Dewan Manajemen Masjid (DKM).

Kata kunci: masalah zakat, baznas, dompet dhuafa, tindakan dimodifikasi penelitian.

Introduction

As a country with the biggest Muslim population, Indonesia has enormous potential for zakat fund raising. However, there is still wide discrepancy between the potential with the reality as revealed in the studies conducted by UIN Syarif Hidayatullah and Ford Foundation in 2005, Public Interest Research and Advocacy Centre/PIRAC in 2007, and FEB IPB and BAZNAS in 2011 (PIRAC, 2007; Infoz, 2011)

The relatively low realization of *zakat* fund raising compared to the potential count by the research institutions above are due to five factors, which are: (1) *Muzaki* give their *zakat* directly to the *mustahik* (*zakat* recipients) (Dompot *Dhuafa*, 2009 ; Uzaiyah, 2007; Infoz, 2011), (2) low trust in *zakat* organizations due to issues in professionalism and transparency of *zakat* fund management to public (Hafiduddin, 2011; Chalikuszi, 2009 ; Wahid et. al,

2009) (3) non optimal use of *zakat* fund (Hafiduddin, 2011 b ; Wahid et all, 2009 ; Ahmad et all, 2006), (4) public's little understanding of *zakat* obligation (Hafiduddin, 2011a ; Chalikuzhi, 2009 ; IMZ dan PEBS, 2009 ; Infoz, 2011) -- for this reason, it is thus important for the government to educate the people to get comprehensive understanding in *zakat* -- and (5), low-qualified human resource since most do not make *Amil* (zakat collector) as a career or profession, but just as a side job or part-time job (Mintarti, 2011).

Due to its nature in managing public fund, *zakat* organizations fall into the category of public organizations. It is widely known that public organizations are publicly responsible for the fund they manage. Accordingly, all *zakat* organizations are expected to be trustable institutions. The success of *zakat* organizations is not only determined by the amount of money collected, but also by the effect of *zakat* distribution and its empowerment to create a welfare society. Thus, *zakat* organizations are expected to improve their program quality and services that are more focused and far-reaching. These are in turn expected to result in optimal services in both collection and distribution. This study aims to answer the following research questions:

1. What are the main problems of *zakat* in Indonesia from the perspective of *zakat* stakeholders (the Government, *zakat* Forum, *zakat* experts, *Zakat* Organizations/ OPZ, *Muzaki* and *Mustahik*)?
2. What are the main problems of *zakat* management in *zakat* organizations in the collection, distribution and utilization of *zakat*?
3. What possible solutions can be offered to overcome the main problems of *zakat* in Indonesia and the main problems of *zakat* faced by *zakat* collecting organizations in the collection, distribution and utilization of *zakat*?

Theoretical Framework

Economics Point of View on Zakat

Zakat is the first fiscal system in the world. It has a comprehensive rule which is extraordinarily started from the subject or the *zakat* payer, the object or the wealth to be paid and each of the tariffs, the limit of wealth that determines whether or not somebody has to pay *zakat* (*nishab*), the length of time somebody owns the wealth (*haul*), and even the allocation of *zakat* distribution. At the same

time, *zakat* also has some characteristics and economic implications which are important and significant. That is why it is socially required. Besides that, *zakat* is not only fiscal and economic system but also the systems of social, political, moral, and religious. (Qardawi, 2010).

Faridi (1983) states that *zakat* contributes to the growth of economy, both through the aggregate requirement and aggregate offer. The positive side of *zakat* on the consumption and investment clearly improves the aggregate requirement in economy and through multiplier effect in economy. It also improves national revenue and finally improves the economic growth.

Mannan (2000) says that *zakat* is a tool to activate the idle assets in economy. The obligation of *zakat* on gold, for example, says Mannan, shows how caring Islam is to the productivity of the existing assets. If the assets remain passive or not productive, then it would give bad implications to the economic system.

Zakat Organizations

Banna, cited in Sulaiman and Zakaria (2010) says that an organization is a group of people who have common goal, thought, planning, and task distribution in order to achieve the goal. Rasulullah says how important an organization is in the following hadith:

“When three of you go for a journey (or a business), choose one of you to be the leader.”(HR. Abu Dawud No: 2244)

Robbins (1990) classifies four approaches in studying the effectiveness of an organization. They are: (1) The Goal Attainment Approach, (2) The System Approach, (3) The Strategic-Constituencies, (4), The Competing-Value Approach.

According to the general perspective, the nomenclature of organization is divided into three different but related sectors (Latief, 2008) they are: (1) state agencies, which are responsible to provide protection for the people through various rules and policies. (2) Private institutions aiming at nothing but accumulating capital and developing profitable units. Organizations included in this group are firms or companies handled by private institutions both in big, middle, and small scales. This sector is also called as private or corporate sectors. (3) Social or non-profitable organizations. These organizations aim at providing service for the society’s basic needs and providing advocacy for the society based

on self-reliance system. This organization is usually called as voluntary sector and those included in this group are social/non-governmental organization (NGO).

In addition, Cox et al, (2001)cited in Latief (2008) defines the organizational role of voluntary sector, which are:(1) Providing service which is usually in the form of cooperation with a particular country (2) Identifying and formulating new necessity in the society. (3) Protecting and changing the value system in the society. (4) Mediating individual and the state. (5) Providing the space and forum for individuals to build social institutions.

The Law (*UU*) Number 23 year of 2011 which was legalized on 27th of October 2011 consists of 11 Chapters and 47 verses. The core of the rules, especially related to *zakat* organizations contained in the new regulation of *zakat*:

1. *Zakat* management is the authority of the government. The society can manage it only if the government allows them to.
2. *Zakat* management is carried out by BAZNAS which operates from the central government until districts hierarchically (next BAZNAS can form *Zakat* Collecting Unit)
3. The member of BAZNAS consists of eight people represent the society and three people from the government. The representatives of the society consist of Islamic scholars, professionals, and some figures from the society, while the representatives of the government are from the related ministries.
4. *Zakat* foundations (LAZ) have a role in assisting BAZNAS which is to manage *zakat* (next, LAZ can form representatives).

In today's reality, the number of *zakat* organization keeps improving. The reasons of this improvement are (Karim and Syarief, 2009, pages 44-47): (1) Spirit of Consciousness, (2) Spirit of Professional Services, (3) Spirit of Innovation, and (4) Spirit of Empowering.

Nowadays, *zakat* organizations are facing some crucial problems related to organizational operation, which are: (1) the synergy among *zakat* organizations is still weak. This synergy is the most effective way to the betterment of *zakat* management (Hafiduddin, 2011c; IMZ and PEBS, 2010). (2) The trust of *muzaki* to *zakat* organizations is still low, especially those under the government. It causes the *muzaki* to pay the *zakat* directly to the *mustahiq* (Hidayati, 2010). The study conducted by Sulistyowati (2007) shows that the trust to *zakat* organizations at

least is influenced by some factors. They are the professionalism of the *zakat* organizations and the socialization done to the public. *Zakat* organizations managed by non-governmental organizations tend to have more trust from the society compared to those managed by the government.

The importance of synergy among *zakat* foundations are based on some reasons (Juwaini, 2009 cited in Jahar, 2010), they are : (1) the limitation of BAZ and LAZ to work together in a particular program that cannot be done by other organization, (2) avoiding the overlapping programs, (3) effectiveness and efficiency, (4) network and sustainability(5) the expansion of *zakat* recipients.

***Zakat* Management**

The activity of collecting *zakat* is called as fundraising. Fundraising means an activity of collecting the fund and other sources from the society (either individual, group, organization, corporation, or government) which will be used for funding the programs and operations of the foundation and finally is aimed at achieving the mission and the vision of the foundation (Sudewo, 2007; Thedam, 2012).

The basic substance of fund raising covers three things, which are: (a) motivation, which is a list of knowledge, values, belief, and reasons motivating the donors to give part of their wealth (b) program, which is an activity using the implementation of the vision and the mission of *zakat* organizations (BAZ and LAZ) clearly, so that the society will be driven to pay *zakat* and (c) method, which is the pattern or ways carried out by a foundation in order to raise some funds from the society.

Related to the priority of using *zakat* fund, the scholars (*ulama*) have various opinions. Most of classical scholars say that *zakat* has to be prioritized for meeting the basic needs of the *asnaf* (those who have the right for receiving *zakat*). Among the basic needs are food, education, and healthcare. This program is usually included in consumptive activity, where the fund used is no longer there after being distributed. Contemporary scholars say that *zakat* utilization has to be relevant to the needs and the challenge faced by the people or even by the government so that by *zakat* fund, the people can live more properly and can optimize *Maqasid Al-Shari'ah* /the *syariah* aims (IMZ and PEBS, 2010).

People empowerment is a building concept summarizing social values. This concept shows the new paradigm of development which is people-centered, participatory, empowering, and sustainable (Chambers, 1995 cited in Kartasasmita, 1997).

This concept is more extended than only meeting the basic needs or providing the mechanism for preventing the process that can create safety net. This concept develops from the efforts of experts to look for some alternative concepts in the past. This concept develops from the experts and practitioners to find out what is stated by Friedman (1992) cited in Kartasasmita (1997) which is called as alternative development, which includes “inclusive democracy, appropriate economic growth, gender equality and intergenerational equity.

Research Method

Kind of Research

This research was qualitative research which was using *Participation Action Research* (PAR) modification or it was known as *Action Research* (AR) modification. *Action Research* (AR) was an applied social research which was actually social experiment by introducing new regulations by monitoring its effects (Miler, Greenwood, Maguire, 2003; Payne& Payne, 2004 in Semiawan, 2009 ; Davison, Martinsons & Kock, 2004).

Action Research Modification

Based on Martinsons & Kock (2004), there were some steps in an *action research*, such as (1) Diagnosing, it was identifying some existing main problems for being the base to do some changes to be a better organization (2) making an action planning, the researcher and participants were understanding the existing main problems which was continued by making suitable action planning to solve the existing problems (3) action taking, the researcher and participants were implementing the action planning with a hope for solving the existing problems (4) evaluating, after the implementation was being completed, the researcher and participants were evaluating the implementation’s results (5) learning, this part was the last role which had been passed by conducting the reviews for each previous steps and this research could end after that. All criteria in the learning principles should be learned, the change of organization’s situation change was

evaluated by the researcher and it was communicated to the client. The client and researcher could reflect to the project result which was appeared on the report clearly.

Some steps which were stated by Davison, Martinsons & Kock above, then it was being modified by the researcher as follows: (1) conducting the diagnose to the main problem of zakat in Indonesia which was seen from zakat stakeholder's view (government, zakat forum, zakat owner. OPZ, *muzaki* and *mustahiq*) and the diagnose of the main existing problems which were faced by zakat regulation organization in the process of collecting and distributing , also taking care of zakat matter (2) making action planning which is this case was being modified by having idea proposal to the problem of Indonesia.

Research Information

The choosing of informants was based on the purposes of the research in this dissertation writing process. Informants of this research were called as zakat stakeholders, they were the ones who were related to Indonesia zakat matters, such as (1) government as the regulator which was given responsibility from Ministry of Religious Affairs, especially Directorate of zakat Program (2) BAZNAS as the operator of zakat which was formed by government (3) LAZNAS Dompot Dhuafa which was formed by people (non-government) (4) Forum Zakat (FoZ) as the organization or association which was responsible for gathering all zakat organizations in Indonesia (5) Muzaki (the one who give zakat) especially who gives zakat to OPZ and the one who gave zakat directly to Mustahik (person who receive zakat) (6) Mustahik who were in the category of receiving and were not receiving zakat from OPZ (7) experts of zakat.

Research Stages

There were some stages which were conducted in the research, such as: (1) Determining the research problems and research questions (2) Conducting the review of related literature based on the research problems (3) Gathering the data by using deep interview, Focus Group Discussion (FGD) and documentation (4) Choosing and categorizing data based on the research questions (5) Making a proposal based on the result of the mapping in the stage 4 (6) Conclusion and recommendation.

Data Analysis

Zakat Problems: Stake Holders' Perspective

Analysis on the interview data revealed three main problems of *zakat*. These are on the areas of: (1) *zakat* regulation and organization, (2) the synergy of *Zakat Organizations/OPZ*, and (3) the standards of *zakat* officers (*amil zakat*). Each of the problems is elaborated as follows:

1. Regulation, in particular related to *zakat* organization.

Zakat expert, Fuad Nasar says:

“On one side, the Law No 23/ 2011 has brought tremendous improvement, especially regarding *zakat* integration, in which this Law promotes the integration of *zakat* management concerning *zakat* reporting and this Law, unlike what is widely known, is not directing centralized *zakat* management.”

While Arifin Purwakananta (the Director of Communication and Human Resource of *Dompot Dhuafa*) says:

“With today’s Law on *Zakat*, mosques have no legalization. People pay *zakat* and even though the act of *zakat* is not a crime, people who accept it are criminals according to the Law. So we make them our partners, we make them legal and they are allowed to collect and manage *zakat* and the money goes to them. And this kind of case commonly happens in Baitul Maal Wa Tamwil.

Based on the views above and the theories discussed in the previous sections, it can be concluded that the stakeholders haven’t come to an agreement on *zakat* management model even though the latest regulation Law No 23/2011 has been ratified by the President and the House of Representatives.

2. The Synergy of *Zakat* Organizations

Some cooperation has been made with the initiatives of *Zakat* Forums (FoZ), including (1) *mustahik* healthcare service, (2) synergy programs in areas with disasters, and (3) synergy in promotion. On the other hand, there are some problems that are still frequently encountered during the synergy programs between *Zakat Organizations/OPZ* initiated by FOZ (*Zakat* Forums), which are: (a) egocentric attitude, which can especially be seen in “banner wars” and show off attitude among *zakat* organizations.(b) The poor use of *mustahik* data base has made BAZNAS compile a poverty map in 20 provinces in 2010. This map can actually prevent the overlap of *zakat* distribution.(c) OPZ

supervisors, with the function of supervision conducted by the Directorate of *Zakat* Utilization based on Law No. 38/199 and Law No. 23/2011, but so far the supervision hasn't functioned well. The Functional Head Supervision of *Zakat* Utilization says:

“The supervision hasn't run well because the Supervision Division is newly established (in January 2012), so the technical implementation this year is limited to making guidelines. There are some educative functions in our Laws so that we also do some orientations. Whereas regarding the supervisions on the organizations, we will start it next year by first conducting accreditation process, and then conduct the supervision based on the accreditation.”

This weak synergy among *zakat* organizations is in line with what is argued by Hafiduddin (2011c), and IMZ/PEBS (2010) and Juwaini (2009) in Jahar (2010).

3. *Zakat* officers and organizations

Nasir Tajang (BAZNAS) says that one problem encountered by BAZNAS is also related with *Amil* (*zakat* officers), Nasir Tajang further says:

“An *amil* should have a high integrity, also understands many aspects, when dealing with people from the bank for instance, we should at least know their world. So there is a problem with the capacity of an *amil*.”

Arifin Purwakananta (LAZNAS *Dompét Dhuafa*) also says the same thing :

“Let's see in the next five years, no one will want to work at *Zakat* institutions, the human resource obstacles are very serious.”

Regarding the Standardization of *Amil zakat*, Noor Aflah (FoZ) says:

“We also regard the ethical code that we made as a self-regulation, i.e. How an *amil* does his functions in managing *zakat* in his institution. Then, we have also made the handbook of quality standardization and have conducted much training based on the standardization several times. We have also tried implementing the quality standardization but there is still a drawback with the system that made it not possible for full implementation. This drawback was due to the institutions which were not ready for the implementation.”

Problems of *Zakat* Management in *Zakat* Organizations (OPZ)

a. Problems in *Zakat* Collection

The current main focus of BAZNAS in *zakat* collection fund is on the corporate sector, especially State-Owned Enterprises (BUMN). The problems encountered in the collection of *zakat* include: (a) the lack of understanding in *zakat* obligation. (b) Concerns for protests from the workforce. (c) Little support

and courage from the top management.(d) Little support from related parties (Worker Union, Human Resource, information technology and law).

The problems encountered by *Dompot Dhuafa* in *zakat* collection, according to Arifin Purwakananta, concern two main points:

- 1) Inexpensive and effective promotion. Regarding this, Arifin Purwakananta says:

“The toughest part of my burden today personally is finding the inexpensive yet effective means. So if asked what is the problem, I would say budget, or the effective strategy which I haven’t found. This is actually contradictory to *da’wah* (Islamic preaching), because *da’wah* is supposed to be free, that’s what happens in the society.”

- 2) The Integrity of *Amil zakat* Personnel

b. Problems of Zakat Distribution and Utilization

The implementation of BAZNAS’s Utilization Program is not always successful. There are obstacles, which include:

- 1) Problems related to BAZNAS’s empowerment program overlap with that conducted by LAZ. Faisal Qosim says :

“With the Law No 23/2011, BAZNAS wishes to be the coordinator of zakat institutions. “

- 2) Management-related problems, especially with the coordination between BAZNAS and BAZDA in provinces, districts and cities.

- 3) Work-partner-related problems, especially with university and colleges. Faisal Qosim says :

“Seven programs (6 utilizations and 1 charity) are not absorbed optimally.”

- 4) Problems regarding empowerment program requested by the society, Faisal Qosim explains :

“The empowerment program requested sometimes mixes with other charity programs which last only for short period of times. This is not in line with BAZNAS’ partnership with *zakat* community development program which should at least run for four years.”

In general, the rising problems in *Dompot Dhuafa*’s *zakat* distribution and utilization are:

- 1) *Mustahik*’s verification problem, i.e. document verification ensuring that the *zakat* recipients are really *mustahik*, Bambang Suherman explains

“If we use the state concept, the basic requirement is ID card or letter confirming that the person is of the needy. However, there are many poor people in this country who do not have ID cards because many move to the city due to their poverty.”

- 2) Problems related to *mustahik*'s not readiness for self-development. When *DompotDhuafa* gives financial products from the products and capital for instance, usually the *mustahik* are very enthusiastic at the beginning but most do not have the capability to further develop themselves and to even sustain themselves in a certain period of time. Bambang Suherman further explains :

“*Mustahik* are not strong enough for the process available, they then use the supposedly capital for consumptive purposes.”

- 3) There are two models developed by *Dompot Dhuafa*, i.e. one that is directly designed by *Dompot Dhuafa* and the other is that proposed by the community to *Dompot Dhuafa*. The problems commonly come up with the model proposed by the community, as explained by Bambang Suherman:

“As usual, the community sometimes makes easy simple programs, but when the programs start to run and demand their commitment, their commitment proves to be so low.”

- 4) The Government's policy can sometimes be a problem for the empowerment development of *Dompot Dhuafa* zakat fund. Yayan Rukmana says :

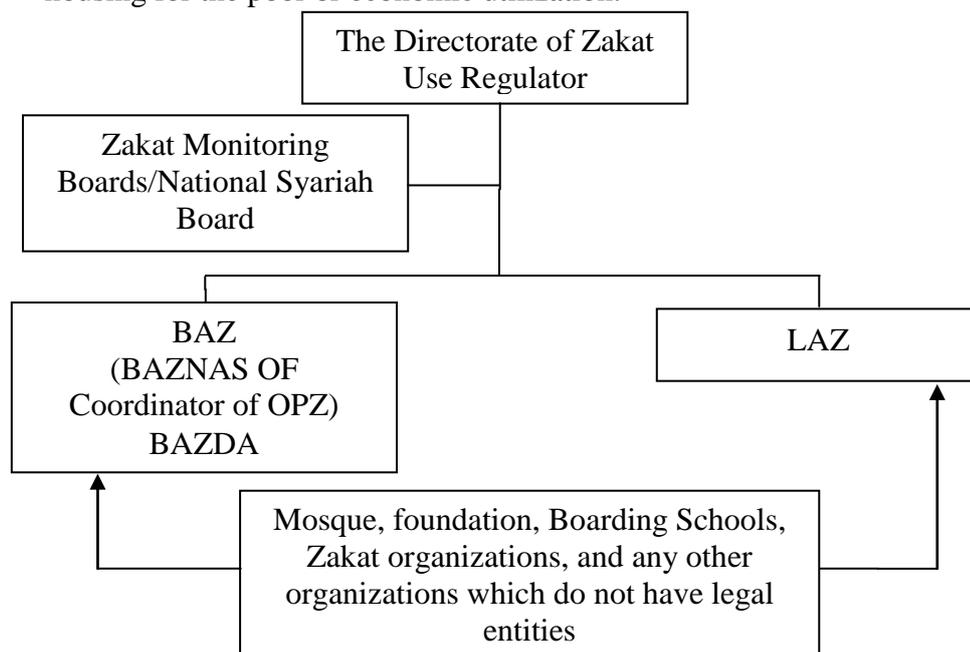
“I am very sad. I am from a farming village, I foster farmers, but when the government issues policy regarding meat import, all farmers' business goes dying. LPS produces sale rice, but when Thai rice comes into the market, all our local rice goes out of the business.”

c. The Solution and Proposal for Zakat Problems in Indonesia

Based on the problems identified from the result of the interview with the informant above, the researcher proposes some proposals related to the problems, as follows:

- 1) **The problems of institutional of the zakat organizations**, to accommodate the existence of other zakat organizations, the affiliation system between BAZ and LAZ should be made with the regulation of UUPZ until the foundations can stand by themselves as LAZ that are determined by the government. If the foundation is not independent, then it will be merged with the existing LAZ. The structure proposed is as show picture 1:

- 2) **The Synergy of zakat organizations** can mean two things, which are (1) the synergy among *zakat* organizations as proposed by *Zakat Forum* (2) the synergy among *zakat* organization and other institutions such as the ministry of cooperative, social, etc. Some forms of *zakat* organization and BAZNAS as the coordinator with the related:
- a) The Ministry of Cooperatives and small enterprises. The thing synergized is emphasized on the program of using zakat fund especially in economic field for *mustahiq* by designing a program such as the concept of entrepreneurship to the *mustahiq*.
 - b) The Ministry of Public Health. The thing synergized is for sure emphasized on the program of zakat funding distribution for healthcare. It is expected that the service of healthcare can be extended by using the network of hospitals owned by the ministry of public health.
 - c) Social Ministry. The thing synergized can cover the aspect of using household economy of the *mustahiq* and some charity for the victims of disasters such as flood or tsunami, Merapi mountain eruption, etc.
 - d) The Ministry of government-owned enterprises (BUMN). It covers the program of *zakat* fund raising for *muzaki* working at governmental enterprises by using the system of payroll. Besides that, the synergy can also be done related to the program of *mustahiq* empowerment through Corporate Social Responsibility program which is the building of healthy housing for the poor or economic utilization.



- a. The Directorate of Taxation. It is related to the launching of *zakat* payment counters in every office of tax payment. It helps *muzaki* to pay *zakat* easily.
- b. The Ministry of National Education. It relates to the program of providing professional workers by inserting the subjects of management earlier so that it can drive students' interest to work in *zakat* matters.
- c. Bank of Indonesia. The synergy can be in the form of launching a *zakat* counter in every bank, especially *syariah* bank with the goal of opening some service access of *zakat* for the *muzaki*.

While the synergy among *zakat* organizations can be done in two forms: (1) the synergy of *zakat* fund-raising (2) the synergy of distributing and utilizing of *zakat* fund.

The synergy of fund-raising that can be done by *muzaki*s done to pay *zakat* directly to *zakat* organizations. There is a division of *zakat* organization areas to do the approach to the *muzaki* with the area division of *zakat* funding and it is expected that the organizations will be optimal. The roles of affiliation institutions such as mosques, boarding houses, foundations, etc are central because the affiliations know the *muzaki* of each area. The role of BAZNAS as the coordinator is really needed to imply this model. BAZNAS decides the regulation of *zakat* fund-raising.

The second synergy that is done is the synergy of distribution and utilization of *zakat* fund. The research believes that there are 3 synergy areas that can be developed by *zakat* organizations. They are:

- a) The establishment of hospitals and healthcare center for *dhuafa* (the poor). It needs a lot of funding. OPZ BAZNAS and *Dompot Dhuafa* have executed it. It is good if other *zakat* organizations would like to do the same so that the benefit can be far reaching.
- b) The building of educational institution for *dhuafa*. It also needs a big amount of funding. LAZNAS *Dompot Dhuafa* built *Smart Ekselensia Indonesia* in Parung. The same thing as the health institutions, the more buildings, the more extended the benefit will be.
- c) The utilization of economic activities of *mustahik*. LAZNAS *Dompot Dhuafa* has so many programs for utilizing economy, such as

Masyarakat Mandiri (MM) and *kampoeng ternak*. The program coverage can be extended by having the synergy with other *zakat* organizations so that *zakat* can be optimally used. BAZNAS can determine particular programs into national program of *zakat* utilization and it can be done by the approach of area based in accordance with the area where the *zakat* organizations are in.

Zakat officers

Looking at the problems of *zakat* officers in Indonesia, the proposed ideas are as follow:

- a) The education and training of officers in several levels. The training is accommodated by the directorate of *zakat* utilization in the ministry of Religious Affairs as part of the responsibility as *zakat* regulator. BAZNAS as the coordinator also gives the opportunity to do the certification to the officers by the funding from BAZNAS which is allocated in the State Budget and Expenses (APBN). The training can also be coordinated by *Zakat* Forum as the association of *zakat* organizations with common funding. The training is surely needed to add the knowledge of the officers, to deepen their expertise, and to update the development related to the operational of *zakat*.
- b) The determination of minimum salary for the officers that follow the pattern of minimum wages in the level of province with the addition of reward/bonus when there is an improvement of fund raising which is significant. This idea can motivate the officers in working.
- c) The determination of the minimum number of officers in each *zakat* organization such as in one organization there are at least 6 officers (3 of them are full timers and the other 3 are trainees). It is good if the organization has a relation with some Islamic universities. The students doing the internship should have the background of accounting.
- d) The determination of educational standard and certification related to fund raising and utilizing for the officers and manager for all study programs to improve the knowledge on *zakat*.

The proposed ideas in *zakat* management

- a. Geographic information system (GIS) which is used as the process to renew the data of *mustahik* and *muzaki* using mosques as the center of excellence.
- b. BAZNAS as the coordinator can initiate for the 'link and match' program informally through the ministry of education and religious affairs related to the matter of officers.
- c. The cost for promotion is high enough. To handle this matter, DD and other *zakat* organizations have to do the following ideas:
 - 1) The segmentation of *muzaki* in the urban areas is something unavoidable. It is expensive because they use printed and electronic media. It can be solved by sharing the fee with other organizations. It can also be coordinated with the ministry of religious affairs and other contributed sides.
 - 2) The segmentation of *muzaki* in rural areas/ villages need to be synergized with the institutions of the Board of Mosque Prosperity or the affiliation of Islamic preachers (*da'i*) in Indonesia to promote *zakat* organizations and other things related to *zakat*.

Conclusion

The main problems of *zakat* in Indonesia in the perspectives of stakeholder (the government, *zakat* forum, *zakat* organizations, *muzaki* and *mustahik*) are : (1) there is no agreement among *zakat* stakeholders related to *zakat* organizations. (2) The synergy of *zakat* organization is not optimal yet because there is still egocentric attitude among *zakat* organizations. (3) The knowledge and integrity of the officers are still low.

The problems of *zakat* organizations in doing the fund raising and distribution of *zakat* and its utilization are: (a) the program of *zakat* utilization is overlapped among *zakat* organizations. (b) Partnership in program execution is still low. (c) The data of *mustahiq* is not accurate. (d) The empowerment program proposed by *mustahiq* is not in accordance with the vision. (e) Governmental policy is sometimes controversial with the utilization of *zakat* fund done by *zakat* organizations. (f) Promotion with low cost has not been found. (g) Professional officers are still limited.

The recommendations for this research are: (1) the government has to determine zakat as the agenda of national economic development. It has to involve some related ministries so as zakat becomes governmental instruments for the program of national economy. (2) BAZNAS as the coordinator of *zakat* organizations cooperate with the Directorate of *Zakat Utilization* and *Zakat Forum* to arrange the agenda of synergizing the organizations across ministries.

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