

Solutions to Indonesian Zakah Problems Analytic Hierarchy Process Approach

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Abstract

The aims of this research are: to find out the zakah problems in Indonesia, provide solutions to the existing problems based on the priority of zakah issues in Indonesia, and problem solving strategy. There will be three stages of research are construction of Model, Quantification of Model, and Synthesis and Analysis. The results are discovered four zakah problems stemming from regulators, six problems coming from OPZ, and four problems which were from muzakki and mustahik. The priority of problem solving in the regulator was to certify amil and to standardize OPZ, in the OPZ is to improve transparency, accountability and standardization of the national zakah management and improve the effectiveness of utilization program for the benefit of mustahik. The priority of solutions in muzakki and mustahik, that programs of zakah socialization, education to the public and of the ease of zakah service be enhanced.

Key words: Problem, Solution, Strategy, Zakah, AHP.

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1. Introduction

Hafidhuddin and Beik (2012) mentioned that the trend of zakah collection in Indonesia was still in good condition because the total of zakah, charity, and donation (ZIS) in 2011 was Rp. 1,729 trillion. It showed an increase by 15.3 % than that of last year's total collection and even it was 25 times higher than that of in 2002. This was the good reflection of the people's trust to perform zakah through zakah organizations.

Shirazi (1996) found zakah has contributed to poverty though not significant. Ahmed (2004) in his study suggests that there are certain conditions under which zakah will be able to make an impact on poverty. First, zakah has to be complimented by robust macroeconomic policies that enhance growth and also redistribute income to eliminate poverty. Second, while more zakah has to be collected and disbursed, the impact on poverty will only be significant when a larger percentage of zakah proceeds are used for productive purposes.

Hassan (2007) found that Zakah funds can replace the budgetary expenditure, and it also can increase the potential of taxation of the government through improvement of productivity, employment and output.

Beik (2009) found that zakah was powerful to decrease the number and the percentage of the poor and to minimize the severe poverty. Pujiyono's research result (2010) concluded zakah significantly could improve the income, profit and consumption for the poor. Suprayitno *et.al* (2013) in their study found that zakah distribution has a positif impact on aggregate consumption.

The study was conducted by amil zakah national agencies shows that Indonesia has the potential of zakah funds for Rp. 217 trillion per year. However, the total collection of zakah as well as donation and charity in 2011 only reached Rp. 1,729 trillion or it was still less than 1% of the total potential of existing zakah.

Jahar (2010) stated that the lack of coordination and synergy among the zakah agencies were the two factors that led the low zakah collection. Each zakah agency conducts its programs by itself .

Hafidhuddin (2011) suggested that one of the steps to explore the potential of zakah was to introduce and educate the public related to the law and the wisdom of zakah, the object property of zakah and the calculation procedure of zakah.

Based on the above description, the problem that will be examined in this research is to discover how the zakah priority of issues at the national level is and to find out solutions to handle these issues, particularly after the new regulation Act no. 23 of 2011 concerning with the zakah management which has controversy among zakah organizations (OPZ). To answer the existing problems, two questions were posed : 1. How is the priority of zakah problem in the national level? ; 2. What solution can be provided to the priority of problem? and 3. What strategy will be used for problem solving?

2. Literature Review

According to Fiqh, zakah means: some certain property that must be given to the needy as instructed by Allah (Qardhawi, 2007). Meanwhile, according to Sabiq (2006), Zakah is the right of the name of Allah which is channelled to the poor. It is called zakah because it contains hope to get a blessing, cleaning, and nurture the soul with goodness. Zakah is one of the five pillars of Islam that mentioned in tandem with the prayer in 82 verses in the Holy Qur'an. Allah has set a mandatory law on zakah as described in the Holy Qur'an, Sunnah and ijma of scholars of the Muslims (Sabiq, 2006). Law practice to regularly perform zakah is obligatory for every Muslim who meets the criteria.

Raquib (2011) considered zakah system as one of the most effective ways through which a huge amount of fund can be collected and utilized for poverty alleviating programs in the Islamic countries. Chalikusuzhi (2009) explained some main issues about zakah management: (1) the lack of zakah knowledge is the cause of the ineffectiveness in zakah collection and it needs zakah socialization to improve the people's awareness to perform zakah; (2) the lack of faith also influences the ineffectiveness in zakah collection; (3) different opinions about zakah fiqh does not make zakah collection optimal; the low transparency influences zakah collection at zakah organizations.

Hafidhuddin (2011) stated that there were four stages to explore the potential of zakah: (1) to socialize and educate the public about zakah; (2) to strengthen amil zakah so that it can be trusted and be profesional; (3) to channel zakah to the needy in accordance with sharia and to manage it transparently; (4) to coordinate and to have synergy or *ta'awun* among amil zakah (in the levels of region, national and international) and with other community units such as Indonesian Ulema Council (MUI), state-owned institutions, Islamic organizations, Islamic Educational Institutions, universities, mass media and so on.

Some other zakah issues that can be described as follows: first, a very large gap between the potential and realization of zakah. It is identified is due to institutional zakah problems, problems of public awareness, and the problem of zakah management system that has not been integrated. To overcome these problems, a strategy is required to address the threats and challenges and to improve overall weaknesses at OPZ. The best scenario to increase the potential zakah is through legislative reforms. (Indrijatiningrum, 2005)

Second, Muzakki pay zakah directly to eligible recipients/ mustahik (Dompot Dhuafa, 2009, Uzaifah, 2007, FEM and BAZNAS, 2011) so that the data are not listed at zakah organizations. Actually there are no restrictions when muzakkis not pay through the zakah institution. but zakah will be empowering if paid through the institution of zakah.

Third, belief in the institution of zakah is still very low; this is due to the professionalism and the results of zakah management are not publicized to the community (Hafidhuddin, 2011; Chalikuszhi, 2009, Wahid, Ahmad, Kader, 2009)

Fourth, Utilization of zakah funds is not maximized (Hafidhuddin, 2011; Wahid, Ahmad, Kader, 2009, Ahmad, Wahid Adnan, 2006). Most of Mustahik have yet to receive zakah from zakah institutions due to a very complex bureaucracy. Based on BAZNAS data (Beik, 2012), the number of mustahik that can be served by OPZ in 2011 reached 9.30 percent of the total poor population.

Fifth, lack of understanding about the obligation of zakah (Hafidhuddin, 2011, Chalikuszhi, 2009, pp. 205; IMZ, 2009, page 19). Government needs to educate the public to improve their knowledge about zakah.

Sixth, the quality of zakah human resources is still low because most of them do not make amil zakah as their profession or career choice, but as a second job or part time job (Mintarti, 2011).

Decision making is a complicated process to conceptualize, and its structure requires a logical and objective consideration of all decision-making factors involved. These different factors are usually obscure, qualitative, intangible, non-expressible and subjective, making it hard to quantify. AHP is a mathematical decision-making technique made available from the Expert Choice package. AHP enables the user to convert intangible factors into numerical values and evaluate weights (preference) through a series of pair wise comparisons using the factors involved in the decision-making situation. The goal of AHP is to provide the relative importance of the factors involved and to present the best decision-making model (Saaty, 1980, 1982, 2008).

According to Saaty (1991), there are several basic principles in resolving problems with AHP, namely: Decomposition, Comparative Judgment, and Synthesis of Priority. Decomposition means breaking a problem into its elements to make no further possible solution, so we get some degrees of the problems. Comparative judgment is a comparison between the elements in the hierarchy which are presented in the form of a matrix. This comparison is done by pairs between elements. This method is also called pairwise comparison. The end result of all the priority is to Synthesis of Priority. Thus, it will get the priority of each element.

3. Research Method

There will be three stages of research. They are as follows:

1. Construction of Model

AHP model construction is made based on theoretical and empirical literature and on questions posed to informants and zakah practitioners through in-depth interview. There were 11 informants study more in order to find out the true issues. The informants were:

- a. Practitioners; they are the main doers in the zakah management (collection, distribution and utilization of zakah) at OPZ in 5 provinces, Jakarta and Banten representing Java island, South Sulawesi representing Sulawesi island, South Kalimantan (Banjarmasin) representing Kalimantan island and West Sumatera representing Sumatera island. The five selected regions were based on the majority of Islamic population so that the potential and realization of zakah in those five regions should have been large.
- b. Academics; educators which have scientific competence of zakah with a doctorate or professor category.
- c. Regulators: the directorate of zakah empowerment functioning as zakah agencies which issue zakah regulations in Indonesia.

2. Quantification of Model

This model quantification used questions in AHP questionnaire in the form of pairwise comparison between elements to know which two of them are more important. Maqoshid sharia is used as a consideration. Measurements were performed with a numerical scale of 1-9. Data of assessment outcome were then collected and input through software *Superdecisions*.

4. Synthesis and Analysis Before the processed data were analyzed, the data validation was done by testing the consistency. The data were considered

consistent if the consistency ratio (CR) < 0.1 (Saaty, 1994). When CR is more than 0.1, there will be a rejudgement done by informants. And when CR is consistent, the priority element value can be used as data analysis and as value interpretation. At this stage, there will be a study to solutions to priority of problems offered by informants. The output is the priority of national zakah issues with their solutions.

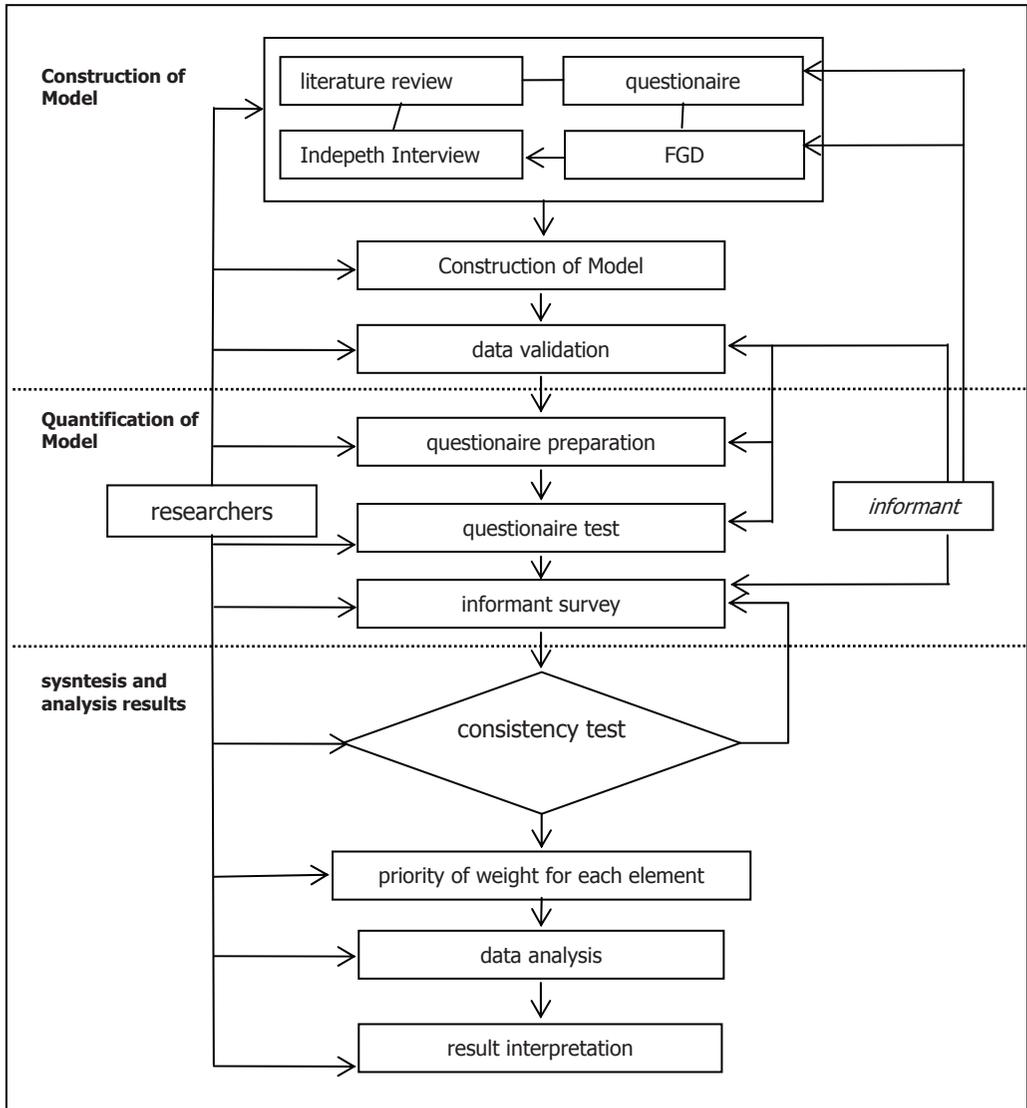


Figure 1. Research Stages

5. Results and Research Discussion

Based on the literature review and in-depth interview with zakah informants, it is formed a research model. In outline, the model which was formed can be seen in Figure 2. The Model was formed by using the software *Superdecisions*.

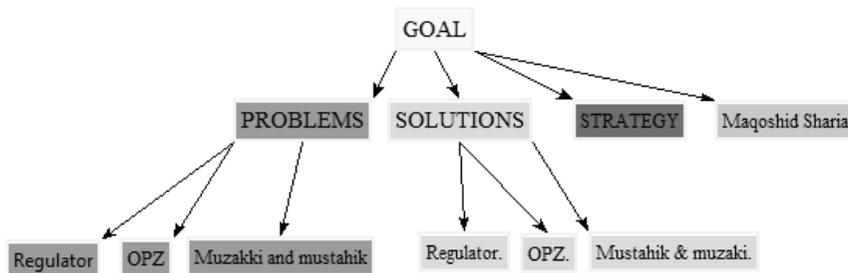


Figure 2. General Research Model.

Source: interview, data processed.

Figure 2 describes the AHP model, forming the hierarchy and top-down model, the arrows point from top to down. If there are arrows pointing up (back and forth) or laterally, it will turn into a kind of model of ANP models. As usual AHP model is hierarchical, the highest hierarchy element is always occupied by destination (goal), the purpose of the establishment of the model

The research result are that there are four problems originating from the regulator, the six problems stemming from OPZ, and four problems originating from mustahik and muzakkis. Subsequently found six solutions to overcome the problems that come from regulators, six solutions to overcome problems stemming from OPZ, and also six solutions to overcome problems stemming from the muzakki and mustahik. The results also found six strategies that can be implemented in order to improve the management of the national charity

5.1. Identification of Priority of Zakah Management in Indonesia

The mapping problem in the management of the national zakah is shown in figure 3. Figure 3 illustrates the opinion of each informant to the agency source of problem in the management of national zakah. Results rater agreement calculations yield value $W = 0.08$. This shows that the opinions of the informants had very low levels of agreement. Six informants argued that the source of the problem is the zakah

regulator, three other informants consider that to be an institution that is the source of the problems in zakah management is muzakki and mustahik. Two informants said the most troubled institutions in zakah management was from OPZ.

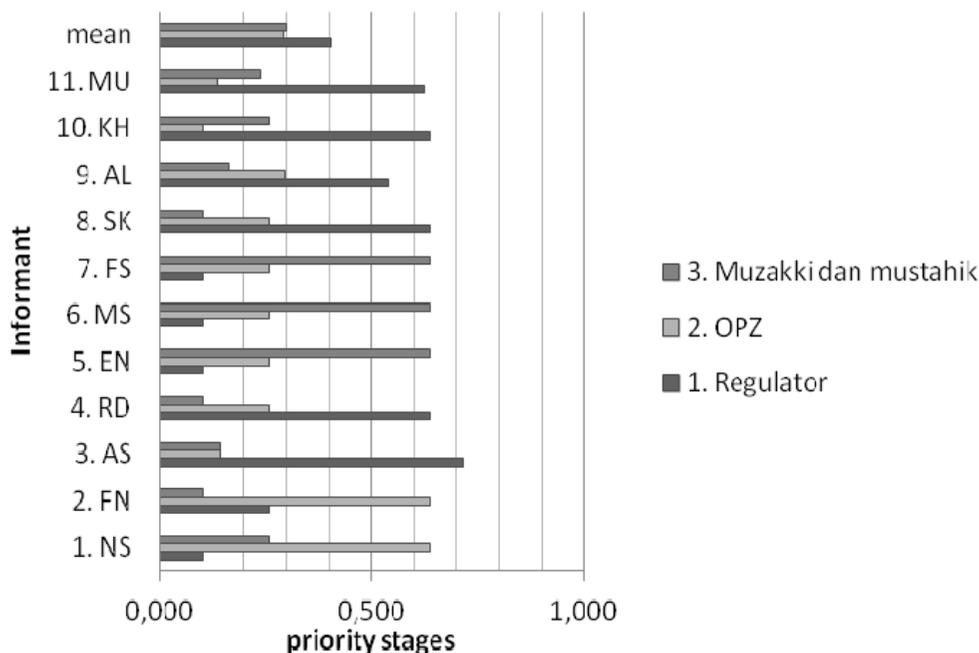


Figure 3 Mean and opinions of each informant to institutions of source of issue in National Zakah Management

Source: interview, data processed.

Opinion of each informant to the priority issues in the zakah regulator. Results rater agreement calculations yield value $W = 0.38$. This shows that the opinions of the informants had a low level of agreement. Four informants assumed that zakah was yet to be obligatory system and it became a priority of issue in the zakah regulator. Four other informants considered that the priority of issue was the lack of coordination between zakah regulator and OPZ. While three informants perceived that the role of the Indonesian Ministry of Religion Affairs was not optimal.

The mapping of priority issues on the scope of OPZ in Indonesia is presented in figure 4. Figure 4 illustrates the opinion of each informant to the priority of issues in the OPZ. Results rater agreement calculations yield value $W = 0.15$. This shows that the opinions of the informants had a low level of agreement. However, the almost all

informants considered that the priority of issue in the OPZ was limited human resources and lack of synergy among zakah stakeholders.

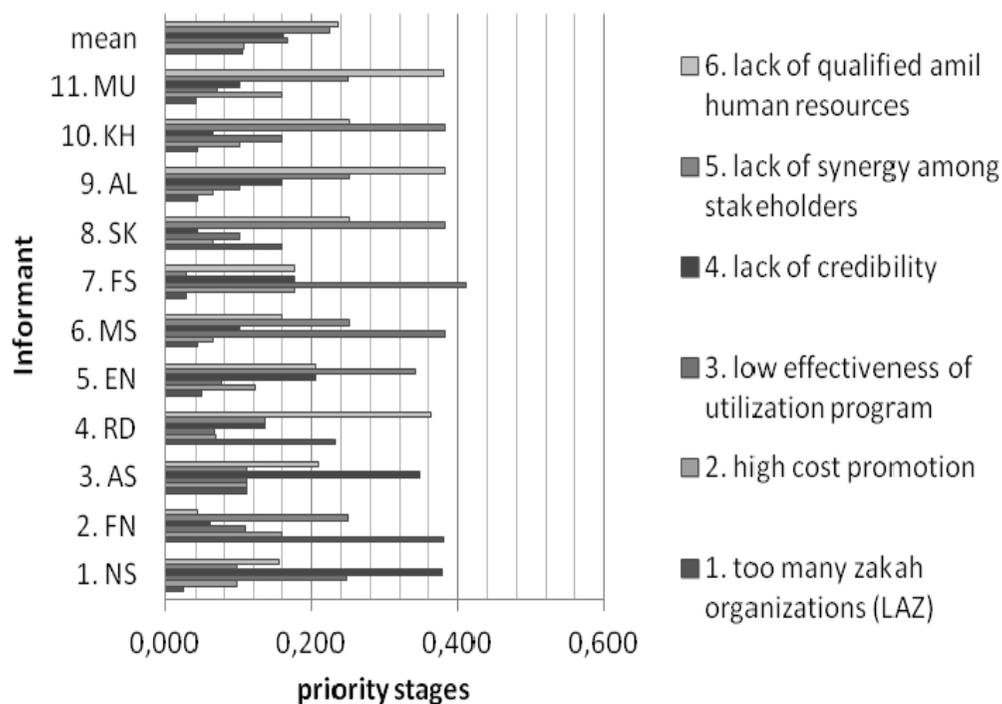


Figure 4. Mean and opinions of informants to priority of issues in OPZ.

Source: interview, data processed.

OPZ in Indonesia has experienced rapid growth in recent years. But unfortunately this is not balanced with professional amil resources. It is recognized by informants from practitioners in which the OPZ they manage has vacancies in certain positions. This is due to the lack of human resource development system that can supply the needs of human resources for OPZ. At the same time, amil positions are not conducted by professional people. Most of them come from a background that has nothing to do with amil profession. Some informants admitted that amil is not a chosen profession. On the contrary, the amil is chosen since there are no other job options that are considered more promising.

Opinion of each informant to the priority of issues contained in muzakki and mustahik. Results rater agreement calculations yield value $W = 0.08$. This shows that the opinions of the informants had a low level of agreement. Nevertheless, some informants assumed that the priority of community issue in the perspective of the

management of zakah was the lack of muzakki's knowledge about the fiqh of zakah, resulting in low awareness in performing regular zakah.

The most important thing in the priority of issues in the community (mustahik/muzakki) is the lack of knowledge of the community, especially muzakki, about the fiqh of zakah. For example, some muzakkis view that zakah is only limited to the zakah fitrah, others still think that zakah is only paid or given in the Holy month of Ramadhan, and zakah is still understood only as a religious ritual. In fact, zakah is one of the pillars of Islam that has a social dimension. The phenomenon of paying zakah directly to mustahik has become a tradition in most communities in Indonesia. Muzakki prefer giving their zakah directly to mustahik in the form of social assistance. Zakah should have been channeled through amil zakah. Giving zakah directly to mustahik is religiously permitted, but it contradicts the Sunnah of Prophet Muhammad SAW. Allah SWT has set amil profession as people who manage zakah. Amil is a profession that has been enshrined in the Holy Qur'an, surah At Tawbah verse 60.

5.2. Priority of Solution to Priority of Issues in the National Zakah Management

Results of rater agreement calculations yield value $W = 0.33$. This shows that the opinions of the informants had a low level of agreement. However, the average opinion of muzakis shows that an institution that should be proactive in addressing the various issues of zakah is OPZ and regulators. The community in this case is muzakki/mustahik functioning as the passive object of zakah management and they merely follow the government policy and only rely on the efforts of socialization and education conducted by OPZ along with government / regulator.

Although the regulators are considered as the most troubled institutions in the management of zakah, the informants argued that the most responsible institutions for the settlement of the problem in managing a national zakah is OPZ. OPZ is the most responsible institution for the management of zakah which interact directly with the public. The government which is involved in making regulations rarely interacts directly to the public. Even some respondents have said that the government does not currently provide significant impact on the national zakah management. The presence or the absence of the government will not make OPZ, especially from LAZ, stop working. LAZ success or failure is not determined by the government, but rather is determined by LAZ itself. In its history, LAZ has been able to stand and grow on its own without government's assistance. Unlike LAZ, BAZ is highly dependent on the

government because this OPZ was built and developed by the government. Mapping result of Solution Priority in the scope of regulator in Indonesia presented in figure 5.

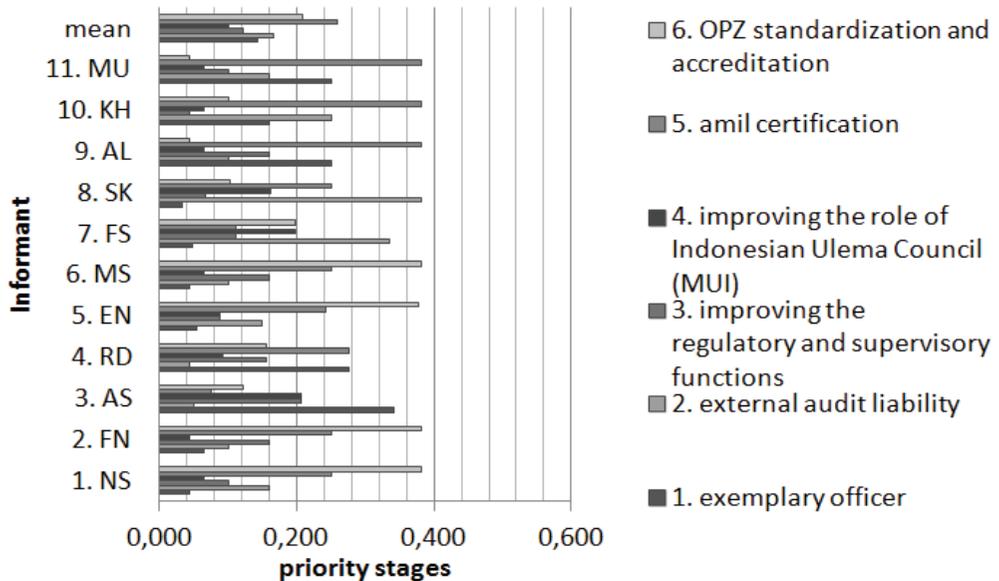


Figure 5. Mean and opinion of each informant to priority of solution that can be applied in zakah regulator.

Source: interview, data processed.

Figure 5 illustrates opinions of each informants to priority of solution that can be applied in zakah regulators. Calculation result of rater agreement yield value $W = 0.12$. This shows that opinions of each informant have low agreement level. However, opinions of all informants described that the priority of solution that had to be done was to certify amil, to standardize and to accreditate OPZ.

Other national zakah problems are the limited human resources both in quantity and quality. Sanrego, Y.D. and Rusydiana (2010) in their research have yielded that one of the national zakah problems was the amil zakah had yet to be standardized., Hafidhuddin, Didin and Beik (2010) in their study called "*Zakah Development : Indonesia 's Experience*", explained that one of the priority zakah problems was the lack of the professional amil human resources. Hafidhuddin (2011) went on that to explore one of the potential of zakah was by strengthening amil zakah so that it could become the trusted and professional amil. Standardizing the amil is strongly recommended to guarantee the professionalism of amil with certain standard competence. In order to make this come true, cooperation between zakah stakeholders with National Profession Certification Body (BNSP) as the authority to certify professions in Indonesia.

Priority of solution that OPZ can do is to increase transparency and accountability, to standardize the national zakah management and to improve the effectiveness of zakah utilization programs for the benefit of mustahik.

The most important priority of solution to handle the priority of zakah problem in muzakki and mustahik is to increase the programs of socialization and education of zakah. This is in line with Hafidhuddin’s statement (2011), saying that one of the most important step to do was to keep on socializaing and educating the public about zakah. People who do not give their zakah probably do not know that they are obliged to perform zakah and Allah will surely give them severe punishment if they refuse to pay zakah after they understand their zakah obligation. The comprehensive socialization about zakah to the public is very crucial.

Priority of solution to overcome the zakah problems in the community is by providing the better zakah service. Even though the information technology can facilitate the zakah service, the service still cannot reach all muzakki and mustahik. In fact, not all people understand how to make use of the information technology. OPZ, however, should have possessed wide networks to reach all regions that do not have the information technology access.

5.3. Priority of Strategy to improve Zakah Management in Indonesia

Figure 6 describes opinions of each informants to priority of strategy in zakah management in Indonesia. Calculation result of rater agreement yield value $W = 0.21$. However, the average opinion stated that the priority of strategy that the zakah management could develop were a) to strengthen the OPZ institutional system, b) to improve the zakah socialization and education to the public who have not got sufficient zakah fiqh, and c) to quickly change OPZ to adjust the prevailing new regulations.

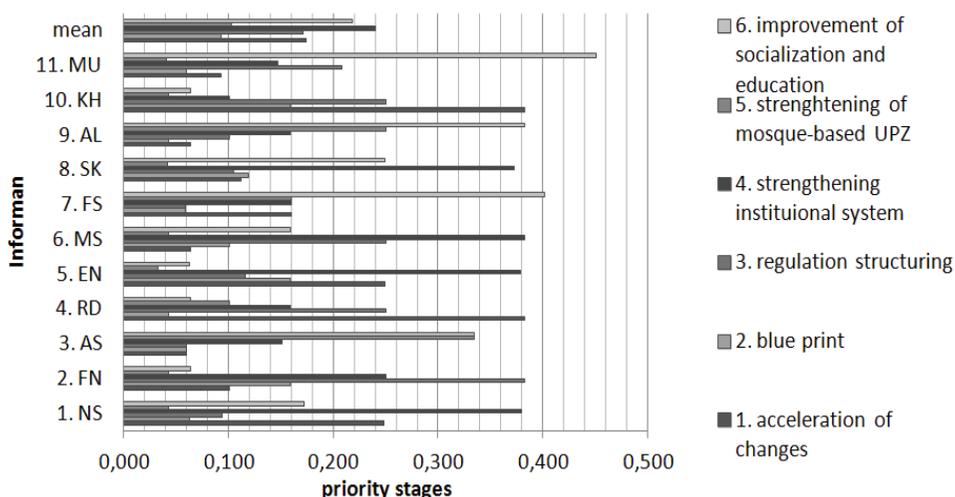


Figure 6 *Mean* and opinions of each informants to the priority of strategy in managing the national zakah

Source: interview, data processed.

Based on the interview to eleven informants coming from five different big provinces, it was found that the strengthening of the institutional system was needed to be increased in an effort to improve the national zakah management in the priority of strategy. The system meant here is the management system in OPZ that can make all zakah activities go well. One of the indicators to assess the quality management is with ISO standard.

Recently, most of zakah institutions have yet to have ISO certification. And even the zakah management with ISO has not been applied to each unit, meaning ISO should be applied in all units such as in financial unit, human resources unit and in the service of muzakki and mustahik. Although ISO does not always guarantee the good management system in OPZ, OPZ with ISO is better than that of without ISO.

The second priority of strategy in the national zakah management is by continuing the zakah socialization and education to the public, especially to muzakki/mustahik. Hopefully, the improvement of zakah solution and education can be a way out to problems about the lack of the people's knowledge about zakah fiqh. The zakah socialization is not merely the responsibility of zakah administrators but of all people.

The Indonesian Ministry of Religion Affairs, zakah management, ulemas/preachers are parties to cooperate to provide socialization and education about zakah. They can hold seminar about zakah, preaching about zakah at Friday prayer's sermon, utilizing social network media, such as facebook and tweeter to give zakah consultation. In yielding zakah theme at Friday prayer's sermon, the government and the zakah management can open a cooperation with ulema organizations, one of which is Indonesian Preacher Association, to generate zakah preachers. Another good socialization is by giving good example of zakah actions to ordinary people. Leaders, high rank officials, zakah managements and ulemas should start paying zakah before telling other people to do so. Campaigning zakah through electronic and printed media is an effective way to socialize zakah. This sort of socialization must be conducted in a proper way so that muzakki and mustahik do not assume that the money used for the campaign is not in vain. Government should assist the zakah campaign. Up to now, zakah management has yet to find a way to obtain the socialization fund.

The third strategy of priority that OPZ can do to improve the zakah management is by accelerating changes. The changes are by adjusting new regulations made by the government, meaning that OPZ can adjust itself quickly in accordance with the regulations without leaving sharia values. OPZ must follow the Act changes No. 23 of 2011 about zakah management, PSAK 109 and other new and would-be regulations.

The first and the third strategy is basically related. OPZ is strongly recommended to immediately change to adjust the new regulations. However, if the change is not accompanied with the strong system, OPZ will not stand well. For this reason, OPZ must pay attention to two things, namely acceleration of changes and improvement of its systems in order that it can run properly.

6. Conclusion

Based on the research started with the stages of model construction and model quantification which have met the condition inconsistency index, including the stages of analysis and data discussions by calculating the mean value and *Kendall's Coefficient of Concordance*, it can be summarized related to the problem, the solution and the development strategy in zakah management as follows:

1. Priority of problems, based on institutional aspect, consists of three types ; (1) priority of problem on regulator, (2) priority of problem on OPZ, and (3) priority of problem on community (muzakki and mustahik). Informants considered that zakah regulators should own responsibility to the national zakah management. The main priority of problems on zakah regulators is zakah obligation can be implemented as a voluntary system instead of obligatory system. Zakah regulators also lack coordination with OPZ and as the government's representative in zakah education and supervision, the Indonesian Ministry of Religion Affairs does not play its role optimally to OPZ. OPZ does not possess sufficient human resources and lacks synergy between zakah stakeholders. Meanwhile, the priority of problems on public is that muzakki has less knowledge about zakah fiqh, causing low awareness to perform zakah.
2. Based on institutional aspect, there are three types of priority of solutions; (1) priority of solution on regulator, (2) priority of solution on OPZ, (3) and priority of solution on community (muzakki and mustahik). Eventhough regulators are considered as the most troubled institution, informants argued that OPZ was the institution to take the role in solving the national zakah problems. The priority of solution on OPZ is to enhance transparency and accountability, to standardize the national zakah management and to improve the effectiveness of zakah utilization programs. The priority of solution on regulator is to certify amil and to accreditate OPZ. The priority of solution on community is to improve the zakah socialization and education programs to the public in order to ease the zakah services.
3. Based on the combined opinion of all experts as research respondents, the best strategy to develop OPZ is to strenghten the institutional system, to improve socialization and education to the public and to quickly alter OPZ in adjusting new regulations. There is significant disagreement among informants regarding priority of problems and of national zakah solutions as well as the proposed development strategy on OPZ. It is characterized with the Coeficient Kendall (W) which are almost all below 0.4.

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