

Strategy of the Amil Zakat Instituion in Increasing Community Participation for Zakat Payment

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ABSTRACT

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This article discusses various strategies that can be implemented by Amil Zakat institutions to increase public participation in zakat. Zakat is one of the pillars of Islam that has great potential in alleviating poverty and improving people's payments. Through a qualitative approach, this study identifies the factors that affect participation and provides policy recommendations that can be implemented. This study uses the literature reviews in order to find out in depth discussion related to the study. The results of the study show that education, transparency, and the use of technology are key factors in increasing community participation.

INTRODUCTION

Zakat, as one of the pillars of Islam, has a very important role in the economy and social development of the community. As an instrument of wealth redistribution, zakat not only serves to help the underprivileged, but also contributes to reducing social and economic inequality. In the Indonesian context, zakat can be a very effective tool to alleviate poverty and improve social welfare if it is managed and utilized properly. However, even though zakat is an obligation for Muslims, public participation in zakat payments in Indonesia is still very low. Based on a report by the National Amil Zakat Agency (BAZNAS), only about 15% of the potential zakat has been paid, leaving 85% of the potential zakat that has not been channeled to help those in need (BAZNAS, 2020). This shows that there is a significant gap between the obligation of zakat and the realization of zakat received by the amil zakat institution.

This low participation is certainly a big challenge for the amil zakat institution in carrying out its functions optimally. As an institution that plays a role in the collection, management, and distribution of zakat, the amil zakat institution is expected to be able to optimize the potential of existing zakat. However, to achieve this, public participation in zakat payments needs to be increased, especially considering the importance of zakat in economic and social development. In an effort to increase public participation, there is a need for a deeper understanding of the various factors that affect the low participation.

Several factors that contribute to the low participation of the community in zakat payments can be divided into several main groups. The first factor is the lack of public understanding and awareness of the importance of zakat as a socio-economic instrument that can bring benefits not only to zakat recipients, but also to zakat givers and society as a whole. Although zakat is a religious obligation, not all Muslims understand well how zakat functions in aiding the redistribution of wealth and reducing social inequality. Many individuals do not realize that zakat not only provides benefits to the recipient, but can also bring blessings to the giver of zakat, both in the form of wealth blessings and rewards obtained from Allah SWT (Sari & Irawan, 2017). This shows the importance of more intensive education and counseling regarding zakat, both from *amil zakat* institutions, religious leaders, and social media.

The second factor is the lack of transparency and accountability of the *amil zakat* institution in managing zakat funds. Public trust in the *amil zakat* institution is highly dependent on the extent to which the institution can show transparency in the management of zakat funds. The problem of misuse of zakat funds and lack of clarity in the distribution flow is often an obstacle for the community to distribute zakat through the *amil zakat* institution. Therefore, the *amil zakat* institution needs to build a transparent and accountable system, as well as provide clear and detailed reports on the use of zakat funds, from collection to distribution. Institutions that can show good accountability and can be trusted will be better able to convince the public to participate in zakat payments.

The third factor that affects is the problem of accessibility and ease of making zakat payments. In many areas, especially in rural areas or areas with poor access to technology, people may find it difficult to find *amil zakat* institutions that are easy to reach or have a practical payment mechanism. Zakat payments made directly at mosques or through the nearest *amil zakat* institution are still a popular way, but with the advancement of digital technology, *amil zakat* institutions now have the opportunity to offer an easier and more practical way to pay zakat, such as through mobile applications or bank transfers. However, the use of this technology needs to be adjusted to the needs and conditions of people in various regions, including those who are less exposed to the use of technology. Therefore, *amil zakat* institutions need to ensure that the digital platforms they offer are accessible to all levels of society, without exception.

The fourth factor that also affects participation is the lack of support from religious leaders and local communities. In the context of Indonesia, which is predominantly Muslim, religious leaders have a great influence on people's lives. Therefore, involving religious leaders in an effort to increase zakat participation can be one of the effective strategies. Religious leaders who give lectures or recitations at mosques can convey messages about the importance of paying zakat and its benefits for the welfare of the people. Counseling that is carried out regularly and structured through Friday sermons, recitations, or lectures on social media can increase people's understanding of zakat obligations and encourage them to fulfill them more regularly.

In this case, the *amil zakat* institution also needs to collaborate with various parties, both the government, social organizations, and educational institutions, to carry out a broader campaign regarding zakat. Cooperation between *amil zakat* institutions and local governments in terms of data collection and zakat collection can accelerate the distribution of zakat to those who are eligible. In addition, educational institutions can be a strategic place to provide education about zakat to the younger generation, who will later become the successors in managing zakat.

Seeing various factors that affect the low participation of the community in zakat payments, it is very important for *amil zakat* institutions to develop the right strategy in dealing with it. In addition to more intensive education and counseling, the use of information technology, transparency in the management of zakat, and support from religious leaders and local communities must be part of the strategy implemented by the *amil zakat* institution. By identifying the factors that affect community participation and formulating the right strategy, the *amil zakat*

institution is expected to increase public participation in zakat payments, which will ultimately have a positive impact on the social and economic welfare of Muslims, especially in Indonesia.

This article aims to explore various strategies that can be applied by amil zakat institutions in increasing public participation in zakat payments. By understanding the factors that affect community participation, amil zakat institutions can formulate more targeted steps to achieve these goals. Success in increasing zakat participation will not only be beneficial for zakat institutions, but can also have a positive impact on more equitable social and economic development in society, especially for those who need assistance.

METHOD

This research is a literature review. This means that the research is designed on several theories, findings, and other credible resources as the foundation of this research. Literature reviews contain some thoughts, reviews, comments, and conclusions from some references which can be obtained from books, articles, the internet, and so on related to a certain topic. Literature review should be relevant, up to date, and available.

RESULT AND DISCUSSION

The Concept of Zakat and Community Participation

Zakat is an obligation for every Muslim who has excess wealth to set aside part of his wealth to be given to those who are entitled to receive it (mustahiq). Zakat consists of two main types: zakat fitrah and zakat mal. Zakat fitrah is paid ahead of Eid al-Fitr, as a form of self-purification and assistance to those in need. Meanwhile, mal zakat is zakat issued from certain assets such as money, gold, and agricultural products, which is calculated based on a certain nisab (Azis & Muda, 2018).

Zakat is not just a religious obligation, but also a social instrument that can be used to overcome various social problems, such as poverty and economic inequality. In the context of social development, zakat functions to improve people's welfare, facilitate access to education, and provide health support for underprivileged groups (Rahman & Syafii, 2021). Through zakat, wealth redistribution can be carried out more fairly and equitably, so that it can help create a more prosperous society.

The Importance of Community Participation

Community participation in zakat payments is very important to ensure that zakat funds can be used optimally. High participation will increase the amount of funds available for social and economic programs, which in turn can help communities in need. According to the BAZNAS report, increasing community participation in zakat payments can contribute significantly to reducing poverty rates in Indonesia (BAZNAS, 2020).

In addition, community participation also reflects high social awareness and concern. People who actively give zakat show that they care about the welfare of others and are committed to contributing to social development. This is especially important in the context of a diverse society, where social solidarity can be a key pillar in creating harmony and common prosperity (Hamidi & Darmawan, 2020).

However, to achieve the expected level of participation, amil zakat institutions need to understand the factors that affect people's decisions to pay zakat. This includes an understanding of religious values, economic factors, and trust in the amil zakat institution itself. By understanding this context, amil zakat institutions can formulate more effective strategies to increase community participation.

Factors Affecting Community Participation

1. Awareness and Understanding of Zakat

Public awareness of the obligation of zakat and its benefits is very important. Many people do not fully understand the concept of zakat and how zakat can help the community. Education about zakat needs to be carried out continuously so that the public is aware of the importance of zakat in the social and economic context (Murniati & Nurdin, 2019). These educational programs can include seminars, workshops, and social media campaigns that explain zakat and its impact on society.

2. Transparency and Accountability of Amil Zakat Institution

The public tends to participate more if they feel that the amil zakat institution that manages zakat is transparent and accountable. This trust can be built through clear financial statements and independent audits. According to research by Rahman and Syafii (2021), transparency in zakat management can increase public trust and encourage them to more actively participate in zakat payments.

3. Education and Socialization

Continuous education about zakat, both in terms of law and its benefits, can increase community participation. The amil zakat institution needs to carry out effective socialization to reach all levels of society. This educational program must involve various media and methods, including the use of information technology to reach a wider community (Utami & Yusuf, 2019).

4. Use of Technology

In the digital era, the use of information technology in zakat management can make it easier for people to pay zakat. Mobile applications and user-friendly websites can increase ease of access for the public. According to Zulkarnain and Rahmawati (2021), the use of information technology can accelerate the zakat payment process and increase community participation, especially among the younger generation who are more familiar with technology.

Participation Enhancement Strategies

Education and Socialization

The amil zakat institution needs to develop a comprehensive educational program to increase public understanding of zakat. This program can include seminars, workshops, and social media campaigns that explain the importance of zakat and how it is paid. Education that touches on various aspects, such as zakat law, social benefits, and the impact of zakat on the community, can help people understand the urgency of zakat payment (Sari & Irawan, 2017).

The importance of education is also strengthened by research that shows that people who have a good understanding of zakat tend to be more active in making payments (Hamidi & Darmawan, 2020). Therefore, amil zakat institutions need to collaborate with various parties, such as schools, universities, and community organizations, to organize educational programs that reach various groups.

Increasing Transparency and Accountability

The amil zakat institution must ensure that all financial reports, use of funds, and activities carried out are accessible to the public. This can create trust and motivate the community to participate more actively. Transparency in zakat management can be done through the submission of clear and open reports, as well as the use of digital platforms to facilitate access to information (Rahman & Syafii, 2021).

Zakat-funded programs can increase public trust. According to research by Murniati and Nurdin (2019), transparent institutions tend to get greater support from the community, thereby increasing the amount of zakat collected.

Utilization of Technology

The use of mobile applications for zakat payments can make it easier for people to make payments. The amil zakat institution needs to develop a digital platform that is safe and easy to use. With technology, people can pay zakat anytime and anywhere, without having to come directly to the office of the amil zakat institution (Utami & Yusuf, 2019).

In addition, technology can also be used to educate the public about zakat. For example, the amil zakat institution can create interesting educational content on social media or through a mobile application that explains the types of zakat, how it is calculated, and its benefits for the community. This can help increase public awareness and participation in zakat payments (Zulkarnain & Rahmawati, 2021).

Collaboration with the Community

Building partnerships with local communities and non-governmental organizations can increase the reach of zakat programs and strengthen community support. This collaboration can include organizing joint events, social programs, and educational campaigns involving various parties (Hamidi & Darmawan, 2020).

By involving the local community, the amil zakat institution can better understand the needs and expectations of the community. This will help the institution in formulating zakat programs that are more relevant and on target. In addition, partnerships with non-governmental organizations that already have networks in the community can accelerate the process of socialization and zakat collection (Zulkarnain & Rahmawati, 2021).

CONCLUSION

For social and economic development. Amil zakat institutions need to implement effective strategies, such as education, transparency, the use of technology, and collaboration with the community. With these steps, it is hoped that public participation in zakat payments can increase, so Community participation in zakat payments is a key factor in maximizing the potential of zakat that zakat can have a greater impact on the welfare of the community.

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