



Comparative Study of The Empowerment of Zakat BAZNAS Indonesia and PPZ Malaysia

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Abstract

This article discusses the “Comparative Study of Zakat Empowerment between Indonesian Baznas and PPZ Malaysia. This is a discussion related to the empowerment of zakat where zakat is one of the pillars of Islam that must be fulfilled by Muslims in the world who have material abilities or wealth. So the obligation of zakat is not confined by space and is universal, it is only possible that the management of zakat itself by each zakat amil institution in each Islamic or non-Islamic country has a different style. Maybe there is one Islamic country where the empowerment of zakat is better than other Islamic countries. It is these differences that are very interesting to be studied by the author himself who conducts research, namely a comparative study between Indonesia and Malaysia, which are still in the same Malay family. The author conducts research using descriptive qualitative analysis research methodology, meaning that the author collects existing data and then describes and analyzes it comprehensively. The research conducted by the author uses two research objects, namely literature review and field study. In field studies, the authors use data collection techniques with documentation techniques and website-based informatics techniques of the two institutions. Then, the data is analyzed by comparative analysis only. The results of the study show that the zakat empowerment that has been and is being carried out by the two zakat institutions is truly professional, accountable, and trustworthy both in collecting zakat from muzakki or in disbursing mustahik by giving directly and indirectly (through various programs- existing programs). Although there are a few shortcomings of the two zakat institutions. If PPZ is still not detailed in the financial statements, especially in the number of zakat funds that have been distributed to zakat mustahik. Meanwhile, Baznas is related to the lack of zakat counters in various parts of the country, especially in villages so that Baznas has not yet touched on zakat on agriculture, fisheries, plantations, forestry, and mining.

Key words: zakat, empowerment, Baznas dan PPZ

Introduction

Zakat is one of the pillars of Islam which shape social worship which is obligatory observed by all muslims in the world are muslims who have the ability to wealth (material). And they are obliged to issue a small part to be billed to the people who deserve it [1]. The problem is each of the countries of Islam has its own distinctive in the management

of zakat. Sometimes institutions that manage not just charity but infaq, sadaqah, and waqf. But mostly there is the typical management of zakat alone [2].

The problems that occur in Muslim countries of the world it's very unique and it needs special attention on the management of zakat by the institution of zakat. So concerning the existence of the institutions of zakat, it is very diverse management in each of countries of Islam, the writer is interested to conduct a study—the study of the horizontal about empowerment charity that in a country [3]. It, the authors chose the two nearest states, namely Indonesia and Malaysia. To assess the two countries, are: first, Indonesia is a country that is not the self-proclaimed Islamic state, but the state of the Muslim population the largest in the world. Second, Malaysia is the country's neighbor and one clump with Indonesia which population Muslim majority and are more likely based on semi-Islam [4].

Therefore, the authors conducted a study to focus on issues about how the foundation of the theory of zakat is? Then how is the governance of zakat by zakat institutions in Indonesia and Malaysia? Then how the empowerment of zakat by Baznas Indonesia and PPZ Malaysia?

Thus, the authors' aim in this research was to analyze the charity itself based on Al-Qur'an, al-Sunnah, Ijma', and Qiyas. Then analyze the role of the institution of zakat itself on the second—the two countries Indonesia and Malaysia, which are related to the empowerment of zakat by zakat institutions named Baznas Indonesia and PPZ Malaysia.

Research Method

Research methodology is a card to be used as a tool in research good research library or field research (field) [5]. Design this study uses a qualitative research methodology. Which presents the results of studies that exist then the authors analyze the results of the study to produce a conclusion that is following what is expected by the author. Furthermore, the authors in conducting the study methods analysis. The method of analysis, the authors use to study some reference either the books of Hadith, Fiqh and so on, which reference the primary [6].

Then, the authors conducted a study field research, field study by using the technical documentation to explore the website of both institutions namely the institution of Baznas Indonesia and institutions PPZ Malaysia with limitations of the research year 2019–2020. Interview techniques, the authors utilize this technique by conducting interviews unofficially with colleagues in Malaysia regarding around zakat and PPZ and also with the institution of zakat in Indonesia, namely Baznas [7].

After the data was collected both from the literature review or field studies, the authors analyze all of that data by using the method of comparative analysis which analyzes the data and then selection of the data by comparing the data—the same data or not be related to the validity of the data [8]. With the results of the analysis, the authors could produce data that can be accounted for.

Results and Discussion

BAZNAS Indonesia

Badan Amil Zakat Nasional is an institution that is officially established by the government according to Presidential Decree No. 8 of 2001 which has the task of collecting and distributing zakat, infaq, and sadaqah on a national level. Then the birth of Law No. 23 of 2011 on the Management of Zakat turns out to confirm the role of Baznas as the competent institution of zakat management nationwide. So also Baznas is a non-government institution of structural independence and is directly responsible to the President through the Ministry of Religious affairs. Thus, the soul of the self-reliance of the community can be formed by the program and the leadership itself [9]; [10]; [11]. By it, Baznas with the government responsible for the management of zakat which is completely under the Islamic Sharia, trust, accountability, efficacy, equitable, integrated and legal certainty. Likewise, the government needs to consider aspects of culture, ethics, ethnicity, values, and culture in the empowerment of the community through the utilization of zakat [12]; [13]; [14].

Furthermore, the levy of zakat from a variety of zakat and from individuals or institutional in 2019 it's the number of its cumulative is estimated to be approximately in number Rp. 248.342.677.327,00. It turns out, although still in the conditions of the pandemic covid 19 the acceptance of zakat has increased in the year 2020 which amounted to Rp. 305.347.256.942. Funds-zakat funds collected must be billed to the parties entitled to receive zakat. By it, Baznas do billing directly to eight asnap the total distributed in the year 2019 amounted to Rp. 225.702.309.429. While billing in 2020 it's about the numbers in the figure of Rp.290.141.453.285.

Then, Baznas also has several programs related to the distribution of zakat to those who deserve it is it turns out the program is very realistic which is;

- a. Humanity, the realization is a natural disaster of active service Baznas
- b. Education, its realization is to Build a body of Scholarship Baznas and School Wise Baznas
- c. Health, realisasinuya build Rumah Sehat Baznas

- d. Dawah, its realization is to give special attention to the reverts to build a container mualaf center Baznas
- e. Economy, its realization is the empowerment of farmers and economic development.

Above programs have been realized by Baznas and based on the report of activities such as Humanitarian programs, Baznas has helped the victims of the flooding that occurred not long ago in West Kalimantan, precisely in the hamlet Twists Kelurahan Ilir has set up a public kitchen to help with the provision of food to the flood victims [15]. It is not long ago carried out on November 16, 2021. So Baznas matter against Humanity. So also program the empowerment of farmers turns out to have been realized in collaboration between Baznas and mustahik empowerment cattle [1].

PPZ Malaysia

The idea of the idea of the first establishment of an agency pungutan zakat corporate by Dato' Haji Abdul Rahim Abu Bakar (Allahyarham) to be submitted to the Director (this park) Majlis Agama Islam wilayah Persekutuan Tan Sri Dato' Dr. Mohd Yusof Noor. After examined by him that at that time the system of levy of zakat is still had many weaknesses, especially about the management or governance of zakat which is still not regular, the calculation of zakat even at the time that only concentrated on zakat fitrah course as well as deficiency in service.

After reviewed comprehensively and discussed at the level of the majlis, then the establishment of an agency by the name of "A Levy of Zakat" and began operating to serve the community pay zakat on December 27, 1990, with the use of a computerized system. PPZ was inaugurated by Prime Minister Dato' Sri Mahatir Muhammad (Tun). On March 8, 1991. From the beginning until now, PPZ progress very remarkable both in its governance, withholding, and billing of zakat. So PPZ Majlis Agama Islam wilayah Persekutuan Kuala Lumpur (PPZ MAIWP) used as a reference from all over Malaysia, even from abroad.

Then PPZ also has programs that are associated with the calculation of zakat, a form-the form of zakat, and billing of zakat. It's been scattered well. By that, the author also takes reports levy of zakat of the year 2019 - 2020 course and in 2019, the world everybody got the outbreak of covid 19 including Malaysia, but the context did not dampen his enthusiasm for staying in business so that it can pay the zakat. PPZ MAIWP has received zakat funds from the muzakki in the form of zakat income, zakat of commerce, zakat money deposits, zakat KWSP, zakat of gold, zakat of silver, zakat stock, and offer a sacrifice of either individual or corporate railed less is at RM 682Juta (Rp.2.387.000.000.000.) and while in the year 2020, although still in the pandemic covid 19 and still prone conditions. But the acceptance of zakat funds from the muzakki, increase is quite significant, namely at; RM. 756Juta (Rp. 2.646.000.000.000), while the collection of zakat funds it via programs and in 2019, it is seen from the media zakat it turns out the program is focusing on the ashnaf entitled to receive zakat. As for the method is different, sometimes given directly or in the form of entrepreneurship training, ie:

- a. the Provision directly to the asnaf entire Malaysia
- b. Program Khairi with orphans
- c. education Program courses to the children to face the exam UPSR as many as 160 children in Kuala Lumpur
- d. the Program Build the Entrepreneurship Course The Asnaf
- e. Course-Shaped Technical such as; Workshop Technology
- f. Course Microsoft Office

So on, concerning the programs in the top of the year 2019-2020 was actually intended the asnaf to be independent of entrepreneurship and can be changed economic circumstances, it can even be those who were entitled to turn into context and that all programs are expected by the board PPZ Malaysia [16]; [4].

Discussion

Some things that need to be criticized about what has been or is being carried out by the two institutions mentioned above about zakat agriculture include agriculture (rice, corn, wheat, and citrus plantations, palm oil, cloves, tobacco, and others) have not been touched by the two institutions namely Baznas and PPZ Malaysia. Be Baznas and PPZ still oriented collection of zakat on the muzakki who are in big cities like; Jakarta, Surabaya, Semarang, Bandung so also, PPZ only its orientation on the Muslim community of the city of Kuala Lumpur and its surroundings alone [17]; [3].

Onwards, PPZ is promoting trade levy zakat either on the individual or the company so that the cost increases each year continues to, even to give awareness to the public, PPZ published various books about the charity, held a seminar about the zakat, and provide ease to the people to pay zakat. So the cost of Rp 2Triliun more in 2019 despite facing an outbreak of pandemic covid 19. In the year 2020 also increased until it reaches the Rp. 2.5 Trillion more if converted to IDR. But concerning billing to mustahik, PPZ less so clearly its financial statements how the number of zakat funds charged to the mustahik it either directly or indirectly, namely providing entrepreneurship training to the mustahik.

Whereas, Baznas very clear financial reports between the acceptance of zakat funds from the muzakki and the various types of charity that although the amount of the gain is still under PPZ [15]. In this case, the possibility is still not maximized to give an understanding to the Indonesian Muslim community about the importance of zakat. Although, the easiness pay zakat is equal to what is provided by PPZ Malaysia [18]. So also, the collection of zakat funds on mustahik, Baznas is very detailed for those entitled to it either directly or through programs that are ready there it is [15].

So, with regard to both institutions of zakat it in the empowerment of zakat it's really been a very good professional in the levy of zakat from the muzakki by providing counter, portal, and or banks, it's all been ready there's even a second of the institution of zakat in the governance of zakat funds it already using ISO91000:2015. There was just a little short on two the institution of zakat, namely: first, PPZ Malaysia it in the issue of the financial statements relating to the collection of zakat funds to the people either directly or through the program, it should be clear the number of its expenses so that the Muslim community feels satisfied with the performance which has been mandated in PPZ Malaysia [19]. Second, Baznas that need to be improved must open a branch or counter to the level of the village-the village so that the Muslim community in the village has the ease to pay zakat [17]. So on to publish a book about zakat and the method of computation of zakat to the Muslim community to understand and understand how to calculate zakat mal it, Baznas should continue to improve its performance especially education in the Indonesian Muslim community about the charity and the importance of zakat it [20].

Conclusion

Empowerment charity that has been and is being done by both the institution of zakat (Baznas Indonesia and PPZ Malaysia) already shows completely professional performance, accountability, and trust. Concerning the acceptance of zakat funds from the muzakki or in the billing of zakat funds to the rights and responsibilities that with the different programs that are inherent very touched hearts is a program conducted by Baznas that the humanitarian program. So also PPZ programs provide live help to single mothers who do not have a family.

Although empowerment charity by both the institution of zakat that there are still some shortcomings that are not significantly especially if on PPZ Malaysia it is related of financial statements about the number of expenses that have been charged to the mustahik it is not yet available there. If on Baznas associated with the provision of a counter zakat up in the villages. So also is still a lot that has not been explored by Baznas namely zakat agriculture, fisheries, agriculture, forestry, and mining.

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