

Zakat Management Strategy at the National Zakat Agency in Makassar City

Sitti Noor Aisyah ¹, Hasniaty ², Siti Rukayyah ³

^{1,2,3} Fajar University, Makassar

Abstract

This study aims to analyze the zakat management strategy at the National Zakat Agency (Baznas) of Makassar City using SWOT analysis. The results of the study indicate that Baznas Makassar City is in the aggressive quadrant, which means it has great internal strength and external opportunities that can be utilized to improve zakat management. The proposed strategies include optimizing technology in zakat management, such as the use of online zakat platforms to increase transparency and efficiency, as well as strengthening productive zakat which aims to empower mustahik to be more economically independent. In addition, Baznas is expected to strengthen collaboration with various parties such as the government and the private sector, as well as increase education and socialization to the community regarding the importance of zakat. With these strategies, Baznas Makassar City can be more effective in managing zakat and improving community welfare.

Keywords: Zakat Management, Baznas Makassar City, SWOT Analysis

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✉Corresponding author:

Email Address: nitahasniaty@gmail.com

INTRODUCTION

Zakat is an important pillar in Islam that plays a major role in overcoming poverty and economic injustice. In Indonesia, with the largest Muslim population in the world, the potential for zakat reaches hundreds of trillions of rupiah. However, zakat collection is not yet optimal, with only 1.2% of the potential zakat collected. Formal zakat management began in the time of the Prophet Muhammad, where zakat administrators were appointed to collect and distribute it collectively and in an organized manner. Zakat not only has spiritual value, but also has a major social impact, helping to reduce economic inequality and improve the welfare of the people. In Indonesia, Law No. 23 of 2011 regulates the management of zakat in a structured manner, with zakat collection bodies such as BAZNAS tasked with collecting and distributing zakat to mustahik. BAZNAS Makassar, for example, manages zakat in a consumptive and productive manner, through direct distribution and funding of micro-enterprises to help mustahik become economically independent. The large potential for zakat is expected to be able to improve the welfare of the people and minimize socio-economic inequality.

BAZNAS Makassar City manages zakat through an investment pattern that allocates part of the zakat funds to business projects. Profits from these projects are channeled back to mustahik, creating a sustainable source of income and reducing dependence on direct

assistance. Between 2019-2023, the receipt and distribution of zakat and infaq-sadekah fluctuated. In 2020, zakat receipts decreased drastically due to the impact of the COVID-19 pandemic, but increased again in 2022 thanks to economic recovery and better collection strategies.

In 2023, zakat receipts decreased, while infaq-sadekah increased sharply. Fund management shows that distribution is not always optimal or timely, with balances fluctuating every year. Compliance in paying zakat is influenced by religious understanding, trust in zakat institutions, and community socialization. A good understanding of religion is very important for people to pay zakat consistently, especially for those who meet the requirements for zakat obligations according to the nisab. This phenomenon illustrates the need for more effective fund management that is responsive to socio-economic conditions.

The low level of public understanding of zakat obligations and the lack of trust in zakat institutions are the main obstacles in collecting zakat (Suprayitno, 2018). Transparency and accountability are essential in building this trust. Zakat institutions must be open about fund management and accountable to stakeholders, including through independent audits. However, BAZNAS is still lacking in providing clear and easily understood reports for the public, and has not routinely conducted independent audits. The limited use of information technology and the lack of competent human resources in fund management are also challenges.

The effectiveness of zakat distribution is also often hampered by the lack of clarity in the selection criteria for mustahik and the inaccurate data collection process (Fauzi, 2020). The role of the government in supporting fair distribution and strict policies related to auditing and reporting is urgently needed. In addition, the role of the National Zakat Collection Institution (LAZNAS) is expected in empowering mustahik and supervising zakat. Stronger regulatory and enforcement support is needed to ensure that zakat can be managed properly according to effective management principles.

Relationships Between Variables

In research this, the relationship between variable can explained with observe management of zakat at BAZNAS Makassar City as focus main. Zakat management includes three aspect important: collection, distribution, and utilization of zakat funds. This is where the role of amil as zakat manager becomes crucial. Amil does not only on duty collect zakat from muzakki, but also determines criteria mustahik and do evaluation to the use of zakat that has been distributed.

Transparency and accountability are two elements important that contributes to level trust muzakki. If the zakat institution can serve report transparent and accountable finance, muzakki will feel more Certain that their funds managed with good. With Thus, transparent management of zakat potential increase fundraising.

Use technology information also plays a role significant in increase efficiency zakat management. System management based on technology can assisting the amil in recording, reporting and monitoring of zakat management, so that reduce possibility the occurrence error.

In addition, the existence of source Power competent human resources in field management finance and reporting are very important. Amil who is trained and has adequate knowledge will capable carry out management of zakat more effective. Quality Zakat management will be greatly influenced by the abilities and skills of the amil.

Regulations and policies also play a role important in zakat management . Supportive policies , such as independent audit and reporting obligations standardized , will give clear guidelines in zakat management .

In context this , synergy between the effective role of amil , the use of technology information , competent human resources , and supporting regulations become key For create optimal management of zakat. With focus on distributing zakat productive , zakat institutions can contribute more effective in increase welfare society and eradicate poverty .

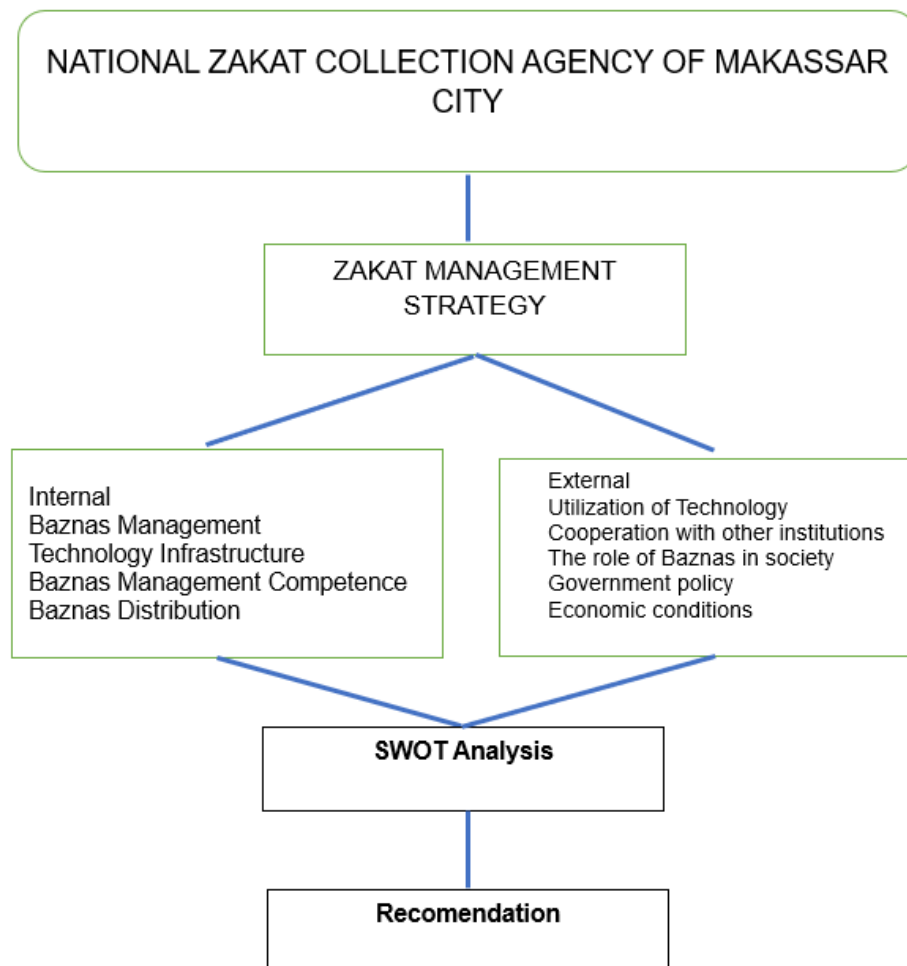


Figure 1: Framework of Thought

METHODOLOGY

Data analysis is the process of finding as well as compile in a way systematic data obtained from results interview , notes field , and materials others , so that easy understood and its findings can informed to others . (Sugiyono , 2018).

The analysis method used in study This namely the mix method namely method mixture namely merge between two approaches namely quantitative and qualitative .

Qualitative methods narrate results interview with informant Then provide a list of statements that must be made filled by informant

What's next analyzed use SWOT analysis (*Strengths, Weaknesses, Opportunities, Threats*) the purpose is For know as well as analyze condition or condition to object research . (Rangkuti , 2017).

For formulate a strategy can seen from results SWOT analysis with see results fusion between factor internal and external environment . With use SWOT analysis obtained possibility alternative the strategy .

Variable Measurement

Operational definitions in research are detailed explanations of how the variables in research will be measured or defined concretely. The operational definition provides clear and measurable instructions on how to collect data and measure the variables used in research as follows:

1. Strategy is a series of planned and coordinated actions designed to achieve specific goals, strategy involves selecting and implementing activities that will provide long-term direction for an organization and create sustainable competitive advantage . .
2. Management is a process of planning , organizing , directing as well as supervision at source energy so that objective achieved in a way efficient as well as effective ..
3. Zakat management is activity planning , organizing , and supervision to collection as well as distribution and utilization .
4. Zakat is the treasure that must be issued based on threshold or the measure that has been set as well as handed over to certain people

RESEARCH RESULT

In an effort to improve the effectiveness of zakat management in Makassar City, a strategy is needed to ensure that zakat can be managed and distributed properly to mustahik (zakat recipients), and is able to empower the community as a whole. One of the analysis tools used in formulating the right strategy is SWOT analysis (*Strengths, Weaknesses, Opportunities, Threats*).

Analysis This help Baznas Makassar City for evaluate their internal strengths and weaknesses have , and opportunities and threats external influences performance organization . Based on analysis This zakat management strategy can formulated with more directed , to maximize potential of zakat in overcome various challenge social and economic in the city This .

In doing SWOT analysis , aspects important from organization like source Power human , system management , innovation technology , regulation government , as well as potential cooperation with various party will identified . In addition , the influence factor external like condition economy , level awareness public towards zakat, as well as change regulations will also be taken into account .

After through SWOT analysis , Baznas Makassar City will get better understanding Good about position strategic they are in the market, so they can compile effective steps For increase zakat collection and expansion impact positive distribution to society . This SWOT analysis expected can become base For develop long term strategy sustainable length and provide solution best for management of zakat in Makassar City. Based on matter the so can made swot analysis with compile stages the analysis as following :

Ifas Table (Internal Factor Analysis Strategy)

Table 1. Strength Factor Analysis

Answer	Weight	Rating	Score
Superiority The main BAZNAS of Makassar City is transparency , accountability , and his ability in collect zakat systematic and professional .	0.2017	4.5417	0.9159

BAZNAS uses technology based on online applications and systems for simplify the process of payment , reporting and distribution of zakat transparent .	0.1841	4.1458	0.7632
flagship program that received response positive includes education , health and assistance programs economy based on productive that focuses on empowerment mustahik .	0.2165	4.875	1.0553
zakat management team has good competence , with regular training and understanding deep about zakat management and related sharia law .	0.1887	4.25	0.802
BAZNAS Makassar City is trusted Because consistency in guard transparency , proper management of funds targets , and connection Good with the philanthropist through report regular and excellent service .	0.2091	4.7083	0.9844
Total	1		4.5208

Source : Primary Data Processed 2024

Table 2. Weakness Factor Analysis

Answer	Weight	Rating	Score
The main weakness of BAZNAS Makassar City is the lack of utilization of advanced technology and limited human resources in optimal management.	0.1865	2.4167	0.4507
Obstacles to collecting zakat include a lack of public awareness of paying zakat, as well as limited information reach in remote areas.	0.2106	2.7292	0.5748
Despite transparency efforts, there are challenges in timely reporting and distribution of information to the public in a broader and more detailed manner.	0.1994	2.5833	0.515
The main obstacles are the time-consuming verification process and logistical challenges in distributing zakat to hard-to-reach areas .	0.2026	2.625	0.5318
The lack of publications is due to limited collaboration with academics and research institutions, as well as minimal budget for scientific activities .	0.201	2.6042	0.5233
Total	1		2.5956

Source : Primary Data Processed 2024

Table 3. Opportunity Factor Analysis

Answer	Weight	Rating	Score
Baznas can take advantage of the digitalization trend and increasing awareness in society to distribute zakat through online platforms.	0.2137	4.7292	1.0108
By creating a mobile-based application, expanding the zakat payment network via e-wallet, and a real-time distribution tracking system.	0.2015	4.4583	0.8984
Collaboration with fintech, educational institutions, and local governments to expand coverage and increase public awareness of zakat.	0.1855	4.1042	0.7613
The public sees Baznas as an institution that contributes, but transparency and public involvement can still be improved.	0.1996	4.4167	0.8817

Government policies regarding tax incentives for muzakki, as well as regulations that strengthen synergy between Baznas and the government in managing zakat funds.	0.1996	4.4167	0.8817
Total	1		4.4339

Source : Primary Data Processed 2024

Table 4. Threat Factor Analysis

Answer	Weight	Rating	Score
External challenges include low public awareness of the importance of zakat, competition with other zakat collection institutions, and regulatory changes.	0.2239	2.1875	0.4897
Declining economic conditions can reduce the amount of zakat collected and increase the number of mustahik who need assistance, making distribution more difficult.	3	0.0625	0.1875
Issues such as low sharia financial literacy, differences of opinion in zakat management, and lack of public understanding of productive zakat.	0.2516	2.4583	0.6185
Baznas seeks to increase transparency through routine audits, public reporting, and socialization and education campaigns about Baznas programs and performance.	0.2985	2.9167	0.8706
Baznas improves the quality of services, builds strategic partnerships, and adopts technology to facilitate the collection and distribution of zakat quickly and transparently.	0.2196	2.1458	0.4713
Total	3.9936		2.6377

Source : Primary Data Processed 2024

For count total value based on data, used the formula that has been mentioned :

1. Total Strengths - Total Weaknesses :

$$4.5208 - 2.5956 = 1.9252$$

Total Opportunities - Total Threats :

$$4.4339 - 2.6377 = 1.7962$$

Addition Result :

- **Internal (Strengths - Weaknesses) = 1.9252**
- **External (Opportunities - Threats) = 1.7962**

2. SWOT Chart

Based on results said , we Can determine SWOT position as following :

- **S (Strength)** Strength Far more big compared to weakness (1.9252).
- **W (Weakness)** Weakness Enough small , showing strong potential .
- **O (Opportunity)** Opportunities are also far away more big compared to threats (1.7962).
- **T (Threat)** Threat relatively small .

Position

Quadrant Positive-Positive :

Because both positive (internal and external) values , position This be in the quadrant **Aggressive** . Recommended strategy Utilise strength For chase opportunities and develop more carry on .

SWOT Diagram

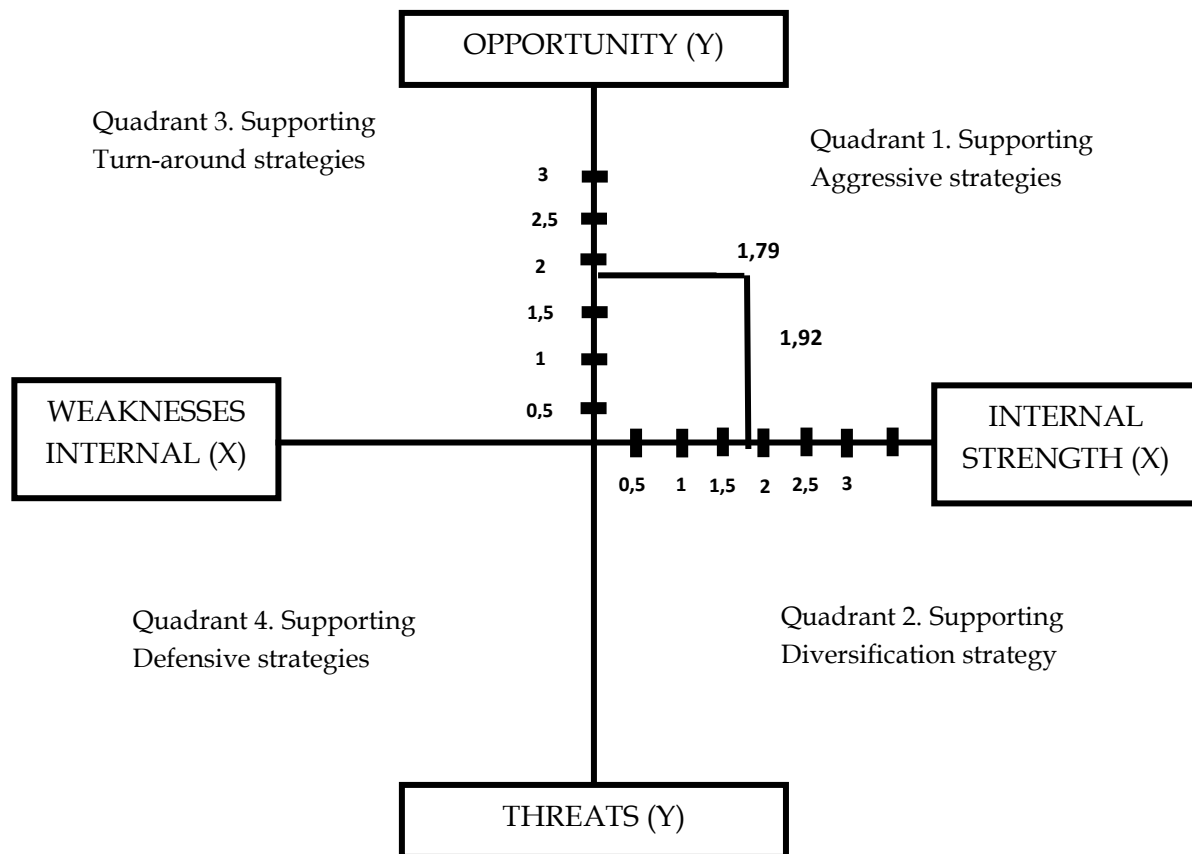


Figure 5 SWOT Analysis Diagram

Based on SWOT diagram image , where **Internal Strength (X)** worth 1.92 and **Opportunity (Y)** worth 1.79 , the strategic position of zakat management by **Baznas Makassar City** falls in **Quadrant 1 (Strengths-Opportunities)**, namely quadrant **aggressive strategy** .

Strategy Explanation in Quadrant 1 (Aggressive)

1. **Quadrant 1 (Aggressive)** show that **Makassar City National Alms Agency** own significant internal strength , as well as opportunity external that can utilized . Therefore that's the right strategy is :
 1. **Maximize internal strength** For utilise every existing opportunities .
 2. **Expanding zakat services** with innovation in better management and distribution of zakat effective , such as expand coverage recipient of zakat or use technology For increase transparency and accountability .
 3. **Strengthen collaboration** with external stakeholders , such as institution government and society , to create synergy in collection and distribution of zakat.

Recommended Strategy for Management of Zakat Baznas Makassar City

1. Innovation Technology in Zakat Management .

National Alms Agency can increase use technology information such as online zakat platforms for make it easier muzakki (zakat giver) in distribute zakat. This also increases transparency and accountability .

2. Education and Socialization .

Utilise internal strength to strengthen campaign education to public about the importance of zakat, as well as potential of zakat in help reduce poverty in Makassar City.

3. Productive Zakat Program

Use internal strength to building a productive zakat program that aims to empowering zakat recipients (mustahik) to be independent in a way economy , with opportunity collaboration with sector business small and medium enterprises (SMEs).

4. Optimization Management

With potential existing opportunities , Baznas can expanding the base of muzakki with approach to companies , organizations , and zakat campaign in the sector public and private , which can jack up the amount of zakat collected .

From the results analysis that has been done so can concluded that National Alms Agency Makassar city in strong position and have Lots opportunities that can utilized with an aggressive strategy , focusing on developing and expanding zakat programs that are more innovative and impactful wide .

Based on results analysis , **SWOT matrix** will describe position strategic Baznas , good from side internal strengths and weaknesses from opportunities and threats external , which will used For designing development strategies to front .

Factor	Opportunity (O)	Threat (T)
	<ol style="list-style-type: none"> 1. Baznas can take advantage of the digitalization trend and increasing awareness in society to distribute zakat through online platforms. 2. By creating a mobile-based application, expanding the zakat payment network via e-wallet, and a real-time distribution tracking system. 3. Collaboration with fintech, educational institutions, and local governments to expand coverage and increase public awareness of zakat 4. The public sees Baznas as an institution that contributes, but transparency and public involvement can still be improved. 5. Government policies regarding tax incentives for muzakki, as well as regulations that strengthen synergy between Baznas and the government in managing zakat funds. 	<ol style="list-style-type: none"> 1. External challenges include low public awareness of the importance of zakat, competition with other zakat collection institutions, and changes in regulations. 2. Declining economic conditions can reduce the amount of zakat collected and increase the number of mustahik who need assistance, making distribution more difficult. 3. Issues such as low sharia financial literacy, differences of opinion in zakat management, and the lack of public understanding of productive zakat. 4. Baznas seeks to increase transparency through routine audits, public reporting, and socialization and education campaigns about Baznas programs and performance. 5. Baznas improves the quality of services, builds strategic partnerships, and adopts technology to facilitate the collection and distribution of

		zakat quickly and transparently.
<p>Strength (S) Superiority The main BAZNAS of Makassar City is transparency , accountability , and his ability in collect zakat systematic and professional.</p> <p>6. BAZNAS uses technology based on online applications and systems for simplify the process of payment , reporting and distribution of zakat transparent .</p> <p>7. flagship program that received response positive includes education , health and assistance programs economy based on productive that focuses on empowerment mustahik .</p> <p>8. zakat management team has good competence , with regular training and understanding deep about zakat management and related sharia law .</p> <p>9. BAZNAS Makassar City is trusted Because consistency in guard transparency , proper management of funds targets , and connection Good with the philanthropist through report periodic and excellent service</p>	<p>SO Strategies :</p> <p>1. Utilise technology For expand network payment of zakat through mobile applications and systems tracking distribution in real-time .</p> <p>2. Development of digital services by integrating blockchain technology to ensure full transparency in the management of zakat funds, increasing the trust of muzaki .</p> <p>3. Maximize leading programs such as education and health through synergy with the government and non-profit organizations to expand the reach of mustahik and increase social impact.</p> <p>4. Use of data and analytics from online zakat applications to identify areas that require more education about zakat, increasing the effectiveness of socialization programs.</p> <p>5. Collaborate with influencers or community leaders to expand zakat awareness campaigns through social media and digital platforms.</p>	<p>ST Strategies :</p> <p>1. Increase BAZNAS' presence in digital media with a strong digital marketing strategy For face competition with other zakat collection institutions .</p> <p>2. Build superiority competitive through partnership strategic with institution Islamic finance for increase access public to literacy Islamic finance and improve amount the zakat payer .</p> <p>3. Building a system evaluation performance based on technology For ensure that distribution of zakat remains fast and precise target although amount mustahik increase Because decline economy .</p> <p>4. Expanding literacy programs Islamic finance in general national with holding hands government and institutions finance For increase knowledge public about productive zakat and its management .</p> <p>5. Conducting a publicly broadcasted transparency audit to strengthen trust and transparency among the public who are increasingly aware of the importance of accountable zakat management.</p>

Weakness (W)	WO Strategies :	WT Strategies :
<ol style="list-style-type: none"> 2. The main weakness of BAZNAS Makassar City is the lack of utilization of advanced technology and limited human resources in optimal management. 3. Obstacles to collecting zakat include a lack of public awareness of paying zakat, as well as limited information reach in remote areas. 4. Despite transparency efforts, there are obstacles to timely reporting and distribution of information to the public in a broader and more detailed manner. 5. The main obstacles are the time-consuming verification process and logistical challenges in distributing zakat to hard-to-reach areas. 5. Lack of publications is caused by limited collaboration with academics and research institutions, as well as minimal budget for scientific activities. 	<ol style="list-style-type: none"> 1. Increase collaboration with universities and institutions study For build center zakat research and development innovation more zakat technology advanced . 2. Forming a special unit innovation and technology in BAZNAS which focuses on development AI (Artificial Intelligence) based zakat application for simplify the process of paying and managing zakat. 3. Develop HR training based on digital technology for increase competence employee in manage a modern and transparent zakat system , including training related blockchain technology and e-wallet. 4. Develop a massive socialization program For increase awareness communities in the regions remote about zakat, with digital and offline approaches . 5. Strengthening the publication of zakat program results by utilizing online media such as video testimonials, infographic-based transparency reports, and open discussion forums to increase public trust . 	<ol style="list-style-type: none"> 1. Developing a digital education platform that focuses on zakat literacy , to overcome low awareness public about zakat. 2. Build infrastructure more logistics efficient For ensure distribution of zakat can reach difficult areas reachable although There is constraint geographical and economic . 3. Optimizing communication data -based through BAZNAS application for increase involvement public in productive zakat programs , as well as ensure the philanthropist can track donation they in a way transparent . 4. Increase human resources capacity through training intensive about zakat management , verification mustahik , and use digital technology so that HR can operate more efficient and accurate . 5. Running a zakat incentive program through a structured campaign that partners with the government to utilize tax incentives offered to muzaki, increasing their interest in paying zakat.

CONCLUSION

Based on the results of the research and studies described previously, it can be concluded as follows:

1. Baznas Makassar City is in the position strong strategic , with internal strengths and opportunities big external For utilized . For maximize role social , Baznas need implement an aggressive strategy with optimize technology and transparency . Improvement use of online zakat platforms, applications and systems digital accountability can increase efficiency management of zakat and trust society . This step allow participation a more society big through more access easy and modern, so collection and distribution of zakat can done more effective and extensive .
2. Baznas must strengthen collaboration with the government, private sector, and other social institutions to develop productive zakat programs. This program aims to empower mustahik economically, not only providing consumptive assistance, but also helping them become independent through business capital support and skills training. With this strategy, Baznas can increase the social impact of zakat, expand

the reach of distribution, and play a bigger role in poverty alleviation in Makassar City.

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