

Analysis of The Weakness Factors of Baitul Maal Hidayatullah (BMH) Yogyakarta in Raising Islamic Philanthropy Funds

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ABSTRACT

LAZNAS Baitul Maal Hidayatullah (BMH), which has been initially considered successful, in reality, shows a failure in terms of collecting zakat funds. BMH has received various awards from the Marketing Award, BAZNAS Award, and Anugerah Syariah Republika. However, the collection of zakat funds and the number of muzakki are very low and tend to decrease from year to year. In 2019, the number of muzakki was only 14.38%, and the zakat funds collected were only 11.7% of the total funds. This research aims to investigate what internal and external factors caused this decreasing trend. Employing interviews with the BMH leaders and employees, this study found that the internal factors of the low collection of zakat funds were: 1) The funds targeted by BMH from zakat were much lower than the other sources, only 32.66%; 2) BMH only followed the will of the donors; 3) BMH did not ask the donors whether they had paid zakat; 4) BMH felt uncomfortable to ask the donors whether they had paid zakat. Meanwhile, the external cause was that the donors tended to be more interested in choosing the programs

offered by BMH rather than paying zakat.

Keywords: Weaknesses; zakat funds; muzakki; BMH Yogyakarta Representative.

INTRODUCTION

The Islamic philanthropy organization named “The National Amil Zakat Institute (LAZNAS) Baitul Maal Hidayatullah (BMH)”, Yogyakarta Representative, has received various awards, including the 2011 IMZ Award for Best of Growth Fundraising, the 2017 Marketing Award for The Best Social Marketing and The Best Marketing Campaign, the 2019 BAZNAS Award for LAZNAS with the Best Institution and LAZNAS with the Best Distribution.¹ BMH has also received the Republika Syariah Award for an Inspirational Philanthropic Institution. However, despite such achievements, the collection of funds from zakat is very low and tends to decrease. In 2019, the zakat funds were only about 11.7% of the total collection of funds. The other sources of funds were special infaq (67.5%) and general infaq (20.7%). The low percentage of zakat funds compared to other Islamic philanthropic funds, in the perspective of authors, is a weakness or even failure. It is because it does not reflect the name of the institution, namely the National Amil Zakat Institute.

Regarding BMH, an article examines the central BMH written by Mongkito, Abdul Wahid, Didin Hafiduddin, and Irfan Syauqi Beik. The title is “Analysis of Amil Strategies in Collecting Zakat Funds through BMH”.² There are also several articles that explore BMH in various representatives, such as in Surabaya, Malang, East Java, Tulungagung, Probolinggo, Bondowoso, and Surakarta. Six aspects of BMH are generated from these articles, including distribution or utilization, collection or fundraising, work ethic or employee performance, the role of the institution, customer satisfaction, and accounting. Meanwhile, there are four articles related to BMH in Yogyakarta. Among those articles explore the historical aspect (Misbahul Munir³) and the management aspect of fundraising (Ita Rufiati⁴). The latest articles are written by Miftahul Huda and Mu'arrifah titled “Analysis of Zakat Management Strategies for Community Empowerment at BMH Yogyakarta”⁵ and by MA Bachri titled “Openness of Receipts and Expenditures of BMH

Yogyakarta Representative Office as a Grass Root Entity for the Islamic Boarding School Economic Empowerment".⁶

From Mongkito's research looking for strategies that BMH should do to increase zakat collection, it is known that BMH LAZNAS has not become a "Market Leader" in collecting zakat funds. BMH only collected zakat funds of IDR 9.5 billion in 2009 and increased to IDR 10.5 billion in 2010. This amount is still below BAZNAS and other LAZNAS, which have reached trillions of rupiah in collecting zakat funds. Likewise, at BMH Yogyakarta Representative, zakat collection is also low.

Though actually, the zakat funds collected from 2016 to 2019 have been very low, only around 11.7% of the total funds. The number of *muzakki* has also been low and tended to decrease, only around 14.38%. Meanwhile, the number of *munfiq* has tended to increase. In comparison, in 2019, the philanthropic funds collected by BAZNAS from all zakat management institutions in Indonesia amounted to 10.2 trillion, whereas the zakat funds collected were 5.6 trillion or 55.3%, even in 2018, the zakat funds collected were 60.46%.⁷ Therefore, using a descriptive qualitative method, this study will discuss why the number of zakat funds and the number of *muzakki* at BMH Yogyakarta Representative are low, the internal and external factors behind that situation, and the efforts to increase the number of zakat funds and *muzakki*.

This study aims to explore the causes of the low collection of zakat funds at BMH Yogyakarta and find ways to optimize the collection of zakat funds at the BMH. It is hoped that this study will be useful, both theoretically and practically, for zakat management institutions to optimize the collection of zakat funds, which are still far from their potential. The contribution of this research, in theory, is to find the internal and external causes of the low acquisition of zakat funds. Meanwhile, it is practically beneficial for zakat management institutions to obtain a strategy to maximize the acquisition of zakat funds.

General Overview of Islamic Philanthropy

The term "philanthropy" comes from the Latin "*philanthropia*". As explained by Sulek, it comes from the Greek word *philo* which means

“love” and *anthropos*, which means “human”.⁸ The term philanthropy has various definitions. Friedman and McGarvie define philanthropy as a personal voluntary act driven by a tendency to uphold the common good.⁹ Payton and Moody define philanthropy as a voluntary act for the common good.¹⁰ Meanwhile, Anheier and List define philanthropy as donations, both material and non-material, to support social activities without anything in return for the giver.¹¹ From this definition, Sulek concludes that the underlying purpose of each definition of philanthropy is love manifested in the form of solidarity among human beings.

Meanwhile, Hilman Latif explains that philanthropy is a concern of a person or group of people to others based on feelings of love for fellow human beings.¹² In general, the term “philanthropy” is defined as generosity. The W.K. Kellogg Foundation defines philanthropy in a broader way by giving time, money, and knowledge on how to develop the common good.¹³ From these definitions, it can be concluded that philanthropy is the generosity or concern of a person or group of people who love fellow human beings so that they donate their money or wealth, energy, time, and knowledge to help others.

Philanthropy is an important element in Islam. Islam is a religion that teaches humans to love and support each other. Islam is a religion that carries the concept of social justice for all human beings. Islam rejects injustice, discrimination, and ignorance. In Islam, the rich are not allowed to ignore the poor. Qaradawi says that Islam is highly concerned about poverty issues and the concept of modern development. Poverty is a problem that has been faced by mankind throughout the history of human civilization, and Islam is a religion that directly responds to this problem by emphasizing the importance of social justice, social security, and social solidarity as described in the Qur'an and hadith.

Since the early period of Islam, the practice of Islamic philanthropy has developed and become one of the practices that emerged along with the development of Islamic civilization. Zakat, infaq, sadaqah, and waqf (abbreviated as ZISWAF) are the most popular forms of Islamic philanthropic activities developed in Indonesia.¹⁴

The Qur'an emphasizes the importance of a balance between establishing prayer and paying zakat. The obligation of zakat is very important so that, in the Qur'an, the commandment of zakat is repeated 72 times (*atu az-zakat*) after the commandment of prayer (*iqam ash-shalat*). Meanwhile, the word "infaq," with its various forms of derivation, appears 71 times, and the word "sadaqah" appears 24 times, all of which show the importance of Islamic philanthropic activities.¹⁵

Islam is a religion that asks humans to love, cherish, and support each other. As Prihatna says, Islamic philanthropy is a character, purpose, and function of the Muslim community.¹⁶ It means that the Muslim community must have a philanthropic character, and one of the goals of the Muslim community is to conduct philanthropic activities. Thus, Islamic philanthropy is a generosity of a person or group of people who love their fellow human beings so that they donate money or wealth, energy, time, and knowledge to help each other based on Islamic teachings. The Islamic philanthropic funds are manifested in zakat, infaq, sadaqah, and waqf (ZISWAF).

Several scholars have conducted studies on the various aspects of Islamic philanthropy. For instance, the benefits of Islamic philanthropy have been explored by Abdiansyah Linge in his article titled "Islamic Philanthropy as an Instrument of Economic Justice".¹⁷ In addition, Udin Saripudin¹⁸ and Fakhrudin¹⁹ looked into the aspect of economic empowerment in their study on Islamic philanthropy. Moreover, studies on the aspect of Islamic philanthropy in Indonesia have been administered by Sulkifli,²⁰ Makhrus²¹ and Amelia Fauzia. Using a case study, Imron Hadi Tamin examined the role of Islamic philanthropy in poverty alleviation in local communities (A Case Study of the Philanthropy of Orange Farmers in Sukoreno Village, Umbulsari District, Jember). Meanwhile, Abdurrohman Kasdi probed into Islamic philanthropy for the economic empowerment of the people (A Ziswaf Empowerment Model in BMT in Demak Regency). Similarly, Qi Mangku Bahjatulloh looked into the development of community economic empowerment through philanthropic activities (A Case Study of the D-III Tazakka Institution of Islamic Banking at IAIN Salatiga).²² In a study by Makhrus, the role of

philanthropy in the Banyumas regency has also been investigated. Meanwhile, Nur Kholis probed into the portrait of Islamic philanthropy in the province of the Special Region of Yogyakarta,²³ whereas Sauqi Futaqi looked into the smart house strategy of BAZNAS at Piyungan Yogyakarta.²⁴ Looking at a different aspect, a study on Islamic philanthropy in relation to the national policy has been administered by Widyawati, who wrote "Islamic Philanthropy and Post-New Order National Policy, Studies on Zakat Law and Waqf Law".²⁵

In general, the studies that have been carried out are related to the benefits and roles of Islamic philanthropy, among others, as economic empowerment. In addition, it is related to the strategy and state policy towards Islamic philanthropy. None of these studies have evaluated the low achievement of zakat funds. Therefore, this study criticizes the low acquisition of zakat funds from an institution called "Lembaga Amil Zakat", which should prioritize the collection of zakat funds.

Zakat as One of the Forms of Islamic Philanthropy

Zakat is one of the forms of philanthropic activities in Islam in addition to infaq, sadaqah, waqf, and others. Infaq is removing part of the property or income for an interest that is commanded by Islamic teachings. Sadaqah is the giving of something to someone in need, solely for the pleasure of Allah SWT. Waqf is a legal act of wakif to separate and/or surrender part of his property to be used forever or for a certain period of time for purposes of worship and/or general welfare in accordance with sharia.

a. Definition of Zakat

Etymologically, the term "zakat" comes from the basic Arabic word "zakah" which means clean, good, blessing, growing, and increasing. While in fiqh terminology, zakat is a certain number of assets that are required by Allah SWT to be given to people who are entitled to receive (*mustahiq*) by people who are obliged to give zakat (*muzakki*). Meanwhile, according to M. Syafe'ie El Bantanie, the term "zakat" comes from the word "zaka" which means holy, a blessing to grow and develop.

Meanwhile, according to sharia, zakat is a property that must be given by people who have met the requirements of those entitled to receive it.

b. Zakat Law

Zakat is the third pillar of Islam, so it has become one of the main elements for the establishment of Islamic law. Thus, zakat is obligatory for every Muslim who has met certain requirements. In the Qur'an, there are about 82 verses that talk about the obligation to pay zakat after the obligation to pray.²⁶ One of them is:

وَأَقِيمُوا الصَّلَاةَ وَآتُوا الزَّكَاةَ وَارْكَعُوا مَعَ الرَّاكِعِينَ

"And establish prayer, dispense zakat and bow in worship with those who bow." (Q.S. Al Baqarah (2): 43)

From this verse, Allah SWT commands believers to establish prayer and dispense zakat. Prayer and zakat cannot be separated, and zakat is the third pillar of Islam after shahada and prayer. Thus, if people only pray without paying zakat, then they do not qualify as Muslims. Anyone who is able but does not want to pay zakat is a sinner. In addition, Allah says in another verse as follows:

خُذْ مِنْ أَمْوَالِهِمْ صَدَقَةً تُطَهِّرُهُمْ وَتُزَكِّيهِمْ بِهَا وَصَلِّ عَلَيْهِمْ إِنَّ صَلَاتَكَ سَكَنٌ لَهُمْ وَاللَّهُ سَمِيعٌ عَلِيمٌ

"Take zakat out of their wealth to cleanse and purify them, and pray for them. Surely, your prayer is a relief (peace) to them. And Allah is All-Hearing, All-Knowing." (QS. At Taubah (9): 103)

From that verse, Allah commands that there are officers who take zakat from people who are obliged to pay zakat (*muzakki*), which is used to clean the property and purify the soul of a person. After that, they pray for people who have paid zakat.

c. Benefits, Functions, and Purposes of Zakat

Everything that Allah has commanded will certainly provide great benefits for those who carry out, and others will feel the benefits. Likewise, the commandment of Allah regarding zakat, if carried out properly, will certainly lead to blessings. The term “zakat” means clean, holy, fertile, blessed, and growing. From the definition, it can be understood that there are many benefits of zakat. Zakat serves as a means of washing away sins, purifying the soul and morals, getting closer to Allah, and instilling noble character, tolerance, compassion, and gentleness to the poor (QS At Taubah (9): 103). In addition, the wealth of people who pay zakat will not decrease, but it will be fertile and growing (Surah Al Baqarah (2): 261). Those who pay zakat will be kept away from calamities (disasters), and later in the hereafter, they will get a double reward (QS. (2): 245, 276).

Meanwhile, the general benefits of zakat can be seen from its use (QS At Taubah (9): 60). Besides reducing social jealousy and fulfilling the needs of the poor, zakat can help people in debt and also *muallaf*. It can also bring feelings of togetherness between the rich and those who fight in the way of Allah, including the *da'i* who invites people to the way of Allah. In addition, zakat can also support the empowerment of the people.

The main purpose of the zakat sharia is to help the poor to lift themselves out of poverty by empowering their economy. In addition, zakat can foster care, love, and brotherhood among people, including those of different religions. In detail, the purposes of zakat are explained by the Caliph Muhammad Ali as follows:²⁷

- 1). Helping the poor to improve their status so that they can get out of the suffering of poverty.
- 2). Providing a way out for people who are in debt and people who run out of supplies on the streets.
- 3). Strengthening love and fostering brotherhood among Muslims and humans in general.
- 4). Eliminating the stinginess and greediness of the rich.
- 5). Removing envy from the heart of the poor.
- 6). Removing the dividing wall between the rich and the poor.

- 7). Developing a social spirit in a person.
- 8). Educating people to be discipline in fulfilling obligations and giving other people something that belongs to them.
- 9). Providing an equal distribution of income to realize social justice.

Meanwhile, according to Mursyidi, there are four main functions of zakat:²⁸

- 1). To cleanse the *muzakki's* soul from the stinginess and excessive love for wealth.
- 2). To cleanse the *muzakki's* wealth from those that belong to other people.
- 3). To express gratitude to Allah SWT (the function of worship).
- 4). To spread welfare and happiness (the socio-economic function).

A Strict Warning for People Who Do Not Pay Zakat

Yusuf Qaradawi explains that people who do not want to pay zakat will get a severe punishment in the hereafter, as narrated by Bukhari hadith from Abu Hurairah that Rasulullah SAW says:

"Whoever Allah has given wealth but does not pay zakat, then on the Day of Judgment he will be visited by a male bald snake, which is very poisonous and very scary with spots above his eyes, then twists and pecks his neck while shouting, "I am your wealth that you were hoarding up." The Prophet then read the verse, "Let not those who are miserly with the bounty that Allah has given them think that their stinginess is good for them. Actually, the stinginess is bad for them; all their stinginess will be hung around their necks on the Day of Judgment."

Assessing the Zakat Management with a Quality Assurance Approach

The implementation of a quality system in the zakat management was discussed in 2009 by Maftuh Basyuni when he was the minister of religion. Maftuh suggested that BAZNAS, as a zakat management agency established by the government, needs to conduct a standardization of management to improve services to the people and the quality of

management.²⁹ On the other hand, Didin Hafidhuddin said that a quality management system should be adopted in the management of zakat. The quality system for zakat institutions contains a standardization of management, an amil performance benchmark, a process carried out systematically and consistently, a quality orientation, a work culture, and an increase in zakat management results.³⁰

One of the efforts to achieve quality management is through Quality Assurance. As explained by Lazar Vlasceanu, Quality Assurance refers to the continuous evaluation process of a system, institution, or program. It focuses on accountability and improvement, providing information and assessment through an agreed process consistent with the established criteria. Quality assurance activities depend on the existence of institutional mechanisms supported by quality standards.³¹

Dadang Eka Jatmika developed QA as an approach to evaluating internal quality.³² Ozer, Gur, and Kucukcan describe Quality Assurance as the progress and evaluation of various dimensions of a project/service/institution in order to determine whether the quality standards are being met. Quality Assurance ensures an internal control system based on an assessment to achieve goals and strategies.³³

In addition, the term "Assurance" or "Guarantee" is an expression of trust in the company's products. Quality Assurance guarantees the quality of the products and ensures that the process of making the products is in accordance with the standards and requirements specified. Thus, Quality Assurance is a process-based approach whose main goal is to prevent defective products from the planning stage to product delivery. It will avoid rework, added expense, and also customer complaints that will harm the company's reputation due to poor quality.

Quality Assurance is a proactive process that emphasizes planning, documentation, and determining quality guidelines at the beginning of the project to understand the expected quality requirements and standards. After all the requirements and the desired quality standards have been identified, it is necessary to develop a plan to meet the requirements and the desired quality standards.

QA aims to provide a framework of reference that can be used by institutions to inform and raise the expectations of all stakeholders about better processes and outcomes, at the same time developing a quality assurance system.³⁴ QA verifies that control is being maintained, performance is evaluated after an operation, and the information is provided to publish the results achieved.³⁵ Through a plan, do, check and action (PDCA) cycle approach, QA continuously improves systems, institutions, or programs.

In this study, Quality Assurance is used as an approach to assessing the management of zakat. The assessment will provide a conclusion on whether the zakat management has followed the process of implementing quality assurance. It will also describe the strengths and weaknesses of the zakat management carried out by the Zakat Management Institute. Quality Assurance evaluates and assesses whether the zakat management standards are implemented properly. The regulation regarding zakat management standards can be seen in the Act or other regulations related to zakat management. In Article 1 of the Republic of Indonesia Act Number 23 concerning Zakat Management, it is stated that zakat management is an activity of planning, implementing, and coordinating the collection, distribution, and utilization of zakat.

Thus, Quality Assurance in zakat management assesses and verifies the zakat management process starting from the planning activities (plan), the implementation and coordination in the collection, the distribution and utilization of zakat (do), as well as the implementation of zakat management principles that consist of 1) Islamic Sharia, 2) Amanah, 3) Benefit, 4) Justice, 5) Legal certainty, 6) Integrated, and 7) Accountability. Furthermore, Quality Assurance in zakat management verifies the check stage by evaluating the aspects that have been implemented and verifying the action stage to make improvements in the future. This research is focused on verifying LAZNAS BMH in the planning (plan) and implementation (do) of the collection of Islamic philanthropic funds, especially zakat.

Research Methodology

Employing a case study, the data were collected using interviews, observations, and documentation. The primary data in this study were gathered through interviews with 4 officers of BMH Yogyakarta Representative (both the leaders and employees) and 1 permanent donor. Meanwhile, the secondary data were obtained from books, brochures, magazines, and others. The data were then analyzed descriptively using an inductive technique.

Discussion

From the research results obtained data on targets and achievements of philanthropic fundraising based on the source of funds as follows:
 Table 1. Targets and Achievements of Islamic Philanthropy Fundraising at BMH Yogyakarta Based on Fund Sources in 2019

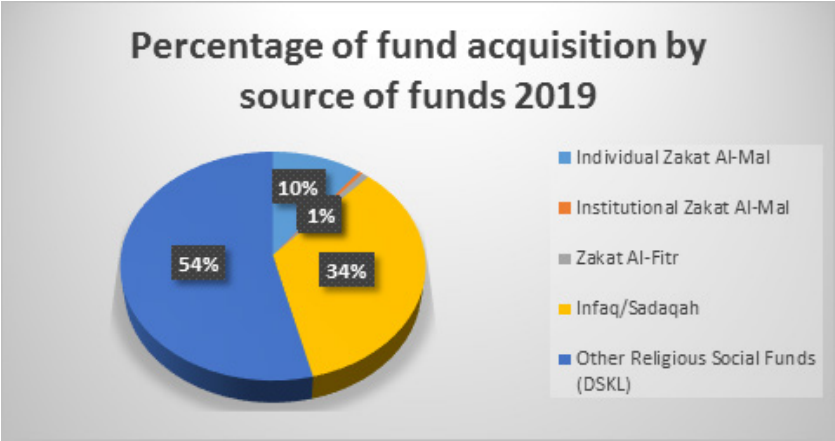
Fund Sources	Targets (IDR)	Achievements (IDR)	%
Individual Zakat Al-Mal	1,896,565,000	784,787,456	41%
Institutional Zakat Al-Mal	223,125,000	35,030,892	16%
Zakat Al-Fitr	55,780,000	64,104,000	115%
Infaq/Sadaqah	2,550,000,000	2,586,928,706	101%
Other Religious Social Funds (DSKL)	1,935,530,000	4,049,013,789	209%
Total	6,661,000,000	7,519,864,843	113%

Source: BMH Yogyakarta Report 2019

From the table, it can be seen that the funds collected from Zakat al-Fitr, infaq/sadaqah, and other religious social funds (DSKL) were more than 100% of the targets. Even from DSKL, the funds collected were more than 200% of the targets. Meanwhile, the funds collected from individual zakat al-mal were only 41% of the targets, whereas the funds collected from institutional zakat al-mal were only 16% of the targets. The following table shows the percentage of funds collected from each source (compared to the total collection of funds).
 Table 2. Percentages of Islamic Philanthropy Fundraising at BMH Yogyakarta Based on Fund Sources in 2019

No.	Fund Sources	Achievements (IDR)	%
1.	Individual Zakat Al-Mal	784,787,456	10.44%
2.	Institutional Zakat Al-Mal	35,030,892	0.46%
3.	Zakat Al-Fitr	64,104,000	0.85%
4.	Infaq/Sadaqah	2,586,928,706	34.40%
5.	Other Religious Social Funds (DSKL)	4,049,013,789	53.84%
Total		7,519,864,843	100.00%

Source: BMH Yogyakarta 2019 Report Reprocessed



From the diagram, it can be seen that the largest source of funds at BMH Yogyakarta in 2019 was DSKL (54%), and then followed by infaq/sadaqah (34%), individual *Zakat al-Mal* (10%), *Zakat al-Fitr* (0.85 %), and institutional *Zakat al-Mal* (0.46%) respectively. When combined, the zakat funds collected both from *Zakat al-Mal* and *Zakat al-Fitr* were only 11.75% of the total funds, with a total amount of IDR 883,922,348. Meanwhile, the non-zakat funds collected from infaq/sadaqah/DSKL were 88.25% of the total funds, with a total amount of IDR 6,635,942,495.

The following is the achievement of targets of Islamic philanthropy fundraising at BMH Yogyakarta based on fund sources from 2016 to 2019:

Table 3. Achievements of Islamic Philanthropy Fundraising at BMH Yogyakarta Based on Fund Sources from 2016 to 2019

No.	Fund Sources	Amounts of funds collected (IDR)			
		2016	2017	2018	2019
1.	Zakat	203,116,273	331,158,715	493,740,118	819,818,348
	Al-Mal	(23.4%)	(19.4%)	(8.7%)	(10.9%)
2.	Zakat	4,062,500	36,622,000	9,135,000	64,104,000
	Al-Fitr	(0.5%)	(2.1%)	(0.2%)	(0.8%)
3.	Special	191,928,060	738,109,474	4,193,228,565	5,075,856,749
	Infaq	(23.5%)	(43.3%)	(74.2%)	(67.5%)
4.	General	416,856,947	452,885,525	854,419,185	1,560,085,746
	Infaq	(48.0%)	(26.5%)	(15.1%)	(20.7%)
5.	Waqf	52,060,000	147,245,400	98,356,000	-
		(6.0%)	(8.6%)	(1.7%)	
	Total	868,023,780	1,706,021,114	5,648,878,868	7,519,864,843

Source: Results of an Interview with the Head of the Yogyakarta BMH Collection Division

From the table, it can be seen that, in general, the total funds collected from 2016 to 2019 have increased significantly. However, if looking at the data more closely, there are several differences. Looking at the nominal value, the funds collected from zakat, special infaq, and general infaq have always increased from year to year. However, the funds collected from Zakat al-Fitr have tended to fluctuate. Meanwhile, after an increase in 2017, the funds collected from waqf decreased in 2018. In 2019, there were no funds collected from waqf since BMH no longer managed it.

However, if looking at the percentage of funds collected each year, the results will vary. It can be seen as follows:

Table 4. Percentages of Islamic Philanthropy Fundraising at BMH Yogyakarta Based on Fund Sources from 2016 to 2019

No.	Fund Sources	Amounts of funds collected (IDR)			
		2016	2017	2018	2019
1.	Zakat Al-Mal	23.4%	19.4%	8.7%	10.9%
2.	Zakat Al-Fitr	0.5%	2.1%	0.2%	0.8%
3.	Special Infaq	23.5%	43.3%	74.2%	67.5%

4. General Infaq	48.0%	26.5%	15.1%	20.7%
5. Waqf	6.0%	8.6%	1.7%	-
Total	100%	100%	100%	100%

Source: Results of an Interview with the Head of the Collection Division
Reprocessed

From the table, it can be seen that the largest source of funds in 2016 was general infaq with a percentage of 48.0%. In 2017, 2018, and 2019 the largest source of funds was special infaq with a percentage of 43.3%, 74.2%, and 67.5%, respectively. If zakat and non-zakat funds are separated, it can be seen that the amount of funds from zakat is always much smaller. In 2016 and 2017, the funds collected from zakat were only 23.9% and 21.5% of the total funds, respectively. In 2018, the zakat funds were only 8.9% of the total funds, and it slightly increased to 11.7% in 2019.

The low amount of zakat funds collected is in accordance with the low number of *muzakki* (zakat payers) and the higher number of *munfiq* (infaq/sadaqah payers). The percentage of the number of muzakki and *munfiq* from 2017 to 2019 can be seen in the following table:

Table 5. Percentages of the Number of *Muzakki* and *Munfiq* at BMH Yogyakarta from 2017 to 2019

No.	Donors	2017	2018	2019
1.	<i>Muzakki</i> of Individual Zakat Al-Mal	109(13.7%)	251(15.1%)	359(14.3%)
2.	<i>Muzakki</i> of Institutional Zakat Al-Mal	2 (0.25%)	5 (0.3%)	2 (0.08%)
3.	<i>Muzakki</i> of Zakat Al-Fitr	141(17.7%)	123 (7.4%)	151(6.0%)
4.	Institutional Munfiq	7 (0.9%)	7 (0.4%)	9 (0.36%)
5.	Individual Munfiq	535(67.4%)	1274(76.7%)	1922(79.3%)
	Total	794(100%)	1660(100%)	2513(100%)

Source: BMH Yogyakarta Report 2019

From the table, it can be seen that the total number of muzakki from individual *Zakat al-Mal*, institutional *Zakat al-Mal*, and *Zakat al-Fitr* was always much smaller. From 2017 to 2019, the percentages of the number of muzakki of *Zakat al-Mal* were 13.95%, 15.4%, and 14.38%, respectively. Meanwhile, the number of munfiq was always much higher. The number of infaq payers was always increasing, whereas the number of zakat payers tended to be low. As an Amil Zakat Institution, it is not an ideal situation that the number of zakat payers is low and tends to decrease. Changes are thus needed to increase the number of *muzakki*. It is because the ratio of the individual *muzakki* and the institutional *muzakki* is the measurement variable for the National Zakat Index (IZN).

Yusuf Qaradawi explains that zakat is very fundamental in Islam. Zakat is one of the pillars of Islam, which all Muslims must carry out. The obligation of zakat is confirmed in the verses of the Qur'an, and in the Sunnah of the Prophet witnessed by all mutawatir, and the consensus (ijma') of the entire ummah from the past until now, from generation to generation. Some also believe that zakat is obligatory.³⁶

The term "*asasi*" means basic, main, very important, standard, and fundamental. Thus, zakat is very important in Islam. It is a basic interest that must be prioritized. Yusuf Qaradawi further says that zakat in Islam is not just a good deed, but it is a major foundation of Islam. Zakat is also one of the splendors of Islam and one of the four acts of worship in Islam. People who do not want to pay zakat are considered wicked, and people who deny zakat must be considered disbelievers. From a moral and religious point of view, zakat is an obligation that is absolutely mandatory.³⁷

Thus, in the perspective of the authors, the amil zakat institution with the low amount of zakat funds and the low number of *muzakki* is considered weak or even failed. It is not in accordance with the function of the institution as the National Amil Zakat Institution. It is not in line with the belief of BMH stated in its profile "The Power of Zakat".

From the data above, it is necessary to discuss why the achievement of zakat funds in BMH Yogyakarta is very low (very low: <20%, low: 20%-35%, medium 36%-50%, high: 51%-65%, very high: >65%) compared to the other sources of funds. From the authors' observations,

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firstly, the low achievement of zakat funds at BMH Yogyakarta is due to a lack of good planning. In the planning stage at the beginning of the year, there is a low target of collecting zakat funds. If the planning target is low, the achievement will also be low. Since BMH is an Amil Zakat Institution, the planning target of collecting zakat funds should be higher than the other sources of funds, at least above 60%.

According to Act No. 23 of 2011, Chapter I Article 1, the Amil Zakat Institution, hereinafter abbreviated as LAZ, is an institution formed by the community that has a duty to assist in the collection, distribution, and utilization of zakat. Thus, the main duty of LAZ is to collect, distribute, and utilize zakat. In its implementation, LAZ must try to increase the collection of zakat funds in order to reach the high potential of national zakat. Currently, there is still a high disparity between the potential of national zakat and its achievement, which is only about 3%. Therefore, the target of LAZ in collecting funds from zakat should be higher than from infaq or sadaqah.

In addition, Act No. 23 of 2011 Article 28 Paragraph 1 explains that, in addition to receiving zakat, BAZNAS or LAZ can also receive infaq, sadaqah, and other religious social funds. It does not mean that it is free for LAZ to make a target of collecting funds from zakat, infaq, sadaqah, and other religious social funds. But it implies that the main program of LAZ is to manage zakat funds. Thus, the focus is on zakat because zakat is the obligation of every Muslim who can afford it, and zakat is the third pillar of Islam. The function of BMH is to make the Muslim community aware of the obligation to pay zakat. Although LAZ is also allowed to receive funds from infaq, sadaqah, and other religious social funds, the focus is on optimizing the collection of zakat funds.

The target percentage of each source of funds at BMH Yogyakarta according to fund sources in 2019 can be seen in the following table:

Table 6. Targets of Islamic Philanthropy Fundraising at BMH Yogyakarta Based on Fund Sources in 2019

No.	Fund Sources	Targets (IDR)	%
1.	Individual Zakat Al-Mal	1,896,565,000,-	28.47%
2.	Institutional Zakat Al-Mal	223,125,000,-	3.35%
3.	Zakat Al-Fitr	55,780,000,-	0.84%
4.	Infaq/Sadaqah	2,550,000,000,-	38.28%
5.	Other Religious Social Funds (DSKL)	1,935,530,000,-	29.05%
	Jumlah	6,661,000,000,-	100.00%

Source: BMH Yogyakarta 2019 Report

From the table, it can be seen that at the planning stage, the targets of funds collected from individual Zakat al-Mal, institutional Zakat al-Mal, and Zakat al-Fitr were 28.47%, 3.35%, and 0.84%, respectively. In total, the target of funds collected from zakat was only 32.66%, while the other 67.34% was from infaq, sadaqah, and other religious social funds. As an Amil Zakat Institution, BMH Yogyakarta must set a higher target in collecting funds from zakat than from the other sources of funds. It should be at least 60% or above. If the target of zakat is smaller, it is better to name it a social institution rather than a zakat institution. In addition, the word "amil" means a person whose job is to take care of zakat; he gets a salary for managing zakat.

The reason why the target of zakat funds was much lower than the other sources of funds was that people were more interested in the visible programs offered by BMH. This can be seen from the results of the interviews, as follows:

"The first is that people tend to be more interested in visible programs offered by BMH, such as educational programs and social programs, which are included in special infaq or general infaq, so they choose special or general infaq and do not choose zakat. Second, people understand that the time of zakat is in the month of Ramadan, so they generally pay zakat in Ramadan."

(Ustadz Mahfudz Al Afghani, Head of the Yogyakarta BMH Association Division)

When the donors are more interested in the programs offered by BMH, and they choose special infaq or general infaq, the BMH amil should ask them whether they have paid zakat. If the donors have already paid zakat, it is fine for them to choose special infaq or general infaq. But if they have not paid zakat yet, it is necessary for the BMH amil to explain to the donors that zakat is obligatory for those who are able (to pay zakat) and those who have fulfilled the nishab. The BMH amil should also give an understanding to the donors that the time for paying zakat is not only in the month of Ramadan.

However, what happened at the implementation stage (do) was that BMH only followed the will of the donors. This became the second cause of the low amount of zakat collected by the BMH. When the donors chose special infaq offered in various programs or general infaq, the BMH amil only followed it without directing the donors to pay zakat. It was known from the interviews with one of the regular donors of BMH Yogyakarta Representative, Mr. Ahmadi Prasetya. The researcher asked the following questions to him: How did you first donate the part of your wealth to BMH Yogyakarta? Is there an explanation about zakat first? The answer is as follows:

"Initially, I am a parent of my child who studied at SDIT Hidayatullah, was visited by officers from BMH Yogyakarta. The officer gave me a brochure or leaflet containing a profile of BMH and its programs, as well as an availability form. Then the officer explained what BMH is and its programs. But at that time, there was no detailed explanation of zakats, such as the meaning of zakat, the zakat law, the benefits/functions and purposes of zakat, and others. After receiving an explanation, I was asked to fill out an availability form, and I chose one of the programs at BMH and did not choose zakat. Every month I donate IDR 200,000 to BMH."

(Ahmadi Prasetya, Permanent Donor of BMH Yogyakarta)

The third cause of the low amounts of zakat collected by the BMH was that, at the implementation stage (do), the amil did not ask whether the prospective donors had paid zakat. It was known from the results of interviews with BMH leaders. The researcher asked them whether BMH

asked prospective donors whether they had paid zakat. The answer is as follows:

"We as amil do not have a right to ask questions like that, there is no authority, and we are hesitant because sometimes the donors donate their wealth not only to BMH. There is an amil who once came to someone's house. It turned out that he donated to various institutions so that there were piles of letters or proposals from various institutions on his desk, and all the letters or proposals were given funds."

(Ustadz CH Rahman, Director of BMH Yogyakarta)

The statement that the amil has no authority and feels uncomfortable in asking whether the donors have paid zakat is not completely appropriate. In our perspective, the amil has the authority and obligation to ask the donors. It is the *amil's* job to make sure that the Muslim community is aware of paying zakat and taking zakat. According to Imam al-Tabari, the definition of amil is officers who are appointed to collect zakat from zakat obligors and distribute it to people who are entitled to receive it.³⁸ Likewise, the definition of *amil*, according to Imam Shafi'i, is people who are given orders to take zakat from zakat obligors.³⁹

On the other hand, in Act No. 23 of 2011, Articles 6 and 7 concerning Zakat Management, it is explained that the authority and function of BAZNAS are also similar to those of LAZNAS because the LAZNAS's job is to help BAZNAS. "BAZNAS is an institution that has the authority to carry out the duties of managing zakat nationally" (Article 6). "In carrying out the duties, as referred to in Article 6, BAZNAS performs the following functions: a) Planning for the collection, distribution, and utilization of zakat; b) Implementation of the collection, distribution, and utilization of zakat; c) Control of the collection, distribution, and utilization of zakat; and d) Reports and accountability for the implementation of zakat management." (Article 7)

From Article 6 and Article 7, it can be understood that the duties and functions of BAZNAS and LAZNAS as amil are planning, implementing, controlling, and reporting as well as being responsible for the activities of collecting, distributing, and utilizing zakat.

The following are the details of the duties of amil according to Nopiardo: a) The collection of zakat, which includes collecting the data of zakat obligors, determining the object of zakat obligors, calculating the amount of zakat *nishab*, calculating the amount of zakat rate, and managing certain conditions on each object of zakat obligors; b) The maintenance of zakat, which includes managing the inventory of assets, conducting the maintenance and security of zakat assets; c) The distribution of zakat, which includes distributing zakat assets so that it reaches the zakat *mustahiq* properly, and also reporting.⁴⁰

Similarly, as explained by Mufriani, the duties of amil are: a) Collecting the data of *muzakki* and *mustahiq*, coaching, collecting and receiving zakat, praying for *muzakki*, handing over zakat, arranging the administration system, and managing the zakat funds; b) Utilizing the data regarding the maps of *mustahiq* and *muzakki*, mapping the number of needs, determining the distribution tips, and coaching the recipients of zakat funds. Even amil can be a *da'wah* interpreter regarding zakat⁴¹.

Amil needs to have sufficient knowledge on the implementation of zakat and know what to do with the donors as their customers. Amil must know whether the donors are obliged to pay zakat, whether they have paid zakat, and how much zakat must be issued by them. Zakat is an obligation with a clear procedure regarding the *nishab*, amount, limits, conditions, time, and payment method. Zakat should not only be managed by individuals voluntarily, but the government also has a responsibility to collect and distribute it. It is done with the help of amil. Zakat is a tax that must be collected, not only left to the person's will. Therefore the Qur'an expresses it with the verse "Take zakat from their wealth", and the sunnah expresses it with "collected from the rich".⁴²

Thus, it is the duty of amil to ask the donors whether they have paid zakat. If the donors have paid zakat elsewhere, we are grateful and say *alhamdulillah* because they have been released from the obligation to pay zakat. But if they have not paid zakat yet, even though their wealth has reached the *nishab*, and the time has passed, they are sinful even though they have given *infaq*, charity, or *waqf*. It is because prayer and zakat cannot be separated. Muhammad bin Salih Al-Utsaimin explains that

zakat, in the sunnah, is an accompaniment to prayer. Prayer is the greatest pillar after the two sentences of syahadat. Zakat is also fundamental as it is the companion to prayer. Therefore, whoever ignores zakat because of the stinginess or love of wealth; they are gathered with the enemies of Allah.⁴³

In this regard, Qaradawi views that in the Qur'an, humans cannot be called good people before they dispense zakat. Before paying zakat, they could not belong to pious people and could not gather with the other believers. Without zakat, a person will belong to musyrik people who do not pay zakat and do not believe in the afterlife. Without zakat, one cannot be distinguished from the hypocrites who do not like to donate. Without zakat, a person will not get the grace of Allah (Surah Al A'raf: 156). Without zakat, a person has no right to get help from Allah, His Messenger, and the believers (Surah Al Maidah: 55-56). Without zakat, one cannot obtain the defense from Allah which He has promised (QS Al-Hajj: 40-41).⁴⁴

From Qaradawi's explanation, it can be concluded that people who have not paid zakat are not among those who are pious. But they are among those who are musyrik and hypocrites. Consequently, they will not receive mercy, help, and defense from Allah. In addition, as explained by Wahbah Al Zuhaily, it has become a consensus of ulama in all countries that zakat is obligatory. Even the companions of the Prophet Muhammad agree to kill people who are reluctant to pay zakat. Thus, a person who denies the obligation of zakat is considered an infidel. If he is previously a Muslim who grows up in a Muslim area, then he becomes an apostate. To him, the laws of apostates are applied. The person should be encouraged to repent. This suggestion has been made three times. If they do not repent, they must be killed. However, a person who denies zakat because he does not know, either because he has just embraced Islam or because he lives in an area far from the place of ulama, should be informed about the law of zakat. He is not judged as an infidel because he has an excuse.⁴⁵

Therefore, with regard to the donors who have not paid zakat, the amil is obliged to explain in detail the essence of the obligation to pay zakat. It is the duty of amil, as a da'wa interpreter, to make people understand the existence of some assets that do not belong to him but

belong to eight groups that must be paid as zakat. Amil must explain the laws, benefits, functions, and objectives of zakat clearly. After they understand, the amil is obliged to collect zakat from them. In this way, the number of zakat funds collected and the number of *muzakki* will increase.

CONCLUSION

LAZNAS BMH, which has been considered successful and has received various awards, has still shown its weaknesses. The collection of zakat funds was very low, amounting to 11.7% of the total funds. In line with this, the number of *muzakki* was only 14.38%. As a National Amil Zakat Institution, if the number of zakat funds collected and the number of *muzakki* are low, it does not reflect the name of the institution. Changes are highly needed to increase the number of zakat funds and the number of *muzakki*, with zakat as the main concern. However, what happened was that zakat was not the priority.

The first internal cause was in the planning stage (plan). The target of the collection of zakat funds was always much lower than other sources of funds, which was only 32.66%. The second cause was that at the implementation (do) stage, the BMH amil only followed the will of the donors, who generally chose the visible programs offered by BMH, whether special infaq or general infaq. The third cause was also at the implementation (do) stage. The BMH amil felt uncomfortable asking the donors whether they had paid zakat. Regarding the external cause, the donors generally preferred visible programs offered by BMH, such as education programs, health programs, da'wah programs, and social programs, rather than paying their zakat.

Therefore, to increase the number of zakat funds and the number of muzakki: 1) Amil must increase the target of zakat funds to above 60%; 2) Amil must increase his awareness that he has the right and even the obligation to know whether the donors are already paying zakat. 3) Amil must ask the donors whether they have paid zakat, not just following the donors' will. If the donors have not paid zakat even though they have fulfilled the *nishab* and the time, then they must be made aware of

paying zakat; 4) Amil must conduct continuous socialization about the ins and outs of zakat in a comprehensive way so that the public will get a complete understanding about the importance and the benefits of zakat; thus they will be more aware of the obligation to pay zakat; 5) Amil must collect the data of people who are obligated to pay zakat (muzakki); 6) Amil must collect zakat from people who have fulfilled the *nishab* and the time of zakat.

In order for zakat management institutions to prioritize and maximize the acquisition of zakat funds, the authors offer an additional value for the percentage of zakat funds collected in the Accreditation of Zakat Management Institutions instrument. In the Zakat Institution Accreditation instrument, there is no assessment of the percentage of zakat funds obtained from the total amount of funds collected, including infaq, alms and DSKL funds. In accordance with the name of the institution, namely the "Amil Zakat" (BAZ) and "Amil Zakat" (LAZ) Institutions, the institution should prioritize the collection of zakat funds so that it targets a higher zakat collection than infaq, alms and DSKL. It is called "Amil Zakat" because its main task is to collect and manage zakat. If BAZ or LAZ targets lower zakat collection, so that the percentage of zakat funds is very low below 20%, some even only 8.9%, then such an institution is not properly called an Amil Zakat Institution/Badan Amil Zakat, but is more accurately called an Infak Alms Organization. LIS) or the Alms Infaq Agency (BIS).

Therefore, to motivate institutions to target higher zakat funds, the government, in this case, BAZNAS, should add instruments in the Accreditation of Zakat Institutions with the percentage value of zakat funds. For example, an institution with a percentage of zakat acquisition above 65% gets an A grade, a zakat acquisition percentage of 51%-65% gets a B value, and a zakat acquisition percentage of 36%-50% gets a C grade, which 20%-35% gets a D grade, and those less than 20% get an E score. In addition, the percentage value of the acquisition of zakat funds is given a high weight.

This research implies that there is a need to conduct further research on the BMH donors, especially the *munfiq*. It is because the number of *munfiq* is larger (79.66%). The problem posed is whether they have paid

zakat. If yes, it is necessary to know where they pay zakat. If they have not paid zakat, the follow-up questions can investigate why they have not paid zakat.

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