

Optimizing Zakat Management to Improve Education Quality in Palu City, Central Sulawesi, Indonesia



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ABSTRACT: This study aims to discuss the zakat management optimization in improving education quality at National Zakat Charity Agency (BAZNAS) of Palu. This study used a qualitative approach and the data was gathered through field observation, in-depth interviews, and written document analysis. The data analysis, then, was analysed through data reduction, data presentation, and conclusion drawing. The results of this study show that the process of optimizing zakat to improve education quality at Baznas Palu city was conducted according to Islamic zakat management principles which includes planning, implementation, reporting, and monitoring process in the program of collection, distribution, and utilization at National Zakat Charity Agency Palu. The agency also follows professional administration principles such as transparency, accountability, responsibility, independence, fairness, and Islamic shariah compliance. This study also found that the agency has focused zakat distribution for specific educational institutions, both formal and informal. The agency also provide scholarships for academic achievement, and educational cost assistance for underprivileged children. Furthermore, the agency provides capital support for productive businesses runned by disadvantaged families or communities to improve their incomes.

KEYWORDS: zakat management, zakat distribution, education quality, charity, Islamic wealth distribution

I. INTRODUCTION

Indonesia is a country with a majority Muslim population that has significant zakat potential. The zakat can be utilized to reduce poverty rates (Herianingrum et al., 2024). In the modern era, zakat is well recognized among the Muslim community because it can act as a facilitator that carries out economic functions closely related to the equitable distribution of welfare among the community (Aziz, Mansor, Waqar, & Haji Abdullah, 2020). Zakat is also a teaching that can encourage the development of economic strength among Muslims. Generally, the Muslim community expects that the collection of zakat is carried out in the best possible manner according to Islamic Sharia. Various efforts have been made by the government, including scholars and scientists, to ensure the implementation of zakat. Therefore, the operational concept of zakat application can be used as a model, continuously developed in the present day, and actualized according to the growth and demands of society.

Effective implementation of zakat through zakat management organizations. Chapter III of Law No. 38 of 1999 states that there are two types of zakat management organizations: the Zakat Amil Agency, established by the government, and the Zakat Amil Institution, established by the community. Zakat management has entered a new era following the enactment of Law No. 23 of 2011 on Zakat Management. According to this law, all zakat affairs can only be managed by the official Zakat Amil Agency owned by the government. Considering the extensive reach and distribution of the Muslim population across all regions of Indonesia, as well as the significant duties and responsibilities of the National Zakat Agency in managing zakat, the government has also established Provincial National Zakat Agency and District/City National Zakat Agency, based on National Zakat Agency Regulation R.I. No. 2 of 2016 regarding the establishment of zakat collection unit operations.

Zakat is a part of the wealth that every Muslim individual who meets specific criteria must give. The values embodied in zakat should be understood as a strong motivation to ensure that zakat creates economic growth and spiritual value for the poor and cultivates and develops the spirit of generosity among the wealthy. This aligns with Allah SWT's principles and decree in Q.S. At-Taubah/9:103. Translation:

"Take zakat from their wealth to purify, cleanse, and pray for them. Indeed, your prayers bring tranquility to their souls. Allah is All-Hearing, All-Knowing."

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Zakat is one of the pillars of Islam that every Muslim must fulfil (Al-Bawwab, 2023). The duty to distribute and pay zakat in the context of religious life for Muslims in Indonesia must be understood not only to support the poor consumptively but also with the more permanent goal of eradicating poverty. Zakat is a way for people to bring joy and prosperity to each other, both the rich and the poor because each of us strives to put things in their proper place, which is the meaning of justice.

However, the collection and distribution of zakat to assist people experiencing poverty have yet to be conducted well and professionally (Owoyemi, 2020). This issue arises because zakat management needs to be handled professionally by governmental or community zakat organizations. Research related to zakat management needs to be improved, leading to a low understanding of zakat management among the public and government. Therefore, this study will examine zakat management in Palu to maximize the amount of zakat and improve the quality of education. This research will focus more on collecting and distributing zakat to assist people experiencing poverty in education. Thus, this study will benefit the government and community in maximizing the amount of zakat and its utilization in education.

II. LITERATURE REVIEW

A. Definition of Zakat

Zakat is an act of worship that constitutes the third pillar of Islam (Retsikas, 2014). In terms of its implementation, zakat is a social obligation for the wealthy (aghniya) once they meet the minimum threshold (nisab) and the period (haul). Among the wisdom of zakat's prescription is realizing economic justice distribution (Mohammed, El Amri, & Shabani, 2021). As one of the assets of Islamic financial institutions, zakat is a potential strategic funding source for efforts to build community welfare (Abdullah, Mat Derus, & Al-Malkawi, 2015). Therefore, the Qur'an warns that zakat collected from those obligated to pay (muzakki) should be distributed to those entitled to receive it (mustahik).

In linguistics, zakat originates from the Arabic zaka-yazku-zakaan, which means blessing, growth, cleanliness, and goodness (Ali & Hatta, 2014). In the Qur'an and Al-sunnah, sadaqah also means zakat. Therefore, Imam al-Mawardi states that the term sadaqah sometimes refers to zakat, and zakat is referred to as sadaqah, which are two different words but with the same substance. According to Sharia, zakat is a specified amount of wealth and its kinds, which Sharia mandates to be distributed to those entitled to receive it under certain conditions.

In a terminological sense, zakat is the granting of ownership rights over a particular portion of wealth to specific individuals designated by Sharia solely for the sake of Allah. According to Syalthut, zakat is a portion of wealth distributed by the wealthy to their impoverished brethren and for public interests, which are vital community needs. Wealth distributed according to Sharia is called zakat because it will increase the wealth given and protect it from disasters. The connection between zakat's linguistic and terminological meanings is evident and robust: the wealth from which zakat is given will become blessed, grow, develop, and increase, becoming pure and enhancing goodness.

Zakat can purify the sins of the person who disburses it, enhancing both the rewards and wealth. According to Wahbah Zuhaili, zakat in Sharia is a mandatory right on property. Yusuf al-Qardawi explains that the term 'wealth' (al-amwaa) is the plural form of the word 'maal.' In Arabic, 'maal' refers to anything people highly desire to save and possess. Ibnu Asyr, as cited by Yusuf al-Qardawi, mentioned that initially, wealth meant gold and silver, but its meaning later expanded to include all goods that are stored and owned.

B. Zakat Regulation

As is universal, Islam not only discusses matters of faith, worship, and Sharia law. Rather, Islam encompasses all aspects of life. In fundraising, for example, Islam teaches sharing, commonly referred to as zakat, infaq, sadaqah, waqf, grants, and so forth. This is what is known as Islamic philanthropy. Therefore, the term fundraising has long existed and has been taught in Islam.

As assets of the Muslim community, zakat, infaq, sadaqah, and waqf should continuously be promoted among those who have surplus wealth (aghniya) so that they are willing to share with those in need. If this can be effectively implemented, the author believes that it is possible to finance education and alleviate poverty through Islamic philanthropy. However, trust in the management and distribution of these funds still needs to be improved. According to Ramayulis, steady and adequate funding for Islamic education can be obtained through Waqf (Q.S. Ali-Imran: 92), Zakat (Q.S. At-Taubah: 6, and At-Taubah: 103), Sadaqah (Q.S. Al-Baqarah: 261), and Grants (Q.S. Al-Baqarah: 177).

Zakat is one component of Islamic philanthropy that significantly contributes to the economy of the Muslim community (Obaidullah & Manap, 2017). According to Yusuf Qardhawi, a zakat is a form of 'amaliyah ijtima'iyah' worship, meaning it is worship related to wealth that holds a strategic, important, and decisive function in the development of community welfare. Zakat is one of the instruments in Islamic economics that enhances the socio-economic status of the Muslim community (Zauro, Saad, & Sawandi, 2020). In general and the Asnaf groups in particular. This socio-economic improvement includes basic needs for the

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Asnaf, especially the poor and needy groups. Among the most critical needs besides food, shelter, and clothing, education is also crucial because it can enhance the capabilities of the poor asnaf and the wider Muslim community in improving their production factors, enabling them to transition from being Mustahiq (recipients of zakat) to becoming Muzzaki (contributors of zakat).

Besides being a means of worship and a sign of devotion to Allah SWT, zakat, as the third pillar of Islam, also serves as a significant social institution and a foundation of Islamic economics. If zakat, infaq, and sadaqah are well-managed, including their collection, acquisition, and distribution, they will be capable of addressing the issue of poverty or at least reducing it.

Zakat management consists of collection and distribution. Indonesia regulation explains that the payment of zakat originates from the term "Take." Allah SWT commands, "Take it." When a muzakki (zakat payers) has given zakat to someone, it is said that he has taken zakat. The eight asnaf, or groups entitled to receive zakat, indicate that the distribution in this situation is quite clear. Tithing yields more incredible goodness and a broad, clear, peaceful mood, positively impacting the community and the general economy. On the other hand, those who refuse to pay zakat will endure torturous punishment in the hereafter.

C. Digitalization of zakat

Digital zakat, or online zakat, is a mechanism for zakat payment that involves online-based media such as Electronic Banking and Financial Technology (Beik, Swandaru, & Rizkiningsih, 2021). According to Khadijah, online zakat is a process of paying and receiving zakat and collecting and distributing zakat through a digital system or via the Internet.

From the definition above, digital zakat is the process of collecting and distributing zakat by the Amil Zakat Institution using the internet. According to Tantriana & Rahmawati, there are several advantages that digital zakat has, namely that it can increase zakat payments by muzakki to National Zakat Agency, make it easier for National Zakat Agency to collect zakat and provide updates on the zakat collection that has been carried out and its distribution, making it easy for muzakki to pay their zakat at any time and wherever they are, muzakki can easily monitor how they distribute zakat and muzakki can easily access National Zakat Agency's financial reports. Digital-based zakat transactions generally use electronic payment tools like electronic money (e-money).

To date, at least Bank Indonesia (BI), the institution regulating monetary activities in Indonesia, has recognized 32 types of legal electronic money for conducting financial transactions. Several National Zakat agencies have partnered with various electronic money providers in Indonesia. In this modern era, many National Zakat Agencies have begun implementing digital zakat systems because digital zakat offers numerous conveniences for both muzakki and Zakat Management Organizations in paying and collecting zakat. According to Oktavendi & Mu'ammal (2022), there are several advantages of digital zakat:

- 1) It can increase zakat payments by muzakki to Zakat Management Organizations.
- 2) It facilitates Zakat Management Organizations in collecting zakat and providing updates on the zakat collected and its distribution.
- 3) Digital zakat allows muzakki to pay their zakat anytime and anywhere.
- 4) Muzakki can easily monitor how their zakat is being distributed.
- 5) Muzakki can easily access the financial reports of the Zakat Management Organizations.

According to scholars digital zakat is an innovation for Zakat Management (Widiastuti, Cahyono, Zulaikha, Mawardi, & Al Mustofa, 2021). Organizations in performing their duties. This is because digital zakat aligns better with the current era, where society has embraced numerous digital platforms. Their research also mentions that Zakat Management Organizations can utilize digital zakat innovation in various ways. Digital zakat innovation includes collection and distribution, which extend to ease of transparency and zakat disbursement. Zakat is a Muslim's obligation to disburse a specified net value of their wealth, which does not exceed one nisab, given to mustahik under certain predetermined conditions.

Zakat is the third pillar of Islam, which was mandated in Madinah during the month of Shawwal in the second year of Hijrah following the mandate of Ramadan fasting. Zakat consists of two types: zakat al-fitr and zakat on wealth, serving as a cleaner for the soul and wealth. Zakat is a financial worship with social-economic dimensions and functions or the distribution of Allah's grace. It also represents social solidarity, an expression of humanity and justice, a proof of Islamic brotherhood, a binder of unity among the nation and community, a connection between the rich and the poor, and a means to bridge the gap between the strong and the weak.

Digitalization is defined as the exploitation of digital opportunities (Nurdin, 2022). Digital transformation is then defined as the process of reshaping the economy, institutions, and society at a systemic level (Nurdin, 2023). While the latter involves changes at all levels of society, digitalization by integrating various technologies (such as cloud technology, sensors, big data, and 3D printing) opens up unexpected possibilities (Nurdin, Agam, & Adawiyah, 2023; Nurdin, Pettalongi, Ahsan, & Febrianti, 2023). It offers the potential to create new products and services radically. The process of converting various information, news, or announcements from analog to digital format, making it easier to produce, manage, store, and distribute, is known as information digitalization. This can be presented in digital information through text, numbers, visuals, and audio that contain ideas about

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ideology, social issues, health, and business. Digital technology is a system where manual labor or methods are no longer used. The transition from an analog to a digital system is called digitalization, leading to an automated operating system using formats that computers can read.

The management of digital zakat and the digitalization of zakat payments at the National Zakat Agency is carried out with a marketing strategy and follows the rules of Islamic law. To accelerate socialization, partnerships are formed with digital partners such as virtual stores and companies that use other online features like Muslim Travel, Gopay, and Cimb Niaga Syariah to facilitate muzaki to pay zakat anytime and anywhere. Thus, the reflection of digital zakat payments will increase the potential for zakat receipt and provide welfare to its beneficiaries.

III. METHODOLOGY

This study uses qualitative methods. In qualitative research, the theory is only a guide, so the research focuses on the facts in the field (Nurdin & Pettalongi, 2022; Nurdin, Stockdale, & Scheepers, 2016). The data was collected through direct observation, in-depth interviews, and written document analysis at the research site (Rusli, Hasyim, & Nurdin, 2021; Rusli & Nurdin, 2022). The research location is the National Zakat Agency of Palu City. As a Zakat management institution, the National Zakat Agency assists the underprivileged, especially children of elementary and middle school age. The approach used in this research is ethnography. Ethnographic studies describe and interpret cultures, social groups, or systems. Although the meaning of culture is comprehensive, ethnographic studies usually focus on patterns of activities, language, beliefs, rituals, and ways of life in society.

The interviews involved ten local customary leaders, citizens, and three local government staff. The interviews were recorded and transcribed. The results of the transcripts were consulted with the participants to obtain their consent (Nurdin, Scheepers, & Stockdale, 2022; Nurdin, Stockdale, & Scheepers, 2014). The data analysis used a deductive thinking technique, interpreted as a research procedure that produces deductive data from the interviews and field notes. Data analysis was conducted using thematic analysis from Strauss and Corbin (1998). The analysis started with open, axial, and selective coding. The final result of the data analysis is themes found from the data.

IV. RESULTS AND DISCUSSION

A. History of BAZNAS Palu City

On May 14, 1992, the administrators began their activities by issuing a Circular Letter about the Establishment of BAZIS (zakat, infaq, and alms amil agency) from the city to the village, with letter No. 02/Bazis/ST/1992 dated July 21, 1992. Based on this circular, the zakat, infaq, and alms amil agency was established down to its lower levels in the Palu City area. The institutional management of zakat follows the structure of district/city governments and has been officially recognized as the National Zakat Agency based on the Director General's Decree No. DJ.II/37 Year 2015 Regarding the Amendment to the Decision of the Director General of Islamic Community Guidance No. BJ.II/568 Year 2014 on establishing the National Zakat Agency at the district-city level across Indonesia.

As the name suggests, the Provincial and Regency/City National Zakat Agency has been officially formed by the central government with Presidential Decree Number 8/2001, dated 17 January 2001, concerning the name of the Zakat Management Organization. It is called the Regional Zakat Amil Agency at the central level. The change in the paradigm of zakat management was marked by the birth of Law Number 23 of 2011 concerning zakat management, so it is no longer known as Regional Zakat Amil Agency but as a whole is called the National Zakat Agency at both the central, provincial and district/city levels, while in the sub-district level, there is no Regional Zakat Amil Agency.

The Palu City National Zakat Agency is located at Gajah Mada Street, No. 130 Palu. The Palu City Regional Zakat Agency was established on January 2, 2002, based on the Palu Mayor's Decree Number 47 of 2002. The composition of the Palu City Zakat agency management for the 2009-2013 period is based on the Decree of the Mayor of Palu Number 451.7/142/Kesra/2008 dated March 4, 2008. The Regional Government of Palu City established the Zakat management institution based on the Decree of the Minister of Religion of the Republic of Indonesia Number 373 of 2003 concerning the implementation of Law Number 38 of 1999 concerning Zakat Management.

B. Zakat Management in Improving the Quality of Education in Palu City

This section will explain that the optimization of zakat management in improving the quality of education at the Palu City National Zakat Agency has been implemented well and maximally, including that the Palu City National Zakat Agency has taken several optimal steps to maximize collection, distribution, utilization, and reporting with the productive zakat program and the Smart National Zakat Agency program which have become routinely implemented programs. However, the Palu City National Zakat Agency faces several problems, and appropriate and accurate solutions must be found. Some issues or obstacles that require solutions are:

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C. Optimizing Zakat Collection

Law Number 23 of 2011 concerning Zakat Management, Instruction of the President of the Republic of Indonesia Number 3 of 2014 concerning Optimization of Zakat Collection, and Mayor Circular No.100.2.4.3/1349/Kesra/2023 concerning Optimization of Zakat collection on income, infaq, and sadaqah. With three legal guidelines for the National Zakat Agency of Palu City, it has yet to be able to increase the collection of zakat to a greater extent or tends to stagnate.

The solution carried out by the National Zakat Agency of Palu City is to make improvements and strategies to increase the potential for Zakat so that it can collect a significant amount. The solution that can be implemented concretely by the Palu City National Zakat Agency is to maximize the Palu Mayor's Circular Letter to the Departments and agencies within the Palu City government. It can also coordinate and collaborate with agencies at the Palu City level. Collecting more significant amounts of zakat funds to become the proper, effective, and efficient solution can improve the quality of education, such as educational institutions, including schools, madrasas, and underprivileged children.

Efforts to maximize Muslims' zakat obligations can also be rationalized as taxpayers. Muslims are obliged to pay taxes in the name of public accountability to the state and for the benefit of the population. From the benefit aspect, taxes and zakat can provide income and economic growth evenly. Zakat obligations are very different from tax obligations. It can be distinguished that when Muslims do not pay taxes, there is a penalty (punishment) that has been regulated in law and government regulations. Meanwhile, when Muslims do not pay zakat, there are no penalties regulated by the government.

D. Organizing a System in Zakat Management

The Palu City National Zakat Agency needs a proper, effective, and efficient Zakat management mechanism or system. Currently, the National Zakat Agency does not yet have an appropriate system for zakat management services. A better solution is to carry out an in-depth study of what kind of system can be used for the National Zakat Agency in Palu City.

Obstacles regarding the service system in zakat management, especially in distributing aid for education, no longer need to be manual and straightforward. Still, the Palu City National Zakat Agency already has a solution. It will create a digitalization system, making it easier for the public to get good information about educational aid applications in academic institutions and underprivileged communities in Palu City. Finally, it can be the correct, effective, and efficient solution that can have an impact on improving the quality of education such as educational institutions, including schools, madrasas, underprivileged children, and parents of students who cannot afford to be given productive business capital for the community so that they will be empowered to increase economic needs and to finance their children's education. Apart from that, people given productive business capital assistance are expected to become muzaki (zakat givers) who were previously mustahik (zakat recipients).

E. Socialization of the National Zakat Agency to the Community

The National Zakat Agency of Palu City must realize the potential for zakat not to receive maximum revenue if efforts are made to socialize the obligation of zakat to civil servants, employees, the Indonesian national army, the police and the broader community as Muzaki (givers) of zakat to the National Zakat Agency of Palu City. So, the solution that must be implemented is related to the socialization of zakat obligations for Muslims in Palu City.

The National Zakat Agency of Palu City can do as much as possible to optimize zakat collection by conducting outreach to agencies, bodies, the Indonesian National Army, the Indonesian National Police, entrepreneurs, especially Muslims, so that it becomes the proper, effective, and efficient solution that can impact the quality of education, including educational institutions, schools, madrasas, and underprivileged children.

F. Growing Public Awareness in Paying Zakat

The awareness of Muslims in paying zakat is fundamental to providing motivation and raising this awareness to become the proper, effective, and efficient solution—awareness of Muslims in paying or completing zakat at the National Zakat Agency in Palu City. The solution is to increase Muslims' understanding of paying zakat, such as matching the budget capacity of the National Zakat Agency and motivating and raising awareness of Muslims by providing religious enlightenment through lectures on activities of an Islamic nature.

The awareness that Muslims should pay zakat will have a significant impact on Muslims themselves. So that it becomes the proper, effective, and efficient solution that can affect improving the quality of education in educational institutions that need help and support in improving physical facilities and infrastructure, both schools and madrasas, which are very limited in terms of costs, children who have achievements need support and rewards to motivate them to continue to excel, especially for underprivileged children whose ability to pay for their education is minimal, including children in schools, madrasas and universities, which are the people of Palu City.

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G. Community Trust

If zakat governance is weak, it can lead to disappointment and loss of trust in zakat institutions, even resulting in public doubts about the role of zakat itself. Therefore, as public funds that have the potential to overcome the problems of the poor, zakat must be managed transparently and accountable. Implementing transparency and accountability in every zakat management activity can maintain and increase muzakki's trust in zakat management institutions. Meanwhile, muzakki's trust in zakat institutions determines muzakki's interest in paying zakat.

Apart from influencing muzakki's trust, transparency and accountability in Zakat management also correlate with Zakat recipients' performance. Zakat management institutions implementing transparency and accountability experience increasing zakat receipts yearly. However, to ensure the level of transparency and accountability of a zakat institution, currently, there are no relevant standard measuring tools. So it must be done immediately by the National Zakat Agency of Palu City, as follows:

1. Transparency of reports through the National Zakat Agency information management system (SIMBA), an integrated application belonging to the Central National Zakat Agency.
2. Transparency of reports through preparing written reports, which are given to muzakki, the Palu City Government, and the Palu City Ministry of Religion Office.
3. Transparency of reports by making written reports which are posted on the National Zakat Agency information board in Palu City

Efforts to build and increase public trust, especially Muslims, in paying their zakat. The National Zakat Agency of Palu City has carried out three aspects as mentioned above, which is very urgent to do and easy to develop is the development of a more independent digitalization system owned by the National Zakat Agency of Palu City because it can easily be monitored by both civil servants of the city government and the ministry of religion Palu City and the wider community.

V. CONCLUSION

Optimizing zakat management in improving the quality of education at the National Zakat Agency in Palu City refers to management functions, namely planning, organizing, actuating and controlling and following Law no. 23 of 2011 concerning zakat management which includes collection, distribution, utilization, and reporting. The steps taken to optimize zakat management are: First, optimizing zakat collection starts from collecting data on muzakkik, especially among civil servants, carrying out efforts to explore zakat sources such as establishing a Zakat Management Organization in schools, mosques, and local government institutions within the scope of the Palu City Government, and vertical agencies, publicizing zakat via social media, print media and electronic media, collaborating with banks to digitize zakat, outreach activities in government institutions and elements of society. Second, Optimization in the distribution of zakat, still referring to the Al-Qur'an surah At-Taubah/ 9:60 regarding the eight groups with the right to receive zakat and the ijihad of the ulama. In this research, the author only focuses on distributing zakat funds for educational institutions, assistance for productive businesses, and scholarship assistance. Third, the use of zakat for community empowerment in Palu City, especially assistance to academic institutions and productive business assistance to the community, aims to improve their standard of living, which will ultimately be able to pay for their children's education costs. Likewise, scholarships and educational assistance for underprivileged students. Fourth, transparency of reporting in zakat management with the principles of 1) openness, 2) accountability, 3) responsibility, 4) independence, 5) fairness and justice, and 6) sharia propriety.

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