

The Strategies of Enhancing *zakat* Education in Indonesia

Haryani Santo Hartono

International Open University (IOU), The Gambia, West Africa

Correspondence: haryani.santo@iou-alumni.com

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Abstract

Starting zakat education needs to be pursued as early as possible, continuing at the stages of youth and adulthood, and applying it in old age. Implementing the strategies in zakat education is a long journey. This study describes the strategy used by the National Zakat Board (BAZNAS) as the only Indonesian government zakat agency to improve zakat education in Indonesia. This study uses a descriptive qualitative approach, describing the stages in implementing zakat education. BAZNAS, in carrying out its role, collaborates with education experts to further increase zakat literacy in society. The strategy of educating the public about zakat requires support from all parties, including the government, educational institutions, and the community itself.

Keywords: Zakat education, Zakat literacy, BAZNAS

INTRODUCTION

Chairman of BAZNAS Prof. Dr. K.H. Noor Achmad, M.A. said that the potential for *zakat* in Indonesia reaches IDR 327 trillion per year according to data compiled from his institution's study center. This potential comes from income *zakat*, agricultural services, plantations, livestock, and other sectors (Hidayat, 2023). The national *zakat* collection achievement in recent five years is IDR 8.1 trillion in 2018, IDR 10.2 trillion in 2019, IDR 12.4 trillion in 2020, IDR 16 trillion in 2021 and in IDR 21 trillion in 2022 (BAZNAS RI, 2022). These acquisitions are only approximately 6% of the total available *zakat* potential of every year.

In 2019, BAZNAS Center of Strategic Studies (Puskas BAZNAS) researched the Zakat Literacy Index (ZLI). ZLI was first constructed in 2019 and measured for the first time the following year. ZLI identified the behavior of respondents in paying *zakat*, which consisted of: (1) Paying *zakat* in the past year and the reasons, (2) Places to pay *zakat* along with its driving factors, (3) Sources of information about *zakat*, top of mind *zakat* institutions, and social media.

ZLI score in Indonesia in 2022 gets a score of 75.26 which is included in the medium or moderate literacy level category. This value has increased by 8.48 points compared to 2020 (66.78).¹ The *zakat* literacy value of the Indonesian

¹ This survey involved 4,077 respondents spread across Indonesia with a margin of error of ± 1.53 percent and a 95 percent confidence level. In the early stages of the study of the Zakat Literacy Index, the criteria



people has increased even though it is still in the same category. Some still have low *zakat* literacy, especially in advanced knowledge. The measurement results found that public knowledge regarding official *zakat* institutions was included in the low literacy level category (BAZNAS RI, 2022).

To increase *zakat* literacy, entering the realm of education is necessary. Continuous public education and socialization are needed regarding the concept of *zakat* to increase awareness of paying *zakat* (Sasongko, 2019). Because with education, a generation can change the mindset that will affect their actions. The experts' agreement regarding Zakat's educational needs has not been concentrated, and there is still limited research on this issue. This research describes the strategy of BAZNAS as the only government board in Indonesia to improve *zakat* education in Indonesia. This research also describes the results of implementing the strategy measured in detail through the Zakat Literacy Index.

METHOD

Author uses a qualitative research method which is defined by Al-Ghazaruty (Nilamsari, 2014) as a method used to uncover problems in the work life of government, private, community, youth, women's, sports, arts and culture, and other organizations so that they can be used as a policy for the common good. The approach used is descriptive analysis. The collection technique used is observation and documentation.

Observation is an investigation carried out systematically and deliberately by using the senses, especially the eyes, for events that take place and can be analyzed at the time the incident occurred (Kawasati, 2019). The type of observation used by the author in this study is unstructured observation. The author develops his observations regarding BAZNAS' strategy in enhancing *zakat* education in Indonesia based on developments in the field.

Meanwhile, the documentation technique collects data through archives and includes books on opinions, theories, arguments, laws and others related to research problems. In this case the author takes data regarding research material from journal publications, news, and submission of material in public forums.

RESULT AND DISCUSSION

A. BAZNAS Profile

The National Board of Zakat (Badan Amil Zakat Nasional, BAZNAS) becomes the only board of the Indonesian government to collect and distribute *Zakat*, *Infaq*, and *Shadaqah* (ZIS). The Decree of the President Republic of Indonesia No. 8 of 2001 is the basis of BAZNAS' operation. The

for respondents were classified into six categories: (1) Gender, (2) Period of birth, (3) Marital status, (4) Income range, (5) Type of work, and (6) Area of residence. The data collection method was carried out by way of direct interviews with respondents with pre-designed questionnaires.

enactment of Law No. 23 of 2011 concerning *zakat* management strengthened the role of BAZNAS as the institution authorized to manage *zakat* in the national scope.

The foundation of the *shariah* for the establishment of BAZNAS is Qur'an and *hadith*:

“Take from their wealth ‘O Prophet’ charity to purify and bless them, and pray for them—surely your prayer is a source of comfort for them. And Allah is All-Hearing, All-Knowing.” (QS. At-Tawbah [9]: 103).

Abu Huraira reported Allah's Messenger (ﷺ) as saying: “Charity does not decrease wealth, no one forgives another except that Allah increases his honor, and no one humbles himself for the sake of Allah except that Allah raises his status.” - Sahih Muslim 2588, Book 45, Hadith 90.

B. BAZNAS' Strategy in Educating the Community

In the presentation of the material presented at the International Conference of Zakat (ICONZ) 6th which was held in Semarang on 30 November - 1 December 2022, the Rector of TAZKIA Institute Assoc. Prof. Dr. Murniati Mukhlisin takes the same basis as the concept made by Komite Nasional Ekonomi dan Keuangan Syariah (KNEKS) in developing a general *sharia* economic education strategy.



Figure 1. National Educational Strategy for Islamic Economics and Finance According to Sakinah Finance & KNEKS (Mukhlisin, 2022)

Based on figure 2, it can be concluded that the stages of the educational strategy designed to build an understanding of Islamic economics are started from the age of 0-6 years which is the stage of instilling the concept of education. Then in age 7-12, is a period of character and habit formation. At the age of 13-15 is a period of basic knowledge education training or practice. Age 16-18 is a period of advanced education from material in the previous phase. At the age of 19-23 is a period of comprehensive knowledge education and a transition period. Age 24-35 is the period of implementation in the independent period. At the age of 36-55 of implementation at an established age. Age 56 onwards is the implementation period during retirement.

C. Early Education: Cultivating an Understanding

Zakat is also one of the pillars of Islam that needs to be educated from an early age. BAZNAS, in this case, has attempted to enter into the world of early education by creating an educational game: ZAKUMA Game Board. ZAKUMA stands for *Zakat untuk Umat (zakat for ummah)*. It is a game-based learning about *zakat* designed by Kummara, Indonesia's first game designer/consultant company. ZAKUMA was first launched at the MTQ Nasional XXIX (Indonesia International Qur'an Competition) event in South Kalimantan in October 2022 (BAZNAS TV, 2022).

With hashtag *#berbagi untuk menang* (sharing for win), ZAKUMA board game explained the potential of *zakat* for the prosperity of people. "The ZAKUMA board game is one of BAZNAS' innovative products in the field of education and *da'wah*. This is, of course, to encourage *zakat* literacy in society which is packaged more attractively and can be played by all groups, especially for teaching *zakat* to early childhood," said the Head of BAZNAS RI Prof. Dr. KH. Noor Achmad MA (BAZNAS RI, 2022).

BAZNAS seeks to cultivate an understanding of the concept of *zakat* with an approach that can be applied at the earliest possible age. When interviewed by the media after the event of Apresiasi Bunda PAUD Tingkat Nasional 2019 in Jakarta on Monday, 18 November 2019, the Minister of Education and Culture (Mendikbud) Nadiem Makarim said, "The most important concept of early childhood education is to introduce children to how to learn while playing. This is something, namely what is the concept of playing and learning. That is what actually forms the character of early childhood. How do they collaborate, how do they find creativity, then they become a love of school and a love of learning. So, the important thing is not a matter of fast math, fast writing, or fast reading. No! That's not what matters (Kemendikbud, 2019)."

D. Building Zakat-Oriented School: Character Formation, Habits, and Practices

As one of the distributions of *zakat* funds in the education sector, BAZNAS has established its own school and provides free educational facilities for *mustahik*. BAZNAS established Sekolah Cendekia BAZNAS (SCB), a free boarding school for the poor for Indonesian sons and daughters. SCB comprises SMP Cendekia BAZNAS (junior high school level) and BAZNAS *Tahfidz* School. This school, located in Bogor Regency, not only provides a place to carry out teaching and learning activities, but also provides material for the formation of character and habits around paying *zakat* to their students.

SCB focuses on Islamic education, academics, entrepreneurship, leadership, and organization. (Sekolah Cendekia BAZNAS, 2022). Students are instilled with an understanding of *zakat*, motivation to have a progressive mindset and enthusiasm to try to become *muzakki*. SCB focuses on building character and habits, especially in becoming an independent person and understanding Islamic teachings, particularly the concept of *zakat* from an early age. In addition, SCB has familiarized its students with carrying out *zakat* activities both through core curriculum activities and extracurricular activities.

E. Higher Education: Comprehensive Knowledge

At the higher education stage, BAZNAS first cooperates with higher education institutions in supporting the department of MAZAWA (*Manajemen Zakat dan Waqaf*). MAZAWA Department was established on December 7, 2016 based on SK Direktur Jenderal Pendidikan Islam No. 6933 of 2016.

In order to support further understanding of *zakat*, BAZNAS is also collaborating with universities that already have department of *sharia* economic or MAZAWA Department to create laboratories of *zakat* management. The rector of IIQ Jakarta, Dr. Hj. Nadjmatul Faizah, S.H., M. Hum. who is also a BAZNAS partner in compiling the book titled "*Standar Laboratorium Manajemen Zakat*", said that *zakat* laboratory is the basis of one of BAZNAS's missions, that is efforts to strengthen the professional competence, integrity and welfare of national *'amil zakat* in a sustainable manner. It is necessary to have a miniature *zakat* management organization in the campus environment. The *zakat* management laboratory is a place for students and masters of the Islamic economics study program or MAZAWA to study practical aspects of *zakat* management (Faizah, 2022).

The background for the establishment of the *zakat* management laboratory is the understanding that *zakat* must be managed properly with the aim of obtaining wider benefits. As for the work module of the *zakat* management laboratory formulated by Puskas BAZNAS in collaboration with IIQ Jakarta, dividing it into four work units or operational *zakat* management organizations: (1) Planning and development section; (2) *Zakat* collection section; (3)

Distribution and utilization division; and (4) Recording and governance section (Puskas BAZNAS & IIQ-Jakarta, 2022).

At the 6th ICONZ 2022 event, BAZNAS also officially launched the opening of ZAWONI (*Zakat Waqf Online University*) which is designed to provide scientific in-depth learning facilities about *zakat* and *zakat* management. ZAWONI is a program that provides an e-learning platform that can be accessed at any time by ZAWONI participants. The learning program is carried out independently by each participant complemented by special lecture/class sessions from scholars or international experts in the field of *zakat* and *waqf*. At the end of the program, there is an evaluation to ensure that participants understand *zakat* and *waqf* well. Then, for participants who pass the minimum score, they are entitled to get a certificate to legitimize their ability to manage *zakat* and *waqf* (Puskas BAZNAS, 2022).

Table 1. Curriculum of ZAWONI (Puskas BAZNAS, 2022)

No.	Curriculum
1	History and Development of <i>Zakat</i> and <i>Waqf</i>
2	Basic Principles of Islamic Economy
3	<i>Ushul Fiqh</i>
4	<i>Fiqh</i> of <i>Zakat</i> and <i>Waqf</i>
5	Ethics and Governance of <i>Zakat</i> and <i>Waqf</i> Institutions
6	Calculation of <i>Zakat</i> and <i>Waqf</i> Payments
7	Accounting and Reporting of <i>Zakat</i> and <i>Waqf</i>
8	Audit of <i>Zakat</i> and <i>Waqf</i> Institutions
9	Strategic Management and Leadership of <i>Zakat</i> and <i>Waqf</i> Institutions
10	Management of the Collection and Distribution of <i>Zakat</i> and <i>Waqf</i>
11	Information System and Internal Control of <i>Zakat</i> and <i>Waqf</i> Institutions

F. Paragon: Encouraging Implementation

Paragon contributes quite a lot in encouraging implementation and creating a mass movement. In this case, BAZNAS has also tried to use a strategy to invite especially high-ranking officials to set a role model in paying *zakat* to BAZNAS. From the president, ministers and all levels of government have been encouraged to pay *zakat* to BAZNAS. These leaders contributed to being a good example for the wider community. Including when discussing BAZNAS activities in the regions. High-ranking officials are figuring whose active participation is awaited by them to give an appeal to the whole community to immediately pay *zakat* to BAZNAS.

The role of the media in disseminating information about *zakat* activities is also one of the supporters in the success of education to the wider community. What about when *zakat* institutions collect *zakat* funds, starting with the examples set by figures and officials. Then it is accompanied by the distribution and empowerment of *zakat* funds which are channeled to *zakat* recipients.

Gerakan Cinta Zakat is part of the implementation which is driven by the understanding and examples given. In the month of holy *Ramadhan* 2021, *Gerakan Cinta Zakat* was inaugurated by the President of Republic Indonesia. *Gerakan Cinta Zakat* which encourages community participation to increase ZIS. Apart from that, it is also to ensure that distribution is right on target, really reaching those who need it.

The President of the Republic of Indonesia said that, "*Gerakan Cinta Zakat* is in line with government programs that have enormous work to eradicate poverty, deal with disasters and disasters, and complete SDGs (sustainable development) programs" (Romadaniel, 2021).

G. Indonesia Zakat Literacy Index (ZLI)

Zakat Literacy Index (ZLI) formed by Puskas BAZNAS (BAZNAS Center of Strategic Studies). It is measuring the level of understanding or public literacy about *zakat*, at regional and national levels. ZLI aims to evaluate the implementation of *zakat* education programs (BAZNAS Center of Strategic Studies, 2019). The following are components used in measuring ZLI.

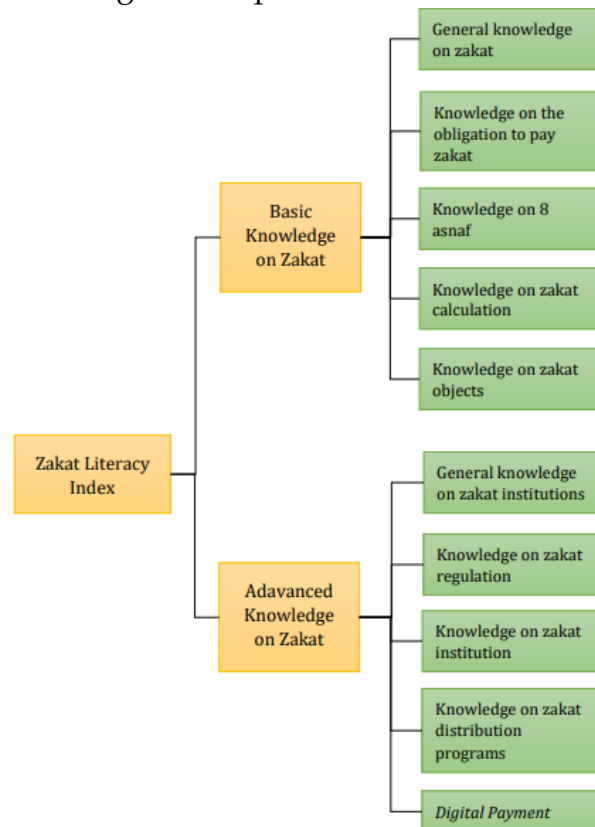


Figure 2. Zakat Literacy Index Components (BAZNAS RI, 2022)

After the ZLI measurement in 2020 involved 3200 respondents in 32 provinces, to identify the knowledge of society in Indonesia regarding *zakat*, in 2022, BAZNAS has measured the level of public understanding of *zakat* using ZLI in 33 provinces and involve 4077 respondents. The results of the measurement can certainly become a database for *zakat* stakeholders in compiling a valid *zakat* literacy map in every region in Indonesia. The following is a comparison of ZLI acquisition scores in Indonesia for 2020 and 2022.

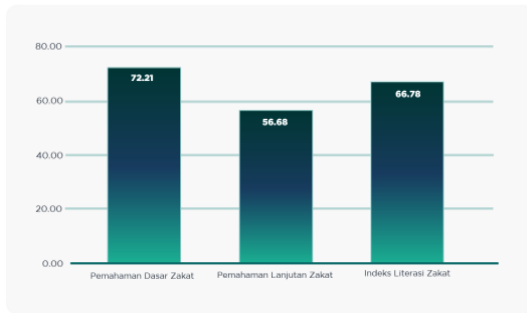


Figure 3. Measurement Results of the Zakat Literacy Index (ZLI) in Indonesia 2020 (BAZNAS RI, 2022)

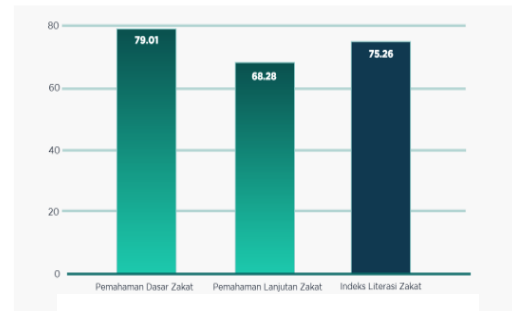


Figure 6. Measurement Results of the Zakat Literacy Index (ZLI) in Indonesia 2022 (BAZNAS RI, 2022)

The measurement results in 2020 found that in general the value of the ZLI is included in the moderate literacy level category, which is 66.78 where the basic understanding score gets a score of 72.21 (moderate literacy level) and the advanced understanding value regarding *zakat* is included in the low literacy level category, which is 56.68. So, it can be concluded that nationally the level of public understanding of aspects of basic knowledge is in the fairly good category, but public understanding of aspects of *zakat* management at official *zakat* institutions is still relatively low.

The measurement results in 2022 show that the level of understanding of Indonesian people in basic knowledge about *zakat* is an index value of 79.01 which is in the moderate or medium category. This value has increased by 6.8 points compared to the ZLI value in 2020 (72.21). As for the results of measuring the level of advanced understanding of *zakat*, Indonesia has an index value of 68.28 which is in the medium category. This score also increased by 11.6 points from the value of 56.68 in 2020. Overall, the National ZLI score obtained a score of 75.26 (medium or moderate), 8.48 points higher than in 2020.

Based on the result above, it can be concluded that, in general, the ZLI of Indonesian people has increased in approximately two years. Even though it still has not met the target, at least BAZNAS' strategic efforts in enhancing *zakat* education in the country have a significant role. All that remains is to improve in the future, the involvement of support and participation from all parties so that later in the end, it succeeds in achieving the target of increasing massive awareness in paying *zakat*.

CONCLUSION

Implementing *zakat* is carrying out individual obligations and must be managed well. The existence of *zakat* institutions, such as BAZNAS, collects and distributes *zakat* funds. BAZNAS, in this case, is implementing a strategy to improve awareness of *zakat* by enhancing *zakat* education in Indonesia. Starting from the initial level from an early age to adolescence and adulthood. The development of the BAZNAS strategy in increasing education about *zakat* in Indonesia so far can be measured using the ZLI indicator, which shows an increase even though it is still below the expected target. However, there are still many deficiencies that require the role of support from the government, other parties such as the media, and the community itself. This research raises awareness about the importance of *zakat* education in society. BAZNAS, the only government-owned *zakat* institution, has developed a strategy to implement *zakat* education in Indonesia. the limitation is that BAZNAS does not carry out a detailed in-depth study of the achievement of the strategy implemented by BAZNAS. Suggestions for future research can examine the success of the *zakat* education strategies used by BAZNAS from the time it was formulated to a certain period.

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