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ZAKAT COLLECTION: POTENTIAL AND REALIZATION IN BAZNAS TULUNGAGUNG REGENCY

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Abstrak: Zakat merupakan salah satu rukun Islam yang berperan dalam penanggulangan kemiskinan di Indonesia. Potensi zakat di Indonesia sangat besar, seperti yang terjadi di Kabupaten Tulungagung yang dihimpun oleh Baznas Kabupaten Tulungagung. Besaran potensi tersebut belum sebanding dengan penerimaan dimana total koleksi masih jauh dari potensi yang ada. Tujuan dari penelitian ini adalah untuk menganalisis kesenjangan antara penerimaan dan potensi dari sudut pandang kuantitatif melalui metode statistik. Metode yang digunakan adalah independent sample test yang menunjukkan bahwa penerimaan zakat di Baznas Kabupaten Tulungagung tahun 2010-2020 jauh di bawah potensinya yang hanya mencapai kurang dari 1%. Realisasi penerimaan tertinggi terjadi pada tahun 2018 dan 2016 yang hanya mencapai 0,52% dari PDRB

***Kata kunci**: zakat, potensi, realisasi, Baznas Tulungagung*

Abstract: Zakat is one of the pillars of Islam that plays a role in handling poverty in Indonesia. The potential for zakat in Indonesia is very large, as is the case in Tulungagung regency which was collected by Baznas Tulungagung regency. The amount of potential is not yet proportional to the revenue where the total collection is still far from the existing potential. The purpose of this study was to analyze the gap between acceptance and potential from a quantitative point of view through statistical methods. The method used is the independent sample test which shows that the receipt of zakat at Baznas Tulungagung regency in 2010-2020 is far below its potential which has only reached less than 1%. The highest revenue realization was in 2018 and 2016 which only reached 0.52% of GRDP

Keywords: zakat, potential, realization, Baznas Tulungagung

Introduction

Naskah Zakat is one of the key instruments for the growth and improvement of the people's economy.[1] Zakat as the third pillar of Islam has a strategic role in handling poverty in Indonesia.[2] Through zakat, a person's wealth can grow and increase not only physically but also spiritually, namely the increase in God's blessings in this wealth.[3]

The potential for zakat in Indonesia is enormous. Current regulations stipulate zakat as a deduction from taxable income with a potential of 1.57% of Gross Domestic Product (GDP).[4] Based on the 2019 Indonesian Zakat Outlook issued by the National Zakat Agency

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[1] Nurhasanah, S. & Suryani, (2018), "Maksimalisasi Potensi Zakat Melalui Peningkatan Kesadaran Masyarakat", *JEBI: Jurnal Ekonomi dan Bisnis Islam*, 3 (2), pp. 185-194

[2] Rafikasari, EF & Supriyadi, A, (2018), "Prediksi Potensi Zakat Mal/Profesi Menggunakan *Exponential Smoothing*", *Jurnal Iqtisaduna*, 4 (2), pp. 254-270

[3] Muneeza, A. & Nadwi, S., (2019), "The Potential of Aplication of Technology-Based Innovations for Zakat Administration in Iindia", *International Journal of Zakat*, 4 (2), pp. 87-100

[4] Sudibyo, B, (2018), "*Prospek dan Tantangan Pembangunan Zakat 2019*", Jakarta: Baznas

(Baznas) and the calculation of the Zakat Potential Mapping Indicator (IPPZ) component, the potential for national zakat is IDR 233.8 trillion which is equivalent to 1.72 percent of GDP in 2017.[5] Of this potential, the total national collection is recorded at IDR 6.2 trillion.[6] In 2018, the ZIS collected reached IDR 8.1 trillion, most of which was collected from zakat income of 40.68 percent. Indeed, when compared with the potential for zakat of IDR 233.8 trillion (Puskas Baznas), the realization of the collection is still very small, which is around 3.4 percent.[7]

Likewise in Baznas Tulungagung regency, the receipt of zakat has increased due to the optimization efforts made by the Kankemenag (ministry of religion office) Tulungagung is in coordination of zakat data collection but the total collection is still far from the existing potential. This is possible because most Indonesians tend to distribute zakat directly to those who are entitled so that it is not recorded.[8] In addition, the low realization of the collection of national zakat funds is caused by 1) the community does not fully believe in amil zakat institutions, 2) there are still many Muslims who do not understand how

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[5] Baznas, (2018), "*Outlook Zakat Indonesia 2019*", Jakarta: Pusat Kajian Strategis (Puskas) Baznas

[6] Kemenko PMK, (2020), "*Lembaga Zakat Berkontribusi dalam Pengentasan Kemiskinan dan Mewujudkan SDM Unggul*", https://www.kemenkopmk.go.id/lembaga-zakat-berkontibusi-dalam-pengentasan-kemiskinan-dan-mewujudkan-sdm-unggul, diakses pada 18 Maret 2020

[7] Septian, F, (2020), "*Ziswaf dan Resesi Ekonomi di Era Pandemi*", https://baznas.go.id/pendistribusian/?option=com_content&view=article&id=1072, diakses pada 18 Maret 2020

[8] Canggih, C., Fikriyah, K., & Yasin, A., (2017), "Potensi dan Realisasi Dana Zakat Indonesia", *Al-Uqud: Journal of Islamic Economics*, 1 (1), pp. 14-26

to calculate zakat and 3) there are still many who do not know who their zakat is entrusted and distributed to.[9]

The still high gap in realization with this potential could be because the ownership of assets in Indonesia is very unequal and is not owned by Muslims. Research related to the temporary realization and potential gap has only arrived at a descriptive qualitative discussion. In this research, the gap between realization and potential in collecting zakat in Baznas Tulungagung regency, especially zakat mal will be discussed with descriptive quantitative analysis to see the statistical significance of the gap.

Potential of Zakat

Bagian Indonesia is a country with the largest total Muslim population as one of the 10 countries in the world with the largest economic power. This also shows the great potential that Indonesia has in various aspects, one of which is in the field of zakat. However, the receipt of zakat in Indonesia is still very small. It is recorded that there are no less than 229 million Muslim population in Indonesia in 2020 with a potential zakat of IDR 230 trillion. From this potential, Baznas recorded that the total zakat revenue has only reached IDR 8 trillion or 3.5% of the total potential.[10] Puskas (centre of strategic studies) Baznas noted that Indonesia's zakat potential is above IDR 200 trillion which is divided into five potential zakat indicators, namely, zakat on agriculture,

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[9] Mubarok, A. & Fanani, B., (2014), "Penghimpunan Dana Zakat Nasional (Potensi, Realisasi dan Peran Penting Organisasi Pengelola Zakat", *PERMANA*, 5 (2), pp. 7-16

[10] Andi, A (2020), "*Penerimaan Zakat, Besar Potensi Minim Realisasi*", http://lokadata.id/artikel/penerimaan-zakat-besar-potensi-minim-realisasi, diakses pada 28 Maret 2021

zakat on deposits, zakat on animal husbandry, zakat on income and zakat for companies.[11]

There are several obstacles to the minimum total acceptance of zakat in Indonesia according to Irfan Syauqi Beik, among others, the lack of education and literacy to increase public awareness of the importance of zakat which is not only paying zakat but tithing through official *amil* institutions. In addition, the existence of regulations related to zakat collection at the central and regional levels also has an impact on the amount of zakat collected.[12]

Research Methodology

This research uses secondary data in the form of zakat collection data from Baznas Tulungagung regency from 2010 to 2020 which is obtained from the Financial Report of Baznas Tulungagung regency and Gross Regional Domestic Product (GRDP) Tulungagung regency data from BPS in 2010-2020. The data were analyzed descriptively and quantitatively, which then tested the data normality assumption. This assumption test is used to determine further test statistics to be used, namely, parametric statistics for data that are normally distributed and nonparametric statistics for data that are not normally distributed.[13] Furthermore, hypothesis testing is carried out to

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[11] Baznas, (2020), "*Outlook Zakat Indonesia 2020*", Jakarta: Pusat Kajian Strategis (Puskas) Baznas

[12] Andi, A (2020), "*Penerimaan Zakat, Besar Potensi Minim Realisasi*", http://lokadata.id/artikel/penerimaan-zakat-besar-potensi-minim-realisasi, diakses pada 28 Maret 2021

[13] Rafikasari, EF., Supriyadi, A., & Handayani, F, (2021), "The Effectiveness of Research Based Learning in the Inferential Statistics Course in the Islamic Economics Department of IAIN Tulungagung", *Psychology and Education*, 58 (2), pp. 7256-7261

determine whether or not there is a difference between the realization of zakat receipts and the existing potential. The following are the stages of data analysis:

1. Making data tabulation
2. Calculating the potential for zakat in Tulungagung regency in 2010-2020
3. Test of data normality assumptions
4. Perform independent sample test with t test statistics (if the data are normally distributed) or nonparametric statistics with the Mann Whitney test (if the data are not in normal distribution)
5. Making conclusion

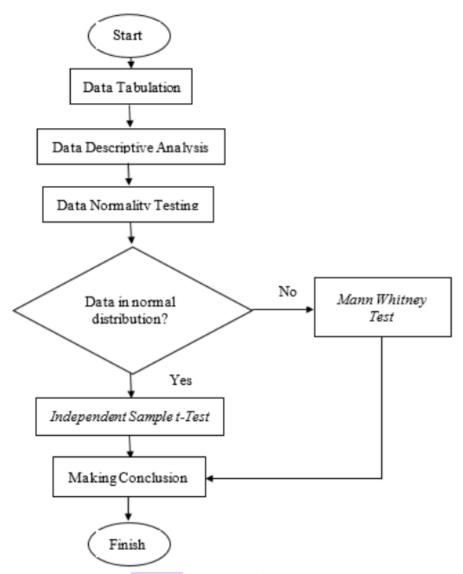The analysis stages can also be seen in Figure 1.

Figure 1. Research Flowchart

Results and Discussions

Table 1
Zakat Collection, Potential and Realization of Zakat in Baznas Tulungagung Regency

YEAR	GRDP ON CONSTANT PRICES ACCORDING TO BUSINESS FIELD (MILLION RUPIAH)	ZAKAT COLLECTION (RUPIAH)	POTENTIAL OF ZAKAT (1.57%*GRDP) (RUPIAH)	REALIZATION (%)
2020	26.455.765	2.105.260.387	415.355.510.500	0,51
2019	27.299.802	2.107.106.800	428.606.891.400	0,49
2018	25.920.200	2.116.277.738	406.947.140.000	0,52
2017	24.637.365	1.942.663.718	386.806.630.500	0,5
2016	23.446.437	1.910.160.148	368.109.060.900	0,52
2015	22.326.625	1.398.447.358	350.528.012.500	0,4
2014	21.265.194	1.106.041.760	333.863.545.800	0,33
2013	20.164.271	918.117.596	316.579.054.700	0,29
2012	18.999.035	722.300.672	298.284.849.500	0,24
2011	17.845.221	242.436.034	280.169.969.700	0,09
2010	16.776.319	151.656.425	263.388.208.300	0,06

Source: BPS Tulungagung Regency dan Baznas Tulungagung Regency

The first analysis carried out was descriptive data analysis which was used to determine the data description.[14] Table 1 shows that zakat receipts in Tulungagung regency have increased from year to year. The highest revenue was in 2018 which reached IDR 2.116 billion. There was a decrease in zakat receipts in 2019 due to the existence of full duty "muzakki" and in 2020 as a result of the Covid-19 pandemic. The potential for zakat in Tulungagung regency is very high, reaching

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[14] Rafikasari, EF., (2019), "Analisis Persepsi Mahasiswa tentang Adopsi SiMBA Jurusan Manajemen Zakat dan Wakaf Fakultas Ekonomi dan Bisnis Islam IAIN Tulungagung", *An-Nisbah: Jurnal Ekonomi Syariah*, 5 (2), pp. 147-167

IDR 415.4 billion in 2020 but its realization is still very small, which is below 1%. The potential for zakat will decrease in 2020 due to the decline in GRDP due to the Covid-19 pandemic. The highest zakat revenue realization was in 2016 and 2018 which only touched 0.52%. The average revenue and potential can be seen in Table 2 where the average revenue is IDR 1.338 billion and the potential is IDR 349.876 billion.

Table 2
Descriptive Statistics of Data

DATA	N	AVERAGE	STANDARD DEVIATION
COLLECTION	11	1.338.224.421	754.945.812
POTENTIAL	11	349.876.261.255	56.396.610.283

Table 3
Tests of Normality

One-Sample Kolmogorov-Smirnov Test	COLLECTION	POTENTIAL
Kolmogorov-Smirnov Z	.763	.388
Asymp. Sig. (2-tailed)	.605	.998

a. Test distribution is Normal.
b. Calculated from data.

Table 3 is the result of data normality testing with the following hypotheses:

H_0: data in normal distribution

H_1: data not in normal distribution

This table shows that the significance value for both acceptance and potential data is greater than 0.05, respectively, $sig = 0.605 > 0.05$ and $sig = 0.998 > 0.05$ which means that it fails to reject the null hypothesis (H_0) or it can be concluded that both acceptance and potential data are normally distributed. Furthermore, an independent

sample test will be conducted with parametric statistics, namely the t-test.

Before conducting the independent sample test, first the variance similarity test was carried out. The variance similarity test uses Levene's test with the following hypothesis:

H_0: *variances are equal*

H_1: *variances are not equal*

Table 4 shows that the significance value for the variance equality test is 0.000 <0.05, which means rejecting H_0 or it can be concluded that variances are different. Furthermore, the independent sample t-test was tested with the following hypothesis:

H_0: there is no difference between zakat collection and realization

H_1: there is a difference between zakat collection and realization

Table 4
Independent Sample Test

		Levene's Test for Equality of Variances		t-test for Equality of Means		
		F	Sig.	t	df	Sig. (2-tailed)
Data	Equal variances assumed	30.081	.000	-20.495	20	.000
	Equal variances not assumed			-20.495	10.004	.000

The test results show a significance value of $0.000 < 0.05$, which means reject H_0 or it can be concluded that statistically there is a gap or difference between the receipt and realization of zakat at Baznas

Tulungagung regency in 2010 to 2020. The average zakat receipt at Baznas Tulungagung regency to date is equal to IDR 1,338 billion with zakat potential of IDR 349,876 billion. The small number of receipts is due to the fact that "muzakki" tend to distribute their zakat directly to "mustahik". The existence of other *Amil* Zakat Institutions (LAZ) is also a small factor in the small amount of the total collection by Baznas Tulungagung regency. This is possible because in addition to distributing directly to "mustahik", there are also "muzakki" who distribute their zakat through other LAZ apart from Baznas Tulungagung regency.

Conclusion

Statistically, the realization of zakat receipts from 2010 to 2020 at Baznas Tulungagung Regency is still far from the existing potential which is still below 1%. The highest revenue realization was in 2018 and 2016 which reached 0.52% of the GRDP of Tulungagung Regency.

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