

## The Need of Establishment of Professional Amil Zakat to Enhance the Future Zakat Development

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### *ABSTRACT*

*This is basically a conceptual paper. It discusses and proposes the need of establishment of the so-called Professional Amil Zakat. The remarkable development of zakat in Muslim countries so far has to be appreciated highly. However, several things must be done, since the achievement is still far below the potential power available. Among many factors that contribute to the development of zakat is that the existence and the role of Amil Zakat. Needless to say, Zakat development will be hopeless without them. However, there is not much attention has been paid to them. The paper argues that the development of Amil Zakat will in turn enhance the successfulness of zakat practices in the future. A way to do so is by establishing the official professional body of Amil Zakat, locally, nationally, or globally. The establishment of such body is believed that it will enhance the professionalism, which finally supports the practices of Zakat.*

*Keywords: Zakat, Amil, Association, Professionalism, Future Development*

### INTRODUCTION

Zakat is one of the very important pillars in Islam. It is mentioned so frequently in the holy book, Al Qur'an-ul-Karim. Qardawi (2004) notes that some Muslims scholar claim that the Qur'an mentions zakat in 82 places; according to him, the word zakat is stated 30 times, while 27 occurrences (90%) are affirmed together with the order of the *salat* or regular prayers. This indicates how important zakat is in the view of Islam. (See also Adnan and Abu Bakar, 2009, p. 32).

The issues and practices of zakat have remarkably grown in last few decades. Many Muslims have paid attention to the understanding and practices of zakat. Like in Indonesia, many new zakat institutions have been established since the past two decades, either linked with or attached to the Government Institutions, or stand privately. Legally, the Indonesian government has also issued the Zakat Act No. 38 of 1999, which is

then renewed or improved by the Zakat Act No. 23 of 2011. The later was even supported by the Government Rule (Peraturan Pemerintah-PP) No. 14, 2014.

The growth of zakat, particularly in Indonesia, is not only shown the establishment of various zakat institutions around the country (Karim and Syarif, 2009) and the strong legal support in the sense of approval or improvement of Zakat Acts and Government Rules, but also indicated clearly the growth of its collection.

Referring to the report published by the Baznas (National Board of Zakat) of Indonesia, it clearly shows how remarkable the growth of zakat collection is. For example, in 2003 the total zakat collected was still Rp.1,307,300,388 equivalent to USD\$ 130.730 (with assumption that USD\$1 = Rp.10,000), but 10 years later, in 2013 the zakat collected jumped up very significantly and reached

Rp.50,741,735,216 or equivalent with USD\$5.074.174. This means that the amount is multiplied almost by 39 times within 10 years, or in average the growth is about 3.9% per year steadily. Although the zakat collected has grown significantly, yet it is still much lower than the potential zakat collection. The Baznas recognizes that the current collected zakat is only about 1% of total aggregate potential zakat, which is about Rp. 270T, or equivalent with USD \$270Billion assuming that USD \$1 equal Rp.10,000. This amount is also believed to be the biggest around the world (El-Banjari, 2013). What are the factors behind this phenomenon? What are the things that can be done so that the gap can be narrowed?

Many possible answers can be offered. Due to certain limitations, this paper is trying to offer one of the possible solutions. However, the solution is believed will contribute significantly to solve the problem, that is, the establishment of professional body of Amil Zakat, or simply abbreviate it temporarily as Amil Zakat Association (AZA).

In discussing this issue, the paper is organized into several sections as follows. After this introduction, some possible factors are reviewed, and then followed by the meaning or understanding of professionalism; it is then confronted against the reality. In the following section, the idea of establishing the Amil zakat is proposed. Finally, the paper ends with concluding remarks.

### *Some Possible Factors*

Karim and Syarif (2009) have studied the phenomenon of the fast increase in number of Zakat institutions in Indonesia. They argue that there are two main factors behind the prompt increase of quantity of Zakat Institutions. They are classified as Pull factors and Push factors.

The Pull factors—according to them—include the following: (a) spirit of consciousness, (b) spirit of professional services, (c) spirit of innovation, and (d) spirit of empowering; while Push factors include:

(a) huge market potential, (b) friendly regulation, (c) IT infrastructure, and (d) awareness increasing [of the society or particularly the *Muzakkies*].

All factors mentioned above, either the pull or the push ones seem to be describing the real facts, especially in the case of Indonesia. Those factors are agreed to have contributed very significantly on the fast and remarkable growth of Zakat Institutions bodies and zakat collection as well, particularly in last one or two decades.

Unfortunately, Karim and Syarif do not discuss at all about the huge gap between the potential zakat of the country and the real collected zakat. Perhaps, they simply believe that all those factors will automatically be narrowing the gap in the future. However, one should be critical that everything keeps changing, no guarantee that all those factors remain unchanged. Moreover, other new pulling and pushing factors should be created positively, either deliberately to foster the growth, or to anticipate the unpredictable changes in the future.

No serious study is found, which focuses in finding the factors behind the huge gap between the potential and real collected Zakat so far. El-Banjari (2013) shows the gap between the potential and the real collected zakat, however he does not focus his discussion into how to reduce the gap, but just rather emphasize that the zakat collected can solve the poverty problem significantly, provided the Zakat institutions can manage the zakat distribution properly.

Other than the above discussion, there are obviously some possible factors, which caused the above phenomenon. Among others is that (a) the awareness of zakat obligation is not yet commonly held by all potential *Muzakkies*, (b) the number of zakat institutions are not sufficient to accommodate all *Muzakkies* who are spread widely in the country, (c) the management of Zakat institutions are not yet modernized to accommodate the need

of *Muzakkies*. (d) there is the lack of professionalism among the Amil Zakat so that many other problems mentioned previously arisen and cannot be handled appropriately.

This paper is not aimed at discussing all above possible factors, but rather focusing into one of those, that is the professionalism of Amil Zakat. The reason behind it is that because the professionalism is one of the main root or fundamental factors, which means that this factor is solved, many other factors can be relatively easy to be handled.

### *The Meaning of Professionalism*

The word “professionalism” is very popular and frequently mentioned by many (Professionalism, n.d.). However, perhaps not many are really aware about the substance of professionalism.

Literally, according to Merriam Webster on-line dictionary, professionalism means “the skill, good judgment, and polite behaviour that is expected from a person who is trained to do a job well” (Professionalism, n.d.). This understanding perhaps is the most fundamental concept of professionalism.

Joseph (2014) mentions ten characteristics of professionalism. These include the following:

1. Appearance, where one must be neat in his/her appearance.
2. Demeanour, which means that one should exude confidence but not cockiness.
3. Reliability means to find the job done, and to respond promptly and following through on promise in a timely manner.
4. Competence, means striving to become an expert in the field.
5. Ethics, means that one should adhere to a strict code of ethics.
6. Maintaining the poise means that one should be able to control his/herself. For example, if the client treats him/her in a belligerent manner, one should not resort to the same type of behavior.
7. Phone etiquette, means that one must identify him/herself by full name, company, title when placing a call. Be sure not to dominate the conversation and listen intently to the other party.
8. Written correspondence. During written correspondence, keep the letters brief and to the point.
9. Organizational skills, means that one can quickly and easily find what is needed.
10. Accountability, means that one should be accountable for his/her actions at all times. If he/she makes a mistake, own up to it and try to fix it if possible. Don't try to place the blame on a colleague. If his/her company made the mistake, he/she will take responsibility and work to resolve the issue.

Ingram (2014) has also suggested what so-called Professional criteria. Unlike Joseph, he mentions only four points. They are as follows:

1. Professional Dress. He asserted that “the best rules of thumb when dressing for professionalism are to avoid offending anyone, to pay attention to the dress of those around you and to err on the conservative side when in doubt.”
2. Punctuality. Simple example for this is to arrive at all meetings on time or a bit early.
3. Communication and Etiquette. Communication is a paramount to an image of professionalism, while etiquette must be considered carefully, although it may vary from one to another region.
4. Social awareness. This includes of being aware of what specific individuals and groups consider taboo or offensive.

The above views of professionalism seem to be mixed between substances or philosophical and technical. They also seem to be more short-sighted and less comprehensive. Adnan (2004) proposes a more

comprehensive understanding of professionalism, as also agreed and cited by Karim and Syarif (2009).

He mentions six characteristics of the so-called professionalism. They are as follows:

First is a Competence. This is very fundamental criteria of professionalism. Competence means that someone has to have a certain skill, which was developed either by attending a particular education, or by long experience process. More importantly, the skill must be recognized or certified officially by certain institutions or associations. The examples of this may be referred to the professions of Medical doctors, Certified Accountant, Certified Engineers, Lawyers, Dentist and so forth. One will be recognized to have a certain competence after passing some measurable examinations by the related professions. One cannot simply say that she or he as a Medical doctor, or Certified Accountant, unless he/she must be able to show that he/she has passed the certification process, which is normally conducted by the related professions. Generally, the competence is also acknowledged by the society or public.

Second, a full-time commitment. This is another important characteristic of professionalism. A professional must work focusing into one and certain specific job. She/he cannot mix between two or more different jobs at the same time. Moreover, she/he focuses her/himself only to perform the job on full-time basis optimally. The best example of this is perhaps the professional sport person. As everyone acknowledges that a professional sport person has only one "job" that she/he maintains seriously. His or her job is only to have exercise routinely or daily and then periodically he/she perform the competition. He/she will not do any other job beyond. The same situation happens to all other professionals like Medical doctors, Accountants, Lawyers, Engineers, and so forth.

Third, be a member of the related professional association. Let's take again the example of Medical doctors in Indonesia.

They must be registered as the member of Indonesian Doctors' Association (Ikatan Dokter Indonesia – IDI). The same thing to Accountants, Lawyers, Journalist, Geologist and any other recognized or official professions.

Fourth, a Commitment to an advance or sustainable education program. Any skill may be deteriorating or declining, either due to lack of exercise, or the advancement of knowledge and technology. Because of this reason, a professional has to maintain his/her skill periodically, either by attending a seminar/workshop/training and as such, or even formal education program. Rejection in doing so might decline his/her skill, as well as formal certificate awarded previously. The activities of maintaining or improvement of skill or competence is normally conducted by the Association of Professional Bodies.

Fifth, a Commitment to abide the code of ethics continuously and consistently. Every professional body used to establish the so-called the codes of ethic. Every single member of professional association should comply with his/her the code of conducts which has been set by the association.

Sixth, appropriate compensation. A professional person has the right to receive a fair compensation upon the skill or competence he/she has developed and contributed for others. It is totally unfair, if a professional person is not properly compensated. Like in the sport game, a professional sportsman will receive certain amount of fee, regardless if he/she wins or loses the game. Obviously the winner will receive much higher fee than the losers.

These are the criteria which are believed have to be attached strongly to any professional person. In other words, if one is willing to be called professional, then he or she must at least comply with these criteria.

### The Reality

Reviewing closely at the current condition, one will realize that very few if any, Amil Zakat personals who have fulfilled the criteria discussed above. No formal research has been conducted to examine this phenomenon. However, common observation seems to reveal this reality. The following examples might confirm the facts.

In terms of competence, two things can be noted. First, there is no a formal competence that has been set or agreed to be attached with Amil of Zakat. Second, no standard criteria were set to appoint someone to be the Amil of Zakat. Because of this, almost anybody can be chosen, or accepted, or selected to be the Amil of Zakat.

The consequence of above facts is that the competence of Amil Zakat is various. Some might be very competent, but some others are far beyond. This leads to different behavior and progress of each individual or even institution.

One question may be arisen in this regard. What the basic competence that an Amil of Zakat must be complied with? Although there is no agreement yet proposed about this issue, I personally propose that there are at least these three areas must be included. What are they?

First, the Amil of zakat should understand the fight of zakat (Zakat Jurisprudences) fully and deeply. Zakat is one of important pillar in Islamic building. The "Ulama" (Muslim scholars) have even written many books of zakat. For example, the well-known book written by Syekh Yusuf Qardawi, which has about four hundred pages. Zakat covers very wide issues, from its understanding, the *Muzakkies*, the *Mustahiq*, types of zakat, methods of calculation, and so forth.

Second, the Amil of zakat should understand the concept and practices of management, in general, and zakat in particular. It is ridiculous if the Amil of zakat does not know the concepts and sound practices of management, as he/she has to manage a huge amount of money or other

assets trusted by the *Muzakkies* to distributed to the *Mustahiqs*. Mastering of zakat management is somehow undeniable.

Third, the Amil of Zakat should understand the basic and practical concept of accounting and accountability. Being appointed or trusted to be the Amil of zakat means that someone is given a big or heavy responsibility, not only from the management of point of view, but also from the religion perspective. The main function of the Amil of zakat is to collect the zakat from *Muzakkies* and to distribute it to the recipients as stated by the Qur'an, 9:60.

This function automatically obliges the Amil of zakat to prepare the normal process of accounting, which include recording, posting, summarizing, until reporting and to some extent disclosing some necessary related information to the stakeholders (see: Harrison and Horngren, 2008). It is why the Amil of zakat must be equipped with accounting knowledge or skill.

The second criterion of professionalism is a full-time commitment. Applying this criterion to the Amil of zakat, requires him/her to work fully and only for the zakat institutions. However, how many facts that can be shown that perhaps only few of *Muzakkies* so far have fulfilled this criterion. In other words, many of the current Amils of zakat only work on a part-time basis. This means that he/she actually has permanent or other jobs, which is more prioritized. The consequence is that the thought, energy and time contributed to the zakat management are not considered as the top priority. It is why the results will not be optimum as it is supposed to be.

The third criterion is a membership of related or let say Amil Zakat Association. My personal trial to seek such an organization reveals a negative result. I have not heard at all any kind of Amil Zakat Association existed or

established anywhere. It is actually interesting to notice that the Amil of zakat is one of few professions mentioned and acknowledged in the Holy Qur'an. Let's take a look to Qur'an 9:60.

*Zakah expenditures are only for the poor and for the needy and for those employed to collect [zakah] and for bringing hearts together [for Islam] and for freeing captives [or slaves] and for those in debt and for the cause of Allah and for the [stranded] traveller - an obligation [imposed] by Allah. And Allah is Knowing and Wise.*

The verse is actually discussing eight categories of the zakat recipients. But, it mentions clearly the Amil of zakat as "for those employed to collect [zakah]". This must be seen as an open acknowledgement and appreciation of this job or profession. Allah himself recognizes and respects this profession, why then it is not appreciated by us?

Why the professional association is so important? Learning from any professional bodies existing nowadays, we can see many advantages can be created. Among others are: (a) the association that will unite all members into more standardized competence or skill, among others is by certification process. (b) It might also control the behaviour of members of establishing such code of conducts.

Referring to the fourth criterion of professionalism is that a commitment for every members to always maintain and improve the skill or competence. This is another function of the existence professional association. As the knowledge and technology are continuously developing, the professional members [of association] must also adjust themselves to the current development. This education process has to be organized mainly by the Association. This is another reason why a professional person must be a member of the association.

In reality, because the Amil Zakat Association has not been established, this process seems not to be applied as well, perhaps for most of the Amil zakat. As a result, there is no or just limited improvement of competence among the Amil zakat in general.

In addition—as mentioned above—the association is also responsible to control the behaviour of its members. In doing so, it generally sets up the so-called code of ethics. In reality, in Indonesia, and perhaps anywhere else, there is no such code of ethics that has been set and applied to the Amil zakat community.

One interesting phenomenon perhaps can be referred to the situation happened about 2 years ago. During the Ramadhan month of that year, there that was a campaign "war" occurring among some big zakat institutions in the country. Every zakat institution claimed that it is the best Zakat Institution where the society has to trust and then pay the zakat to. The campaign did not only involve one medium, but several media at the same time, such as newspapers, banners, radio, and television. The campaign had also involved some well-known artists and public figures in convincing the society that one particular zakat institution is the best or at least, better than others.

It was not known openly, how much money had been poured to cover the total of cost of the campaign process. It was also not known how successful the zakat institutions which were involved. But for sure, a lot of funds have been used to run the "mis-directed" campaign.

Why it is claimed to be mis-directed campaign? That is simply because the campaign was set to "attack" the other Zakat institutions. As mentioned earlier, a lot of funds were spent for building the image of the institution. However, at the same time, those Zakat institutions actually also attack other zakat institutions. They simply forgot that the real enemy that they have to face is a

poverty of the society. This is indeed the common enemy that must be confronted together by all Zakat institutions. In so doing, the co-operation strategy [among Zakat Institutions] is much better than to compete among them.

The above phenomenon happened is because there is no code of ethic that has to be complied with, as there is also no [professional] association, which can play the role in controlling unnecessary activities of the members.

The final criterion is that the fair compensation to be awarded to the professional Amil of zakat. The Qur'an 9:60 as cited above clearly stated and ranked the Amil Zakat in the third level of zakat recipient, after the poor and the needy. Muslims should believe that Allah SWT has set it deliberately, and not accidentally.

The recent observations reveal that currently some big Zakat Institutions have paid better attention on this issue. Some of Amils of zakat are paid more properly than early periods. However, several things must also be noted. First, it is not clear whether the compensation has been paid sufficiently as compared to basic need to live properly. Second, is the payment equal or comparable to the other professional jobs, such as bankers, managers, or accountants or other similar professions? Third, has the proper payment paid on prorated basis for all professional members?

Satisfaction compensation will guarantee someone to be (a) staying on his/her job permanently, and (b) giving him or her pride so that he/she will work better to achieve the targets of the entities. Unlike the current condition, where—based on observations—many of the Amil zakat work on a part-time and temporary basis. Most of them have no pride of their current job, and they are ready to leave the job, if they see more prestigious offers from another profession.

*The Need of establishment of Amil Zakat Profession*

The above discussion clearly demonstrates at least two important points. First, the absence of the recognized Amil Zakat profession or association—perhaps anywhere in the world—though so many people work as the Amil of zakat, locally, nationally, or internationally. Second, the importance of the establishment of the Zakat profession, as it will enhance the quality of personnel of the Amil. This, in turn, will also accelerate very significantly the amount of zakat can be collected and distributed, and finally it will foster one of main objectives of zakat, that is, to create better welfare of the Muslims in general.

The paper has adequately described the meaning and criteria of professionalism. It has also portrayed the current situation, at least in Indonesia, but possibly occurs anywhere else. The discussion also confirms that the above six criteria proposed by Adnan would be enough to be made as a basic standard of establishment of an Amil zakat profession or association. It is also believed that all those criteria can be met properly.

The establishment of Amil zakat profession will be expectedly in turn to foster the zakat movement, either in the country particularly and in the world generally. Although no study has been conducted in predicting the increase of the zakat amount can be collected after the establishment both Amil Zakat Association (AZA) and Amil Zakat Profession (AZP), the author strongly believe that it will be very significant. The association and profession will ensure the new and continuous spirit of Amil Zakat in their daily operations. They also will certainly provide an open and broad recognition by all Muslims and particularly the Muzakkies. In turn, these two factors will ensure that the Amils will have the pride of their jobs, and they will make this profession as a final terminal of their career in the life. The employees' turn-over of the Zakat institutions can be controlled at minimum level, because they

find that Zakat profession can satisfy their long life basic need, socially and financially.

### CONCLUDING REMARKS

The paper has tried to discuss a positive trend of zakat movement since about the last decade. A lot of advancement has been achieved as the amount of zakat collected increasing very significantly. However, many economic problems of the Muslim society have not fully solved. It is also acknowledged by Baznas that although the potential fund of zakat is so huge, yet the real fund collected on-behalf of zakat still very small. It is just about 1%, which means that there are 99% more funds that can be targeted.

Some strategies might be proposed in solving the problem. This paper is offering one of them, which is to establish the Amil of Zakat profession which should be followed by the establishment of Amil Zakat Association with all the related consequences.

The choice of this approach is believed to have significant impact on the accelerating the amount of potential zakat collected. Because it can change the spirit of Amil zakat and improve many other aspects of zakat management in macro perspective. But, the most important point is that this action will directly and/or indirectly contribute to solve one of the basic problems in the Muslims society that is to decrease the poverty, or increase the welfare of the Muslims in general.

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