

Analysis of the Zakat Potential for The National Board of Zakat Republic of Indonesia

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ABSTRACT

One of the important aspects in increasing zakat management is regarding the accuracy of the implementation of zakat collection strategies. As stated within the BAZNAS RI Strategic Plan Year 2020-2025, the main priority program to achieve the collection targets is through mapping the zakat potential based on the respective areas starting from the District/City levels, to the Provincial and finally National levels. Through utilizing the IPPZ measurement method, the zakat potential of BAZNAS RI which has been mapped in this study covers the following zakat objects: zakat on income of civil workers from ministries and government institutions, zakat on income of national corporate employees, zakat on income of TNI (the national army) and national police, zakat on income of BI and OJK employees, zakat on income of State-Owned Enterprises employees, and zakat on income of DPR RI (House of People Representatives) members. The results of the measurement show that the total zakat potential of BAZNAS RI sums up to Rp 5,8 trillion.

Keywords: BAZNAS RI, potential, zakat

INTRODUCTION

Indonesia is an archipelago which consists of 34 provinces and a total of 514 cities and districts ranging from Sabang until Merauke and autonomous for their respective areas. BAZNAS as a non-structural institution (LNS) which has been authorized to manage zakat on the national scale according to the constitution, also has several representative offices within every area namely Central BAZNAS office, Provincial BAZNAS offices, and District/City BAZNAS offices. Besides BAZNAS, zakat management in Indonesia is also supported by Zakat Amil Institutions (LAZ) which are also spread across each area. Each zakat institution (LPZ) also has the authority to manage their own Zakat, Infaq, and Shadaqah and Other Islamic Social Finance Funds (ZIS DSKL) within each of their respective areas, and report the zakat management to the higher levels

including the local government. In order to increase the ZIS collection of each area, it is important to understand which sources have the largest economic potentials in an area, which will result in the development of accurate collection strategies.

One of the important aspects in zakat management is implementing accurate zakat collection strategies. This is stated within the collection pillar of the Strategic Plan (Renstra) BAZNAS RI year 2020-2025 which mentions the target for the optimization of the national zakat potential. The priority programs which were developed to achieve those targets are the mapping of zakat potential and regulations on the optimization of the potentials based on the respective area and type of zakat based on the district/cities in Indonesia. In 2022, BAZNAS RI has successfully mapped the zakat potential of all the cities/districts and provinces in Indonesia.

The measurement of the Zakat Potential Mapping Index (IPPZ) which was implemented in 2022 involved 416 districts and 98 cities across 34 provinces in Indonesia. This study will comprehensively discuss all the zakat object potentials of each city/district. According to the results of the study, DKI Jakarta Province has the largest potential for zakat with a total of Rp. 64,5 trillion, followed by East Java Province and West Java Province with a total of Rp. 36,2 trillion and Rp. 30,6 trillion respectively. Furthermore, based on the objects of zakat, the highest potential for zakat was zakat on agricultural goods, zakat on livestock, and corporate zakat in East Java province with a total of Rp. 3,2 trillion, Rp. 2,4 trillion and Rp.36,6 billion respectively. Moreover, zakat on cash and zakat on income was highest in DKI Jakarta province with a total potential of Rp. 37,7 trillion and 26,8 trillion respectively.

However, the recapitulation results of IPPZ of the cities and districts of each province does not describe the zakat potential that can be realized by BAZNAS and LAZ at the provincial level, therefore, BAZNAS has also measured the zakat potentials at the provincial levels. Based on the BAZNAS regulation Number 2 Year 2016 on The Development and Working Procedure of Zakat Collection unites Chapter 4 which states that Provincial BAZNAS offices can develop UPZ for Provincial BAZNAS within other institutions which include (a) vertical institutional offices, (b) regional work unit offices/provincial regional institutions, (c) provincial-owned enterprises, (d) provincial-scale private companies, (e) universities, higher educational institutions and (f) grand mosques. Furthermore, according to PP number 14 year 2014, aside from collection through UPZ, BAZNAS Provincial offices may also directly collect zakat or collect through retail.

The zakat potential of Provincial BAZNAS that has been mapped within the study consists of zakat objects such as zakat on civil servants and non-civil servant incomes, corporate zakat of provincial-owned enterprises, and retail zakat. Based on the results of the study, the largest zakat potential is in East Java Province with a total of 547,4 billion rupiah, whereas the lowest zakat potential is in East Nusa Tenggara Province, with a total of 19,2 billion rupiah.

Furthermore, in reference to Act Number 23 year 2011 on Zakat Management, besides city/district BAZNAS offices, provincial BAZNAS offices or regional LAZ, there are zakat institutions that manage zakat on a national scale. This means that these zakat institutions have their own target of muzaki. Therefore, it is important for BAZNAS as an institution to also collect their own zakat funds on a national scale and map the zakat potentials as a reference for the development of collection strategies. The zakat potential that has been mapped within this study includes the following zakat objects: zakat on income of ministry and institutions civil servants, zakat on income of employees from national corporations, zakat on income of the military and police, zakat on income of BI and OJK employees, zakat on income of national-scaled state-owned enterprise (BUMN) employees, and zakat of the members of the House of People's Representatives (DPR RI). Based on the previous description, this study aims to map the zakat potential for BAZNAS RI and develop strategies on optimizing zakat collection based on the mapped potentials

LITERATURE REVIEW

Zakat based on Act Number 23 Year 2011 is all assets that are mandatory to be paid by

all muslims or enterprises which will be distributed to those who have the right to accept the funds in accordance with Islamic shariah laws. Zakat is one of the pillars of Islam and specifically discusses the empowerment of the ummah's economy (Asmani, 2016). Zakat is one of the Islamic pillars which is mandatory in Islam in the context of carrying out the two sentences of the syahadat and used as a source of funds in the development of the Islamic religion. Zakat is a part of wealth with specific conditions, which Allah SWT mandates to the owner, to be given to those who have the right to accept the funds, who also have several conditions (Hafidhuddin 2002). Zakat is defined as pure, growth, increase, and blessing. Therefore, zakat is meant to purify an individual and their wealth, increase their rewards for good deeds, create growth for their wealth and bring blessings (Hasan 2008).

Zakat is the third pillar of Islam and is mentioned 82 times in the Quran, in hadiths, which is then developed by human *ijtihad* who fulfill the requirements from various schools (*mazhab*) according to the Islamic law (Alii 2006). Because zakat is mentioned in the Quran in line with zakat, this means that the vertical relationship (with Allah) and horizontal relationship (with mankind), must proceed together and should not neglect the other (Hasan 2008).

In general, zakat is divided into two, which are zakat maal which consists of gold, silver, trade, livestock, agricultural goods, rikaz, mining goods, cash, profession, corporate, valuable documents, buying and selling of foreign currencies, property investment and other modern household zakat sectors, and the second one is zakat fitrah (zakat nafs) or also known as zakat of the soul which is zakat that is mandatory to be paid by all Muslims during the Holy Month of Ramadhan (Varida 2015).

The practices of zakat management in Indonesia are heavily influenced by the governing government and the current socio-economic conditions of the community during each governmental period. The following shows the milestones in zakat development in Indonesia:

a. New Order Era (1968-1998)

During the New Order Era, zakat management slowly gained attention from the government however it did not reach the form of legal formal documents. The implication was that independent zakat institutions and non-government zakat institutions started to arise in DKI Jakarta (1968), East Kalimantan (1972), West Sumatera (1973), West Java (1974), Aceh (1975), South Sumatra and Lampung (1975), South Kalimantan (1977), and South Sulawesi and West Nusa Tenggara (1985) (Ali, 1988). The following shows the regulations issued during the New Order era according to (Fakruddin, 2008):

- Instruction of the Minister of Religious Affairs Number 2 year 1984 on March 3rd 1984 on One Thousand Rupiah Infaq During Ramadhan in which the implementation was regulated according to the Decision of the General Director of the Islamic Community and Hajj Activities Number 19/1984 dated on April 30 1984
- Instruction of the of the Minister of Religious Affairs 16/1989 on the Development of Zakat, Infaq, and Shadaqah which assigned all employees of the Department of Religion

to support the religious institutions who manage zakat, infaq, and shadaqah funds

- Joint Decision of the Minister of Religious Affairs and the Minister of Internal Affairs Number 29 and 47 Year 1991 on the Development of Zakat Agency for Zakat, Infaq, and Shadaqah
 - Instruction of the Minister of Religious Affairs Number 5 Year 1991 on the Technical Guidelines of the Development of Zakat Agency for Zakat, Infaq, and Shadaqah
 - Instruction of the Minister of Internal Affairs Number 7 Year 1988 on the General Development of Zakat Agency for Zakat, Infaq, and Shadaqah
- b. The Transitional Era (1999-2000)
- During the presidency of Presiden BJ. Habibie, there were several accelerated developments such as the issuance and authorization of Act Number 38/1999 on Zakat Management. With the issuance of this act, the government became more aware towards zakat management and even drove the issuance of various Regional Regulations (Perda) on zakat in various areas of Indonesia (*institutional step*).
- c. Reformation Era (1998 – present)
- The next era is the reformation era (present day), where zakat management in Indonesia was marked with the strengthening of national zakat institutions through the issuance of Act Number 23 Year 2011 on Zakat

Management, until the Government Regulation (PP) Number 14 Year 2014 on the Implementation of Act Number 23 Year 2011.

METHODOLOGY

The methodology used for the measurement of the zakat potential of BAZNAS RI used the Zakat Potential Mapping Indicators (IPPZ) which was launched by Puskas BAZNAS RI in 2019. This study uses the quantitative approach to test the data through several steps of calculation. The calculation of the zakat potential used secondary data which was obtained through various formal sources such as National Statistic Agency (BPS), National Employment Agency (BKN), Employee Statistics from Ministry/Institution websites, Performance Reports of Ministry/Institution, Company Financial Reports, and other data sources from other institutions/companies etc.

The data used within this study is secondary with ranging from the past 3 years (2019, 2020, 2021). The use of the time range for the data was meant to create a limitation in order for the results to be more up to date. As illustrated in the 2019 IPPZ book, in calculating the potential for zakat, the assumption of the effectiveness of the potential for zakat is also used, which is indicated by the percentage of the Indonesian Muslim population taken from the results of the 2020 population census, which is 86%.

The components of zakat which were measured within this study were zakat on the income of ASN in ministries and state institutions, zakat on the income of employees of national companies, zakat on the income of the TNI and Polri, zakat on the income of BI and OJK employees, and zakat on the income of BUMN employees. The formula for calculating zakat potential follows the Zakat Potential Mapping

Indicator (IPPZ) book issued by BAZNAS in 2019. The amount of income used in calculating the potential zakat on income excluding members of the DPR, BUMN employees and employees of multinational companies refers to the Decree of the BAZNAS Chairman Number 22 of 2022 on the Nisab Value of Zakat on Income and Services for 2022 Rp. 6,607,748.00 (six million six hundred and seven thousand seven hundred and forty-eight rupiahs)/month.

The following is the formula for calculating the potential zakat of BAZNAS RI

- Potential Zakat for ASN State Institutions = Number of ASN of Each State Institution x Annual Income x Percentage of Muslim Population x 2.5%(X1)
- Potential Zakat for ASN Ministries = Number of ASN of Each Ministry x Annual Income x Percentage of Muslim Population x 2.5%..... ..(X2)
- Potential Zakat for Non-Ministerial ASN LK = Number of ASN Each Non-Ministry LK x Annual Income x Percentage of Muslim Population x 2.5%.....(X3)
- Potential Zakat TNI Polri = Number of TNI Polri x Annual Income x Percentage of Muslim Population x 2.5%.....(X4)
- Potential Zakat for BI and OJK Employees = Total BI and OJK x Annual Income x Percentage of Muslim Population x 2.5%.....(X5)
- Potential Zakat of BUMN Employees = Number of

Employees of Each BUMN x Annual Income x Percentage of Muslim Population x 2.5%.....(X6)

- Potential Zakat of National Company Employees = Number of Employees of Each National Company x Annual Income x Percentage of Muslim Population x 2.5%(X7)

then all of these variables are added up to get the formula for the Zakat Potential of BAZNAS RI

$$\text{BAZNAS RI Zakat Potential} = X1 + X2 + X3 + X4 + X5 + X6 + X7$$

RESULT

Mapping of The Zakat Potential And Zakat Collection Optimization

Mapping of BAZNAS RI Zakat Potential

The potential of zakat for BAZNAS RI amounts to Rp.5,8 trillion. The highest potential of zakat on income is from the income of BUMN employees with a total of Rp. 2,57 trillion, followed by the income of employees of national companies amounting to Rp. 2,971 billion, this is followed by the zakat potential from ministry employees (ASN) totaling to Rp. 726 billion, zakat potential for ASN Non-Ministry Government Institutions Rp. 102 billion, potential zakat for ASN State Institutions Rp. 71 billion. Furthermore, the zakat potential for the TNI and Polri is recorded at IDR 46 billion and the potential zakat for BI and OJK employees is recorded at IDR 16 billion. The complete data is available in the following table.

Table 3.1 BAZNAS RI Potential for Zakat on Income

No.	Object for Zakat on Income	Zakat Potential (Rp)
1	Zakat for State Institutions ASN	71,998,000,880.59
2	Zakat for Ministry ASN	726,415,719,305.14
3	Zakat of Non-Ministerial Government Institution ASN	102,478,876,526.21
4	Zakat TNI and POLRI	46,645,005,001.22
5	Zakat BI and OJK Employees	2,574,397,820,262.55
6	Zakat BUMN Employees	16,311,516,678.91
7	Zakat of Employees of National Companies	2,301,575,801,942.09
Total		5,839,822,740,596.70

Source: processed secondary data (2022)

Potential for Zakat on Income of Government Officials (ASN) of State Institutions

The potential for zakat on income of State Institutions is measured based on the number of ASN who work at the National level, excluding members of the House of the People's Representatives (DPR RI). The potential of zakat on income of ASN State Institutions reaches a total of Rp.71,9

billion from a total of 38.104 people. The highest potential for zakat on income is from the Supreme Court (MA) which is Rp. 52 billion, followed by DPR RI with a potential of Rp. 8 billion and the Audit Board of the Republic of Indonesia (BPK RI) with a potential of Rp. 6 billion. The following table shows the details of the zakat on income of ASN for State Institutions:

Table 3.2 Total Zakat on Income Potential of State Institution ASN

No.	State Institutions	Total of ASN (lives)	Total of Objects of Zakat (Billion Rp)	Zakat Potential (Million Rp)
1	DPR RI	575	372,9	8,018
2	Constitutional Court	276	21,8	468
3	Supreme Court	30.551	2,422	52,083
4	Audit Board of the Republic of Indonesia	3,586	284	6,113
5	Corruption Eradication Commission	1,271	100	2,166
6	Judicial Commission	199	15,7	339
7	General Election Commissions	550	43,6	937
8	Business Competition Supervision Commission	443	35,1	755
9	National Human Rights Commission	305	24,1	519
10	Commission of Child Protection	56	4,4	95
11	Ombudsman Commission	293	23,2	499
Total		38.104	3,348	71,998

Source: processed secondary data (2022)

Zakat on Income Potential of Ministry Civil Servants (ASN)

The zakat on income potential of Ministry ASN is measured based on the ASN who work at the Ministry level. The potential of

the zakat on income of Ministry ASN reaches a total of Rp.726 billion from a total of 425.541 Ministry ASN. The highest potential is from the Ministry of Finance with a total of Rp. 135 billion, followed by the Ministry of Foreign Affairs and the

Ministry of Health with a potential of Rp. 118 billion and Rp. 85 billion respectively. The following table shows the complete

data of the zakat on income potential for Ministry ASN:

Table 3.3 Total Zakat on Income Potential of Ministry ASN

No.	Ministry	Total of ASN (lives)	Total of Objects of Zakat (Billion Rp)	Zakat Potential (Billion Rp)
1	Ministry of State Secretariat	683	54,1	1,1
2	Ministry of Internal Affairs	9,499	753,2	16,1
3	Ministry of Foreign Affairs	69,332	5,497	118,1
4	Ministry of Defense	2,799	221,9	4,7
5	Ministry of Law and Human Rights	43,121	3,419	73,5
6	Ministry of Finance	79,480	6,302	135,4
7	Ministry of Energy and Human Resources	5,775	457,9	9,8
8	Ministry of Industry	4,887	387,5	8,3
9	Ministry of Commerce	2,598	206	4,4
10	Ministry of Agriculture	14,047	1,113	23,9
11	Ministry of Environment and Forestry	15,200	1,205	25,9
12	Ministry of Communications	30,813	2,443	52,5
13	Marine and Fisheries Ministry	12,846	1,018	21,8
14	Ministry of Labor	3,395	269,1	5,7
15	Ministry of Public Works and People's Housing	20,197	1,601	34,4
16	Ministry of Health	50,030	3,967	85,2
17	Ministry of Social Affairs	3,905	309	6,6
18	Ministry of Religious Affairs	2,873	227,8	5,6
19	Ministry of Education, Culture, Research and Technology	36,952	2,930	62,9
20	Ministry of Villages, Development of Disadvantaged Regions and Transmigration	2,154	170,7	3,6
21	Ministry of Tourism and Creative Economy/ Agency for Tourism and Creative Economy	2,032	161,1	3,4
22	Ministry of Communication and Informatics	3,584	284,1	6,1
23	Ministry of Cooperatives and Small and Medium Enterprises	816	64,7	1,3
24	the Ministry of Women's Empowerment and Child Protection	352	27,9	0,6
25	Ministry of Administrative Reform and Bureaucratic Reform	564	44,7	1,1
26	Ministry of National Development Planning	2,400	190,3	4
27	Ministry of Agrarian and Spatial Planning	3,630	287,8	6,1
28	Ministry of State Owned Enterprises	415	32,9	0,7
29	Ministry of Youth and Sports	1,162	92,1	1,9
	Total	425,541	33,742	726,4

Source: processed secondary data (2022)

Zakat on Income Potential of Non-Ministerial Government Institutions Civil Servants (ASN)

The potential for zakat on income of Non-Ministerial Government Institutions Civil Servants (ASN) is measured based on the ASN who work at Non-Ministerial Government Institutions. The potential for the zakat on income of the ASN who work at Non-Ministry Government Institutions totals to Rp 102 billion from a total of 60,112 employees. The highest potential

for zakat on income from these institutions is from The National Defense Agency with a total of Rp. 26.4 billion, followed by the National Narcotics Agency and the National Financial and Development Supervisory Agency with the second and third highest potentials totaling to Rp. 11.4 billion and Rp. 9.6 billion respectively. The following table shows the complete details of the potential for zakat on income of the Non-Ministerial Government Institutions of the ASN:

Table 3.4 Total Potential of Zakat on Income for Non-Ministerial Government Institutions of the Civil Servants (ASN)

No.	Institution	Total of ASN (lives)	Total of Objects of Zakat (Billion Rp)	Zakat Potential (Million Rp)
1	National Archives of the Republic of Indonesia	667	52.89	1,137
2	National Intelligence Agency	-	NA	NA
3	State Civil Service Agency	2,294	181.90	3,910
4	National Population and Family Planning Agency	753	59.71	1,283
5	Capital Investment Coordinating Body	656	52.02	1,118
6	Geospatial Information Agency	1,131	89.68	1,928
7	Meteorology Climatology and Geophysics Council	4,883	387.19	8,324
8	National Narcotics Agency	6,688	530.31	11,401
9	National Board for Disaster Management	534	42.34	910
10	National Agency for Combating Terrorism	394	31.24	671
11	Indonesian Migrant Worker Protection Agency	503	39.88	857
12	Financial and Development Supervisory Agency	5,645	447.61	9,623
13	Nuclear Energy Regulatory Agency	403	31.96	687
14	National Agency for Food and Drug Administration	4,681	371.17	7,980
15	Technology Research and Application Agency	3,124	247.71	5,325
16	National Defense Agency	15,524	1,230.94	26,465
17	Central Bureau of Statistics	1,851	146.77	3,155
18	National Search and Rescue Agency	3,692	292.75	6,294
19	National Standardization Agency	558	44.25	951
20	National Nuclear Energy Agency	297	23.55	506
21	National Administrative Institute	971	76.99	1,655
22	Indonesian Institute of Sciences	3,934	311.94	6,706
23	Government Goods/Services Procurement Policy Institute	223	17.68	380
24	National Defense Institute	-	NA	NA
25	National Aeronautics and Space Institute	121	9.59	206
26	National Password Agency	173	13.72	294
27	National Library of the Republic of Indonesia	412	32.67	702
Total		60,112	4,766.5	102,5

Potential of Zakat on Income from TNI and POLRI

The total number of military officers and police that work at the headquarters (mabes) amounts to around 5.737 military

officers and 21.624 police officers. The total potential of the zakat on income for TNI and POLRI totals to Rp. 46,6 billion, with each potential zakat from TNI and POLRI institutions of Rp. 454 million and Rp.1.7 billion.

Table 3.5 Total Potential of Zakat on Income from TNI and POLRI

No.	Institution	Total of Employees (lives)	Total of Objects of Zakat (Billion Rp)	Zakat Potential (Billion Rp)
1	TNI	5,737	454,90	9,7
2	POLRI	21,624	1,714.63	36,8
Total		27,361	2,169.54	46,6

Source: processed secondary data (2022)

Potential of Zakat on Income from the Employees of the Central Bank of Indonesia and the Financial Services Authority (BI and OJK)

The total number of employees who work at the Central Bank of Indonesia (BI) and the Financial Services Authority (OJK)

totals 5.687 people and 3.879 people respectively. The potential for zakat on income of BI and OJK employees reaches Rp.16,31 billion, with the total amount of the zakat potential for BI employees at Rp. 9,7 billion and for OJK employees at Rp. 6,6 billion.

Table 3.6 Total Potential for Zakat on Income of Employees of the Central Bank of Indonesia and the Financial Services Authority

No.	Institusi	Total of Employees (lives)	Total of Objects of Zakat (Billion Rp)	Zakat Potential (Billion Rp)
1	BI	5.689	451,1	9,70
2	OJK	3.879	307,58	6,61
Total		9.568	788,68	16,31

Source: processed secondary data (2022)

Potential of Zakat on Income for BUMN Employees

The total number of BUMN employees in Indonesia is 685.263 people with a zakat potential amounting to Rp.2,57 trillion. The potential of zakat on income from the financial services industry cluster has the highest zakat potential with a total of Rp.993,2 billion, followed by the food and fertilizer industry cluster with a potential of Rp. 467,9 billion and telecommunication

and media services cluster has the third highest zakat on income potential with a total of Rp.273,04 billion.

However, based on the list of BUMN companies, PT. Bhandha Ghara Reksa has the highest potential for zakat on income with a total of Rp.380,3 billion, followed by PT. Bank Mandiri and PT. Bank BRI with a total zakat potential of Rp.305,3 billion and Rp.302,4 billion respectively.

Table 3.7 Total Potential of Zakat on Income of BUMN Employees

No.	Industry Cluster	Name of BUMN Company	Total of Objects of Zakat (Billion Rp)	Zakat Potential (Billion Rp)	Total of Objects of Zakat (Billion Rp)
1	Financial Services	Bank BNI	27.211	9.751,00	209,65
		Bank BRI	125.602	14.065,17	302,40
		Bank BTN	11.241	1.914,83	41,17
		Bank Mandiri	39.065	14.200,54	305,31
		Pegadaian	14.035	4.162,94	89,50
		PNM	38.913	1.681,46	36,15
		Peruri	1.820	420,88	9,05
2	Tourism and Support	Angkasa Pura 1	3.355	631,21	13,57
		Angkasa Pura 2	5.534	2.231,73	47,98
		Sarinah	369	55,74	1,20
		Airnav	5.117	623,06	13,40
		Inna Group	2.196	61,13	1,31
		ITDC	757	83,16	1,79
		Borobudur	180	11,60	0,25
		Garuda	7.878	3.089,91	66,43
3	Insurance Services and Retirement Funds	Askrindo	1.543	185,24	3,98
		Jamkrindo	1.736	157,85	3,39
		Jasa Raharja	2.003	706,18	15,18
		Jasindo	1.065	233,15	5,01
		Jiwasraya	915	313,22	6,73
		Taspen	1.748	52,47	1,13
		Asabri	486	330,27	7,10
		Indonesiare	226	86,63	1,86
4	Telecommunication and Media Services	Telkom	24.071	11.483,00	246,88
		Indosat	2.830	1.210,77	26,03
		Antara	872	5,96	0,13
5	Infrastructure Services	Pembangunan Perumahan	1.829	188,99	4,06
		Wijaya Karya	2.595	917,36	8,83
		Hutama Karya	862	713,00	15,33
		Brantas Abipraya	569	103,79	26,80
		Perum Perumnas	1.006	260,03	5,59
		Jasamarga	8.418	907,27	19,51
		Waskita Karya	2.018	30,63	0,66
		Adhi Karya	2.304	214,08	4,60
		Semen Indonesia	5.448	1.065,85	22,92
		Semen Baturaja	761	36,42	0,78
6	Food and Fertilizer Industry	Perusahaan Perdagangan Indonesia	869	204,19	4,39
		Bhanda Ghara Reksa	1.314	17.690,45	380,34

No.	Industry Cluster	Name of BUMN Company	Total of Objects of Zakat (Billion Rp)	Zakat Potential (Billion Rp)	Total of Objects of Zakat (Billion Rp)
		BULOG	4.642	1.480,86	31,84
		Berdikari	148	42,55	0,91
		Pertani	799	75,23	1,62
		Pupuk Indonesia	8.892	1.971,95	42,40
		Rajawali Nusantara Indonesia	1.644	184,38	3,96
		Garam	654	111,51	2,40
7	Health Industry	Kimia Farma	13.052	1.486,19	31,95
		Indofarma	770	177,57	3,82
		Biofarma	1.280	410,89	8,83
8	Plantation and Forestry Industry	Perhutani	20.240	1.246,32	26,80
		Perkebunan Nusantara III	106.389	1.444,94	31,07
9	Energy, Oil, and Gas Industry	PT. PGN	3.109	732,57	15,75
		PT. Pertamina	15.297	5.146,43	110,65
		PT. PLN Persero	54.129	4.765,20	102,45
10	Coal and Mineral Industry	PT. Timah	4.491	899,56	19,34
		P.T. Bukit Asam	2.199	929,68	19,99
		PT. Aneka Tambang	2.800	732,45	15,75
		PT. Inalum	1.988	680,53	14,63
11	Manufacturing Industry	PT. Biro Klasifikasi Indonesia	827	121,75	2,62
		PT. Sucofindo	5.060	43,23	0,93
		PT. Surveyor Indonesia	2.158	8,53	0,18
		PT. LEN Industri	491	2.695,87	57,96
		PT. Krakatau Steel	4.135	0,07	0,00
		PT. Dahana	1.039	100,21	2,15
		PT. Pindad	2.588	1,08	0,02
		PT. PAL Indonesia	1.058	145,07	3,12
12	Logistic Services	PT ASDP Indonesia Ferry (Persero)	4.237	1,08	0,02
		PT Pelayaran Nasional Indonesia (Persero)	4.379	1.304,14	28,04
		PT Pelabuhan Indonesia I (Persero)	1.401	61,16	1,31
		PT Pelabuhan Indonesia II (Persero)	9.092	47,70	1,03
		PT Pelabuhan Indonesia III (Persero)	4.855	440,29	9,47
		Perum Damri	5.443	1,34	0,03
		PT Kereta Api Indonesia (Persero)	42.717	1.379,80	29,67

No.	Industry Cluster	Name of BUMN Company	Total of Objects of Zakat (Billion Rp)	Zakat Potential (Billion Rp)	Total of Objects of Zakat (Billion Rp)
		PT Industri Kereta Api (Persero)	4.499	152,07	3,27
Total			685.263	119.103,38	2.574,40

Potential of Zakat on Income of National Company Employees

The measurement of the zakat on income for national company employees involved 427 units from companies at the national level with a total number of employees of 1.363.028 lives. The potential for zakat on income of the national company employees reaches a total of Rp. 2,3 trillion. The Primary Consumer Goods cluster has the highest zakat on income potential with a total amount of Rp.690,4 billion, followed by the Non-Primary Consumer Goods industry with a total potential of Rp. 415,7

billion, and the Industrial cluster with the third highest zakat on income potential with a total of Rp.353,8 billion.

However, based on the multinational companies, PT. Astra International holds the highest zakat on income potential for multinational companies with a total of Rp.248,3 billion, followed by PT. Indofood Sukses Makmur and PT. Pan Brothers with a total zakat on income potential of Rp.119,7 billion and Rp.54,1 billion respectively. The potential of the zakat on income for employees of multinational companies is attached in the Annex section.

Table 3.8 Total Potential of Zakat on Income of Employees from Multinational Companies

No.	Sector of Industry	Total of Objects of Zakat (Billion Rp)	Zakat Potential (Billion Rp)	Total of Objects of Zakat (Billion Rp)
1	Energy	53.891	3.674,9	91,9
2	Raw Materials	79.020	5.388,5	134,7
3	Industry	207.528	14.151,7	353,8
4	Primary Consumer Goods	404.947	27.614,1	690,4
5	Non-Primary Consumer Goods	243.866	16.629,7	415,7
6	Health	59.914	4.085,7	102,1
7	Finance	217.884	13.973,4	349,3
8	Property and Real Estate	36.974	2.521,3	63,0
9	Technology	19.314	1.317,1	32,9
10	Infrastructure	30.002	2.045,9	51,1
11	Transportation and Logistic	9.688	660,6	16,5
Total		1.363.028	92.063,0	2.301,6

CONCLUSION

Conclusion

An important aspect in improving zakat management is the implementation of an accurate zakat collection strategy. As

stated in the collection pillar in the Strategic Plan (Renstra) of BAZNAS RI for 2020 - 2025, there is a target of optimizing the potential of national zakat. The priority program to achieve this target is the mapping of zakat potential and policies on

optimizing the potential based on the region and type of zakat based on the region in Indonesia covering the district/city, province and national scales.

Using the IPPZ method, the results were obtained that the zakat potential of BAZNAS RI reaches Rp. 5.8 trillion. The highest potential for zakat on income is from BUMN employees amounting to Rp.2.57 trillion, followed by zakat for employees of national companies which reaches Rp.2,971 billion, this is followed by the potential of zakat on income of the Ministry's ASN with a total of Rp.726 billion, the potential zakat of Non-Ministerial Government Institution ASN with a total of Rp.102 billion, the potential zakat of State Institution ASN totaling to Rp.71 billion. Furthermore, the zakat potential of the TNI and Polri was recorded at Rp.46 billion and the potential zakat of BI and OJK employees was recorded at Rp.16 billion.

Recommendations

Based on the results of the potential of zakat for BAZNAS RI shown above, technical and operational strategies are recommended to optimize the management of the zakat potential. The following are recommendations for strategies in optimizing zakat on a national scale:

1. Cooperating with famous Ustadz in zakat campaigns through institutions
2. Cooperating with the Ministry of Religious Affairs in providing circulars for all mosques including State Mosques, National Mosques, Grand Mosques, Great Mosques, Great Mosques, Jami Mosques, Historic Mosques, and Mosques in public places to at least perform Friday sermons on zakat every 2 months
3. Cooperating with companies and / or ministries / institutions regarding the development of UPZ or to socialize the virtues of zakat
4. Cooperating with companies and / or ministries / institutions both for those who have established UPZ including those who have not to collaborate in developing community empowerment programs
5. Maximizing information to advertising service providers, both through billboards and or others.
6. Collaborating with various universities in carrying out various seminar activities on zakat
7. Periodically publishing audit results, zakat statistics, and / or annual reports to the general public as an effort to maintain the credibility of the institution
8. Collaborating with Muslim millennial influencers to campaign for zakat through institutions
9. Enriching distribution programs on an empowerment basis and publishing them massively

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