SOCIALIZATION OF ZAKAT AND THE CALCULATION MODEL FOR KAPMI STUDENTS (INDRAMAYU STUDENTS AND STUDENTS FAMILY) IN YOGYAKARTA

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Abstract

This study aims to assess the extent of adolescent knowledge about zakat and its calculations. Zakat itself is the third pillar of Islam, therefore we need to know in detail the types of zakat, its calculations, and to whom it is distributed. Zakat is a part of the property that must be issued by Muslims to be given to 8 asnaf as stated in the Qur’an and Sunnah. In Indonesia, there is the National Amil Zakat Agency (BAZNAS) whose task is to collect and distribute zakat, infaq and shadaqah. BAZNAS has also arranged all zakat calculations from zakat fitrah, shares, agriculture, professions and many more.

Keywords: Zakat, Zakat Calculation, BAZNAS.

Introduction

In 2019 to 2020 the collection of zakat, infaq/alm, and other religious social funds reached 386.2 billion rupiah (unaudited) with details per type of fund in the table below. When compared with
the collection target set at the beginning of the year, namely 380 billion rupiah, the percentage of BAZNAS collection achievements in 2020 reached 101.6%. Based on the type of fund, the highest achievement against the target occurred in the collection of corporate social responsibility (CSR) funds, namely with an achievement percentage of 165.6%, followed by the collection of other religious social funds (DSKL) with an achievement of 160.6%, infaq/alms collection of 111.4%, zakat collection is 99.3%, and the last is operational infaq collection with an achievement of 29.2% of the set target.

Table 1. BAZNAS Collection Achievements in 2020

<table>
<thead>
<tr>
<th>No</th>
<th>Jenis Dana</th>
<th>Target 2020</th>
<th>Realisasi 2020</th>
<th>Capaian (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Zakat</td>
<td>307,255,855,278</td>
<td>305,245,687,444</td>
<td>99.3</td>
</tr>
<tr>
<td>1.1</td>
<td>Zakat Maal-Perorangan</td>
<td>148,801,908,750</td>
<td>140,624,464,223</td>
<td>94.5</td>
</tr>
<tr>
<td>1.2</td>
<td>Zakat Maal-Badan</td>
<td>20,000,000,000</td>
<td>10,234,817,017</td>
<td>51.2</td>
</tr>
<tr>
<td>1.3</td>
<td>Zakat Maal-Perorangan via UPZ</td>
<td>133,099,370,860</td>
<td>146,153,794,654</td>
<td>109.8</td>
</tr>
<tr>
<td>1.4</td>
<td>Zakat Fitrah-Perorangan</td>
<td>5,178,763,938</td>
<td>6,181,016,682</td>
<td>119.4</td>
</tr>
<tr>
<td>1.5</td>
<td>Zakat Fitrah-Perorangan via UPZ</td>
<td>175,791,730</td>
<td>226,296,537</td>
<td>470.0</td>
</tr>
<tr>
<td>1.6</td>
<td>Zakat Non Hak Amil</td>
<td>-</td>
<td>1,225,298,331</td>
<td>-</td>
</tr>
<tr>
<td>2</td>
<td>Infaq/Sedekah</td>
<td>31,137,808,194</td>
<td>34,695,518,605</td>
<td>111.4</td>
</tr>
<tr>
<td>2.1</td>
<td>Infaq/sedekah tidak terikat</td>
<td>8,411,000,000</td>
<td>5,396,706,775</td>
<td>64.2</td>
</tr>
<tr>
<td>2.2</td>
<td>Infaq/sedekah terikat</td>
<td>21,510,000,000</td>
<td>16,021,871,420</td>
<td>74.5</td>
</tr>
<tr>
<td>2.3</td>
<td>Infaq/sedekah via UPZ</td>
<td>1,216,808,194</td>
<td>3,420,941,840</td>
<td>281.1</td>
</tr>
<tr>
<td>2.4</td>
<td>Penerimaan Natura</td>
<td>-</td>
<td>9,856,998,570</td>
<td>-</td>
</tr>
<tr>
<td>3</td>
<td>Corporate Social Responsibility</td>
<td>20,000,000,000</td>
<td>33,124,747,489</td>
<td>165.6</td>
</tr>
<tr>
<td>3.1</td>
<td>Corporate Social Responsibility</td>
<td>20,000,000,000</td>
<td>33,124,747,489</td>
<td>165.6</td>
</tr>
<tr>
<td>4</td>
<td>Dana Sosial Keagamaan Lainnya</td>
<td>5,195,336,528</td>
<td>8,343,465,258</td>
<td>160.6</td>
</tr>
<tr>
<td>4.1</td>
<td>Dana Sosial Keagamaan Lainnya</td>
<td>4,607,307,312</td>
<td>8,343,465,258</td>
<td>178.0</td>
</tr>
<tr>
<td>4.2</td>
<td>Dana Sosial Keagamaan Lainnya via UPZ</td>
<td>508,029,216</td>
<td>0</td>
<td>0.0</td>
</tr>
<tr>
<td>5</td>
<td>Infaq Operasional</td>
<td>16,411,000,000</td>
<td>4,794,341,934</td>
<td>29.2</td>
</tr>
<tr>
<td>Jumlah</td>
<td>380,000,000,000</td>
<td>386,203,760,730</td>
<td>101.6</td>
<td></td>
</tr>
</tbody>
</table>


Based on the table above, it can be seen that in the realization of the collection of zakat fitrah and infaq/alms through UPZ, the achievement was very significant than the target, namely the achievement of collecting zakat fitrah via UPZ of 470.0% and the achievement of collecting infaq/alms via UPZ of 281.1%. This happened partly due to an increase in the number of UPZs which as of 2020 were in addition to collections through UPZ, significant achievements also occurred in the collection of CSR and DSKL funds, namely 165.6% for CSR fund collection, and 160.6% for DSKL collection achievements. The increase in CSR fund collection was due to donations from corporations, while the DSKL collection occurred due to an increase in qurban collection.

When viewed from the composition of the realization of collection by type of fund, the highest percentage is in the collection of zakat funds of 79.0%, then the collection of infaq/alms funds of 9.0%, the collection of CSR funds of 8.6%, the collection of other religious social funds (DSKL) of 2.2%, and finally the collection of operational infaq funds with a percentage of 1.2% of the total realization of BAZNAS collection in 2020. In addition to collecting according to the targeted types of funds, in 2020 BAZNAS also receives several types of funds in which there is no amil rights, namely the total collection of zakat there is a non-amil zakat receipt of 1.2 M and in the collection of
Infaq/alms there is a natura receipt of 9.8 M.

Graph 1. Target and Actual Collection of BAZNAS in 2020


Graph 2. Collection of BAZNAS in 2020


Zakat funds, infaq/alms, and other humanitarian social funds that have been collected by BAZNAS are distributed to eight groups/asnaf who are entitled to receive (mustahik) through programs designed to embody the glorification of mustahik and lead them to become muzakki. The distribution of zakat funds, infaq/alms, and other religious social funds collected is carried out in the form of distribution (consumptive) and empowerment (productive) programs. In 2020 BAZNAS has distributed zakat funds, infaq/alms, and other religious social funds in the amount of 326.1 billion rupiah (unaudited) or 91.8% of the set plan. This figure includes a report on the use of funds that are
still under verification of IDR 26.5 billion, and is subject to change considering the ongoing audit process. The following are the details of the 2020 BAZNAS distribution which are presented based on the beneficiary group/asnaf.

Zakat is one of the three pillars of Islam that must be fulfilled by every Muslim if it meets the requirements of nishab and haul (Wahyudin, 2018). In this case zakat is one's worship of God as well as an embodiment of a sense of social care. Can be interpreted, that someone who carries out alms can strengthen the relationship to Allah SWT and to fellow human beings. Thus social service and service to God are the essence of zakat worship (Manurung et al., 2018). In the context of the socialization of zakat to Muslims in Indonesia, the use of mass media, social media, and the latest communication media is an important means to introduce zakat to Muslims widely, while to create awareness and change the attitudes and behavior of Muslims in zakat, the most communication channel right is to use interpersonal communication channels such as outreach, outreach, forum discussions, and propaganda.

The purpose of introducing zakat is the creation of a shared understanding between two or more participants regarding the collection, management and utilization of zakat in accordance with sharia rules. This relates to the type and content of goods that are tithe, who are the mustahik, how is the distribution, and the wisdom of zakat worship for Muslims. If the zakat management system is correct and in accordance with sharia and the Law also considering the potential of zakat in Indonesia is large, it can improve the function and role of religious, social and economic in an effort to realize community welfare and social justice so that the level of social inequality such as poverty in a Muslim country, especially Indonesia can decline. The groups that are entitled to receive zakat (muzakki) are the needy, poor, amil, converts, gharim, riqab, ibnu sabil, and fisabilillah (Bank Indonesia, 2016). All efforts to promote zakat are aimed at raising awareness among Muslims who have fulfilled the requirements of nishab and haul for zakat so that they will issue zakat, create awareness among Muslims of the obligation to pay zakat, and produce a positive impact on Muslims for zakat (Manurung et al., 2018).

Methodology

Zakat socialization activity was held on December 27, 2019 at KAPMI Dormitory (Indramayu Student Family) which is located at Jalan Kenari, alley, Tanjung VI UH II / 308 Miliran, Yogyakarta. The socialization on zakat and its calculations for students in general seems to be familiar with the discussion, with that material exposure is only an introduction, the focus is on discussion. Certainly with knowledge that has been used as a material for discussion, and of course the discussion forum is used as a forum for sharing, not blaming each other, but discussed, mixed, and also confirm something that has been obtained before, maybe even add new insights or new knowledge what hasn't owned. The socialization was carried out through question and answer, pre-test and post-test.

Then the delivery of material includes the definition of zakat, wisdom and benefits of zakat, explaining the types of zakat, discussing the terms in zakat, calculation of zakat fitrah, gold and silver, agriculture, livestock, trade, stock or professional income, and mining. In calculating the shares to be more applicable a number of questions are presented to be discussed so that understanding is easier. Evaluation of socialization is carried out before (pre-test) namely by question and answer in order to establish communication while knowing the initial understanding that is owned and after socialization (post-test) conducted with questions and answers to trigger the course of discussion in order to find out the level of understanding of what is conveyed. In the discussion session also opened questions or asking questions from the audience, this is a place for sharing, learning together to add insight. The pre-test questions raised were 10 questions, as well as 10 post-test questions as well. Running the discussion in the question and answer session there were 12 questions raised by the audience to be
discussed together in the discussion forum that lasted approximately 45 minutes.

Results and Discussion

Participants in the socialization of zakat were attended by 25 people consisting of various agencies which were located in the KAPMI (Student and Student Family) dormitory. This socialization activity aims to socialize zakat by introducing it then discussing various forms of calculation in zakat. To measure the ability of the audience, we conduct competency tests twice, namely before the socialization (pre-test) and after the socialization (post-test). The following are the results of the audience test before and after the test:

![Source: Author analysis, 2020](Figure 1. Pre-test and Post-test Results Graph)

From the graph above it can be concluded that the socialization carried out has a positive influence on audience knowledge so that what we convey can be well received by the audience. In addition to the above value chart we also graphed the average audience value. The following is the average and median graph or the middle value:

![Source: Author analysis, 2020](Figure 2. Graph of Average Value and Median of Socialization Results)
From the graph data above we can conclude that some students have understood zakat and its calculations. The average results of the pre-test that has been carried out is 81.2 out of 100. While for the average results of the post-test is 97.2 out of 100, this figure shows a significant increase. That is, it can be said that the socialization carried out has a positive impact on the audience. Members of KAPMI are mostly alumni from Islamic boarding schools who continue their education at various universities in Yogyakarta. Understanding of zakat is certainly familiar to them. Zakat, which is the third pillar of Islam, is one of the materials that is studied at any level of education, although not very deeply.

From the results of the discussion after the presentation of the socialization material, we were able to find out that some of the KAPMI members already understood the mechanism of zakat fitrah and maal, but were still quite ordinary for other types of zakat. Quoted from rumahzakat.org site, there are several types of zakat that must be paid at this time, namely gold and silver zakat, trade zakat, agricultural zakat, income zakat, gift zakat, savings zakat, zakat fitrah, zakat shares and investments. The lack of understanding of zakat is due to the fact that they are rarely applied to the general public. The public feels lack of understanding about what is required to be treated. Apart from that the community media channeling zakat is quite difficult for the village community. Not everyone can access information about zakat management institutions in Indonesia. Similarly, the distribution of zakat funds to the recipients of zakat. The collection, management and distribution of zakat funds is still handled by some people who do not understand the utilization of zakat funds. This is a challenge in optimizing zakat funds in their respective regions.

**Conclusion**

Zakat socialization activities at KAPMI Yogyakarta secretariat produced several conclusions as follows:

1. Zakat socialization participants consisted of 25 people held at the KAPMI secretariat on 27 December 2019 with the aim of socializing about zakat and its calculations. And also to measure the ability of our audience to do competency tests 2 times, namely pre-test and post-test. From the results of the average diagram, many audience members have understood zakat after the post-test so that it has a positive influence on audience knowledge.

2. The average of the results of the pre-test that has been done is 81.2% of 100%, while the post-test average is 97.2% of 100%, this figure shows a significant increase.

The evaluation of the socialization of zakat:

1. Lack of understanding of zakat because zakat is rarely applied to the general public.

2. The media to distribute zakat is quite difficult for the people in the villages because not everyone can access information about zakat fund management and distribution institutions in Indonesia.

**Suggestion**

It is recommended that BAZNAS or other amil zakat institutions be more incentivized in promoting socialization activities to the public regarding zakat so that people better understand and implement zakat payments well. Increasing community knowledge about zakat can be done by inserting zakat material in every activity held such as social gathering, village meetings, mosque pengajai etc. All of these things are carried out to increase public awareness to pay zakat.

**References**

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