



# Ahkam

*Jurnal Ilmu Syariah*

- ❖ ARIFUDDIN MUDA HARAHAP  
Rules on Wage Standard to Improve Workers' Living Needs in the Perspective of Maqasid Al-Shari'ah
- ❖ M. IKHSAN TANGGOK  
Circumcision Law in Christianity and Islam
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The Positivation of National Sharia Board Fatwa About Mudaraba into Financial Service Authority Regulation
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*Fiqh Melayu Nusantara* in the Palembang Darussalam Sultanate Period
- ❖ SUGIRI PERMANA  
Implications of Hazairin and Munawir Sjadzali Thoughts in Establishment of Islamic Inheritance in Indonesia

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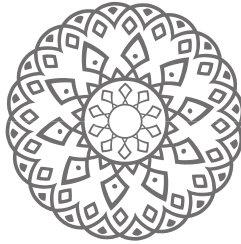
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## TOWARD ZAKAT MANAGEMENT INTEGRATION IN INDONESIA: PROBLEMS AND SOLUTION

*Arif Hidayatullah & Anita Priantina*

**Abstrak:** Lembaga zakat baik pemerintah maupun swasta menjalankan fungsi pengumpulan dan distribusi zakat di Indonesia. Karena lembaga-lembaga ini bekerja tanpa koordinasi, integrasi pengelolaan zakat telah menjadi isu utama, yang mengakibatkan gap dalam distribusi zakat antara daerah-daerah yang menjadi pusat-pusat ekonomi seperti Jawa dan daerah-daerah terpencil. Penerapan UU No. 23 Tahun 2011 mengenai Manajemen Zakat membawa harapan bagi integrasi antara badan zakat pemerintah dan lembaga zakat masyarakat. Bertujuan untuk menganalisa isu-isu seputar implementasi UU Zakat, studi ini berupaya mengidentifikasi problem-problem dan menawarkan solusi dan strategi untuk mengoptimalkan upaya-upaya dalam mengintegrasikan manajemen zakat. Metode yang digunakan dalam penelitian ini adalah Analytic Network Process (ANP). Hasil analisa mengidentifikasi problem-problem internal dan eksternal. Isu-isu internal meliputi: kurangnya SDM yang berkualitas, kurangnya kapasitas koordinasi, kurangnya pemahaman dan komitmen lembaga-lembaga zakat. Isu-isu eksternal meliputi: kurangnya sistem informasi zakat, kurangnya standar manajemen zakat, kurangnya diseminasi informasi dan peraturan teknis Solusi yang ditawarkan untuk problem-problem internal meliputi: pembangunan kapasitas dan koordinasi, pendidikan internal mengenai integrasi zakat, monitoring dan evaluasi SDM, dan membangun komitmen para amil zakat. Solusi untuk isu-isu eksternal meliputi: pembuatan SOP manajemen zakat, diseminasi informasi mengenai UU Zakat, pembangunan sistem IT, dan pengaturan teknis zakat.

**Kata kunci:** integrasi zakat, ANP, problem, solusi.

**Abstract:** Both government and private zakat institutions carry out the functions of zakat collection and distribution in Indonesia. As those institutions work without coordination, zakat integration become the main issue, resulted in a zakat distribution gap between areas of economic centers such as Java and remote areas. The enactment of Law No. 23 of 2011 on Zakat Management brings hope for the integration between government and private zakat operators. Aiming to analyze issues in implementing the Zakat Law, this study identify (\*identifies) problems and proposes solutions and strategies to optimize the effort towards integrated zakat management. The method used in this research is the Analytic Network Process (ANP). The results identifies (\*identify) internal and external problems. The internal issues include: lack of quality human resources, coordinator capacity, understanding, and commitment of the zakat operators. The external issues include: lack of information technology, zakat management standard, information dissemination, and technical regulation. The proposed solutions for the internal problems include: coordinator and capacity building, internal education on zakat integration, human resource monitoring and evaluation, and zakat operators' commitment building. The solution for external issues include: zakat management SOP setting, zakat law information dissemination, IT system building, and zakat technical regulation.

**Keywords:** zakat integration, ANP, problems, solutions

**ملخص:** تقوم كل من المؤسسات الحكومية ومؤسسات الزكاة الخاصة بوظائف الجمع والتوزيع الزكاة في إندونيسيا. وبما أن أكثر من هذه المؤسسات تعمل دون أي تنسيق، وتكامل الزكاة أصبح القضية الرئيسية، مما أدى إلى وجود الخصاص في توزيع الزكاة بين مناطق الاقتصاديات المراكز مثل جافا والمناطق النائية. ومن ناحية الأخرى إن صدور القانون رقم ٢٣ لعام ٢٠١١ بشأن إدارة الزكاة يجلب الأمل في التكامل بين المشغلين الحكوميين والخاصين بالزكاة. تهدف هذه الدراسة إلى تحليل المشكلات المتعلقة بتنفيذ قانون الزكاة، وتحدد المشاكل وتقتراح الحلول والاستراتيجيات لتحسين الجهود نحو الإدارة المتكاملة للزكاة. الطريقة المستخدمة في هذا البحث هي عملية الشبكة التحليلية (ANP). تحدد النتائج المشاكل الداخلية والخارجية. تشمل القضايا الداخلية ما يلي: نقص الموارد البشرية ذات الجودة، قدرة المنسقين، فهم، والتزام مشغلي الزكاة. وتشمل القضايا الخارجية: نقص تكنولوجيا المعلومات، ومعيار إدارة الزكاة، ونشر المعلومات، والتنظيم التقني. وتشمل الحلول المقترحة للمشاكل الداخلية: التنسيق وبناء القدرات، والتعليم الداخلي حول تكامل الزكاة، ومراقبة وتقييم الموارد البشرية، وبناء التزام ركاة المشغلين. يشمل الحل للقضايا الخارجية ما يلي: إدارة الزكاة setting SOP، ونشر معلومات قانون الزكاة، وبناء نظام تكنولوجيا المعلومات، والتنظيم الفني للزكاة.

**الكلمات المفتاحية:** تكامل الزكاة، ANP، المشاكل والحلول

## Introduction

One of the goals of zakat is to purify the wealth of the have as they give some portion of their asset to those who are in need. Zakat was also deemed as one of fiscal instruments at the time of Prophet Muhammad pbuh. Zakat is an income distribution instrument.

As a muslim majority country, the potential of zakat collection in Indonesia is very huge. The calculation is as follow:

Table 1. Potential of Zakat Collection

Item	Potential of Zakat Collection	Percentage to GDP
Potential of Zakat from Household	IDR 82,7 T	1,30%
Private Zakat Potential Industry	IDR 114,89 T	1,80%
Potential Zakat BUMN	IDR 2,4 T	0,04%
Potential of Zakah on Savings	IDR 17 T	0,27%
Total Potential of National Zakat	IDR 217 T	3,40%

Source: Badan Amil Zakat Nasional (Baznas), 2015

The table above shows that the zakat potential is IDR 217 trillion. The smallest potential is contributed by the state-owned enterprises (SOEs) sector, which is IDR 2.4 trillion, or 0.04% of the PDB. The potential of zakat collection from saving in banking institution is IDR 17 trillion. The household sector is predicted to be able to contribute IDR 82.7 trillion. The largest potential is expected to be contributed from private industry sector amounted to 1,114, 89 Trillion in 2015.

From the potential, the actual zakat collection is depicted below:



Figure 1 Zakat Collection in Indonesia



The chart above shows that the zakat collection experiences positive trends. In 2002, zakat accumulation amounted to IDR 68.39 billion. In 2003, there was an increase of 16.89 billion so the zakat collected amounted to 85.28 billion, then in 2004 experienced a considerable increase, zakat funds collected in 2004 of 150.09 billion and continues to raise until 2013, which is expected to accrue 2.5 trillion, but this is still far from the potential.

Many factors behind the lack of optimization of zakat fund accumulation in Indonesia. One of the crucial factors is the regulation and policies that are not detached to the management of zakat in Indonesia. This is because there is still a tug of war between the government as a regulator, the manager of zakat as the executor and society as the object of zakat.

The issuance of the Law on the management of zakat takes a prolong time. Among the causes is the difference of vision and mission between the government and members of Parliament. On the one side, there are parties who agree that the management of zakat should be regulated by law. On the other side, there are parties who do not agree and gives more space to the public to make arrangement on the management of zakat.

Since the publication of this new law, the responses from the society varied. The attitude of the people is divided into four groups:

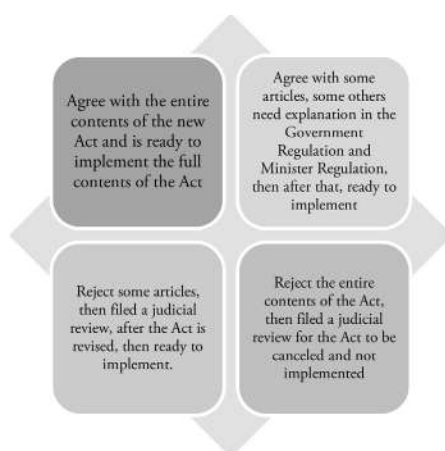


Figure 2. Responses to the Zakat Law 2011

Pro-cons related to the issuance of Law No. 23 of 2011 are caused by some disputing articles (Juwaini, 2015) The disputing articles, among others:

1. Article 15 Chapter II which no longer recognizes the authority of the governor / mayor / regent in the formation of provincial / municipal BAZNAS.
2. Article 29 Chapter III on reporting mechanisms for BAZNAS, BAZNAS Province, BAZNAS City / Country, as well as between BAZNAS and LAZ.
3. Article 38 Chapter VIII and Article 41 Chapter IX on the threat of sanctions granted to people who deliberately manage zakat without permission from the government.

The following is the result of judicial review conducted by Koalisi Masyarakat Zakat (Komaz) on the above mentioned articles:

Tabel 2. The Result from the Judicial Review

Article	The result from Judicial Review	Difference
Article 38 and 41	The phrase 'every person' in Article 38 and Article 41 of the Zakat Management Act is contradictory to the extent that it is not interpreted as "excluding associations of people, individual Muslim figures ( <i>alim ulama</i> ), or officials in masjid, a community and territory which are outreach of BAZ and LAZ, and has reported the zakat management activities to the authorities.	Judicial Court still gives space to the traditional zakat operators ( <i>amil</i> ) to manage the zakat, when the area is not reached by LAZ and BAZ. This is done for the sake of masalah in the zakat management in Indonesia
Article 18	Requirement that zakat operators must have a legal entity and registered with an Islamic social organization before the LAZ's permission is granted by the Minister of Religion, as provided for in article 18, is alternative or non-mandatory.	The legal entity of zakat operators in Indonesia does not have to be community organizations ( <i>ormas</i> ), foundations were allowed.

Such disputable articles, if the explanation and guidance of the implementation is unclear, will result in rejection and dispute with the practice that has been going well.

According to Law No. 23 of 2011, the definition of integration is that zakat management is implemented hierarchically in an effort to increase the collection, distribution and utilization of zakat. This law does not lead to the centralization of zakat management and there is no government domination of BAZNAS over LAZ. The purpose of this Act is to synergize the role of society and the state in managing zakat.

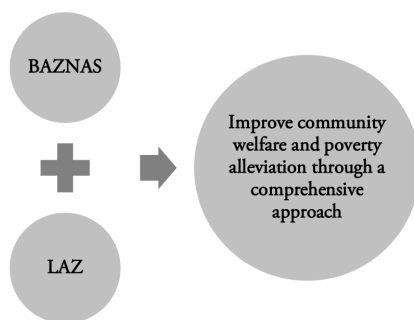


Figure 3. Objectives of Zakat Integration

The principle of integrated zakat management between Baznas at all levels with the existing LAZ will bring the potential and realization of zakat fund collection more optimally. The idea that zakat could alleviate the poverty will be easier to achieve because of the better availability of data and the better monitored in terms of zakat manager performance (Nashr, 2015).

However, since the integrated zakat management system desired by Law Number 23 Year 2011 has not been able to run optimally, there are several factors. Among others is the different understanding of the meaning of integration among zakat activists in Indonesia. The second factor which is also important is the inadequate infrastructure. Different zakat management standards among zakat activists also rises problems (Rahmadi, 2015). The nonexistence of clear concept regarding integration mechanism, lack of socialization, and lack of coordinator capacity are also obstacles in achieving zakat integration (Muttaqin, 2015).

Along the background, the objectives of this research are to identify problems in Zakat Law implementation, to identify the major problem Zakat Law implementation, and to propose appropriate solutions to accelerate the effort towards Zakat management integration.

## Literature Review

### *Concept of Zakat Integration*

According to Law No. 23 of 2011, the definition of integration is that zakat management is implemented hierarchically in an effort to increase the collection, distribution and utilization of zakat. Regarding the Law No. 38 of 1999 on the management of zakat, the House of Representatives (DPR) together with the government agreed that the purpose of the issuance of this Law is to improve and promote the social welfare and economic wellbeing. In 1999, the Ministry of Religious Affairs issued the Decree of the Minister of Religious Affairs No. 581/1999 on the Implementation of Law No. 38/1999 and the Decree of the Director General of the Islamic Guidance and Hajj Affairs No. D-291 of 2000 on Technical Guidelines for the Management of Zakat.

Another purpose of the issuance of Law No. 38 of 1999 is for the legality of zakat management. This is as part of efforts to improve the system of zakat implementation in Indonesia and to improve the economy of the country in the midst of crisis experienced by Indonesia at that time. Since the enactment of Law Number 38 Year 1999, there are 27 local governments that respond directly, marked by the issuance of the Regional Regulation (Perda) on the management of zakat in their respective areas. One of the functions of the regional regulation is as the guidance for the implementation for the higher legislation.

Law No. 38 of 1999 on Management of Zakat existed for 12 years. On 27 October 2011, the House of Representatives through a plenary session revoked and replaced the Act with the new Law, namely Law No. 23 of 2011 with the same title that is about the Management of Zakat. According to Gondo Radityo Gambiro, the Chairman of the Working Committee (Panja), the draft were arranged because of two main reasons: (1) the community has not benefited significantly from the management of zakat at that time, both *muzakki* and *mustahik*, (2) the need for zakat management which is comprehensive for the achievement of the zakat management objectives.

The substance of Law No. 23 of 2011 is dominated by technical and institutional aspects. Both technical and institutional aspects cannot be separated, therefore in letter d of the consideration on why the new Zakat Management Law is enacted states that "... in order

to increase efficiency and effectiveness, zakat must be managed in an institutional manner in accordance with Islamic Shari'a. It can be proved that from the 47 articles in Law No. 23 Year 2011, 32 articles related to the institution. The institutions referred to in this Law are the National Amil Zakat Bodies (BAZNAS), the Provincial National Amil Zakat Board, the District / Municipal Amil Zakat Board, the Amil Zakat Institute (LAZ), and the Zakat Implementation Unit (UPZ).

There are some differences between Law Number 38 of 1999 and Law No. 23 of 2011:

Table 3 Differences of Law no. 38 of 1999 & Law no. 23 of 2011

	<b>Law no 23 of 2011</b>	<b>Law no 38 of 1999</b>
<b>Basic concepts</b>	Defines a number of articles that were not previously defined explicitly.	Did not define some explicit clauses.
<b>Position</b>	The public zakat operator (BAZ) is higher than the private zakat operators (LAZ).	The public zakat operator (BAZ) and the private zakat operators (LAZ) are equal in the management of zakat.
<b>Management of zakat</b>	Only organizations that have been given permission, may manage zakat.	Communities are freed to manage zakat.
<b>Rules on LAZ</b>	The setting on LAZ is set out in 13 articles.	The arrangement regarding LAZ is only set in 2 articles.
<b>Additional rules</b>	Additional rules are largely regulated in a Government Regulation (PP)	Additional rules are all set out in Ministerial Regulations.
<b>The Principle of Zakat Management</b>	<ol style="list-style-type: none"> <li>1. Faith and piety</li> <li>2. Openness</li> <li>3. Legal certainty in accordance with Pancasila and the Constitution of 1945</li> </ol>	<ol style="list-style-type: none"> <li>1. Islamic Sharia</li> <li>2. Trust</li> <li>3. Utilization</li> <li>4. Justice</li> <li>5. Legal certainty</li> <li>6. Integration</li> <li>7. Accountability</li> </ol>

Based on the table above, there are some differences between zakat law No. 38 of 1999 with new zakat law No. 23 of 2011 on the management of zakat in Indonesia, one of the differences of the new law with the old law is the existence of a great idea in zakat management integration.

### Previous Studies

The issuance of Law Number 23 Year 2011 brings a hope for the world of treachery in Indonesia (Herdianto, 2010). But on the other hand, the level of public confidence in the zakat management agency in Indonesia is still low, this is due to the absence of standard professionalism standard which became the benchmark for zakat management agency in Indonesia.

Saifuddin (2013) through a study concludes that there are some weaknesses in managing zakat. There are judicial aspect, sociological, institutional and management, to resolve this drawback, the role required the state's role as regulator, facilitator, motivator and role of the state as distributor.

According to Hafidhuddin (2011), there are four ways to do simultaneously to explore the potential of zakat in Indonesia. The First is socialization and education to the public related to the law and the wisdom of zakat. The second is strengthening '*amil*' to become more trustworthy, reliable and professional. The third is ensuring that distribution of zakat is right on target in accordance with the provisions of the Sharia and the aspect of transparent management. The fourth is synergy and better coordination among local, national, regional and international *amil* fellow.

Rachmawati (2014) adds that integrated zakat management has benefits for the Zakat Management Organization (OPZ) in Indonesia and the government as regulator. Among the benefits are: better effectiveness and efficiency, better management, better professionalism of *amil*.

Rusydia (2010) conducted a study on the problem of zakat collection in Indonesia. According to him, the problem is divided into two clusters, the internal cluster as follows: *amil* standardization, global *fiqih* standardization, standardization of OPZ, and lack of product

innovation. While the external problems are: absence of the blue print, no government regulation, weak socialization, and low awareness.

## Research Methodology

This study is a qualitative analysis which aims to capture views from experts, professionals, and regulators on Zakat Law in Indonesia. The study has a qualitative understanding as a process or attempt to understand the social problems based on the overall picture. Thus, appropriate method for this study is Analytical Network Process (ANP).

According to Saaty (2005), ANP is a multi-criteria theory of measurement used to derive relative priority scales of absolute numbers from individual judgments (or from actual measurements normalized to a relative form) that also belong to a fundamental scale of absolute numbers. These judgments represent the relative influence, of one of two elements over the other in a pairwise comparison process on a third element in the system, with respect to an underlying control criterion. This method consists of four stages; which are decomposing problems, data clustering, questionnaire development and disbursement, and analysis. The figure is as follow:

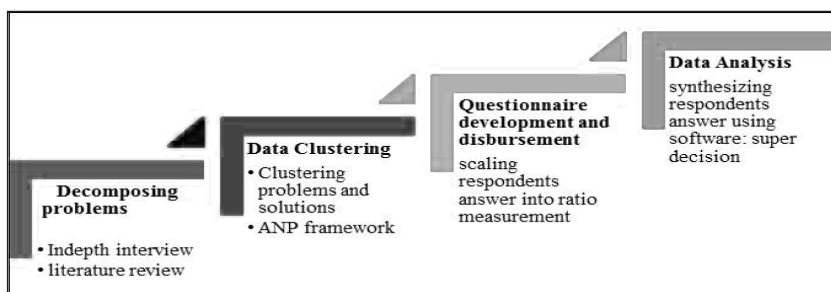


Figure 4 Stages of Research

ANP framework that will be designed can only be completed after the data as well as information about the preferences / comments / opinions which are represented by experts / practitioners / regulators of zakat are available. Data used in this study is primary and secondary data. Primary data is obtained from in-depth interviews while secondary data is extracted from previous studies.

There are two phases of data collection. The initial phase is gathering both primary data which is obtained from in-depth interviews and secondary data which is extracted from previous studies. After the initial stage, data will be clustered in order to be composed in a questionnaire. This questionnaire is designed to measure preferences / comments / opinions which are represented by experts / practitioners / regulators using ratio scale from 1-9 as follow:

Table 4. ANP Scale

<b>Verbal Scale</b>	<b>Numerical Scale</b>
Extreme importance	9
	8
Very strong or demonstrated importance	7
	6
Strong or essential importance	5
	4
Moderate importance of one over another	3
	2
Equal importance	1

Data collection is done separately for each respondent.

Once the data from questionnaires has been collected, the synthesis proses will be started. This analysis process will use the software “Super Decision” which can be obtained free from <http://www.superdecision.com>.

There are two steps in analyzing collected data; which are

1) Geometric mean

Geometric mean will be counted in order to measure individual or group’s assessment. Geometric mean in this research will be used to show respondent tendency towards problems and solutions ranking. Geometric mean is formulated as follow:



$$GM_k = \frac{R_1 * R_2 * \dots * R_n}{n}$$

Where:

GM: geometric mean

R : respondent

n : number of respondent

## 2) Rater agreement

Rater agreement is counted to see the degree of respondents agreements, whether it is low, or high. Rater agreement is counted using Kendall's Coefficient of Concordance or denoted as W. The value of W ranges from 0 to 1. If the number approaches 1, it shows that respondents' agreements is high, vice versa.

W is formulated as follow:

$$U = \frac{T_1 + T_2 + \dots + T_p}{p}$$

$$S = (T_1 - U)^2 + (T_2 - U)^2 + (T_3 - U)^2 + (T_p - U)^2$$

$$MaxS = (n - U)^2 + (2n - U)^2 + \dots + (pn - U)^2$$

$$W = \frac{S}{Max S}$$

Where

U : average value of total ranking

T : total ranking

S : square from deviation of each ranking from its average

p : number of node

n : number of respondents

## Discussion

### *Problems and Solutions Decompositions*

Based on the opinions of experts (academics and practitioners) extracted from in-depth interviews as well as questionnaires, problems in Zakat Law implementation can be divided into two aspects, Internal and external. Internal problems are problems of the zakat operators, while external problems are problems from government and society.

Of these aspects, then there are solutions proposed. The description is as follows:

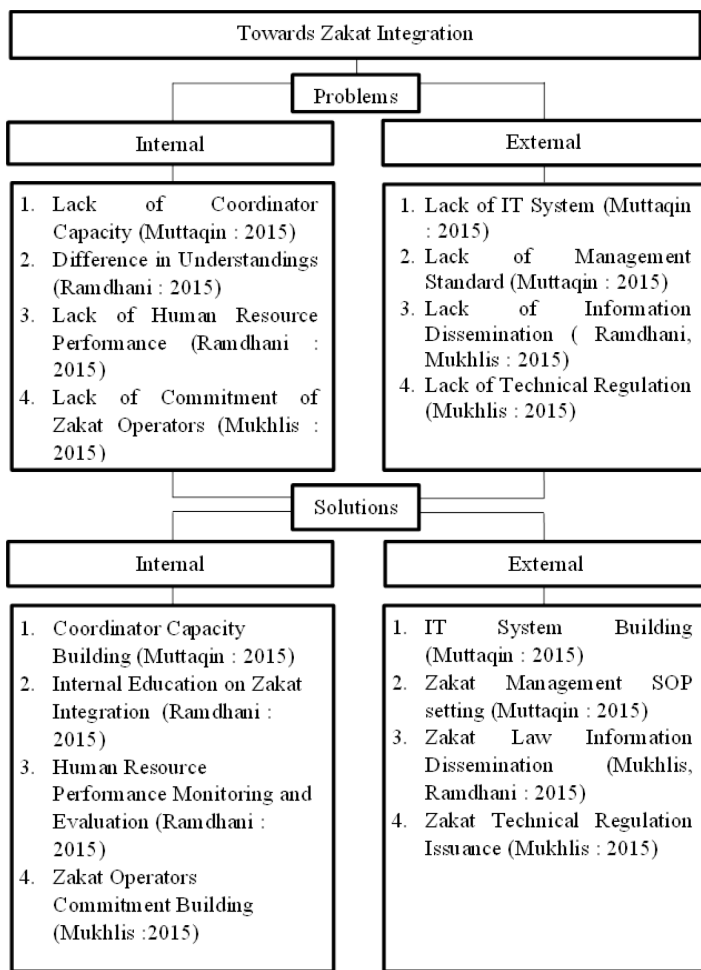


Figure 5. Decomposition of Problems and Solutions towards Zakat Integration in Indonesia

### Internal Problems and Solutions Proposed

As explained above, internal problems are all aspects of the problems in the implementation of the integrated management of zakat in view of internal Badan Amil Zakat (BAZ) and of the Institute Amil Zakat (LAZ). The following are internal problems and solutions proposed in the implementation of the integrated management system of zakat:

## a) Human Resources and HR Performance Monitoring

Finding the Human Resources (HR) who are skilled in a short time, both in terms of managerial and in terms of technological skill is one of the major problems faced by a zakat institution. If this issue is not quickly resolved by zakat institutions, it will have a negative impact on productivity, efficiency and competitiveness of the institution. Until now, the quality of the bureaucrats in providing public services in Indonesia is still a very serious problem, the community as a public service users often complained about the quality of the personnels in carrying out its functions. Various forms of complaints arise from time required in the settlement of affairs, service processes, attitudes and behavior related to the apparatus, and the quality of the service. To have a positive influence on the performance of human resources; discipline, work environment, motivation and commitment should always be maintained.

## b) Capacity Building for Zakat Management Coordinator

A leader has to be the example to be followed by the team in terms of attitude and in terms of capability. Every manager has to be able to show their capabilities and professionalism. BAZNAS as the coordinator appointed by the Zakat Law has to be able to do the same.

## c) Different Perceptions and Educational level on Integrated Zakat Management System

One of the main problems of the integrated zakat management system in Indonesia is the differences in knowledge related to integrated management system between BAZ and LAZ.

The solution required is to extend the education, so that between BAZ and LAZ do not have a different understanding and view regarding zakat integration.

## d) Commitment of OPZ

Lack of commitment of all OPZ in Indonesia is also a serious problem. The solution to overcome this problem is to try to build commitment between BAZ and LAZ beginning from synergy from the smallest things.

## External Problems and Solutions Proposed

External problems are all aspects of the problems in the implementation of the integrated management of zakat in terms of outside the Badan Amil Zakat (BAZ) and of the Institute of Amil Zakat (LAZ). The following are external problems and solutions proposed:

### a) Information Technology Systems

Using current information system, it is difficult for *muzakki* to obtain data on zakat along with information on the complete portfolio. Computerization in the creation of an information for zakat institution plays a very important role, especially regarding the issue of data reporting.

### b) Standard for Zakat Management

Zakat management covers wide range of aspects; including financial, *'amil*, and *mustahik*. Different understanding on the aspects may lead to different zakat management. One of the priority solution to the problems of zakat integration in Indonesia is standardization and accreditation for Zakat Management Organization (OPZ). Standardization in the OPZ will facilitate comparison of performance among OPZ. For example, if all OPZ adopted Sharia Financial Accounting Standard no. 109 regarding financial management of OPZ; it will assist the auditor in comparing financial performance between OPZ in Indonesia.

اسْتَعْمَلَ رَسُولُ اللَّهِ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ رَجُلًا مِنْ الْأَسَدِ عَلَى صَدَقَاتِ بَنِي سُلَيْمٍ يُدْعَى ابْنَ اللَّثْبِيَّةِ فَلَمَّا جَاءَ حَاسِبُهُ

Hadiths above explains that Rasullullah send someone called Ibn Lutbiyyah from Bani Asad to take care of zakat from bani Sulaym. When he arrived at the bani Sulaym, he audited them (HR. Bukhari, No. 1500). One purpose of the SOP management of zakat in Indonesia is to facilitate government audit to zakat in Indonesia. Another purpose of issuance SOP zakat management is to curb and equalize management of zakat in Indonesia.

### c) Lack of Socialization and Dissemination of Integrated Zakat Management

To build an understanding of the culture in an organization, companies need a strategy to socialize or communicate the

organization’s culture into the internal environment, in this case the employee. Baznas as the coordinator need to encourage the creation of an integrated management of zakat. They need to propose a strategy to disseminate to *Amil* that zakat management can run optimally if there is integrated zakat management.

- d) The absence of Derivative Regulation regarding Zakat integration  
 One of the problems which hamper the implementation of the integrated management system of zakat is the absence of derivative regulations related to zakat management system integration.

### Data Analysis

Using Super Decision, the whole decomposition framework is as follow:

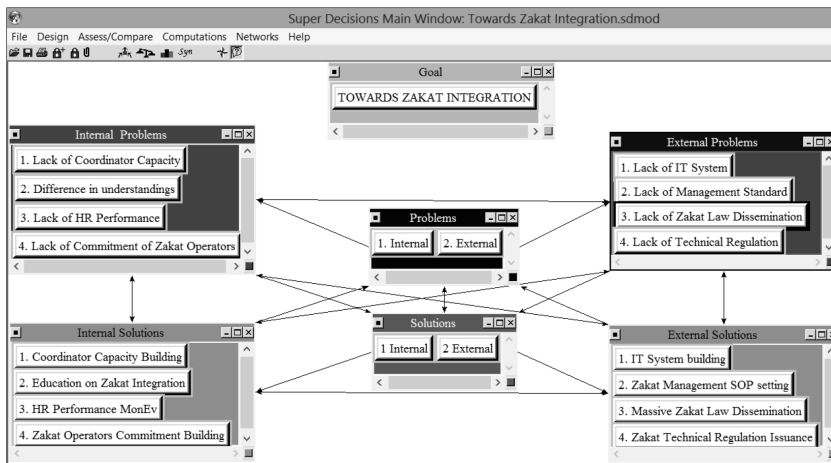


Figure 6. Decomposition Figure using Super Decision

The synthesis from the answers of the respondents are converted into quantitative figures. Priorities are made among the problems, internal problems, external problems, solutions, solutions for internal problems, and solutions for external problems.

The Summary of each cluster priorities and rater agreement are as follows:

Table 5. Summary of Geometric Mean and Raters' Agreement

Clusters	Geometric Mean	Raters' Agreement
<b>Problems Priority</b>		
Internal problems	0.5317521	0.11
External Problems	0.4682479	
Total Per Cluster	1	
<b>Internal Prolems Priority</b>		
Lack of Coordinator Capacity	0.26645	0.321
Difference in Understanding	0.20052	
Lack of Human Resource Performance	0.3426	
Lack of Commitment of Zakat Operators	0.19043	
Total Per Cluster	1	
<b>External Problems Priority</b>		
Lack of IT System	0.33539	0.103
Lack of Management Standard	0.24288	
J6Lack of Information Dissemination	0.21535	
Lack of Technical Regulation	0.20638	
Total Per Cluster	1	
<b>Solutions Priority</b>		
Internal Solution	0.5996724	0.44
External Solution	0.4003276	
Total Per Cluster	1	
<b>Internal Solution Priority</b>		
Coordinator Capacity Building	0.32103	0.6
Internal Education on Zakat Integration	0.24721	
HR Monitoring and Evaluation	0.22801	
Zakat Operators Commitment Building	0.20375	
Total Per Cluster	1	
<b>External Solution Priority</b>		
IT System Building	0.24878	0.111
Zakat Management SOP Setting	0.29729	
Zakat Law Information Dissemination	0.25586	
Zakat Technical Regulation Issuance	0.19807	
Total Per Cluster	1	

On problem priority, with rater agreement ( $W = 0.11$ ) it is found that on Indonesian case, the respondent argued that more priority should be put on internal problems rather than the external problems. The rank is depicted as follows:

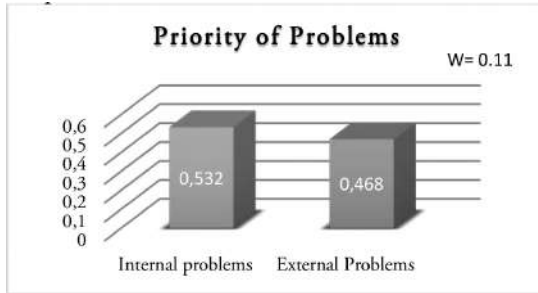


Figure 7 Problems Priority

Inside the internal problem cluster, with  $W = 0.321$ , the respondents argued that the most important problem is lack of human resource performance. The next internal problems according to ranking are: 2) lack of coordinator capacity, 3) difference in understanding, 4) lack of commitment of zakat operators. The rank is depicted as follows:

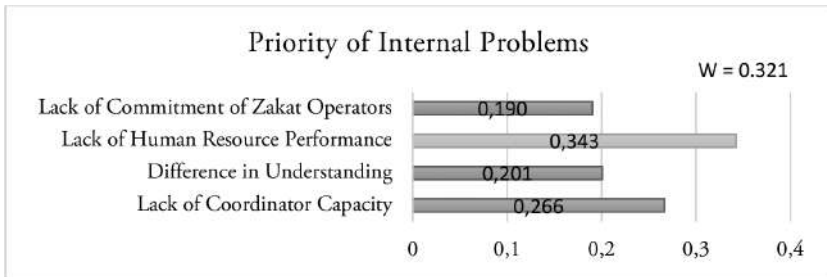


Figure 8. Internal Problem Priority

Inside the external problem cluster, with  $W = 0.103$ , the respondents argued that the most important problem is lack of IT System. The next internal problems according to ranking are: 2) lack of management standard, 3) lack of information dissemination, and 4) lack of technical regulation. The rank is depicted as follows:

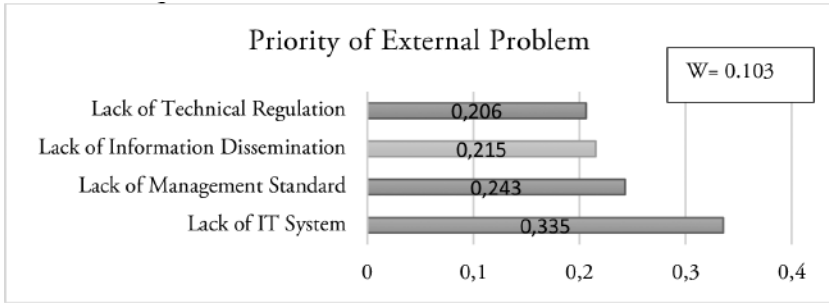


Figure 9. External Problem Priority

In line with problem priority, on solution priority with rater agreement ( $W = 0.44$ ), the respondent argued that more priority should be put on internal problems rather than the external problems. The rank is depicted as follows:

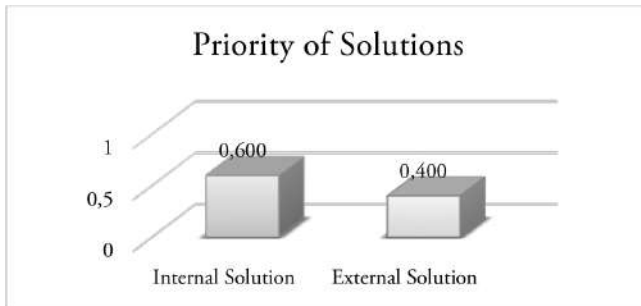


Figure 10. Solution Priority

Inside the internal solutions cluster, the respondents think that the need of coordinator capacity building is on the top priority, with rater agreement ( $W = 0.6$ ). The next ranking according to the priority are: 2) internal education on zakat integration, 3) human resource monitoring and evaluation, and 4) zakat operators' commitment building. The rank is depicted as follows:



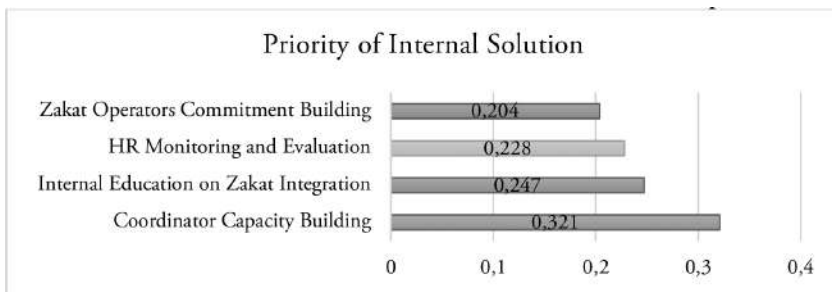


Figure 11. Internal Solution Priority

Inside the external solutions cluster, the respondents state that zakat management SOP setting is on the top priority, with rater agreement ( $W = 0.111$ ). The next ranking according to the priority are: 2) intensive information dissemination on zakat law, 3) IT system building, and 4) issuing zakat technical regulation. The rank is depicted as follows:

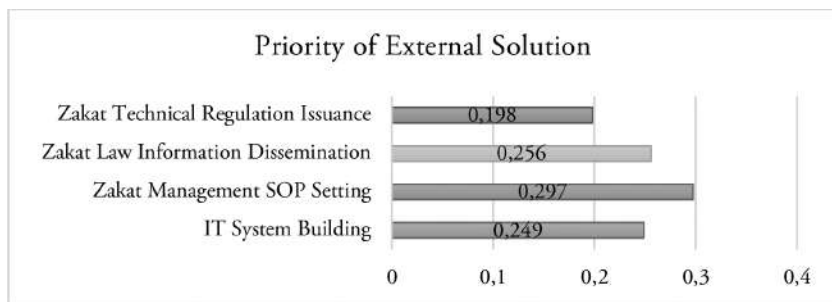


Figure 12. External Solution Priority

If we summarize the overall priorities of problems and solutions, the ranks based on the geometric mean are as follows:

Table 6. Overall Problems Priority and Overall Solutions Priority

Cluster	Geometric Mean
<b>Overall Problems Priority</b>	
Lack of Commitment of Zakat Operators	0.096425807
Difference in Understanding	0.101531797
Lack of Technical Regulation	0.101879796

Lack of Information Dissemination	0.106307787
Lack of Management Standard	0.11989776
Lack of Coordinator Capacity	0.13491573
Lack of IT System	0.165563669
Lack of Human Resource Performance	0.173477653
Total Per Cluster	0.999999999
<b>Overall Solutions Priority</b>	
Coordinator Capacity Building	0.166914167
Zakat Management SOP Setting	0.142719143
Internal Education on Zakat Integration	0.128532129
Zakat Law Information Dissemination	0.122829123
HR Monitoring and Evaluation	0.119430119
IT System Building	0.118551119
Zakat Operators Commitment Building	0.105936106
Zakat Technical Regulation Issuance	0.095088095
Total Per Cluster	1.000000001

Overall, the most important problem is lack of human resource performance, which is internal problem. The second and third priority are lack of IT system, which is external problem, and lack of coordinator capacity, which is internal problem.

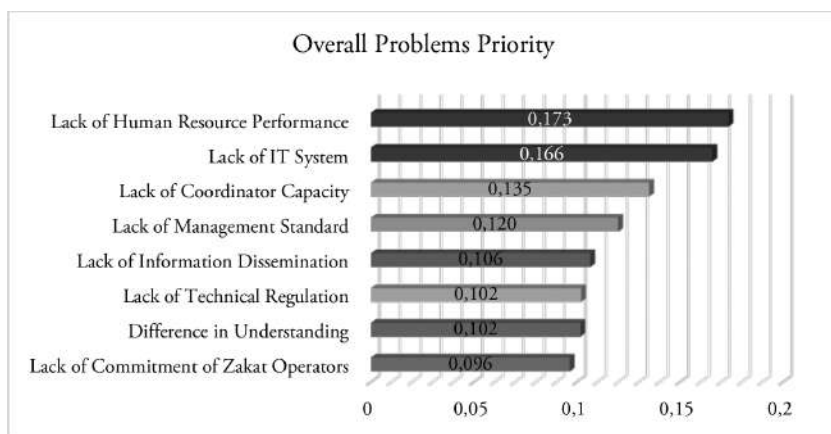


Figure 13. Overall Problems Priority

Overall, the most important solution is coordinator capacity building, which is solution for internal problem. The second and third priority are zakat management SOP setting, which is solution for external problem, and internal education on zakat integration, which is solution for internal problem.

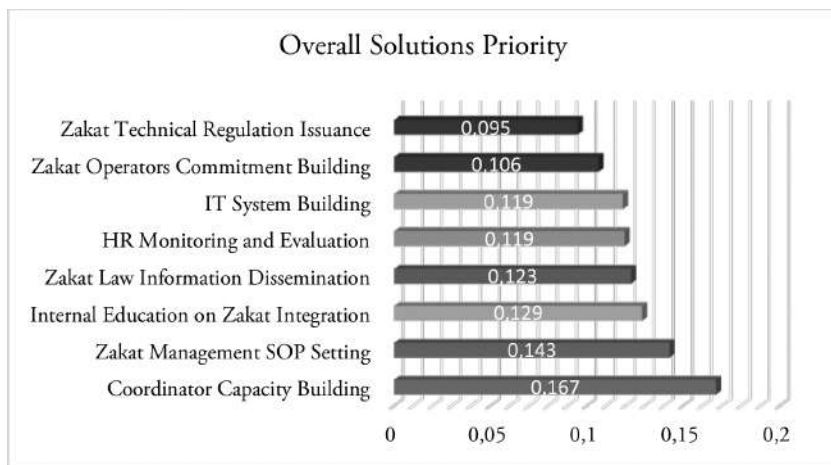


Figure 13. Overall Solutions Priority

The respondents are also interviewed regarding the strategy to better implement the zakat management toward the zakat integration. They are interviewed with the question “What are strategies to implement in the short run and in the long run. The summary of their responses are as follow:

### ***Short Term Strategy***

In the short term, development of data base of *mustahik* using IT system should be done. Currently, BAZNAS as the zakat management coordinator appointed by Law No. 23 of 2011 already has IT systems to record *mustahik* database, but the existing IT system cannot accommodate the need to synergize all OPZ in Indonesia (Baznas Strategic Plan: 2015).

What is also deemed as very important is improving the managerial capacity of BAZNAS. The governance of BAZNAS at the present could not be made as the model of zakat management so

the other zakat operators are not encouraged to duplicate. (Baznas Strategic Plan: 2015).

To educate the public regarding the zakat integration is also crucial. One of the problems that exist in the implementation of integrated zakat management system is the lack of socialization of BAZNAS as the coordinator and the government as the regulator in zakat management. Strategic partnership with the mass media, including printed, electronic media and social media should be increased significantly as an effort to introduce integrated zakat management system (Renstra Baznas, 2015; Nashr, 2015; Sudarsono, 2015)

### ***Long Term***

In the long-term, some strategies should always be implemented in order to attain and preserve the integration in zakat management. Intensive collaboration and partnership with the government as a regulator is very important. Legal framework and enforcement of the Zakat Act needs support from the government. BAZNAS should also establish effective communication for the preparation of regulations related to the integrated management system of zakat management (Baznas Strategic Plan, 2015; Amin, 2015; Muttaqin, 2015; Hidayat, 2015; Nashr: 2015).

Zakat management standard is also very important. The standardization of zakat management consists of (i) standardization of regulations and legislation, (ii) standardization of zakat authorities, (iii) standardization of zakat collection, (iv) standardization of zakat distribution, (v) standardization of good amil governance, (vi) standardization of reporting and accountability, and (vii) cross-sector activities or cross-sectorial activities (Amin Sudarsono: 2015, Baznas Strategic Plan: 2015).

### **Conclusion**

ANP results indicate that there are two clusters of problems; internal and external. On problem priority, with rater agreement ( $W = 0.11$ ) it is found that on Indonesian case, the respondent argued that more priority should be put on internal problems than the external problems. Internal issues sorted by priority order are: (1) lack

of human resources' performance, (2) lack of coordinator capacity, (3) the different level of understanding, and (4) the commitment of zakat operators. External issues sorted by priority order are: (1) lack of information technology, (2) the difference of zakat management standard, (3) lack of information publication, and (4) lack of technical regulation.

In line with problem priority, on solution priority with rater agreement ( $W = 0.44$ ), the respondent argued that more priority should be put on internal problems rather than the external problems. Inside the internal solutions cluster, the respondents think that the need of coordinator capacity building is on the top priority, with rater agreement ( $W = 0.6$ ). The next ranking according to the priority are: (2) internal education on zakat integration, (3) human resource monitoring and evaluation, and (4) zakat operators' commitment building. Inside the external solutions cluster, the respondents state that zakat management SOP setting is on the top priority, with rater agreement ( $W = 0.111$ ). The next ranking according to the priority are: (2) intensive information dissemination on zakat law, (3) IT system building, and (4) issuing zakat technical regulation.

Overall problems, the most important is lack of human resource performance, which is internal problem. The second and third priority are lack of IT system, which is external problem, and lack of coordinator capacity, which is internal problem. Overall solutions, the most important solution is coordinator capacity building, which is solution for internal problem. The second and third priority are zakat management SOP setting, which is solution for external problem, and internal education on zakat integration, which is solution for internal problem. □

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