

Peran Zakat sebagai Pilar *Islamic Social Finance* dalam Pembangunan Nasional

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Jakarta 19 Maret 2018 / 2 Rajab 1439



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Islamic Social Finance (ISF)

The Islamic social finance sector broadly comprises the traditional Islamic institutions based on philanthropy - zakah, sadaqah and awqaf; those based on mutual cooperation e.g. qard and kafala; and also the contemporary Islamic not-for-profit microfinance institutions that use for-profit modes primarily to cover costs and sustain their operations.

(Islamic Social Finance Report, 2014)

**“Zakat adalah salah satu pilar penting
Islamic Social Finance”**



PENGHIMPUNAN DAN PENYALURAN ZAKAT DI INDONESIA

Penghimpunan ZIS 2002-2016

Tahun	ZIS (Milyar Rp)	Pertumbuhan (%)	Pertumbuhan PDB (%)	Catatan
2002	68.39	0	3.7	
2003	85.28	24.70	4.1	
2004	150.09	76.00	5.1	Tsunami Aceh
2005	295.52	96.90	5.7	
2006	373.17	26.28	5.5	
2007	740.00	98.30	6.3	Gempa Yogya
2008	920.00	24.32	6.2	
2009	1,200.00	30.43	4.9	
2010	1,500.00	25.00	6.1	
2011	1,729.00	15.27	6.5	
2012	2,212.00	27.94	6.23	
2013	2,639.00	19.30	5.78	
2014	3,300.00	25.05	5.02	
2015	3,650.00	10.61	5.04	
2016	5,017.29	37.46	5.02 ¹⁰	
Rerata		35.84	5.41	

Sumber: Statistik BAZNAS (2016)



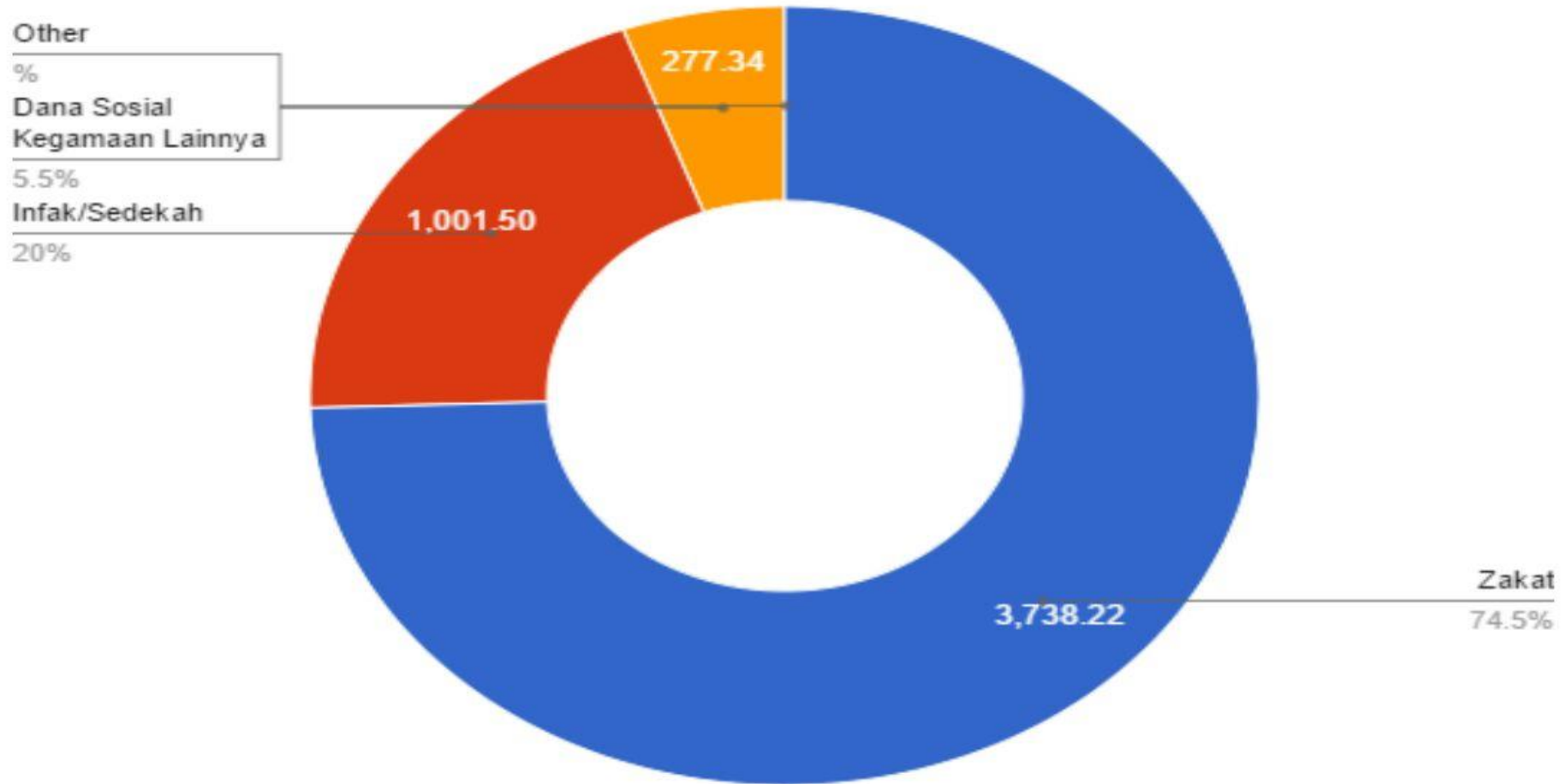
Penghimpunan dan Penyaluran Dana ZIS 2016

OPZ	Penghimpunan		Penyaluran		Daya Serap
	Rp	%	Rp	%	
BAZNAS	111,690,914,428	2,23	80,199,285,249	2,74	58,42%
BAZNAS Provinsi	192,609,000,494	3,84	108,379,364,672	3,70	
BAZNAS Kab/Kota	3,311,745,042,024	66,01	1,578,717,135,970	53,86	
LAZ	1,401,248,170,005	27,93	1,163,861,023,514	39,71	
Total	5,017,293,126,950	100,00	2,931,156,809,405	100,00	Cukup Efektif

Sumber: Statistik BAZNAS (2016)



Penghimpunan Berdasarkan Jenis Dana 2016



Sumber: Statistik BAZNAS (2016)



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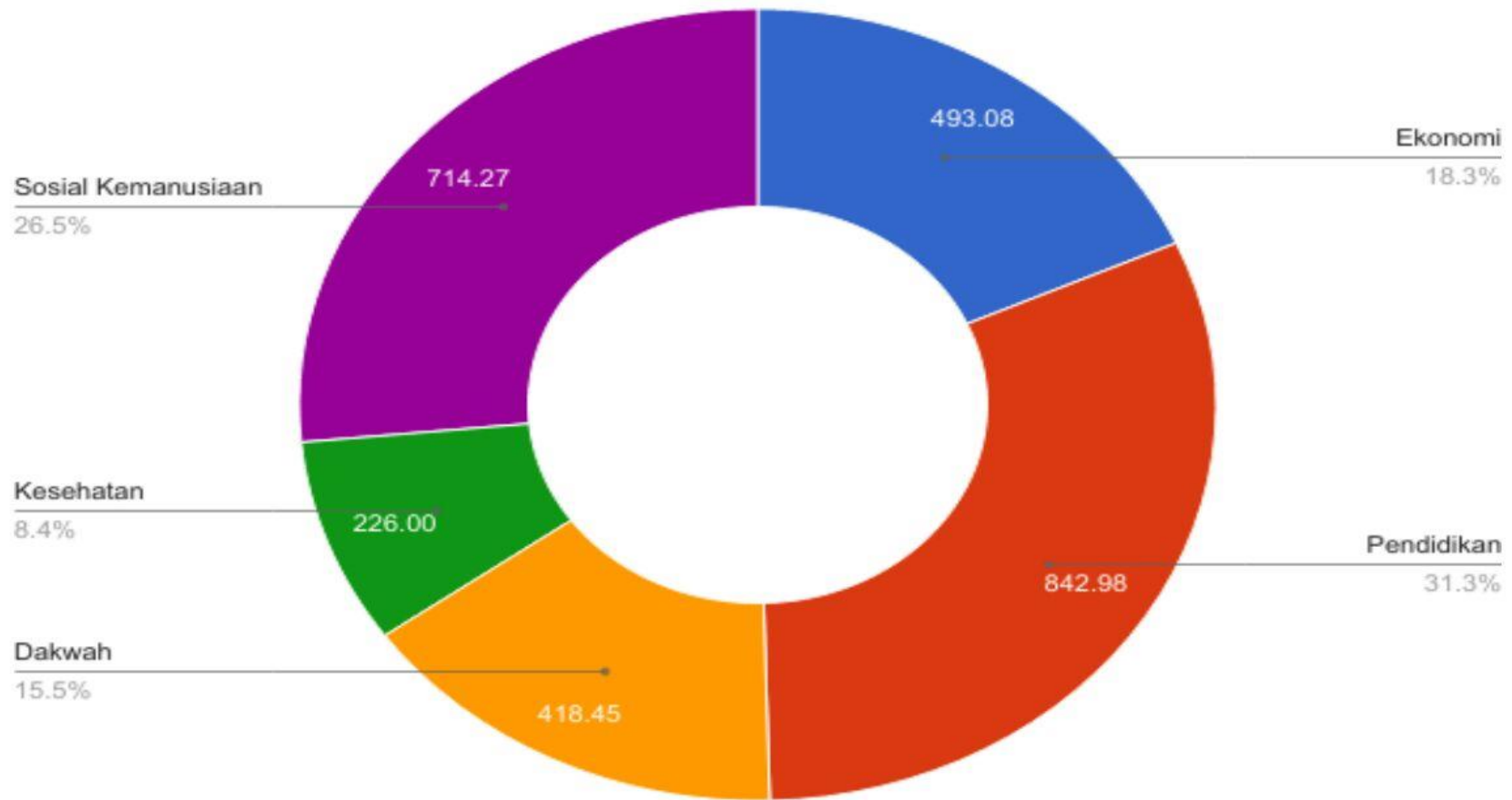
Proporsi Penyaluran Dana berdasarkan Ashnaf 2016

No	Ashnaf	Penyaluran		Penerima Manfaat	
		Jumlah Dana	%	Jumlah Jiwa	%
1	Fakir Miskin	2,143,434,539,579	73.13	6,098,152	89.60
2	Amil	209,233,041,289	7.14	10,262	0.15
3	Muallaf	17,403,367,642	0.59	10,684	0.16
4	Riqob	4,278,727,729	0.15	334	0.00
5	Gharimin	16,435,575,105	0.56	7,645	0.11
6	Sabilillah	518,991,599,898	17.71	661,468	9.72
7	Ibnu Sabil	21,379,958,163	0.73	17,629	0.26
Total		2,931,156,809,405	100.00	6,806,175	100.00

Sumber: Statistik BAZNAS (2016)



Proporsi Penyaluran Dana berdasarkan Bidang Program 2016



Sumber: Statistik BAZNAS (2016)



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[PROGRAM BAZNAS]

Sosial

Program Beasiswa BAZNAS

Beasiswa Pendidikan Tinggi
Beasiswa Pendidikan Dasar Menengah
Beasiswa Penelitian dan Jurnal



Rumah Sehat BAZNAS Indonesia

Kegiatan preventif dan promotif kesehatan.
Kegiatan Kuratif dan Bakti sosial kesehatan.
Contoh: Operasi Katarak,
1000 kacamata, sunatan massal
Bantuan Iuran Jaminan Pemeliharaan Kesehatan



BAZNAS Tanggap Bencana

Respon Kebencanaan: evakuasi, bantuan
sandang pangan papan dasar, dan kesehatan
Pengurangan resiko bencana
➔Pelatihan Kebencanaan,
➔Pembentukan relawan tanggap bencana



Program Pengembangan Pendidikan & Pesantren

Penyusunan Sistem pendidikan berdasarkan
karakteristik lokal.
Pelatihan untuk guru di
wilayah 3T (Tertinggal, terluar, terpencil)



Layanan Masyarakat Aktif

Layanan Masyarakat Miskin:
Pemberian bantuan akses dasar kepada
masyarakat miskin secara cepat dan tepat



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ZCD

[PROGRAM BAZNAS]

Zakat Community Development

Program pemberdayaan yang bersifat komprehensif berbasis komunitas dalam lingkup ekonomi, pendidikan, kesehatan, sosial, dan lingkungan untuk mencapai kesejahteraan dan kemandirian.



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ZAKAT COMMUNITY DEVELOPMENT



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PROGRAM KEGIATAN ZCD (2013-2017)



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SUMATERA UTARA 1.097 Jiwa

1. Peternakan Domba
2. Z-Mart
3. Peralatan Tangkap Ikan
4. Perbaikan Rumah Nelayan
5. Air Bersih
6. Perbaikan Rumah Ibadah

KALIMANTAN TIMUR 9.290 Jiwa

1. Budidaya Buah Naga
2. Pertanian Cabai Hibrida
3. Budidaya Pepaya Miba
4. Budidaya Rumput Laut
5. Budidaya Lele dan Nila
6. Budidaya Udang Galah
7. Budidaya Kedelai
8. Budidaya Itik Petelur
9. Budidaya Singkong Gajah
10. Sentra Peternakan Sapi
11. Budidaya Holtikultura
12. Sentra Pertanian Terpadu
13. Penggemukan Kambing
14. Produk Olahan Ikan
15. Kerajinan Anyaman
16. Beasiswa Pendidikan
17. Rumah Kepemimpinan
18. Kompor Biomassa
19. Solar panel
20. Bina Muallaf
21. Pengiriman Da'i

KALIMANTAN BARAT 1.691 Jiwa

1. Pertanian sayur mayur
2. Pertanian Organik
3. Peternakan Kambing
4. Pupuk Kompos dan Organik
5. Pengolahan Gula Aren
6. Ambulans Terapung
7. Bina Muallaf
8. Pengentasan Buta Al-Quran

SULAWESI TENGAH 634 Jiwa

1. Perahu dan Alat Tangkap
2. Budidaya dan Penyulingan Tanaman Nilam
3. Produk Olahan Ikan
4. TPA dan PAUD
5. Beasiswa Pendidikan
6. Pengiriman Da'i

SULAWESI SELATAN 510 Jiwa

1. Rumah Baca
2. Rumah Bahasa
3. Bank Sampah dan Kerajinan Olahan Limbah Plastik
4. Kerajinan Miniatur Pinisi
5. UMKM Produk Lokal
6. Pengadaan Da'i dan Da'iyah

SUMATERA BARAT 2.094 Jiwa

1. Peternakan Kambing
2. Budidaya Itik Petelur
3. Budidaya Sayur Mayur
4. Budidaya Kakao
5. Pengolahan Singkong dan Ketela
6. Budidaya Sapi Bali
7. Beasiswa Pendidikan

BANTEN 2.648 Jiwa

1. Peternakan Kambing
2. Budidaya Ikan Lele
3. Perbaikan Sarana Ibadah
4. Pengelolaan Limbah

JAWA BARAT 3.642 Jiwa

1. Peternakan Kambing
2. Home Industry
3. Beasiswa Pendidikan
4. Pembinaan Akidah Umat

NUSA TENGGARA TIMUR 1.000 Jiwa

1. Perahu Nelayan
2. Produk Olahan Ikan

SUMATERA SELATAN 3.640 Jiwa

1. Budidaya Itik Petelur
2. Peternakan Kambing
3. Budidaya Ikan Lele
4. Destilasi Air Bersih



Kajian Dampak Zakat (Puskas BAZNAS): Survey di 13 Titik

Tabel 5.1.2 Rata-rata pendapatan mustahik

No	Pendapatan Bulanan	Sebelum Program (Rp)	Sesudah Program (Rp)	Perubahan
1	Bandung Barat	1.678.791	2.059.585	22,68%
2	Bantul	1.998.558	2.550.077	27,60%
3	Tabanan	3.894.061	4.626.192	18,80%
4	Sumedang	371.605	814.553	119,20%
5	Sukabumi	3.516.859	4.237.977	20,50%
6	Gresik	1.754.850	2.103.600	19,87%
7	Semarang	2.188.077	2.882.885	31,75%
8	Aceh	7.494.553	8.043.250	7,32%
9	Nusa Tenggara Barat	4.464.753	4.964.753	11%
10	Kutai Timur	2.471.800	3.948.828	60%
11	Gorontalo	1.614.286	1.731.429	7%
12	Sijunjung	1.590.333	2.014.917	27%
13	Siak	1.551.482	2.030.648	31%
	Rata-rata	2.660.770	3.231.438	27%

Sumber: Data primer 2016 (diolah)

Kajian Dampak Zakat (Puskas BAZNAS): Survey di 13 Titik

Gambar 3 Grafik Pengelompokan Responden Nasional Berdasarkan CIBEST

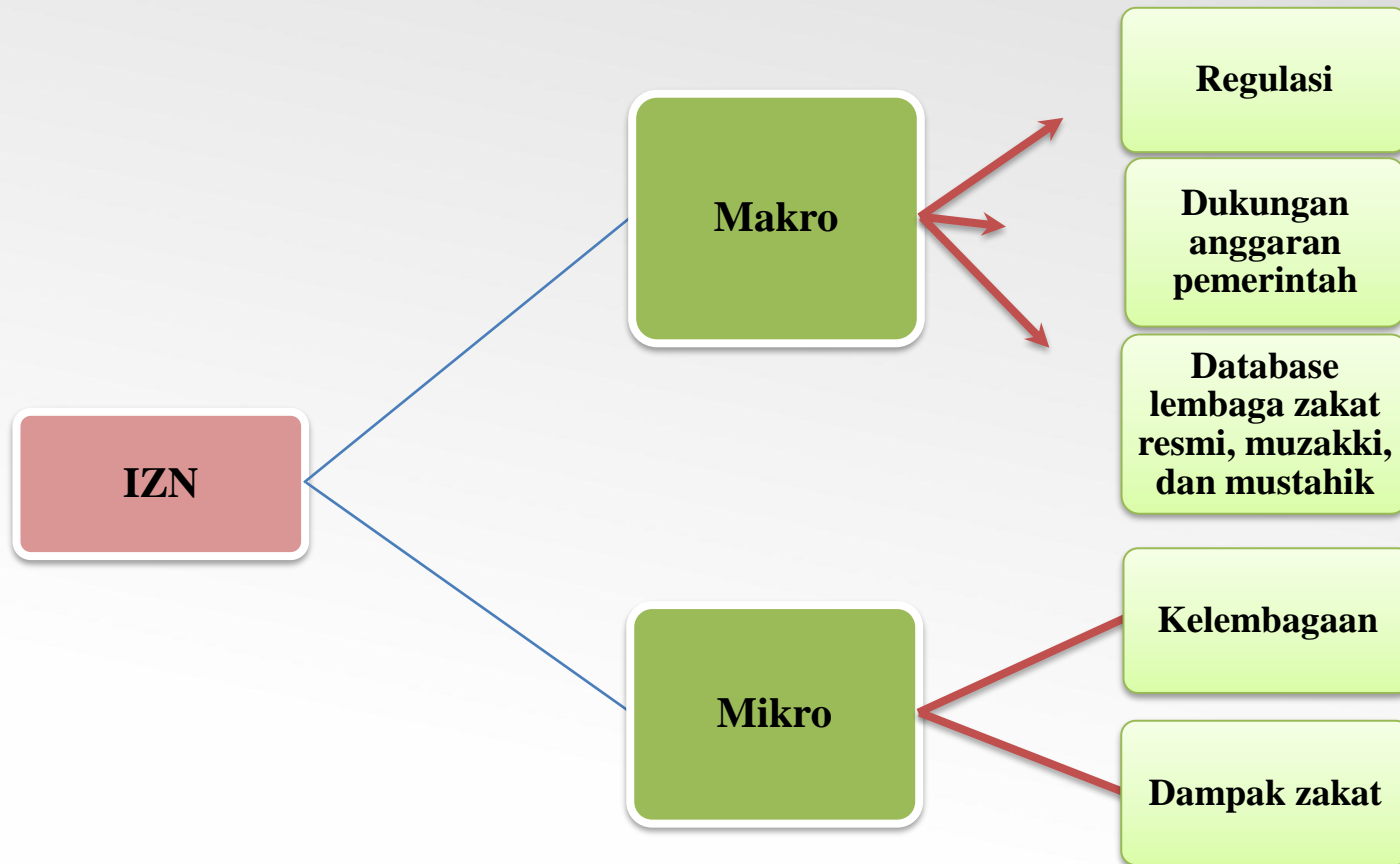


Sumber: Data primer 2016 (diolah)

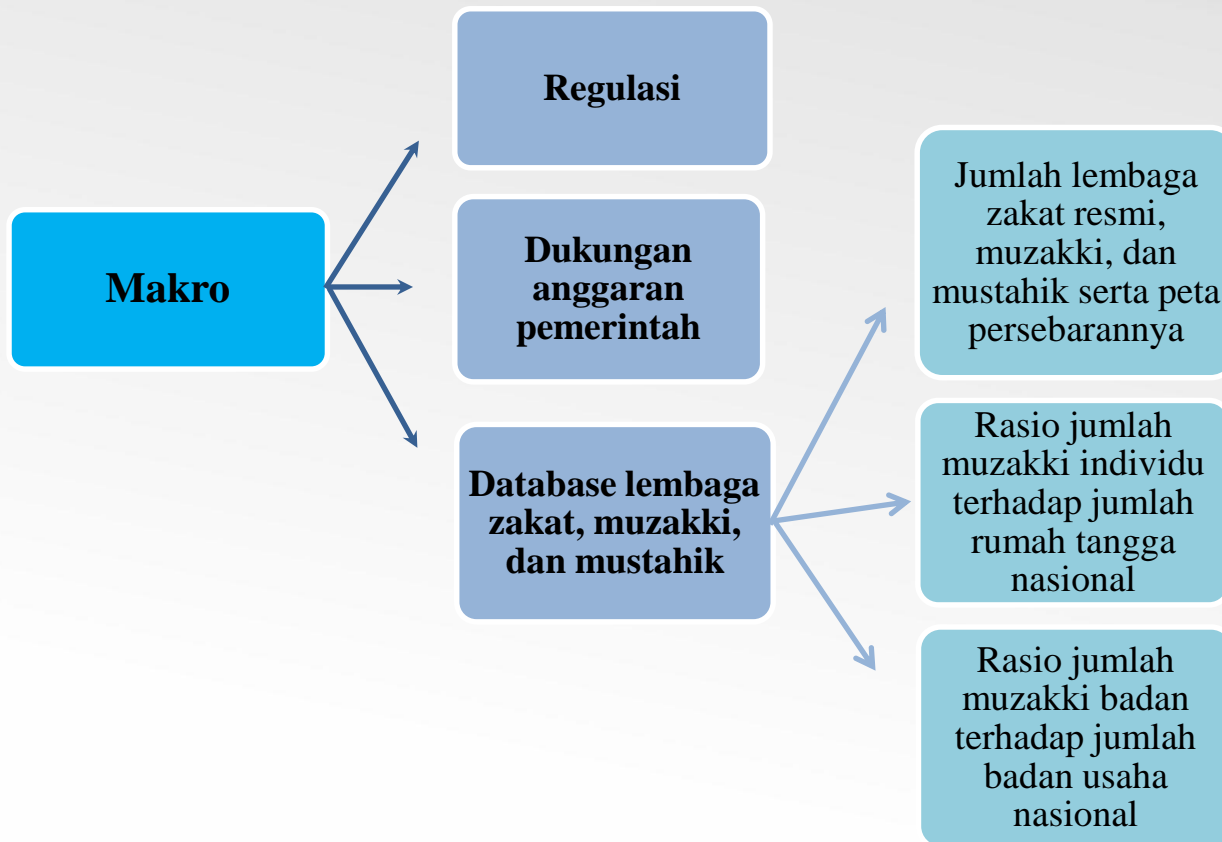
Indeks Zakat Nasional (IZN)

- Pengelolaan zakat yang baik memerlukan dukungan indikator sebagai alat ukur
- Alat ukur ini berperan sebagai *measurement standard* untuk menilai dan mengevaluasi kinerja perzakatan nasional, dengan mencakup penilaian kuantitatif sekaligus kualitatif
- Dalam konteks ini, BAZNAS telah meresmikan penggunaan alat ukur yang disebut dengan **Indeks Zakat Nasional (IZN)** pada tanggal 13 Desember 2016
- IZN adalah alat ukur resmi **pertama** di dunia perzakatan global

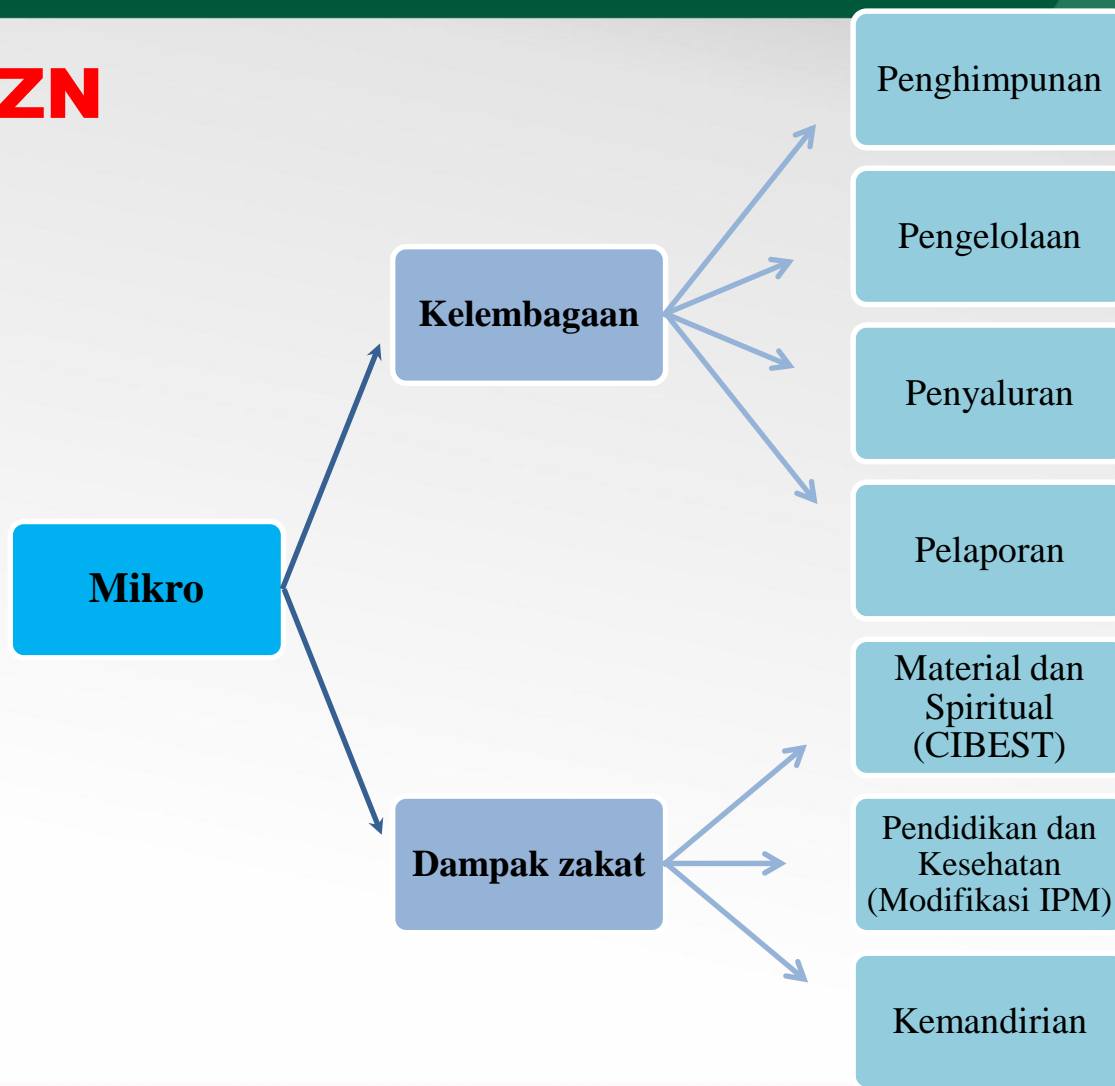
Komponen IZN



Dimensi IZN



Dimensi IZN

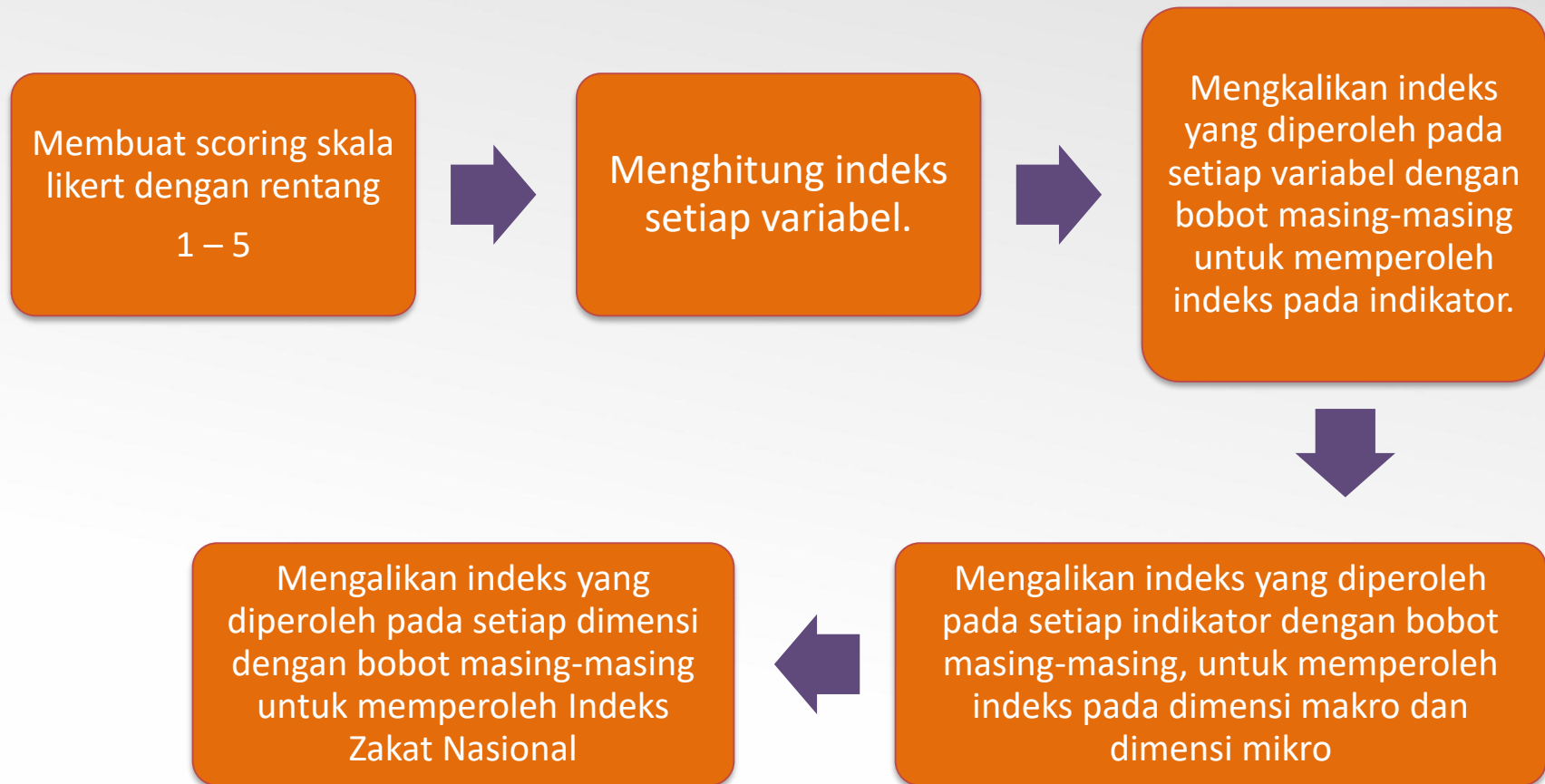


Pembobotan Komponen

Dimensi	Bobot kontribusi	Indikator	Bobot kontribusi	Variabel	Bobot kontribusi
Makro (X_1)	0.40	Regulasi (X_{11})	0.30	Regulasi	1.00
		Dukungan APBN (X_{12})	0.40	Dukungan APBN	1.00
		Database lembaga zakat (X_{13})	0.30	Jumlah lembaga zakat resmi (X_{131})	0.33
				Rasio Muzakki individu (X_{132})	0.33
				Rasio muzakki badan (X_{133})	0.33
Mikro (X_2)	0.60	Kelembagaan (X_{21})	0.40	Penghimpunan (X_{211})	0.30
				Pengelolaan (X_{212})	0.20
				Penyaluran (X_{213})	0.30
				Pelaporan (X_{214})	0.20
		Dampak Zakat (X_{22})	0.60	Kesejahteraan Material dan Spiritual (Indeks Kesejahteraan CIBEST) (X_{221})	0.40
				Pendidikan dan Kesehatan (Modifikasi IPM) (X_{222})	0.40
				Kemandirian (X_{223})	0.20



Tahapan Penghitungan IZN



IZN dipublikasikan pada Islamic Commercial Law Report 2018

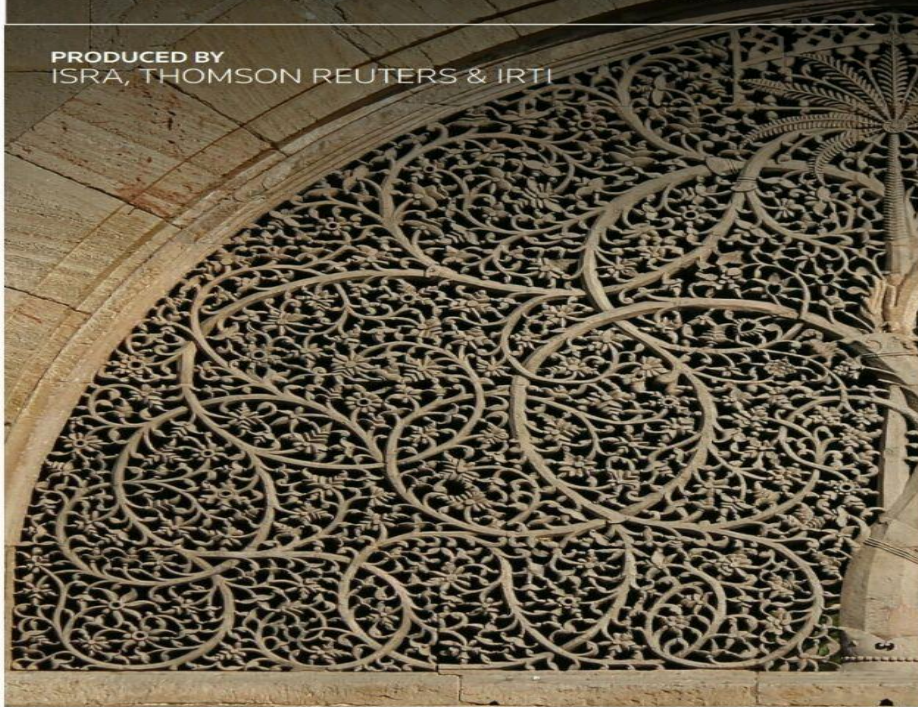


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ISLAMIC COMMERCIAL LAW REPORT 2018

An Annual Publication Assessing the Key Issues and Global Trends in Islamic Social Finance

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Association of Shariah Economic Activities for Islamic Finance

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EXCLUSIVE INTERVIEW

INTERVIEW WITH DR. IRFAN SYAUQI BEIK NATIONAL ZAKAT BOARD OF INDONESIA

On 13 December 2016, the National Zakat Board or Badan Amil Zakat Nasional (BAZNAS) launched the National Zakat Index (NZI), the first of its kind in the Islamic social finance industry. What is the rationale behind this index?

The NZI is a composite index prepared by the BAZNAS Center of Strategic Studies for the purpose of measuring the performance of national zakah development. It contains components that provide information on the impact of zakah towards its beneficiaries, the existing institutional development of zakah, and community participation and the role of government in supporting zakah institutions. This index will be applied at the national, provincial, and city/regency levels. Implementation of the NZI at provincial as well as city/regency levels will provide information on existing performance of the zakah system in each region that can be compared to one another.

There are three basic reasons for

of zakah management highlighted in the Article 3 of the Zakat Management Act. BAZNAS needed a standard of measurement to assess the overall performance of all legal zakah institutions.

2. The NZI will provide transparency and accountability in zakah management to increase the trust of the public.

3. There is an urgent need for an analytical tool that can be used as a reference for improving the quality of zakah management over time. The NZI will assist the BAZNAS Board of Commissioners to improve the performance of entire zakah system.

What are your criteria for measuring the development of the NZI? How effective has the NZI been in tracking the development of Islamic social finance within Indonesia?

The NZI is basically a multi-stage composite index combining indicators

official database of the number of zakah institutions, registered zakah payers (*muzakki*) and zakah recipients (*mustahik*). The index also measures whether the contribution of the national and regional budget towards zakah development is sufficient or not. Lastly, it measures contribution of society towards zakah development based on the ratio of the registered individual *muzakki* and corporate *muzakki*. This is part of an attempt to reduce the gap between potential zakah of as much as Rp 217 trillion (US\$30 billion) per annum and actual zakah collection, which is still less than 5% of its potential.

2. Micro dimension: The index will observe two major indicators pertaining to the institutional aspects of the zakah system and the impact of zakah on the condition of the *mustahik*. Institutional aspects are measured based on the performance of legal zakah institutions, comprising BAZNAS

2. Adjust the BAZNAS organizational structure to meet the objectives of zakah management and to improve the operational efficiency and effectiveness. BAZNAS has also received ISO 9001:2015 certificate as part of its attempt to improve the management quality.

3. Improve the credibility and competency of *amli* officers from both managerial and Shari'ah perspectives through Amil certification program.

4. Introduce SIMBA (BAZNAS Information System) as BAZNAS endeavor to continuously enhance its information system through proper and effective IT system.

5. Publish BAZNAS programs and financial statements to the public regularly through various media, both mainstream (electronic and printed) and social media, to maintain transparency and accountability.

There are several challenges faced by BAZNAS in creating a structure aligned with core Shari'ah principles:

1. **The lack of a Shari'ah standard for zakah management and accounting.** BAZNAS has complied with existing Shari'ah standards for zakah management and accounting. However, those standards seem to be insufficient to support further zakah management in the country. Therefore, coordination with Fatwa Commission of the Indonesian Council of Ulama (MUI) and the Indonesian Accountant Association (IAI) should be strengthened.

2. **The lack of a Shari'ah audit.** The Zakat Management Act requires the presence of both a Shari'ah audit and financial audit. This Shari'ah audit is conducted by Ministry of Religious Affairs (MORA). However, until the report is made, this Shari'ah audit is still

in the process of development and has not been implemented yet.

3. **Limited qualified human resources.** This is a general issue in the Islamic finance world, including for zakah services. To solve this problem, BAZNAS has launched a certification program for amil in order to standardize the quality of human resources by establishing regular training and capacity building programs. In the long run, the involvement of formal education institutions, such as universities should be sought, especially in formulating curriculum standards that meet the needs of zakah development in Indonesia.



DR. IRFAN SYAUQI BEIK is an Associate Professor at the Department of Islamic Economics, Bogor Agricultural University (IPB). He is the Director of the Centre for Islamic Studies and the Director of the Centre of Strategic Studies at IPB. Irfan was appointed as the Director of the Centre of Strategic Studies at the National Zakat Board of the Republic of Indonesia (BAZNAS) in August 2016. He is also a member of the National Shari'ah Board of the Indonesian Council of Ulama (DSN-MUI) and the Deputy Chairman of the Indonesian Association of Islamic Economists (IAIE). Irfan has published books and scientific journal articles and has contributed regularly in various national newspapers in Indonesia.

GLOBAL TRENDS IN ISLAMIC CAPITAL MARKETS

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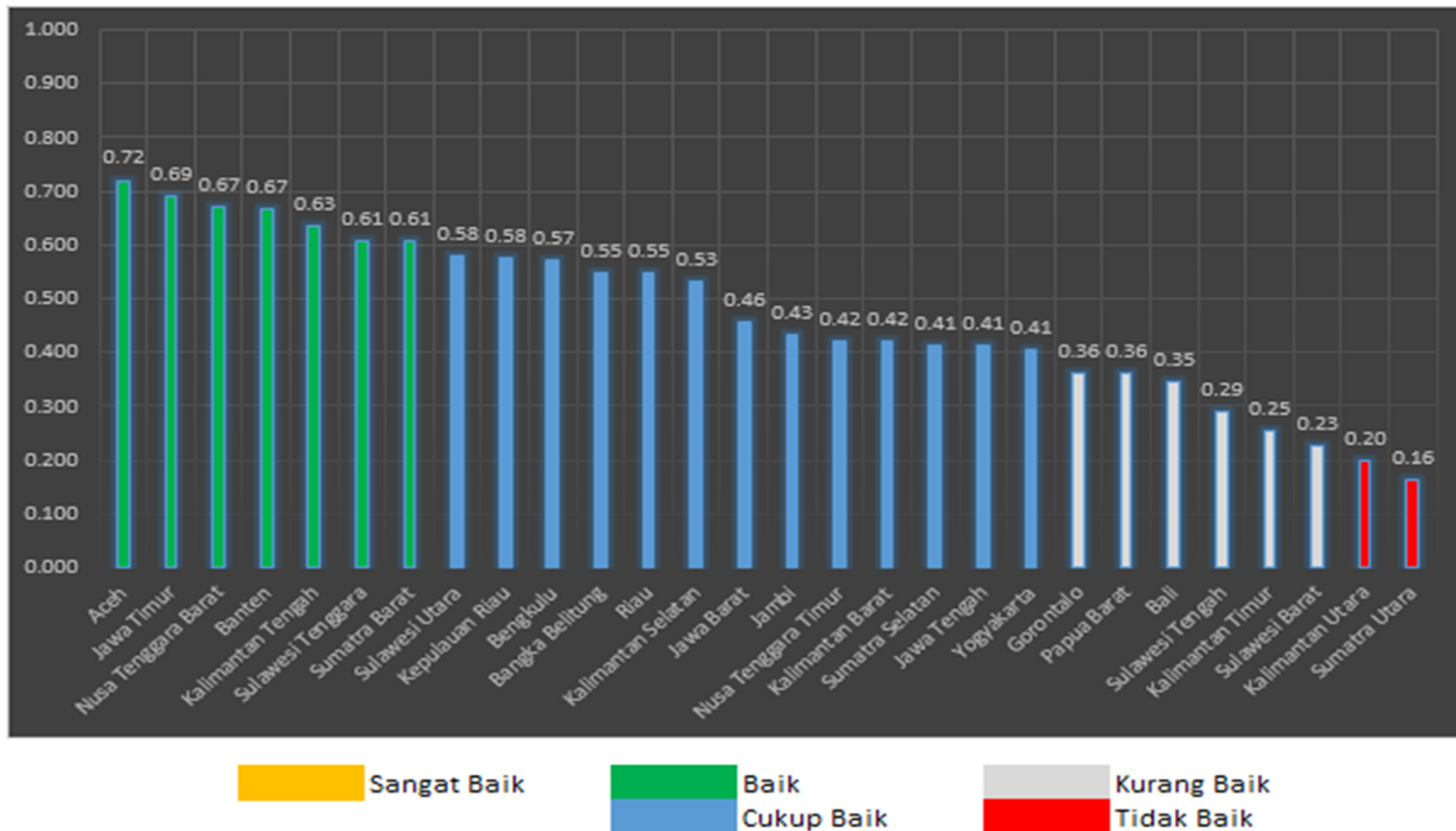


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HASIL IMPLEMENTASI IZN

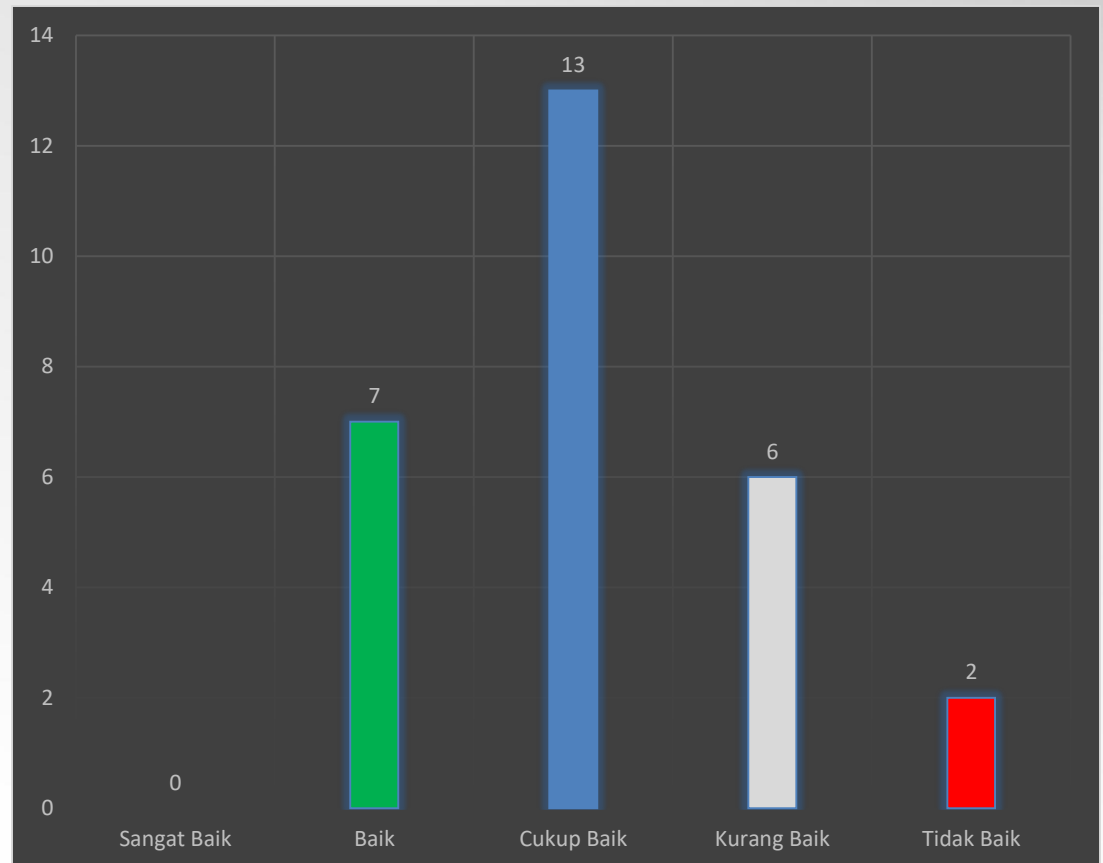
Studi Puskas BAZNAS di 28 Provinsi

Hasil Implementasi IZN



Potret Hasil IZN

Sebanyak 7 (tujuh) provinsi telah berhasil mendapat kategori Baik, mayoritas provinsi (13) mendapatkan kriteria Cukup Baik. Empat provinsi tercatat masuk dalam kategori Kurang Baik 2 provinsi yang mendapatkan nilai IZN terendah – Tidak Baik





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Dimensi dan Indikator IZN

No	BAZNAS	Indikator Makro			Indikator Mikro		Dimensi		IZN	Kategori
		Regulasi	Dukungan APBN	Database	Kelembagaan	Dampak Zakat	Makro	Mikro		
1	Aceh	1.00	1.00	0.58	0.49	0.70	0.88	0.62	0.721	Baik
2	Jawa Timur	0.50	1.00	0.17	0.76	0.75	0.60	0.75	0.692	Baik
3	Nusa Tenggara Barat	0.25	1.00	0.17	0.79	0.75	0.53	0.77	0.669	Baik
4	Banten	0.75	1.00	0.41	0.78	0.50	0.75	0.61	0.665	Baik
5	Kalimantan Tengah	0.00	1.00	0.25	0.80	0.70	0.48	0.74	0.634	Baik
6	Sulawesi Tenggara	0.00	1.00	0.25	0.69	0.70	0.48	0.70	0.609	Baik
7	Sumatra Barat	0.75	0.00	0.25	0.83	0.80	0.30	0.81	0.606	Baik
8	Sulawesi Utara	0.00	1.00	0.33	0.38	0.80	0.50	0.63	0.578	Cukup Baik
9	Kepulauan Riau	0.00	1.00	0.25	0.56	0.70	0.48	0.64	0.576	Cukup Baik
10	Bengkulu	0.75	0.00	0.25	0.61	0.85	0.30	0.76	0.573	Cukup Baik
11	Bangka Belitung	0.50	1.00	0.25	0.72	0.35	0.63	0.50	0.549	Cukup Baik
12	Riau	0.50	0.00	0.50	0.58	0.80	0.30	0.71	0.548	Cukup Baik
13	Kalimantan Selatan	0.50	0.00	0.17	0.61	0.85	0.20	0.75	0.532	Cukup Baik
14	Jawa Barat	0.50	0.00	0.25	0.33	0.80	0.23	0.61	0.458	Cukup Baik
15	Jambi	0.25	0.00	0.25	0.35	0.80	0.15	0.62	0.432	Cukup Baik
16	Nusa Tenggara Timur	0.00	0.00	0.25	0.36	0.85	0.08	0.65	0.422	Cukup Baik
17	Kalimantan Barat	0.00	0.00	0.17	0.69	0.65	0.05	0.67	0.421	Cukup Baik
18	Sumatra Selatan	0.75	0.00	0.00	0.15	0.80	0.23	0.54	0.414	Cukup Baik
19	Jawa Tengah	0.00	0.00	0.08	0.70	0.65	0.02	0.67	0.412	Cukup Baik
20	Yogyakarta	0.00	0.00	0.24	0.52	0.70	0.07	0.63	0.406	Cukup Baik
21	Gorontalo	0.50	0.00	0.17	0.58	0.40	0.20	0.47	0.362	Kurang Baik
22	Papua Barat	0.00	0.00	0.17	0.14	0.85	0.05	0.57	0.361	Kurang Baik
23	Bali	0.00	0.00	0.50	0.29	0.60	0.15	0.48	0.347	Kurang Baik
24	Sulawesi Tengah	0.00	0.00	0.00	0.15	0.70	0.00	0.48	0.288	Kurang Baik
25	Kalimantan Timur	0.00	0.00	0.00	0.00	0.70	0.00	0.42	0.252	Kurang Baik
26	Sulawesi Barat	0.50	0.00	0.17	0.61	0.00	0.20	0.24	0.226	Kurang Baik
27	Kalimantan Utara	0.00	0.00	0.00	0.00	0.55	0.00	0.33	0.198	Tidak Baik
28	Sumatra Utara	0.00	0.00	0.17	0.60	0.00	0.05	0.24	0.164	Tidak Baik
	Rata-rata	0.29	0.32	0.22	0.50	0.65	0.28	0.59	0.468	Cukup Baik
	Maksimal	1.00	1.00	0.58	0.83	0.85	0.88	0.81	0.721	
	Minimal	0.00	0.00	0.00	0.00	0.00	0.00	0.24	0.164	



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Sekian Terima kasih



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