

Improving Strategy of the Zakat *Infaq* Management of Baitul Maal Unisba

Parihat Parihat*, Rodliyah Khuza'i, Hendi Suhendi, Muhamad Fauzi Arif

Prodi Komunikasi dan Penyiaran Islam, Fakultas Dakwah

Universitas Islam Bandung

Bandung, Indonesia

*parihat.kamil2004@gmail.com, rodliyah.kh@gmail.com, hendisf.unisba@gmail.com, muhammadfauziarif@gmail.com

Abstract—Baitul Maal Unisba (BMU) has a strategic role in supporting the achievement of Unisba's vision and mission. To achieve this strategic role BMU must improve the management of Zakat *Infaq* as a capital for a superior HR scholarship program. The observation results found several problems or obstacles, starting from the achievement of the collection targets, the impact of the program on the collection and financial management. To solve these problems, a study is needed to improve the strategic management of *infaq* zakat in Unisba Baitul Maal. So, this research study is entitled "Improving Strategy the Zakat *Infaq* Management of Baitul Maal Unisba". This study uses a descriptive qualitative parsipatory analysis approach with data collection methods through interviews, documentation studies and field observations. The objectives of this study are: (i) Improvement of zakat *infaq* fund raising (ii) Improvement of financial management and (iii) Optimization of the impact of the distribution program on fund raising. The results of the study recommend a strategy for improving management through: (i) HR training for the Baitul Maal Unisba manager in fund collection, channeling and financial management. (ii) Preparation of program plans and Standard Operating Procedures (SOP). (iii) Institutional benchmarking and (iv) Management Assistance.

Keywords: *improvement, management, zakat and infaq*

I. INTRODUCTION

Baitul Maal Unisba (BMU) is an organization that manages zakat, *infaq*, alms, endowments and other social funds. The presence of BMU has great ideals which is to contribute in the development of reliable and moral human resources according to Unisba's vision and mission.

In 2018 BMU is targeting routine monthly fundraising of 40 million, providing scholarships to 100 people, and making financial management reports based on the Statement of Financial Accounting Standards (PSAK) 109 on zakat. Based on the final report in November 2018, the acquisition of routine funds from Unisba lecturers and employees amounted to Rp 28,418,000 (Twenty-eight Million Four Hundred Eighteen Thousand Rupiah) for November 2018, then the number of scholarship recipients was 70 peoples, and financial reports were made monthly routine and informed openly [1]. This condition is still far from the expectation of the targeted management development. Then referring to the results of preliminary research on the performance of charity zakat

management at BMU shows that the performance of BMU in management is still in the sufficient category with a percentage value of 46% [2]. BMU has a tough task to improve the performance of the management of zakat *infaq* towards good management and even becoming very good. Organizational performance is the level that shows how far the actual implementation of tasks can be carried out and the mission of the organization is achieved [3].

The performance of the BMU that was not maximized was influenced by several factors including: First. The target of collection has not been reached so that efforts are needed to increase the collection of donations of donations from both the Unisba family or from the community in general, in order to achieve the collection targets and meet the funding needs of the scholarship program. Collecting is a measure of the level of trust of the community or donors to the institution, as well as being a basis for evaluating the contribution of zakat institutions in helping the community, namely the higher the collection of funds, the higher the chance of channeling programs to help the community. Fundraising is collection of funds. Fundraising Campaign means a fundraising campaign. Fundraising can also be interpreted as activities in order to collect funds from the community and other resources from the community (both individuals, groups, organizations, companies or government) that will be used to finance programs and operational activities of the organization / institution so as to achieve its objectives [4].

Second. The impact of the program has not been optimal for collection, so it is necessary to improve the management of programs, especially scholarships, to become a superior program that has an impact on improving the quality of human resources according to the demands of the era in the industrial era 4.0, and to contribute in reducing tuition fees for underprivileged students and high achieving students

Third. The lack of financial management performance is the basis for the need for financial management standardization based on PSAK 109, so that it has an impact on increasing donor trust and financial statement accountability.

Based on these conditions, Baitul Maal Unisba must strive to improve good management in terms of collection, utilization of funds and financial management, so that the purpose of establishing BMU into an institution capable of providing

solutions to financial problems of underprivileged students through scholarship programs can be achieved optimally.

Thus, this paper provides the treasury of thought relating to strategies to improve zakat *infaq* Baitul Maal Unisba management. In detail, this paper discusses: (1) Understanding the strategy. (2) Management of Baitul Maal Unisba Zakat *Infaq*. (3) Strategy for Improving the Management of Baitul Maal Unisba Zakat *Infaq*.

II. METHODS

This research is a case study research using descriptive and participatory analysis methods, which are methods that try to decide the current problem solving based on data, so he also presents data, analyzes and interpretations. Descriptive method aims to describe the facts systematically and carefully, so that the results of scientific research are rational, empirical and systematic [5].

The use of this method is intended to analyze and present facts systematically about matters relating to the research title so that it can be easily concluded. The data collection using observation, interview, and documentation study techniques, because the three techniques are relevant to the condition of the research object. Then the type of data collected is in the form of qualitative data including words, actions and real-world realities [6]. The rest is additional data such as documentation and others about the development of management and the legality of the Foundation Waqf.

III. DISCUSSION

A. Understanding Strategy Management

Experts provide a lot of understanding and understanding of strategies in accordance with the context of the discussion, although in a simple strategy is a way or technique in doing or achieving something [7]. Strategy is a way to achieve victory and goals. Likewise, in the management of *infaq* zakat, strategy can be interpreted as a way in the process of collecting, managing and distributing *infaq* zakat to fit the established goals of cleaning up *muzaki* assets and empowering the lives of the recipient community.

Strategy can also be said as a careful plan regarding activities to achieve specific goals [8]. Strategy is always attached to a commander in dealing with his enemies in order to achieve victory. But there are those who argue that strategy is art. In the Big Indonesian Dictionary strategy is defined as tactics of war or tactics of war.

Strategies can be divided into 5 categories [9], namely: integrase strategy, intensive strategy, diversification strategy, defensive strategy and general strategy. Within the scope of management, the strategy is expressed by strategy management, which is management in which all actions, activities and decisions are based on what is most likely in a viable framework to ensure successful performance in the market [10].

B. Management of Zakat *Infaq* in Baitul Maal Unisba

1) *Zakat and Infaq*. Zakat, as one of the third primary obligations of Muslim, serves as one of the services that must be performed by wealthy Muslims [11]. Zakat is a very important and strategic religious point in Islam, because zakat is the third pillar of Islam after the creed and prayer. If prayer functions to form disturbances from the personal side such as preventing oneself from abominable and evil deeds, then zakat functions to form disturbances in the social system. The roles of zakat institution are not only to collect the zakat dues but also to redistribute the zakat funds to zakat recipients, so called *asnaf*. Zakat is collected from variety of sources such as individuals as well as corporate companies, while later on is distributed to the eight groups of recipients (*asnaf*) as prescribed in Holy Quran [12]. A zakat institution is the institution responsible for managing the collection and distribution of zakat funds. The Quran describes the appointment of officials to collect and distribute zakat, which should be in the form of either a state department or a public fund managed entirely by a public body [13].

Zakat is something that people give as a right of God to those who are entitled to receive it, among others: poor people, according to the provisions in Islam. In addition, he revealed that zakat is a property that must be set aside by a Muslim or a body owned by Muslims in accordance with religious provisions to be given to those entitled to receive it [14]. Zakat is the name or designation of the rights of God issued by someone to the poor [15]. Zakat is one of the five strategic instrumental values and is very influential on human economic behavior and society as well as general economic development. The purpose of zakat is not just to consecutively support the poor, but it has a more permanent goal of alleviating poverty [16].

The strategic value of zakat can be seen through: First, zakat is a religious calling. It is a reflection of one's faith. Secondly, the financial resources of zakat will never stop. This means that people who pay zakat will never run out and who have paid every year, or another period of time will continue to pay. Third, zakat can empirically eliminate social inequalities and vice versa can create asset redistribution and equitable development. Based on the strategic aspects of *infaq* also has enormous benefits both for the issuer or recipient. Thus, optimizing the management of *infaq* zakat is very important to help the community.

C. Management of Zakat *Infaq* in Baitul Maal Unisba

BMU is an organizational unit under the Unisba Foundation, so structurally the responsibility of BMU is to the management of the Unisba Foundation. But in general, the responsibility of BMU to donors and *mustahik* who are the main stakeholders. The core activity of BMU is to collect zakat funds, donations from lecturers, employees, students and alumni which are then managed through a financial management process based on the Financial Accounting Standards Statement (PSAK) 109 concerning zakat. And the use of funds for social activities or programs, especially scholarship programs. The details of managing the core

activities carried out by BMU are as follows: *First*, the management of the Unisba Baitul Maal fund collection. Fund raising is an activity to raise funds from the community starting from the socialization process to the stage of receiving funds [17]. The management of fund collection conducted by BMU at present is the focus of gathering into or internal Unisba civitas, namely lecturers, employees, students and alumni of Unisba. The collection process begins with the socialization and consultation activities of *ZIS* by BMU officers. The activity was carried out in several ways including: Direct socialization in lecturer meetings, hospitality to faculty deans, dissemination of appeals and BMU dissemination to all lecturers and employees, dissemination of BMU fliers, installation of banners and baligho, socialization through online media including: BMU web, facebook, line, instagram and whatsapp.

All of these activities focused on the content of the socialization material, namely financial reports and programs that were carried out, as an effort to manage BMU transparency to the lecturers, employees and other Unisba academic community as BMU stakeholders. Through this process the current monthly routine collection of lecturers and employees has reached approximately 28 million. This shows a significant increase compared to the initial data acquisition above. But compared to the existing potential based on the latest calculation based on staffing data, the potential is around 40 million per month. Thus, BMU still has to work hard so that all the potential for internal collection can be achieved optimally.

Second, the management of the distribution or utilization of zakat *infaq* Baitul Maal Unisba funds. Channeling of funds or utilization of zakat funds and donations of Baitul Maal Unisba since May 2017 began to be improved with a focus on improving the quality of Human Resources especially Unisba students. Current fund distribution programs include: (a) Superior HR scholarships are the main programs run by BMU with a budget design of 48% of the targeted collection. This program has a vision of creating reliable human resources in science and expertise as well as having a high understanding of religion and morality. The program starts from the 2017/2018 school year with 31 beneficiaries out of 85 scholarship applicants. The benefits received in the form of tuition assistance with a maximum ceiling of Rp. 7,000,000 (seven million rupiah) per person, or in accordance with the amount of semester tuition fees for those whose fees are below the ceiling. Total scholarship recipients for the 2017/2018 school year are 31 people with a total family expense of Rp 217,870,000. (b) Bailout funds, which are loan assistance programs to meet semester tuition fees. This program is carried out as an emergency aid for students who are not yet able to meet tuition fees when due. The loan repayment period is one semester. For this program BMU has budgeted a total of 40 million per semester for the total of all submissions. As for the submission process, each student must submit and obtain recommendations from their respective faculties, then an assessment is conducted by BMU management and the recipient is determined by both the amount of funds as well as the people. The number of recipients of bailout funds in 2016 was 18 people with a value of funds of Rp 79,997,500, then in 2017 there were 57 people

with a value of funds of Rp 215,832,500. (c) Community Assistance in the form of incidental participation assistance provided to the community or extended family, such as health assistance, disaster response assistance or social service activities

Third, the management of Baitul Maal Unisba's financial management. BMU is a social institution whose main activity is to collect, manage and distribute zakat and *infaq* funds. Thus, in financial management BMU must follow the rules of the Zakat Law No. 23 of 2011 as well as the Statement of Financial Accounting Standards (PSAK) 109 concerning *infaq* zakat funds. However, at present, the process of managing BMU's finances is only at the stage of adjusting monthly and annual report generation by referring to zakat financial report standards.

Fourth, management of Human Resources (HR) Unisba. Human Resources (HR) BMU is currently divided into two categories, namely management and operational management. The BMU management is determined by the Unisba Foundation Board with the number and duties as listed in the profile above. Then for operational BMU recruiting as many as 3 people with the task of the collection, program and financial administration and secretariat. Each HR is responsible to the Director of BMU, by carrying out daily tasks starting at 8.00-16.00 WIB every Monday-Friday. The operational human resources are recruited through the selection stage carried out by BMU management and SK by the director of BMU. Each HR gets the right in the form of salary with the standard UMR in Bandung.

D. Strategy for Improving the Management Zakat Infaq of Unisba Baitul Maal

46% of the achievement of BMU's performance with sufficient quality value is certainly not a big success, because the value indicates that there is still a high expectation of performance achievement that must be obtained by BMU in the management of *infaq* zakat. This requires a formulation of strategies that can be done to improve the management of *infaq* zakat so that the results or targets that have been set can be achieved optimally.

Based on the results of studies and research, the strategy to improve the management of *infaq* zakat can be carried out as follows: (1) HR Training for Baitul Maal Unisba Manager. Human Resources is the most important capital and wealth of every human activity. Humans as the most important elements are absolutely analyzed and developed [18]. Training can be designed to meet different objectives and can be classified in various ways one of which is job / technical training which allows employees to do their jobs, tasks and responsibilities well [19].

HR enhancement in organizations is part of the HR maintenance process through training or career development approaches [20]. Thus HR training for BMU managers becomes important and urgent, especially related to the ability to raise funds, channeling funds and managing finance. This training is carried out with the inhouse training model which is a training created separately by the management of Baitul Maal Unisba by inviting competent presenters in their fields, for

example presenters can be from professional zakat managers such as Dompot Dhuafa, Rumah Zakat, Sinergi Foundation and others. The training can be carried out simultaneously with three sessions a day, namely material for collecting strategies, optimizing the distribution of funds and financial standardization of zakat *infaq*. The main target of the training is to increase the understanding and expertise of BMU managers in the areas of raising funds, channeling funds and financial management. Evaluation of these targets is done through pre-test and post-test.

The training process was carried out in the form of delivering ZIS fund raising strategy material which was delivered with the emphasis on analyzing the opportunity for ZIS funds to be collected by Baitul Maal Unisba, current achievements and future strategies. The opportunity to raise funds from the big family of Unisba is quite large, namely ZIS from lecturers, employees, students, families, alumni and Unisba partner institutions. For this reason, the gathering part of Unisba's Baitul Maal needs to concentrate on the massive and scheduled expansion of information so that all Unisba's Baitul Maal activities are known to all Unisba's extended family. The content of important information material that is conveyed is the information on the program of activities carried out, information on the collection and ease of donation services at Baitul Maal Unisba.

ZIS 'utilization material focuses on the process of forming and implementing ZIS' utilization program which has a multiplier effect, both for recipients of funds and the general public. While ZIS financial management materials focus on the standardization of financial management based on PSAK 109, financial accountability and financial transparency to the public, especially donors and mustahik.

(2) Focus Group Discussion (FGD). FGD is one of the qualitative data collection techniques designed to obtain information on wants, needs, perspectives, beliefs and experience of participants on a topic with the direction of a facilitator or moderator [21]. The FGD will be carried out in the process of compiling work programs and preparing SOPs for each part of the BMU manager, namely the collection, distribution or utilization of funds as well as the financial sector. The FGD can be carried out by the management of Baitul Maal Unisba in the form of a special meeting. As for the implementation process, the management prepares management data, and arranges the obstacles faced. Based on the data and the constraints are discussed together, with direction to find solutions in the future as outlined in the form of work programs and SOPs in each field of management.

The work program preparation refers to the strategic plan that is arranged in relation to institutional building, branding and positioning, employee competency and welfare, donor services, and superior management. Then the work program is directed to activities in 2019 focused on aspects of the legality of institutions, collection, donor services, distribution and financial programs.

(3) Benchmarking is a learning process that takes place systematically and continuously where every part of a company is compared to the best company or the most superior competitors [22]. With this understanding, to improve the

understanding and skills of BMU managers can be done by visiting professional zakat institutions. (4) Assistance is a process of accompanying and accompanying close, friendly and brothers, and living together in joy and sorrow, shoulder to shoulder in facing life in achieving the desired common goal [23]. Based on this understanding, what is meant by assistance in this case is to carry out the process of ongoing guidance to the managers of BMU in carrying out work programs and SOPs that have been made.

Assistance to BMU management especially in internalizing SOP for the management of *infaq* alms in Baitul Maal Unisba. SOPs that have been passed can be used effectively if there is internalization of all Baitul Maal HR. For this reason, there is a need for assistance to internalize understanding and implementation on a regular, ongoing basis and especially the commitment of all Baitul Maal teams to carry out the SOPs that have been prepared.

Mentoring is carried out informally and directly to the individual HR Baitul Maal in accordance with the assigned tasks, functions and Job Desc. Sequential assistance can be carried out: *first* it is done to the finance department, because this is the part that gets less evaluation from the donors. While finance becomes the basic thing in an *infaq* alms institution such as Baitul Maal Unisba, because its core activity is raising funds and channeling funds. Assistance is directed more at the systematics of financial management, consistency in recording and reporting in accordance with the SOPs made.

Second, assistance to the fund-raising section. Assistance is carried out by giving direction to the implementation of the SOP that has been made. In addition, the main direction of assistance is to increase the collection of *infaq* zakat funds through the addition of targeted donors, namely alumni of unisba and companies. Third, assistance for part of the fund distribution program. The direction of mentoring is the use of SOPs, as well as the focus of the program in superior HR scholarships.

IV. CONCLUSION

The management of zakat *infaq* in Baitul Maal Unisba is grouped into four aspects of the main activities namely the collection of funds carried out systematically starting from the socialization to the stage of receiving cash funds or transfers targeting donors are unisba lecturers, unisba employees and outside communities especially companies or institutions non company. Then the aspects of financial management using PSAK 109 standards. Aspects of channeling funds through superior HR scholarship programs, bailouts and social humanity. As well as aspects of HR management that are an important part in maintaining the continuity of Unisba's Baitul Maal operations.

To improve management in order to achieve the targets set there are at least four things that can be done namely HR training in order to improve the ability and insight of human resources in the form of zakat *infaq* management in the form of collecting, managing funds and channeling funds. Focus Group Discussion (FGD) which aims to develop work programs and SOP for management activities. Benchmarking to professional zakat institutions as a form of learning. Then management

assistance, especially in the implementation of work programs and SOPs that have been determined.

ACKNOWLEDGMENTS

Our gratitude goes to the Research and Community Service Institute at Bandung Islamic University (LPPM-UNISBA) for providing the opportunity to participate in this Research grant, hopefully it will be a motivation to continue working, researching, and publishing.

REFERENCES

- [1] Laporan tahun 2018 Baitul Maal Unisba.
- [2] Laporan Akhir Penelitian Dosen Muda LPPM Unisba dengan judul Analisis Kinerja Pengelolaan Zakat Infak Baitul Maal Unisba, tahun 2018.
- [3] R. Putra, Pengaruh kualitas sumber daya manusia terhadap kinerja organisasi pada dinas perindustrian, perdagangan, koperasi, dan usaha kecil menengah Kabupaten Ogan Kumering Ulu Sumatra Selatan. (Disertasi Unpad. Bandung), 2010.
- [4] J. Faradis, M. Y. Affandi, S Khilmi, "Manajemen Fundraising Wakaf Produktif: Perbandingan Wakaf Selangor (PWS) Malaysia dan Badan Wakaf Indonesia". *Jurnal Asy-Syir'ah*. Vol. 49, No. 2, Desember 2015.
- [5] C. Narbuko dkk, "Metode Penelitian, (Jakarta: PT. Bumi Aksara, 2002), p. 44.
- [6] L. J. Moleong, "Metode Penelitian Kualitatif", (Bandung: Rosdakarya, 1990), p. 112.
- [7] S. A. Chaniago, "Perumusan Manajemen Strategi Pemberdayaan Zakat", *Jurnal Hukum Islam (Jhi)* Volume 12, Nomor 1, Juni 2014
- [8] M. Arifin, "Strategi Manajemen Perubahan Dalam Meningkatkan Disiplin Di Perguruan Tinggi", *Jurnal Edutech* Vol. 3 No. 1 Maret 2017
- [9] M. Arifin, "Strategi Manajemen Perubahan Dalam Meningkatkan Disiplin Di Perguruan Tinggi", *Jurnal Edutech* Vol. 3 No. 1 Maret 2017
- [10] E. Widoro, "Analisis Situasi Lingkungan Dan Formulasi Strategi sebagai Tahapan Perencanaan Strategis Perspektif Akreditasi Program Studi", *Jurnal Aviasi Langit Biru* 2016 Vol 9 No 1 Februari 2016 pp. 63 – 106.
- [11] Hayati and Caniago, "Zakat Potential As A Means To Overcome Poverty (A Study In Lampung)", *Journal of Indonesian Economy and Business*, Vol 26 No 2 2011 Page 187.
- [12] Saidurrahman, "The Politics Of Zakat Management In Indonesia The Tension Between Baz And Laz", *Journal Of Indonesian Islam*. Vol 7 No 2 December 2013 Page 366.
- [13] A. Ayubi, Ascarya, and Posumah, "Examining the Efficiency of Zakat Management: Indonesian Zakat Institutions Experiences". *International Journal of Zakat*, Vol.3 (1) 2018 page 38.
- [14] Tulus, *Pedoman Zakat*. Direktorat Pemberdayaan Zakat Departemen Agama Republik Indonesia, (Jakarta, 2006).
- [15] A. Purwakananta, *Peta Kemiskinan. Dompot Dhuafa*, (Jakarta), 2010.
- [16] M. Sartika, "Pengaruh Pendayagunaan Zakat Produktif terhadap Pemberdayaan Mustahiq pada LAZ Yayasan Solo Peduli Surakarta". *Jurnal Ekonomi Islam La Riba*, Vol II. No 1 tahun 2008
- [17] H. Suhendi, "Optimalisasi Aset Wakaf sebagai Sumber Dana Pesantren melalui Pelembagaan Wakaf, TAHKIM", *Jurnal Peradaban dan Hukum Islam*. Vol.1 No.1 (Maret, 2018), pp. 1-20.
- [18] D. A. Tilon, "Pelatihan dan Pengembangan SDM Pada Restoran A&W di City Of Tomorrow Surabaya", *Junal Agora* Vol 1 No 3 tahun 2013.
- [19] Mathis dan Jackson dalam *ibid*, n.d.
- [20] Winardi, *Asas-Asas Manajemen*, (Mandar Maju. Bandung), 2010.
- [21] Paramita and Kristina, "Teknik Fokus Group Discussion dalam penelitian kualitatif. *Buletin Penelitian Sistem Kesehatan*", 16, 2013, p. 122.
- [22] T. Pawitra n.d. http://digilib.esaunggul.ac.id/public/UEU-paper-6520-EMA503_6_-_Benchmarking.pdf.
- [23] Purwadarmintadi <https://media.neliti.com/media/publications/73058-ID-strategi-pendampingan-daum-peningkatan-k.pdf>.