

OPTIMIZATION MODEL OF ZAKAT, INFAQ AND SADAQAH FUNDRAISING IN ACHIEVING PUBLIC WELFARE IN KENDARI CITY

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Abstract-This research will achieve some purposes, namely: (1) calculating potency and realization of zakat acceptance in Kendari city, (2) determining any factors giving influences on zakat acceptance, and (3) building optimization model of ZIS fundraising obtained from muzakki (zakat providers) in order to achieve public welfare (Mustahid) in Kendari city. Data collection methods are interview, questionnaire and observation. The method used to build optimization of zakat, infaq and sadaqah fundraising is participative approach and FGD (focus Group Discussion). The FGD is used to obtain recommendations and solution from various stakeholders to build optimization model of ZIS fundraising and its effective distribution in order to improve public welfare. The analysis tools are qualitative and quantitative descriptive. Results of the analysis prove that the management of ZIS fundraising and distribution to any entitled parties is yet optimal since the realization of ZIS fundraising yet achieve 1,00% from ZIS potency in Kendari City, meaning there is still 99% of ZIS potency with inability to be explored from sources of ZIS fundraising. There are causing factors, namely ZIS fundraising system by the officials waits for the muzakki to pay the ZIS; low level of public awareness and understanding on obligation of paying ZIS and its benefits; yet data availability on potency of ZIS fundraising, there are still not transparent and non-accountable officials in managing ZIS fundraising and reporting system which lead to low level of muzakki trust at the management.

A solution of problem solving to optimize the use ZIS fundraising and distribution management is to build an optimization model of ZIS fundraising in order to improve public welfare in Kendari city. The optimization model of ZIS fundraising and distribution involves some components, namely Regional Regulation (PERDA), National Zakat, Infaq and Sadaqah Management (BAZNAS) and Regional Zakat, Infaq and Sadaqah Management (BASDA), ZIS fundraising officials, ZIS distributors, and supervision system. Regional regulation serves as the legal basic of ZIS fundraising and distribution management. The ZIS fundraising system is applied by waiting and picking up system. It is necessary to set the mustahid requirements of ZIS fundraising distribution mainly for scholarship fund assistance and business capital assistance. The supervision involves intern and extern parties including academics, police, judiciary and NGO. The reporting system refers to transparency and accountability principles. This research expects the benefits, namely for government, it should provide an optimization model of ZIS fundraising and distribution in order to improve public welfare. For the public, it should improve their awareness to pay ZIS and it should provide any institution giving easiness for the public to pay ZIS. For the ulama (mubaligh), it should be used as socialization (da'wah) on the importance of Zakat, Infaq and sadaqah (ZIS) as a form of vertically worship (to Allah Swt) and horizontal one (among fellow humans).

Index Terms— ZIS potency, ZIS fundraising realization, optimization model, muzakki, mustahid, public welfare

1 INTRODUCTION

Human as an individual creature plays an important role as a social creature which can help and require other person through the principle of mutual help. The realization of mutual help in the Islamic perspective is zakat, infaq and sadaqah. It means that Moslems with more wealth are obliged to pay zakat, infaq and sadaqah (ZIS) and it is given to other person entitles to accept it in order to improve their welfare. AlQur'an S. Al Maaidah verse 2 describes that:

الْمَوَاتِقُ أَوْ الْعَدُونَ الْإِمْرَءَاتُ أُولَئِكَ الْفَرِغَاءُ أُولَئِكَ الَّذِينَ يُعَذِّبُ اللَّهُ عَلَيْهِمُ الْعَذَابَ شَدِيدًا إِنَّ

Wata 'aawanuu 'ala birri wattaqwa, wala ta'awanuu alal itsmi wal'udwan. Wattaqullaha. Innallaha syadiydu l'iqabi. Meaning: Help ye one another in righteousness and

piety, but help ye not one another in sin and rancour: fear Allah. for Allah is strict in punishment.

Seeing at its social economic aspect, zakat, infaq and sadaqah is the principle of mutual help with fellow humans to realize a happy and prosperous life, both in the world and in hereafter world in the future. Humans with excessive wealth are obliged to spent a part of their rezeki (wealth) given by Allah SWT, so that they are called as zakat, infaq and sadaqah providers (muzakki). In another aspect, there are also a group of humans with limited and lack of wealth, they are categorized as zakat recipients (mustahik) (Bua Hasanuddin, et.al, 2018).

Management of Zakat, Infaq and sadaqah is conducted by Amil ZIS Agency, both in national and regional levels. In the national level, it is by National ZIS management (BAZNAS), meanwhile, in regional level, it is by Regional ZIS Management (BAZDA). In its implementation, ZIS fundraising is still

yet optimal, it is caused by some issues, namely: muzakki have no awareness on their obligation to pay ZIS, (b) themuzakkihas no information about the SIZ distribution, (c) the weak faith to Allah Swt, (d) there is yet any accurate data concerning the number of muzakki in each area, (e) the mustahiq have no willingness to be categorized as the zakat recipients, or as the poor, (f) weak supervision on ZIS fund management (Bua,Hasanuddin, et.al, 2017)

Based on the above thoughts, it is necessary to conduct a further research with the title "Optimization Model of ZIS Fundraising in Achieving Public Welfare in Kendari City.

The core problems in this study include: (1) the potential and realization of ZIS acceptance in Kendari City, Southeast Sulawesi Province, (2) any factors giving influences on the ZIS fundraising and (3) the optimization model of ZIS fundraisingto achieve the public welfare in Kendari City.

Specific objectives in this study are: (1) determining the potential and realization of ZIS fundraisingby the muzakki in Kendari City, (2) determiningany factors givinginfluence on the ZIS fundraisingand (3) Building an optimization model of ZIS fundraisingto improve public welfare in Kendari City, Southeast Sulawesi Province.

2 LITERATURE REVIEW

2.1 Understanding on Zakat

Zakat is from the root of (masdar) "zaka" meaning: blessing, growing, clean, good, and increasing (Islamic Encyclopedia (1994). In the study of "fiqh", zakat is the call or name for a number of certain assets that are obliged by Allah SWT to be submitted to those who have the right to receive it (mustahiq). In the perspective of Islamic economy for the person who pays ZIS, they will obtain clean, safe, peaceful and happy heart and soul as explained in the word of Allah SWT in the Qur'an in the Surah at-Taubah verse 103 which reads as follows:

نُصَلِّتُكَ إِنَّا عَلَيْهِمْ وَصَلَّتْ بِهَا وَتُرَكِّبُهُمْ يُطَهِّرُهُمْ صَدَقَةٌ أَمْوَالِهِمْ مِنْ خُدْنِ صَلَواتِكَ إِنَّا عَلَيْهِمْ وَصَلَّتْ بِهَا وَتُرَكِّبُهُمْ يُطَهِّرُهُمْ صَدَقَةٌ أَمْوَالِهِمْ مِنْ خُدْنِ صَلَواتِكَ إِنَّا عَلَيْهِمْ وَصَلَّتْ بِهَا وَتُرَكِّبُهُمْ يُطَهِّرُهُمْ صَدَقَةٌ أَمْوَالِهِمْ مِنْ خُدْنِ صَلَواتِكَ
meaning

Of their goods, take alms, that so thou mightest purify and sanctify them; and pray on their behalf. Verily thy prayers are a source of security for them: And Allah is One Who heareth and knoweth. Berdasarkan ayat di atas, maka muzakki yang membayar zakat dapat membersihkan dan mensucikan hati manusia, tidak lagi mempunyai sifat yang tercela terhadap harta, seperti rakus dan kikir.

2.2. The Importance of Zakat

In the study of Islamic economics, there are two important reasons as the reference in understanding zakat, namely: Silaturrahim and the fate of togetherness (Harafa, 2014).

a. Silaturrahmi

Humans as individuals and social beings are encouraged

to know each other and help each other in doing good things. This is in accordance with the word of God as stated in Al-Hujurat verse 13 which reads as follows:

ارْزُقُوا قِبَالَ شُعُوبًا وَجَعَلْنَاكُمْ وَآتَى ذِكْرٍ مِنْ خَلْقِكُمْ أَنَا النَّاسُ يَتَأْتِيهَا
خَيْرٌ عِلْمٌ إِنَّ اتَّقَنَكُمْ اللَّهُ عِنْدَ كَرَمِكُمْ إِنَّ لَنَا

Meaning : O mankind! We created you from a single (pair) of a male and a female, and made you into nations and tribes, that ye may know each other (not that ye may despise (each other). Verily the most honoured of you in the sight of Allah is (he who is) the most righteous of you. And Allah has full knowledge and is well acquainted (with all things).

The Word of Allah. above contains the meaning that we are encouraged to conduct the silaturrahmi and know one and another, both fellow human beings, nationally and between nations / countries in the world (Harafa, 2014) in Bua Hasanuddin, 2018. Furthermore, fellow human beings are encouraged to help each other according to the word of God. which reads:

لَا تَقْلَبِ دِيْنَ وَلَا اِهْتَدَى وَلَا الْحَرَامَ الشَّهْرَ وَلَا اَللَّهَ شَعْبًا تَحُلُوْا اَلآءَ اَمَنُوا الَّذِيْنَ يَتَأْتِيهَا
كَمْ وَلَا قاصطًا وَاَحْلَلْتُمْ وَاِذَا رَضَوْا نَزَّيْتُمْ مِنْ فَضْلًا يَتَّبِعُونَ اَلْحَرَامَ اَلْبَيْتَةَ اَمِيْنِ وَا
اَلْبِرْعَالِ وَتَعَاوَنُوا اَتَعْتَدُوا اَنَّ اَلْحَرَامَ اَلْمَسْجِدِ عَنِ صُدُوْكُمْ اَنَّ قَوْمٍ شَتَانِ تَحْتَرِمَنَّ
اَلْعِاقَابِ شَدِيْدِ اَللَّهِ اِنَّ اَلْمُؤْتَفِقُوْا اَوْ اَلْعُدُوْنَ اِلَّا قَوْمٌ عَلَيَّ تَعَاوَنُوا وَاُولَ الَّذِيْنَ قَوِيْ

meaning : O ye who believe! Violate not the sanctity of the symbols of Allah, nor of the sacred month, nor of the animals brought for sacrifice, nor the garlands that mark out such animals, nor the people resorting to the sacred house, seeking of the bounty and good pleasure of their Lord. But when ye are clear of the sacred precincts and of pilgrim garb, ye may hunt and let not the hatred of some people in (once) shutting you out of the Sacred Mosque lead you to transgression (and hostility on your part). Help ye one another in righteousness and piety, but help ye not one another in sin and rancour: fear Allah. for Allah is strict in punishment. (Harafa, 2014).

Based on the meaning of the word of God Almighty. above, then the following are explained:

- (1) The fellow believers are brothers, they should feel each other's suffering.
- (2) Humans are obliged to love and help the poor and ones in trouble. This is said by Allah. which is written on the Qur'an Al-Isra Letter 26 to 28 which reads:

بَدِيْرِيْنَ اِنَّ اَنَّ تَبْدِيْرًا اَبْدِيْرًا وَلَا السَّبِيْلِ وَاِنَّ اَلْمَسْكِيْنَ حَقَّهُ اَلْفُرْقَى ذَا وَاَت
نَبِيْهِمْ نَعْرَضِيْنَ وَاِمَّا اَكْفُوْرًا الرِّيْبَةَ اَلشَّيْطَانُ وَاَنَّ اَلشَّيْطَانِ اِحْوَانٌ كَانُوْا اَلْم
فَقُلْ تَرَجُوْهُ اَرْبَابِكُمْ مِنْ رَحْمَةِ اَبِيْعَآءِ ع
مَيْسُوْرًا قَوْلًا لَهُمْ

Meaning : And render to the kindred their due rights, as (also) to those in want, and to the wayfarer: But squander not (your wealth) in the manner of a spendthrift. Verily spend-thrifts are brothers of the Evil Ones; and the Evil One is to his Lord (himself) ungrateful. And even if thou hast to turn away from them in pursuit of the Mercy from thy Lord which thou dost expect, yet speak to them a word of easy kindness.

b. Sense of Togetherness

The principle of togetherness can mean attention to the poor, where Allah is. say in S. Al ma'un verses 1 to 3 which read as follows:

حٰضُوْا لَاۤ اِلٰهَ اِلَّا الَّذِيۡ فَدَّا لَكَۗ بِالَّذِيۡنَ يٰكٰذِبُوْنَ اٰرَءَيْتَ
الْمُؤْسِكِيۡنَ طَعَامًا عَلٰۤى سُنۡبُلٍۭ

Meaning : Seest thou one who denies the Judgment (to come)? Then such is the (man) who repulses the orphan (with harshness), And encourages not the feeding of the indigent. Then, the prophet Rasulullah Saw. Also said with the following meaning: Do not believe in me, a person who feels full all night while the neighbor next to him is hungry and he knows it (Hadis R:Thabrani).

Islam asks people to always do charity and give alms. Al-Qur'an S. Al-Baqarah verse 261 which reads as follows:

لِيۡ فِيۡ سِتۡنَابِلٍۭ سَبۡعٌ اُنۡبِتَتۡ حَبِيۡةً كَمَثَلِ اللّٰهِ سَبۡبِلٍۭ فِيۡ اٰمُوۡلِهِمۡ يُنۡفِقُوۡنَ الَّذِيۡنَ مَثَلُ
عَلِيۡمٌ وَّوَسۡعٌ وَّاَللّٰهُ يَشَآءُ لِمَنۡ يُّصۡغِفُ وَاَللّٰهُ حَبِيۡةً مَّاۡنَةٌ سُبۡبُلُهُۥ كَا

Meaning: The parable of those who spend their substance in the way of Allah is that of a grain of corn: it groweth seven ears, and each ear Hath a hundred grains. Allah giveth manifold increase to whom He pleaseth: And Allah careth for all and He knoweth all things.

Then, the Prophet Rasulullah Saw. Said as told by Thabrani and Abu Naim:

سَيِّءٌ مِّنۡ اَنۡفَقْتُمۡ وَمَالَهُۥٓ وَيَقْدِرُ عِبَادَهُۥٓ مِنْۢ بَشَآءِ لِمَنۡ الرِّزْقُ يَبۡسُطۡرِيۡ اِنْ قُلۡ
الرِّزْقِيۡنَ حَيۡرٌ وَّهُوَ مَخۡلُفُهُۥ فَهَيۡوُ

Sustenance to such of his servants as He pleases: and nothing do ye spend in the least (in His cause) but He replaces it: for He is the Best of those who grant Sustenance.(QS.Saba:39). "Give alms to you, verily the alms keep you from hell " (Hadith R: Thabrani & Abu Naim). Next, the Prophet of Allah also said which means the following:

"Take care of yourself from hell even if only with one piece of date " (Hadith R: Bukhari-Muslim). We are all obliged to pay zakat according to the provisions of the Shari'a. "Of their goods, take alms, that so thou mightest purify and sanctify them; and pray on their behalf. Verily thy prayers are a source of security for them: And Allah is One Who heareth and knoweth....." (Q.S. Attaubah:103). Furthermore, Allah SWT. explains about the subjects or objects of zakat according to His word in the Attaubah verse 60 which reads

فِيۡ قُلُوۡبِهِمۡ وَاَلۡمُؤَلَّفَةِ عِلۡيَٰهَا وَاَلۡعٰمِلِيۡنَ وَاَلۡمَسۡكِيۡنَ وَاَلۡفُقَرَاۤءَ الصّٰدِقَاتُ اِنۡمَآءٌ
عَلِيۡمٌ وَّاَللّٰهُ اَلۡلَّهُمۡ رَبِّ فَرِيۡضَةِ السَّبۡبِلِ وَاَبۡنِ اللّٰهِ سَبۡبِلٍۭ وَّفِيۡ وَاَلۡغَرِيۡمِۡنَ الرِّقَابِ و
حٰكِمٍ

Meaning: If only they had been content with what Allah and His Messenger gave them, and had said, "Sufficient unto us is Allah. Allah and His Messenger will soon give us of His bounty: to Allah do we turn our hopes!" (that would have been the right course).

Based on the above verse, it can be seen that there are 8 (eight) categories of actors and targets of zakat, namely: (1) fakir people, namely people who are powerless at all to fulfill their needs, (2) miskin, that is people who are empowered, but with inadequate living necessities, (3) (amil) administrators of zakat, namely people or bodies mandated to collect and distribute zakat, (4) converts (muallaf), namely people who have just converted to Islam, (5) holding slaves, namely people who have free from the grip / oppression of human rights, (6) indebted, namely, people have debts which are difficult enough to repay, (7) sabilillah, namely people who struggle to defend Islam, and (8) travellers (musafir), namely people who travel and run out of supplies (Harafa, 2014) In Bua Hasanuddin, 2018).

2.3. Relevant Studies

There are some relevant studies to this research, namely, first, a research conducted by Harafah (2014) on the Empowerment of People's Economy through Zakat. Results of the study found out that the potential for zakat in Indonesia was more than Rp. 144 trillion. This shows that zakat can provide public welfare. Then, second, a study conducted by Bua, Hasanuddin, et.al, 2018) with the title of Optimization of ZIS Fundraising and Efforts for Improving Public Welfare in Kendari City, Southeast Sulawesi Province. Results of the study concluded that the acceptance of ZIS Fundraising in Kendari City was not optimal compared to ZIS potential caused by several factors, namely: (a) the zakat providers (muzakki) yet have awareness on their ZIS payment obligation, (b) The muzakki did not know, where to distribute ZIS, (c) weak faith and believe in Allah, (d) the absence of accurate numbers of muzakki in each region, (e) the absence of accurate data on the amount of mustahiq in each region, and (f) the mutahiq do not want categorized as the recipients of zakat, or as poor people, (f) weak supervision system in the management of ZIS funds.

3 RESEARCH METHOD

3.1 Research Design ad Location

Design of this research is descriptive qualitative research, namely a research that reveals the potential and real acceptance of ZIS, any factors giving influences on ZIS fundraising that are not optimal and then analyzed and build an optimization model of ZIS fundraising in order to improve public welfare in Kendari City, Southeast Sulawesi Province.

3.2 Data Collection Method

The methods used to collect the required data are questionnaire and FGD. The questionnaires are distributed to respondents / key informants while FGDs are conducted by forming a discussion forum by inviting various parties involved namely muzzaki, mustahik, offices and related organizations to seek input to build an optimization model ZIS fundraising and distribution.

3.3 Research Population and Samples

Population of this study are muzzaki, mustahik, related institutions, including: Ministry of Religion, local government, BAZNAS AND BAZDA. The research samples are determined using purposive sampling method.

3.4 Analysis Method

The analytical tools used in this study is quantitative and qualitative descriptive and FGD. Quantitative descriptive is a quantitative study based on statistical formulations regarding ZIS management. This quantitative study can also create a statistical model or formulation (mathematics) of zakat (maal and fitrah) acquisition as follows:

Quantitatively, the zakat fitrah issued by each person is 3.5 kg of food eaten for a year. The formulation can be formulated as follows:

$$\sum_{1}^n 3,5 \text{ Kg (n)}$$

Which:

n is the people paying zakat

\sum is the total number of people paying zakat

Kg is the size of types of zakat (Kilogram).

Then, for maal zakat, quantitatively, it can formulate as follows:

$$\sum_{1}^n 2,5 \% Y (n)$$

$$\text{or } \sum_{1}^n 1/40 Y (n)$$

(Harafah, 2014)

Which:

n is the people paying zakat

\sum is the total number of people paying zakat

Y is the amount of income (Yield).

Qualitative descriptive and FGD are scientific / practical studies of muzakki and mustahik, any factors giving influences that are yet optimal on the ZIS fundraising and then build an optimization model of ZIS fundraising.

4 RESULT AND DISCUSSION

4.1 Legal base

In the implementation of zakat fundraising and distribution, it

is necessary to have legal rules (legality) of zakat. The implementation of zakat in Indonesia is regulated under the Law of the Republic of Indonesia No. 38 of 1999, concerning zakat management with a focus on planning, organizing, implementing and supervising the collection and distribution and zakat funds and zakat management principles and technics.

There are some backgrounds of the issuance of the Law of the Republic of Indonesia No. 38 of 1999, namely:

1. The existence of Article 19 of the 1945 Constitution (UUD) that the state guarantees the independence of each citizen to worship according to their own religion.
2. Zakat implementation serves as an obligation of Muslims in Indonesia who are able and successful in collecting zakat funds which are potential sources of funds for efforts to realize public welfare.
3. Zakat is a religious means for realizing social justice for all Indonesian people with less-able communities.
4. It is necessary to improve any efforts to manage zakat funds so that it can be effective and effective. Thus, it is expected to be increased public awareness for zakat providers (muzakki) to fulfill their obligation to pay zakat as a purifier of their soul and wealth. Also for zakat recipients (mustahid), their level can be improved in term of fulfillment of their needs. Based on this, there should be good zakat management solely because of Allah and expecting His pleasure. We should be grateful for the birth of the Law of Zakat, which further strengthens the existence of the Zakat, Infaq and Sadaqah (BAZIS) Agency in our country (Hasan Ismail R, blogspot.com, June 16, 2009).

The management pattern of zakat management in Indonesia is considered not optimal in its management, because of the lack of professional experts, so that zakat with many functions, is not even regulated by the government according to sharia rules. The functions of zakat are:

- a. Zakat is a means to get closer to Allah (taqarub indallah).
- b. Zakat as a means of loving harmony between the rich and the poor.
- c. Cleansing any dirty wealth, because it has mixed with the treasure of zakat recipients (mustahid).
- d. Providing working capital for any weak group in order to change their lives properly.
- e. As a source of funds for the construction of facilities and infrastructure needed by Muslims.
- f. Zakat is an instrument in distributing income (Harafa, 2014)

The Law of the Republic of Indonesia concerning Zakat has been renewed by the Law Number 23 of 2011 which states that zakat management is an activity of planning, organizing, implementing and supervising the collection and distribution as well as utilization of zakat.

The legality principle for the implementation of zakat fundraising and distribution in Southeast Sulawesi Province is regulated based on regional regulations (Perda), namely (a) Regional Regulation of Kendari City Number 1 of 2008 concerning zakat management, (b) Regional Regulation of Muna Regency Number 13 of 2004 concerning the management of Zakat, Infaq and Alms, (c) Regional Regulation of Bombana Regency Number 2 of 2009 concerning the management of

Zakat, Infaq and Alms, and (d) Regional Regulation of Kolaka Regency Number 11 of 2012 concerning zakat management.

4.2 Potency of ZIS Acceptance in Southeast Sulawesi Province

The zakat acceptance in Southeast Sulawesi Province is not optimal because zakat managers have not been able to maximize zakat revenue from the total potential zakat revenue in Southeast Sulawesi Province. The number of potential zakat acceptance in Southeast Sulawesi Province is influenced by the number of Moslem residents and the amount of Nisab required to be paid from their wealth. The population of Southeast Sulawesi Province in 2014 was 2.418 million; the Muslim population was 89.6% of the total population, namely 2,166,528 people. Assuming that there is 50% of the population as Moslem and as maal (wealth) zakat payers (muzakki), then the number of muzakki is 1,083,264. Then for 70% of zakat fitrah payers, there were 1,516,570 people. In 2016, the population of Southeast Sulawesi Province was 2,551,008 people and 90.3% is Moslems or there were 2,303,560 people. Mathematically, the number of Southeast Sulawesi Province muzakki that will pay zakat according to Nisab is based on the following calculation:

Tabel.1. Perkembangan Potensi penerimaan ZIS di Propinsi Sulawesi Tenggara Tahun 2014 – 2017 (Rp)

Tahun	Potensi Zakat Mall	Potensi Zakat Fitrah	Jumlah
2014	$(2,5\% \times 50.784.000) \times 1.083.264 = 1.375.312.000.000$	$1.516.570 \times 24.500 = 37.155.965.000$	1.412.468.000.000
2016	$(2,5\% \times 50.784.000) \times 1.151.780 = 1.462.299.900.000$	$1.612.492 \times 24.500 = 39.506.054.000$	1.501.806.000.000

Sumber: Data diolah

The data in Table 1 above shows that ZIS acceptance potency in Southeast Sulawesi Province has increased, namely in 2014 the potential [ZIS acceptance by Rp. 1,412,468,000,000 increased to Rp. 1,501,806,000,000 in 2016.

4.3 Potency and Realization of ZIS Acceptance in Kendari City

Basic legality of ZIS management in Kendari City, Southeast Sulawesi Province is the Regional Regulation Number 1 of 2008 concerning the management of Zakat, Infaq and Alms (ZIS). It is stated the salary of each civil servant in Kendari City is deducted by 2.5 percent or 1/40 of the income. The salary deduction is carried out by each Regional Working Unit (SKPD), then it is deposited into the National Zakat Agency's Giro account (BAZNAS) through Kendari Muamalat Bank.

National Zakat Agency (BAZNAS) Kendari City is one offinancial institution types in Indonesia. The main task of this institution is to collect ZIS funds and distribute for public benefits. The potential of zakat mall and zakat fitrah in Kendari City is calculated based on the number of Moslem population, namely 89.6%, then it is assumed to be 50% of zakat mall payers and 70% of zakat fitrah payers as follows:

Table. 2 Number of Moslem population as zakat mall and zakat fitrah payers in 2014-2016 (people)

YEARS	Number Of Population	89,6% Moslem population	50% Population of Zakat Mall	70% Population Of Zakat Fitrah Payers
2014	335.889	300.890	150.445	210.623
2015	347.496	311.357	155.679	217.950
2016	359.371.	321.997	160.999	225.398

Processed Secondary Data

The data in Table 2 above shows that the potential of zakat mall and zakat fitrah (muzakki) payers has increased from 2014 - 2016. Based on the data in Table 2 above, it can be calculated the potential of zakat mall and zakat fitrah in Kendari City is like the following Table:

Table. 3. Potential of Zakat Mall and Zakat Fitrah Acceptance in Kendari City 2014-2016 (Rp)

YEARS	POTENCY of ZAKAT MALL	POTENCY OF ZAKAT FITRAH	TOTAL
2014	$(2,5\% \times 50.784.000) \times 150.445 = 191.004.972.000$	$210.623 \times 24.500 = 5.160.263.500$	196.165.235.500
2015	$(2,5\% \times 50.784.000) \times 155.679 = 197.650.058.400$	$217.950 \times 24.500 = 5.339.775.500$	202.989.833.900
2016	$(2,5\% \times 50.784.000) \times 160.999 = 204.404.330.400$	$255.394 \times 24.500 = 6.257.153.000$	210.661.483.400

Source: Processed Secondary Data

The data in Table 3 above shows that the potential of mall zakat and zakat fitrah in Kendari City has increased, namely in 2014, the zakat acceptance in Kendari City was Rp.196,165,235,500 increased to Rp.210,661,483,400 in 2016 or increased by an average of 3.69%. The fact shows that ZIS managers, namely Kendari BAZDA has not been able to maximize ZIS acceptance in Kendari City as the following table:

Table.4. Comparison of Potential Acceptance and Acceptance Realization of Zakat Mall and Zakat Fitrah in Kendari City in 2014 - 2016 (Rp)

Years	Potential acceptance of zakat mall and zakat fitrah	Acceptance realization of zakat mall and zakat fitrah	% realization of zakat mall and fitrah acceptance
2014	196.165.235.500	830.570.000,-	0,423
2015	202.989.833.900	1.004.348.000	0,495
2016	210.661.483.400	923.816.000	0,439

Source: Processed Secondary Data

Based on the data in Table 4 above, it is proven that there is still yet optimal management capabilities of BAZNAS and BAZDA of Kendari City in exploring the potential of ZIS acceptance as indicated by the data in the last three years namely 2014 - 2016 showing that the collected funds from ZIS acceptance in 2014 were 0.423 % of the available potential, in 2015 it was 0.495% and in 2016 it was 0.439% of the potential of ZIS acceptance, so that it influenced on yet optimal contribution of ZIS acceptance in Kendari City in improving public welfare in Kendari City.

4.4 Role of ZIS in Improving People Welfare in Kendari City

BAZNAS and BAZDA are institutions that are given the task by the government to collect and distribute ZIS funds to those who have the right to receive them. The comparison of potential, acceptance and distribution of ZIS in Kendari City can be in the following table:

Table 5. Potential, realization, distribution and balance of ZIS in Kendari City, 2014 - 2016 (Rp)

Years	Poential of ZIS Acceptance	Acceptance	Distribution	Balance
2014	196.165.235.500	830.570.000	820.570.000	10.000.000
2015	202.989.833.900	1.004.348.000	1.004.348.000	0
2016	210.661.483.400	923.816.000	921.820.000	1.999.000

Source: Processed Secondary Data

Distribution of ZIS fund is intended for scholarship assistance, assistance for the poor, mass circumcision costs, qori' and qoriah assistance, business capital assistance, and amil operational costs. This is well-adjusted to the zakat distribution as mentioned in AlQur'an S.At Taubah verse 60, which means "Indeed zakat is only intended for fakir, miskin, amil zakat, who are softened (converted), for (freeing) slaves, for those who owe, for those struggle in the way of Allah and for those who are on their travel, as an obligation from Allah, Allah is All-Knowing and All-Wise".

4.5 Factors Giving Influences on ZIS Acceptance

Results of the research are obtained the information that there are factors giving influences on the ZIS Acceptance in Kendary City, namely:

1. The Zakat Providers (Muzakki) are not aware of their obligation to pay ZIS, This is due to the low awareness and understanding of Muzakki on the ZIS benefits
2. The Muzakki do not know, where to distribute the ZIS, because the ZIS fundraising system is carried out by the managers by waiting for the ZIS payers to pay the ZIS except for civil servants, they collect through the Treasurer then deposit to BAZNAS or BAZDA.
3. The Muzakki mostly pay ZIS directly to any entitled parties to receive it without going through the BAZNAS or BAZDA institutions of Kendari City, as a result of the absence of zakat receipt records.
4. There is yet any accurate data on the number of muzakki in each region,
5. There is a weak supervision in the management of ZIS funds, because the supervision is carried out now only by internal supervision so that it leads to low level of public (muzakki) trust at ZIS managers.

4.6 Building an Optimization Model of ZIS Fundraising and Distribution

Results of the study prove that BAZNAS and BAZDA in Kendari City have not optimally explored the potential of ZIS and distributed it to any entitled parties to accept it as an effort to improve public welfare in Kendari City. This is due to the ZIS fundraising management system only relying on waiting for the muzakki to come to pay ZIS unless for the civil servants, they collect through the Treasurer. In addition, there is also an element of weak supervision leading most muzaki to pay directly to Mustahiq (entitled party to accept it, as a result of the absence of ZIS acceptance.

Based on the problems as mentioned above and the results of FGD, it is agreed an optimization model of ZIS acceptance and distribution to any entitled parties to receive it as shown below:

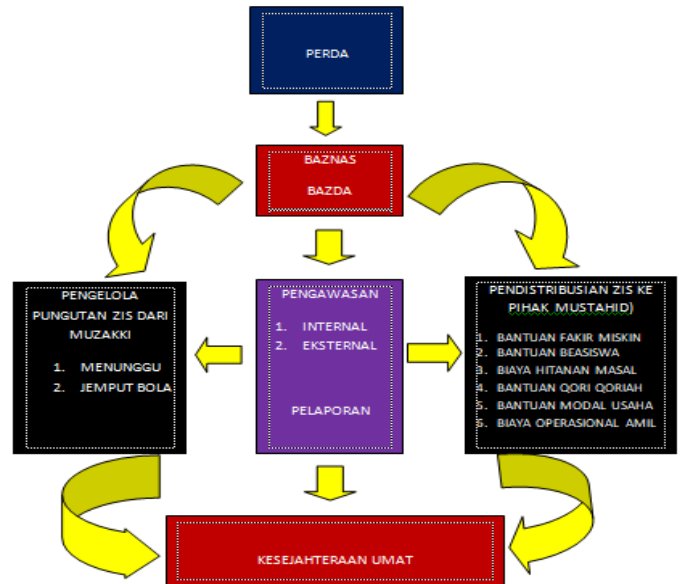


Figure 1. Optimization Model of ZIS Fundraising in the Effort Of Achieving Public Welfare

Figure 1 above shows that the optimization model of ZIS fundraising and distribution to entitled parties to be collected and recipients of ZIS in order to improve public welfare in Kendari City involves several components, namely PERDAS, BAZNAS / BAZDA, Management of acceptance from Muzakki, supervision and reporting, distribution management to Mustahiq and public welfare.

The first required element in the ZIS fundraising and distribution optimization model in Kendari City is PERDA which regulates the authority and responsibility of BAZNAS and BAZDA in supervising, collecting and distributing ZIS by referring to the national law governing the ZIS acceptance and distribution. There is already Regional Regulation of Kendari City (PERDA) in regulating ZIS management already but it is still necessary for improvement, especially those related to collection systems, distribution systems and supervision systems.

BAZNAS and BAZDA as the authorized and responsible institutions in management supervision of ZIS fundraising and distribution of ZIS should be effective. To optimize the acceptance of ZIS, it is necessary for managers of BAZNAS and BAZDA to do the following steps: (1) Conducting socialization to the public about the importance of the benefits of zakat to purify property and to achieve public welfare, (2) creating and developing ZIS collection system, namely: a system of waiting for muzakki to pay ZIS and picking up the ball system, namely by strategy: For civil servants, they are charged to pay ZIS through the treasurer while for muzakki or the community, the officer / manager comes to their house to offer ZIS payment services and assigns one of the Banks to place a ZIS payment because some muzaki do not know where to pay ZIS and are busy doing their daily activities so that they forget to pay the ZIS.

To optimize the distribution of ZIS, then BAZNAS and

BAZDA establish requirements to be met in order to be effective, then conduct surveys to ensure that any entitled parties to receive ZIS distribution are mainly for scholarship funding and business capital.

It is necessary to improve the supervision system of ZIS acceptance and distribution of ZIS because so far, the supervision carried out by BAZNAS and BAZDA is internal supervision without involving external supervision so that there is low public or muzakki trust in the managers. Based on these thoughts, it is necessary for BAZNAS and BAZDA to form an external supervision system involving elements: Higher Education, Police, Public Administration, NGOs and other relevant institutions. The reporting system as the responsibility of the ZIS manager to the community refers to transparency and accountability principles.

The implementation of the ZIS fundraising optimization model is implemented effectively and efficiently, then it will be able to increase the acceptance of ZIS fundraising and improve public welfare in Kendari City, because it is believed that implementation of this model will be able to explore the potential and optimize of ZIS acceptance in Kendari City every year and effective ZIS distribution ZIS, so that these will influence on improving public welfare in Kendari City.

5 CONCLUSION AND RECOMMENDATION

5.1 Conclusion

Based on the analysis results and discussion, the drawn conclusion is as follow:

1. Solution to improve optimization of ZIS fundraising and efforts to improve public welfare in Kendari City is to build an optimization model of ZIS fundraising consisting of several components, namely Regional Regulation, BAZNAS and BAZDA, acceptance, distribution, supervision and reporting and public welfare
2. The effective and efficient implementation of ZIS fundraising optimization model will lead to increased amount of ZIS annual acceptance and effective distribution.

5.2 Recommendation

Based on the above conclusion, it is recommended to the BAZNAS and BAZDA in Kendari City to apply the optimization model of ZIS fundraising and distribution effectively and efficiently because it influences on increased amount of ZIS annual funds from muzakki payments and improved public welfare in Kendari City.

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