



ANALYSIS OF ZAKAT COLLECTION IN BAZNAS OF NORTH SUMATRA PROVINCE BASED ON THE PRINCIPLES OF VOLUNTARY AND WELFARE

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ABSTRACT

This study aims to analyze the effectiveness of zakat collection by the National Zakat Agency (BAZNAS) of North Sumatra Province, which is carried out based on voluntary principles from the perspective of maqashid sharia. This study uses a qualitative approach with a normative-empirical research type based on secondary data. Data were collected through a documentary study of official BAZNAS reports, local government publications, and scientific articles from nationally accredited journals. Data analysis was conducted descriptively and qualitatively with a thematic and normative approach, then examined within the framework of sharia objectives (maqashid sharia). The results show that although BAZNAS has implemented various strategies such as service digitization, zakat campaigns, and the involvement of religious leaders, the effectiveness of zakat collection is still low compared to the existing potential. The main factors affecting effectiveness include low public zakat literacy, weak trust in zakat institutions, limited institutional capacity, and minimal regulatory support at the regional level. In the perspective of maqashid sharia, the voluntary principle will have beneficial value if managed through a strong, professional system and impact on the empowerment of mustahik. Therefore, it is necessary to strengthen regional regulations, increase public literacy, and create institutional synergy so that zakat can become an effective and sustainable instrument of distributive justice.

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1. INTRODUCTION

Zakat is one of the pillars of Islam and plays a crucial role in achieving social welfare, economic justice, and poverty alleviation. In a modern state like Indonesia, where the majority of the population is Muslim, zakat is understood not only as an individual-spiritual obligation but also as an instrument for wealth distribution and strengthening social solidarity (Basuki, 2016). Therefore, professional zakat management is a strategic necessity in the national Islamic economic system.

To fulfill this role, the state established the National Zakat Agency (BAZNAS) through Law No. 23 of 2011 concerning Zakat Management, which legitimizes this institution to collect, manage, and distribute zakat in a transparent and accountable manner (Law No. 23 of 2011). However, this regulation maintains a voluntary approach, meaning that zakat payments through BAZNAS are not legally obligatory. Unlike a coercive tax system, zakat relies more on individual religious awareness, an approach that poses unique challenges in optimizing zakat fund collection (Hafidhuddin, 2002).

Previous studies have shown that the effectiveness of zakat collection by BAZNAS remains far from its ideal potential. Wibowo (2023) noted that although the level of zakat distribution is relatively high, the collection rate is still highly dependent on individual participation and has not yet reached its maximum zakat potential (Wibowo, 2023). A similar point was made by Hasnah and Afwan (2023), who highlighted low zakat literacy and weak public education as significant obstacles to increasing the number of muzakki (payers of zakat). (Nasution, 2023a) In fact, at the provincial level, such as North Sumatra, data shows that the zakat collected by BAZNAS remains below 1% of the estimated potential of IDR 8 trillion per year. [North Sumatra Provincial Government, n.d.].

A more fundamental problem lies in the absence of a more assertive policy approach. In the context of the maqashid sharia (Islamic principles), zakat is seen as a vital instrument for creating public welfare (maslahah ‘ammah), safeguarding wealth, and addressing social inequality. [Auda, 2008]. However, a loose, voluntary approach, without the support of an adequate regulatory system, has the potential to result in fragmented and ineffective zakat distribution in the long term. [Yusuf, 2022].

This study is important because of the research gap between voluntary national zakat regulations and the systemic need for more equitable wealth distribution. Several countries, such as Malaysia and Saudi Arabia, have successfully integrated zakat into their fiscal systems, making it a legal obligation with a significant impact on the economic development of the Muslim community (Syahrul, 2022). Conversely, in Indonesia, zakat policy still fails to balance spiritual values with collective socio-economic needs. This research addresses this urgent need, particularly in the context of zakat management in North Sumatra Province.

Therefore, this study not only evaluates the effectiveness of the voluntary principle in zakat collection by the North Sumatra BAZNAS but also analyzes it within the framework of maqashid sharia, an ethical-normative paradigm that emphasizes justice, benefit, and sustainability. It is hoped that the results of this study can provide input for the transformation of zakat regulations and institutions in Indonesia toward a system that is more responsive to the broader welfare of the Muslim community.

2. RESEARCH METHOD

This study uses a qualitative approach with a normative-empirical approach. This approach was chosen because it allows us to examine the practice of zakat collection by BAZNAS North Sumatra in two main dimensions: (1) the normative dimension, which examines legal regulations, sharia principles, and the concept of maqashid sharia; and (2) the empirical dimension, which evaluates the reality of zakat collection implementation and effectiveness through secondary data (Auda, 2008).

The data in this study are sourced from relevant and credible secondary documents. Normative sources include Law Number 23 of 2011 concerning Zakat Management, BAZNAS Regulations, contemporary fiqh literature, and works on maqashid sharia. Empirical data are obtained from the 2021-2023 BAZNAS North Sumatra annual report, official local government publications, nationally accredited journal articles, and online news from mainstream media such as Kompas, Republika, and the official BAZNAS website (Basuki, 2016). Wahyuni & Hayati, 2023.

Data collection was conducted using a structured documentation study method. Researchers tracked various secondary data using a combination of keywords such as "zakat collection," "BAZNAS North Sumatra," "zakat literacy," "zakat digitalization," and "voluntary zakat system" in journal databases, online media, and institutional reports.

Data were analyzed using descriptive-thematic techniques aimed at identifying key patterns in zakat collection strategies, institutional barriers, and factors influencing effectiveness based on the voluntary principle. This analysis was complemented by a normative interpretation based on maqasid sharia to assess the alignment of zakat collection practices with the objectives of Islamic law, particularly in the dimensions of wealth welfare (ḥifẓ al-māl) and social welfare (maslahah ‘ammah) (Auda, 2008; Hidayat, 2023).

The analysis was conducted in layers: first, data reduction was performed to sort out relevant information; second, thematic classification was performed, such as on zakat literacy, regulations, the role of religious leaders, and digitalization; and third, meaningful analysis was conducted by linking the data to the theoretical framework of maqashid sharia.

To ensure the validity and reliability of secondary data, this study employed source triangulation techniques. Validation was carried out by comparing the performance reports of the North Sumatra BAZNAS (for example, zakat collection realization in 2022) with data from online news and journal articles discussing similar topics. For example, data on zakat realization of IDR 22.8 billion in 2022 was not only cited from the BAZNAS report but also verified through official local government reports and analysis in related journals [Pemerintah Provinsi Sumatera Utara, n.d.; Nasution, 2023b].

This triangulation ensures that the information used is not a single source or institutionally biased, but has been confirmed by multiple sources of equal credibility. In addition, the selection of data sources takes into account elements of institutional authority, public accessibility, and repeatability of information.

3. RESULTS AND ANALYSIS

BAZNAS North Sumatra's Strategy for Collecting Zakat Based on Voluntary Principles

The National Zakat Agency (BAZNAS) of North Sumatra Province has developed several zakat collection strategies based on a voluntary approach. This strategy is implemented without legal coercion, but rather through public education, social campaigns, and a collaborative approach. Some of the innovations implemented include digitizing zakat payments through QRIS, collaborating with Islamic financial institutions, and launching annual campaigns such as "Ramadan Berzakat." This approach is expected to make it easier for the public, especially the digital generation, to fulfill their zakat obligations. (Wahyuni & Hayati, 2023)

These innovations have proven to have a positive impact. BAZNAS North Sumatra recorded zakat collection of IDR 22.8 billion in 2022 and IDR 21.3 billion by mid-2023. However, this figure is still very small compared to the potential zakat in North Sumatra, which is estimated to reach IDR 8 trillion per year (Government of North Sumatra Province, n.d.). This indicates that despite the implementation of technology-based and educational strategies, the voluntary approach has not been able to reach the majority of potential zakat payers.

From a theoretical perspective, a voluntary approach can be considered beneficial if supported by a strong and accountable institutional system. In the maqashid sharia, benefit is achieved when a system is able to guarantee the distribution of wealth (ḥifz al-māl) and protect the socio-economic needs of the community [Auda, 2008]. In this context, the BAZNAS institution has an important role as a guarantor of fair and organized zakat distribution.

Factors Influencing the Effectiveness of Zakat Collection by BAZNAS North Sumatra within the Framework of Voluntary Principles

The effectiveness of zakat collection by the North Sumatra BAZNAS is largely determined by various internal and external factors, primarily because the zakat collection system in Indonesia is still based on voluntary principles. Within this framework, BAZNAS cannot force zakat payers to distribute their zakat through official institutions; it can only optimize the role of education, service, and public trust. The first and most influential factor is the community's level of zakat literacy. Many zakat payers do not fully understand their zakat obligations, both from a sharia perspective and from an institutional governance perspective. Research by Batubara and Afwan (2023) shows that low zakat literacy is a major obstacle to increasing the number of zakat payers distributing zakat through BAZNAS. A lack of understanding of the benefits of collective zakat through institutions also leads people to prefer direct (individual) distribution (Nasution, 2023b).

The second factor is the level of public trust in zakat institutions, particularly regarding accountability and transparency in fund management. If an institution is perceived as unprofessional or non-transparent, the tendency for muzakki (recipients of zakat) to distribute zakat independently increases. Novitasari's (2021) study reinforces this by confirming that public perception of accountability and public reporting is directly proportional to the level of participation in paying zakat through official institutions (Novitasari, 2021). A third factor is the institutional capacity of BAZNAS itself, which includes the quality of amil human resources, information systems, partnership networks, and public communication strategies. Rizal and Sulaiman (2021) note that strengthening the capacity of amil human resources through training and the use of digital technology is key to improving the performance of zakat institutions in the modern era (Rizal, Muhammad, 2021).

Furthermore, regional regulatory support is also a crucial determinant in driving the effectiveness of the voluntary system. Several regional governments have issued Regional Regulations (Perda) on Zakat to provide legal basis and political support for BAZNAS in systematically collecting zakat. Hamzah and Fauzi (2022) stated that the existence of a Zakat Regulation can encourage integration between local governments and BAZNAS, while simultaneously increasing compliance among civil servants and local communities in paying zakat through official institutions. A final, equally important factor is social and cultural influence, where local values such as religious patronage, community leaders, and community approaches play a significant role in influencing people's zakat behavior (Hamzah, Arief, 2022).

In order to optimize the zakat collection system based on voluntary principles, BAZNAS North Sumatra Province actively organizes synergistic activities with religious leaders and ulama. One of the initiatives taken

is to hold a gathering and discussion on optimizing ZIS (Zakat, Infak, Sedekah) with preachers and ustadz/ustadzah in the month of Ramadhan 1445 H. The Chairman of BAZNAS North Sumatra, Prof. Dr. Hatta, in his remarks emphasized that collaboration with ulama is very important to encourage the community to pay zakat and build collective awareness for the empowerment of the community. This activity is part of a cultural approach that utilizes the social legitimacy of religious leaders to increase the trust and compliance of muzakki towards official zakat institutions. However, this involvement remains incidental and has not yet been formalized into structured institutional partnerships, such as through formal collaboration with the Indonesian Ulama Council (MUI), Islamic mass organizations, or religious educational institutions on an ongoing basis ("Optimizing ZIS in the Month of Ramadan 1445 H, BAZNAS North Sumatra Holds Gatherings with Religious Leaders," n.d.).

This approach has also received support from the local government. During the second quarter of 2023 zakat distribution, the then-Governor of North Sumatra, Edy Rahmayadi, explicitly asked religious scholars to take a vanguard role in optimizing the zakat potential in North Sumatra, which is estimated to reach IDR 8 trillion per year ("Distribution of Zakat Assistance in the Second Quarter: Edy Rahmayadi Expects the Role of Islamic Scholars to Maximize Zakat Potential of Up to IDR 8 Trillion," n.d.). However, based on data from the North Sumatra BAZNAS performance report, zakat collection in 2022 only reached IDR 22.8 billion, and by June 2023, it had reached IDR 21.3 billion ("Distribution of Zakat Assistance in the Second Quarter: Edy Rahmayadi Expects the Role of Ulama to Maximize Zakat Potential of Up to IDR 8 Trillion," n.d.). This fact indicates that although religious leaders have been involved, their impact on zakat collection has not been significant. This could be due to the lack of programmatic involvement and the absence of an incentive model for broad and systematic socio-religious involvement.

Therefore, the effectiveness of zakat collection within a voluntary framework relies not only on BAZNAS's internal innovations such as digitalization and transparency, but also on the quality of external relationships, including the involvement of religious leaders, supportive regional regulations, zakat literacy, and public perception of trust. If all these elements are managed in an integrated manner and directed toward achieving the maqasid sharia (the objectives of sharia), zakat can become an effective, equitable, and beneficial instrument for wealth distribution. Integration of cultural, social, and institutional approaches is essential for building a national zakat system that is not only normative but also provides solutions to the problems of poverty and social inequality.

The Role of Local Religious and Cultural Figures in Increasing Muzakki Compliance

From the perspective of the maqasid sharia (Islamic principles), zakat is a key instrument for achieving public welfare (maslahah 'ammah), particularly in maintaining and protecting the five main principles of Islamic law: religion (din), life (nafs), reason ('aql), descendants (nasl), and wealth (mal). Effective distribution of zakat through official institutions such as BAZNAS plays a strategic role in safeguarding the community's wealth, reducing economic inequality, and protecting vulnerable groups from poverty and social marginalization. However, the effectiveness of voluntary zakat collection has not fully achieved these ideals. The fact that zakat collection remains far below national and regional potential, including in North Sumatra, demonstrates a gap between the ideal values of zakat in the maqasid sharia and its implementation in Indonesia's current socio-legal system (Ramli, 2021).

In the context of North Sumatra, the voluntary approach employed by BAZNAS reflects respect for individual moral awareness and responsibility. However, this approach becomes limited when faced with a society with low levels of zakat literacy, weak regional regulations, and limited infrastructure and institutional resources. According to Auda (2008), public welfare cannot be achieved solely through good intentions or loose mechanisms; it requires a structured, fair, and integrated system within public policy (Auda, 2008). Facts show that North Sumatra's zakat potential is estimated to reach IDR 8 trillion per year, but actual collection through BAZNAS was only around IDR 22.8 billion in 2022 and IDR 21.3 billion by mid-2023 (al-Qaraḍāwī, 1999). This means that more than 97% of potential zakat is not absorbed through formal institutional channels, an irony in efforts to collectively create maslahah.

Furthermore, this voluntary approach opens up wide room for fragmentation in zakat collection and distribution. Many muzakki (payers of zakat) prefer to distribute zakat directly to those entitled to receive alms without a structured distribution mechanism, an integrated database, and long-term impact evaluation. As a result, zakat distribution tends to be short-term (charity-based) rather than transformative (empowerment-based). Within the framework of the maqashid sharia (Islamic principles), this situation can be categorized as suboptimal maslahah (benefit) and can even lead to mafsadah (systemic damage) when zakat fails to sustainably empower the entitled to receive alms and instead prolongs dependency. An unmeasured, direct approach also risks perpetuating social inequality because it fails to address the structural roots of poverty.

From a maqasid sharia perspective, the voluntary approach still leaves gaps in ensuring equitable wealth distribution, especially if zakat payers tend to distribute zakat directly without accountability, impact evaluation, or long-term planning. In this context, the principle of *maslahah* requires the state and zakat institutions to play an active and strategic role. According to Yusuf al-Qaradawi, the state in the modern context has the right to take over the authority to manage zakat to ensure the achievement of public welfare. Therefore, although the voluntary principle remains normatively relevant, if it is not supported by a strong regulatory and institutional system, it risks producing *maslahah* that appears morally sound but has no structural impact.

Thus, a review of the voluntary principle from a *maslahah* perspective emphasizes the importance of a gradual transformation toward a semi-mandatory approach or strengthening regional regulations that can bridge the gap between individual spiritual awareness and the systemic needs of society. Zakat collection based on voluntary principles can still be beneficial if managed professionally, transparently, and accountably, and supported by public literacy and institutional incentives. However, to achieve comprehensive welfare, policy interventions are needed that enable zakat to become not only a spiritual obligation but also an integrated socio-economic instrument within the framework of national development and distributive justice.

Based on the above findings, the voluntary approach has advantages in terms of moral values, but its weakness lies in its dependence on uneven individual awareness. From the perspective of maqasid sharia, the voluntary principle will be beneficial if supported by a strong regulatory and institutional system (Auda, 2008). Without a structured system, zakat tends to be a symbolic act that does not impact sustainable social transformation.

Conversely, several countries, such as Malaysia, have implemented a mandatory zakat system for certain groups of muzakki (payers of zakat), successfully increasing fund accumulation and distribution effectiveness (Syahrul, 2022). This comparative study demonstrates the importance of considering a hybrid approach between voluntary and mandatory to optimize welfare.

4. CONCLUSION

This study found that the zakat collection system implemented by the National Zakat Agency (BAZNAS) in North Sumatra Province, which is still based on voluntary principles, has not fully optimized the existing zakat potential. Despite the implementation of several strategies such as service digitization, social campaigns, institutional collaboration, and the involvement of religious leaders, zakat collection remains very low compared to the estimated regional potential of IDR 8 trillion per year.

The main factors influencing the low collection effectiveness include: (1) low levels of zakat literacy in the community, (2) limited public trust in zakat institutions, (3) suboptimal institutional capacity of BAZNAS, and (4) the absence of regional regulations strengthening the legal and operational position of zakat institutions. The voluntary approach, which relies on the moral and spiritual awareness of muzakki (payers of zakat), has proven insufficient in encouraging collective zakat participation.

Within the framework of the maqasid sharia, the weaknesses of the zakat system result in the failure to achieve maximum social welfare, particularly in the aspects of wealth protection and public welfare. The voluntary principle will only be beneficial if supported by a professional, accountable, and inclusive system.

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