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SWOT Analysis Strategy in Increasing Zakat Fund Acquisition at Laznas Baitul Maal Hidayatullah Samarinda

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Abstrak

Penelitian ini bertujuan untuk mengetahui atau mengetahui strategi bisnis berdasarkan faktor lingkungan internal kekuatan dan kelemahan serta faktor lingkungan eksternal peluang dan ancaman pada LAZNAS Baitul Maal Hidayatullah Gerai Samarinda untuk dapat meningkatkan perolehan dana zakat di Kota Samarinda. Penelitian ini dilakukan dengan menggunakan metode wawancara dan kemudian mengolah data yang diperoleh dari metode Matriks SWOT dan Matriks Internal-Eksternal. Hasil penelitian menunjukkan bahwa posisi LAZNAS Baitul Maal Hidayatullah Gerai Samarinda berada pada kuadran 1 artinya dapat menggunakan strategi agresif dengan menggunakan faktor Stranght-Opportunity (S-O) sebagai strategi pengembangan usahanya.

Kata Kunci: *Strategi, Zakat, Muzaki*

Abstract

This study aims to identify or find out business strategies based on internal environmental factors of strengths and weaknesses as well as external environmental factors of opportunities and threats at LAZNAS Baitul Maal Hidayatullah Gerai Samarinda to be able to increase the acquisition of zakat funds in Samarinda City. This research was conducted using the interview method and then processing the data obtained from the SWOT Matrix and Internal-External Matrix methods. The results showed that the position of LAZNAS Baitul Maal Hidayatullah Gerai Samarinda is in quadran 1, meaning that it can use an aggressive strategy by using the factor of Stranght-Opportunity (S-O) as its business development strategy.

Keyword: *Strategy, Zakat, Muzaki*

INTRODUCTION

Muslims as the largest part of the Indonesian population, have great potential and role in building the life of a prosperous and just nation and state, including one of them is in terms of the management of infaq zakat and alms. According to data sourced from *The Royal Islamic Studies Center* (RISSC) which estimates the Muslim population in Indonesia to reach 237.56 million people which is equivalent to 86.7% of the country's population (Rizaty, 2022).

Precisely in 2011 the government has established and planned the latest law related to the management of zakat funds. As stated in law number 23 of 2011 which regulates the management of zakat which includes planning, coordinating activities in collecting, distributing and utilizing zakat. It aims to realize justice, welfare in the community and poverty reduction in Indonesia.

East Kalimantan itself is one of the provinces with the second largest Muslim population after South Kalimantan Province, with a Muslim population of 3.82 million people or equivalent to 87.41% of the total population in East Kalimantan province. Looking at the data, East Kalimantan itself has enormous zakat potential (Central Bureau of Statistics of East Kalimantan Province, 2021).

According to data from the research center conducted by BAZNAS RI in 2019, calculating the amount of potential zakat in East Kalimantan is estimated to reach Rp.6,992 trillion or equivalent to 1.31% of the Gross Regional Domestic Product (GRDP) in 2017 which includes the potential for agricultural zakat, livestock zakat, income zakat, money zakat and company zakat (Center for Strategic Studies of the National Amil Zakat Agency, 2019).

The large level of zakat potential found in East Kalimantan Province has not been matched with the ability, knowledge and performance of zakat collection. So far, the realization of the performance of receiving zakat funds every year is still very far from the data on zakat potential in East Kalimantan Province. Regionally, the collection of zakat funds obtained through LAZ in 2022 was realized at IDR 78,948,136,757 billion.

Of course, if referring to the existing zakat potential, if calculated using percentages, the realization of zakat fund receipts has only reached 32% of zakat fitrah and zakat maal funds. The growth in the realization of zakat funds has increased from 2019 of Rp. 70 billion, to 2021 of Rp. 84 billion and decreased in 2022 of Rp. 79 billion, in this case the zakat collection data is the result of recapitulation reports and consolidation of zakat collection through zakat management organizations which include National LAZ, Provincial LAZ and District/City LAZ. Based on the results of ZIS collection in East Kalimantan in 2022

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The obstacles and challenges in zakat management in Indonesia that until now have not been optimized, include: *first* Some rules in zakat jurisprudence, which when applied in a contemporary context reflect the loss of the spirit of social and economic justice, one example is the rule on nisab. *Second* inadequate quality of human resources. This is related to the low Human Resources (HR) which is a factor causing the lack of maximum zakat empowerment. *Third* Coordination between elements of zakat management is weak. This is an obstacle due to the lack of synergy between zakat managers in empowering zakat as poverty alleviation.

Fourth The law on zakat management is still not optimal, for example, there are no sanctions rules for people who do not pay zakat (Ministry of Religious Affairs of the Republic of Indonesia, 2012).

Baitul Maal Hidayatullah Gerai Samarinda until now has various activities and programs that have been rolled out, ranging from caring for orphans, establishing a center for fostering pious children (dhuafa), establishing free education to spreading dai to the interior of Kalimantan and many other social activities.

As for the number of receipts of LAZNAS Baitul Maal Hidayatullah Gerai Samarinda for the last 5 years from 2018-2022, the zakat funds received by LAZNASA Baitul Maal Hidayatullah Gerai Samarinda are still very far from the amount of potential zakat funds in Samarinda City. According to Mr. Sumadi Buton, as chairman of FOZ KALTIM, he said that the amount of potential zakat funds in Samarinda City reached 15 trillion.

The organization needs the right strategy to be ready to face any future changes. By using SWOT analysis which is an identification through external factors and internal factors based on a logic that will later be able to maximize strength (*strengths*) and opportunities (*opportunities*) and simultaneously can minimize a weakness (*weakness*) and threats (*threats*) Systematically (Rangkuti, 2006).

LITERATURE REVIEW

Strategy Management

Strategic management is a process or series of decision-making activities that are fundamental and comprehensive along with the determination of how to carry them out, which are made by the leadership and implemented by all levels in an organization, to achieve goals (Jonah, 2016). The importance of strategy in every institutional activity or ummah is also explained in the Qur'an surah Al-Hashr (59) :18 "O believers, be devoted to Allah and let each one pay attention to what is planned for tomorrow (hereafter), and be devoted to Allah, verily Allah knows what you are doing".

Sharia Strategy Management

Strategic management based on Islamic economics and business means that the efforts of the company or institution in the entire strategic process towards high and sustainable competitiveness always refer to and are guided by Islamic principles aimed at achieving *Falah* or business goals oriented towards the success of the world and the victory of the Hereafter which are all based on belief in Allah Almighty (*Rabbaniyah*), the sublime Ahlaq (*Akhlaqiyah*), Always pay attention to the environment (*Al-waqiyah*) and the sustainability of human life (*Insanyyah*) (Susanto, 2014).

Zakat

Zakat in Islam is an important pillar so it is not surprising that zakat is very close to the command to pray, this is used as a symbol of the entire Islamic religion and is also used as a foundation of unity. The implementation of prayer is a person's relationship with his creator, while the command of zakat is a form of relationship between human beings. Here are some verses of the Qur'an that explain zakat, including: (Huda, 2010).

In terms of word terms, zakat comes from the word *Zaka'*. Ibn Manzhur (630- 711 AH/ 1232-1311 AH) mentions the definition *al-Zakah'*. First *al-Zakah'* Meaningful *Al-Shala'h* (piety) with the form of four verbs namely; *Zaka'*, *Zakiya*, *Zakka'* and *tazakka'*. Second *al-Zakah'* has the meaning of zakat harta or purification of property with one form of verb, namely: *Zakka'*. *Al-Zakah'* is the treasure issued to purify the treasure with him (Zamzami, 2013).

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1. Word of Allah SWT

خُذْ مِنْ أَمْوَالِهِمْ صَدَقَةً تُطَهِّرُهُمْ وَتُزَكِّيهِمْ بِهَا وَصَلِّ عَلَيْهِمْ إِنَّ صَلَاتَكَ سَكَنٌ لَهُمْ وَاللَّهُ سَمِيعٌ عَلِيمٌ . (١٠٣)

It means: "Take from them alms/zakat, to cleanse them and wash away their iniquities".

(Q.S At.Tawbah: 103)

2. Word of Allah SWT

..... وَأَقِيمُوا الصَّلَاةَ وَآتُوا الزَّكَاةَ

It means: "Establish prayers and pay zakat". (Q.S An.Nisa: 77)

3. Word of Allah SWT

وَمَا أُمِرُوا إِلَّا لِيَعْبُدُوا اللَّهَ مُخْلِصِينَ لَهُ الدِّينَ حُنَفَاءَ وَيُقِيمُوا الصَّلَاةَ وَيُؤْتُوا الزَّكَاةَ وَذَلِكَ دِينُ الْقَيِّمَةِ

It means: "Whereas they are not commanded except to worship Allah by purifying obedience to their god in (practicing) upright religion, and that they establish prayers and pay zakat and such is the righteous religion: (Q.S Al.Bayyinah: 5).

4. Word of Allah SWT

وَفِي أَمْوَالِهِمْ حَقٌّ لِّلسَّائِلِ وَالْمَحْرُومِ

It means: "And in their possessions there is a right to the poor who ask and the poor who do not share". Q.S Adz.Dzariyat :19)

5. Hadith of the Prophet (peace be upon him)

"From Abdullah bin Umar: Islam is built on five pillars; The Shahada has no God except Allah and Muhammad (peace be upon him), upholding prayers, paying zakat, performing Hajj and fasting Ramadan" (H.R Bukhari and Muslim).

Types of Zakat

According to Malik, (2021) Some types of property that have generally been agreed upon by most scholars are zakat that has been ijthadkan, and written by scholars in classical times, and zakat that has been agreed upon is limited to several types of zakat such as: agricultural zakat, livestock zakat, gold and silver zakat, zakat for commercial goods, zakat rikaz, zakat Ma'adin and finally zakat Al-Fithr.

Purpose of Zakat

The main purpose of zakat activities from the point of view of the system of activity of the market economy is to obtain activities of equal distribution of income. Through zakat, this will spur the movement of property from people who are more located to groups of people who are well-off and even lacking. This will create an even distribution of income and not cause inequality where the rich will increase in wealth while those who are poor will become difficult (Priyono, 2016).

Another opinion is that the purpose of zakat is to obtain social and economic justice. In line with the economic view of zakat which aims to increase profits from several

dimensions, such as investment, aggregate consumption, savings and aggregate supply of labor and capital. This can certainly alleviate poverty and economic growth (Rahman, 2019).
Zakat Fund Collection Potential

The main purpose of zakat is to increase benefits to realize community welfare and poverty reduction, which is in accordance with the objectives of Law Number 23 of 2011. To be able to implement this goal, a new breakthrough is needed in terms of zakat management in the field of zakat distribution. If previously zakat funds that had distribution activities were given directly to mustahik in the form of clothing, food, then in increasing a new breakthrough zakat must be developed in other productive forms, such as given to mustahik in the form of business capital which will then continue to be monitored so that mustahik can become more independent in the future (National Committee for Sharia Finance, 2018).

Judging from the trend, zakat collection in Indonesia until now continues to show an increase every year by 30 percent. In recent years, data released by BAZNAS in 2020, zakat funds grew by 30 percent or around IDR 385.5 billion, while in 2019, the amount of zakat funds was IDR 296 billion. in 2020 BAZNAS distributed and utilized zakat funds through various flagship programs in various regions as many as 1.5 million beneficiaries (Center for Strategic Studies - National Amil Zakat Agency, 2022).

In 2020 the potential of zakat in Indonesia continues to increase every year, of course, this is an opportunity for every zakat collecting institution in providing the best for the nation, counting the potential of zakat in Indonesia reaching Rp.327.6 trillion. The large potential of zakat is certainly followed by the high growth of zakat collectors every year, data released by the National Zakat Statistics in 2019, has increased by 122 percent or around Rp.4.5 trillion (National Amil Zakat Agency, 2020).

There are two things that cause the increase in zakat funds. *First*, the increasing awareness of zakat of Muslims and who *second* is a great degree of concern for the fate of his fellow man. This level of concern is realized through zakat utilization programs (Ministry of Religious Affairs of the Republic of Indonesia, 2012).

RESEARCH METHODS

The research used is a type of qualitative descriptive research. Qualitative research is also a type of research that produces types of findings not based on specific statistics or quantitative, as is the case with quantitative research. Qualitative research is one of the research procedures that produce descriptive data, this research was conducted at LAZ Baitul Maal Hidayatullah (BMH) Samarinda City. Qualitative research is a research

procedure that is able to produce descriptive data in the form of speech, writing and behavior of the people observed (Nugrahani, 2014).

Data Collection Techniques

Data collection methodology is one of the methods that researchers use to collect research data. According to qualitative analysis and the type of data used, the technique for collecting data is data enumeration:

1. Literature Study

That is done by studying literature related to the theme of this research, namely about SWOT Analysis Strategies in Increasing Zakat Fund Acquisition in Samarinda.

2. Observation

A form of observation which is carried out by seeing and observing directly the condition of the object of research in the field, namely LAZ BMH Samarinda City.

3. Interview

This study used interview guidelines that asked several questions to resource persons such as BMH Outlet Chairman, BMH Treasurer, BMH digital *fundraising* team, BMH Front Office, BMH Donors and BMH mustahik Samarinda City.

4. Review Documentation

That is done by reviewing documents that are relevant to research problems at LAZ BMH Samarinda City.

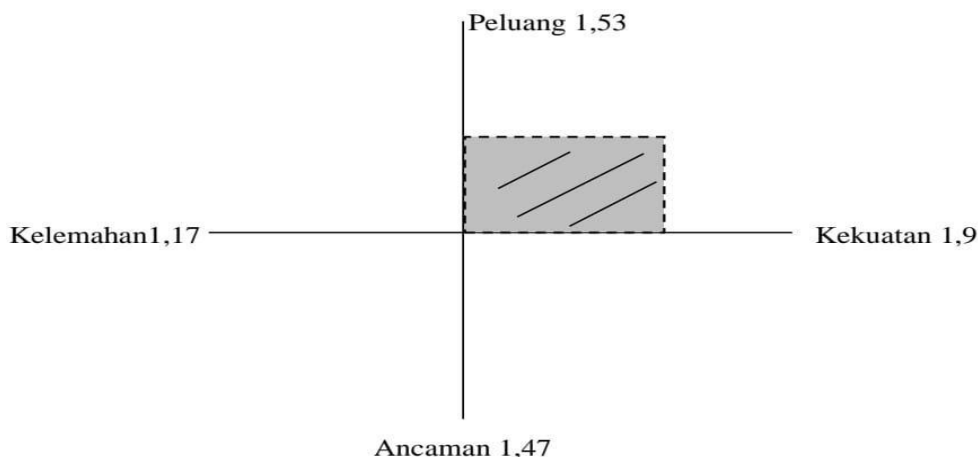
SWOT Analysis

SWOT analysis is an instrument to identify various systematically formed factors that are used to formulate company strategies. This approach to analysis is based on logic that can maximize power (*strenght*) and opportunities (*opportunities*) At the same time can minimize weaknesses (*weaknesses*) and threats (*threats*). Briefly, SWOT analysis can be applied by analyzing and selecting things that affect the four factors. Thus the results of the analysis of the company's strategic factors (strengths, weaknesses, opportunities and threats). The following is an explanation of the four components of SWOT analysis (Fatimah, 2020).

RESULTS AND DISCUSSION

From the results of data analysis shows that LAZNAS Baitul Maal Hidayatullah Gerai Samarinda has a good position of strength and opportunity (*Opportunitites*) in the internal environment and external environment, so it can be concluded that the position of *LAZNAS Baitul Maal Hidayatullah Gerai Samarinda* according to the SWOT diagram is in quadrant position 1 which is a very favorable situation. LAZNAS Baitul Maal Hidayatullah Gerai

Samarinda also has strength opportunities, so it can take advantage of existing opportunities. The strategy that can be applied in current conditions is to support an aggressive strategy (*growth oriented strategy*), in this position it can be interpreted that a company is in a prime position so that it is possible to continue to expand, increase growth and achieve maximum progress.



Gambar 1. SWOT analysis strategy diagram for increasing the collection of zakat funds at Baitul Maal Hidayatullah Samarinda outlets

CONCLUSION

According to the SWOT diagram, it shows that LAZNAS Baitul Maal Hidayatullah Gerai Samarinda is in quadrant 1 which is a very favorable situation for LAZNAS BMH because it has strengths and opportunities that can be utilized optimally. The strategy that can be applied to this position is to support all aggressive growth policies, so that the strategy that suits these conditions is the S- O strategy, namely:
Maintain cooperation and provide the best service in order to increase satisfaction with the muzaki.

- a. Create routine activities to socialize the role of zakat in the growth of people in Samarinda City.
- b. Developing a myl quality in order to master *online fundraising* techniques and *offline fundraising*.
- c. Developing the benefits of the role of technology, to further attract public interest in fulfilling zakat infak and alms.

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