

Islamic Economic Review of Productive Zakat Management at the National Zakat Agency (BAZNAS) of Central Sulawesi Province

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ABSTRACT

The National Amil Zakat Agency (BAZNAS) is an institution that is trusted to manage zakat funds, by distributing zakat in a productive form. This is done to help increase the income of people who receive zakat (*mustahik*). Through productive zakat management, it is hoped that it can provide better economic changes for *mustahik*, but the management of zakat at BAZNAS has not fully run well, due to the lack of BAZNAS supervision and guidance for *mustahik*, so that some productive zakat is not successful. This research uses descriptive research with a qualitative approach. Data collection techniques through interviews, observation and documentation. Data analysis techniques used are data reduction, data presentation and data verification. The results showed that the management of productive zakat at BAZNAS in terms of Islamic economics, seen from the collection and distribution is in accordance with the basic values contained in Islamic economics, namely the value of justice, trust, and cooperation. In addition, BAZNAS is managed by a Sharia audit agency. So that in the management of zakat funds, BAZNAS is very careful in its use. Because if you misuse zakat funds not in accordance with their allocation in Law Number 23 of 2011, you will get legal sanctions if you commit a violation. What needs to be considered from BAZNAS is the supervision of *mustahik*, because in this institution the supervision of *mustahik* is still relatively lacking, given the lack of personnel for field supervision in supervising *mustahik*. The impact is that the funds distributed to *mustahik* are not all used as intended.

1. Introduction

Zakat is one of the pillars of Islam that must be performed by all Muslims. Zakat must be regulated and prescribed by both religion and the state. Zakat has very broad grounds, including economic responsibility (protecting a small group of rich people from the accumulation of wealth), social (enabling the rich to help the poor), and moral (zakat purifies the property owned so that the property is blessed by Allah swt).

Due to its close association with state power and its important role as an instrument of fiscal policy in the Prophet's time, zakat was one of the important sources of finance for the state in early Islam. It also has the potential to eliminate wealth accumulated among certain economic elites. Through coaching and business capital assistance, it also has the potential to increase the productivity of the poor. In Indonesia, Law No. 38 Year 2011 is used to manage zakat funds, replacing Law No. 23 Year 1999.

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Zakat is one of the ways the Islamic economy regulates income and expenditure. Zakat should be viewed as a source of economic power that can be used to solve various social problems of Muslims. This is important because most people still view it as an act of worship regardless of economic and social issues. Zakat still does not touch the community and does not reach its target effectively. The results of zakat can be used to improve the inner and outer welfare of the community as an effort to realise effectiveness in the management of zakat funds. Zakat functions to fulfil all the needs of life, such as education, shelter, and clothing. Therefore, the way zakat is given to *mustahik* can not only be consumptive, but can also be productive. Productive utilisation of zakat refers to the way of giving zakat funds to a wide range of targets in accordance with the objectives of *syara'*.

The government established the National Amil Zakat Agency (BAZNAS) of Central Sulawesi Province under the auspices of the Ministry of Religious Affairs to manage zakat funds as well as possible. With effective zakat management, BAZNAS is expected to contribute to the aspect of solving poverty. The purpose of zakat management is to improve the efficiency and effectiveness of zakat administration, as well as to increase the benefits of zakat to improve people's welfare and fight poverty. If zakat funds can help run the economic chain of the people, there will definitely be more employment opportunities in various business sectors, which can reduce the general unemployment rate. The principles stipulated in the law on zakat management, such as trustworthiness, expediency, justice, and legal certainty, must be applied by effective zakat management.

In Central Sulawesi province, National Amil Zakat Agency (BAZNAS) is the institution responsible for the management of zakat nationally. This institution does not collect zakat from *muzakki* directly. Each office has a UPZ (zakat collection unit), to collect zakat from employees and officials. At the end of each month, the treasurer of each zakat collection unit submits these zakat funds.

2. Literature Review

- 2.1 The journal on "Islamic Law Review of Productive Zakat Implementation at the Zakat Umat Center (PZU) Cikijing" written by Hendra Karunia Agustine, Yadi Fahmi Arifudin and Farihatul Ula Efendi. (Agustine, Arifuddin and Efendi, 2022) This article discusses the views of Islamic law on the practice of productive zakat. This research is qualitative and uses a descriptive approach through observation, interviews, documentation, or written sources. The research shows that productive zakat given by Pusat Zakat Umat (PZU) through the Kampung Bangkit program in the Cikijing District area is an appropriate form of community empowerment and is not contrary to Islamic law. The results also show that productive zakat is distributed to *mustahik* in a way that helps improve *mustahik's* economy by creating jobs for them.
- 2.2 The journal on "Productive Zakat Management and Efforts to Improve Micro Economics (Case Study at BAZNAS Central Sulawesi)" written by Idrus M. Said and Rugaiya. (Said and Rugaiya, 2022) This article discusses how to implement a management system, distribution, and analyze the review of Islamic law on the provision of productive zakat funds. This research uses qualitative methods with normative theological, socio-historical and empirical juridical approaches through sampling. The results showed that BAZNAS Central Sulawesi manages zakat by using standard operating procedures. However, the management mechanism is still done manually and has not fully followed the procedures stipulated in Chapter V Article 29 of Law Number 23 Year 2011. As a result, the results are not on target in the utilization of zakat funds. Zakat generated by micro-enterprises improves the welfare of the community. In BAZNAS Central Sulawesi, Productive Zakat is distributed through *Qardh al-Hasan* pattern, which is a method of giving that does not have a certain rate of return (profit sharing).
- 2.3 Research written by Abdurrahman entitled "Productive Zakat Management Through Entrepreneurship Development (Case Study of the National Amil Zakat Agency (BAZNAS) Lampung Utara). (Rahman, 2022) This paper discusses entrepreneurship development as a way to manage productive zakat. This research was conducted qualitatively, using sociological juridical by utilizing documentation, observation, and interviews. The results of the analysis show that

productive zakat is zakat in which the wealth or zakat funds given to the *mustahik* are not spent but used to help their businesses so that they can fulfill their life needs consistently. This is in accordance with the theory of entrepreneurship development and the theory of entrepreneurial motivation. Factors that support the development of productive zakat funds for entrepreneurship include cooperation between BAZNAS administrators and the role of the local government through the agriculture and livestock office in providing assistance for livestock health personnel for *mustahik*. Factors that hinder the development of productive zakat funds for entrepreneurship include the number of *amil* who are less than optimal in collecting zakat funds because they have other jobs besides BAZNAS and their low level of awareness. Since there is an addition to the object of return, the analysis of Islamic law on productive zakat management cannot be done in this situation.

3. Methodology

This research uses a qualitative approach, which is research that produces descriptive data in the form of words rather than statistical numbers. Qualitative research aims to gain a more accurate and objective understanding of social phenomena or symptoms. Data is obtained through observations and notes from in-depth interviews, in addition to detailed descriptions of concepts. This method uses various types of sources, including books, magazines, articles, journals, and other sources that contain information about the research subject.

4. Results and Discussion

4.1 Productive Zakat Management at BAZNAS Central Sulawesi Province

BAZNAS is an institution authorized to manage zakat to be given to *mustahik*. BAZNAS provides zakat assistance in two ways, namely consumptive and productive. Productive zakat provides business capital assistance and productive goods. It is expected that this productive zakat will increase the income of the *mustahik*. Planning, implementing, and coordinating are part of productive zakat management.

a. Planning

To fulfill its function, BAZNAS manages zakat funds and makes work plans through the creation of programs that will be implemented. With the hope that the work program can run in accordance with the objectives. The annual budget activity plan (RKAT), which is prepared in accordance with BAZNAS regulation number 1 of 2016, is the basis for work planning at BAZNAS. It includes programs that will be planned and implemented. Among these are plans for receiving funds, distribution based on *asnaf*, distribution based on work programs, and others.

b. Implementation

The implementation is realized through several discussions including the activities of managing zakat funds, namely collection and distribution.

1) Zakat Fund Collection

The collection department collects zakat funds by forming zakat collection units (UPZ), opening zakat reception counters, opening special zakat reception accounts, and others. BAZNAS does this to help *muzakki* pay zakat. *Amil* formed by BAZNAS collects zakat from *muzakki*, especially employees and officials, and then gives the funds to UPZ in each location. BAZNAS also cooperates with the UPZ in each location to collect successful zakat funds. BAZNAS established a number of zakat collection units consisting of 67 units located in governorates, districts, and other agencies. These funds are collected from *muzakki*.

2) Zakat Distributions

BAZNAS distributes zakat funds to eight eligible groups. Zakat funds are distributed consumptively and productively. Consumptive zakat is given to *mustahik* to fulfill their daily needs. However, since this zakat is only short-term, productive zakat distribution is needed to fulfill long-term needs. BAZNAS productive assistance consists of business capital assistance and productive product assistance. It is expected that productive zakat will provide long-term income for the *mustahik*. BAZNAS distributes zakat funds in a productive way to achieve one of the objectives of zakat, which is to gradually reduce the poverty of *mustahik*.

c. Coordination

To collect and distribute zakat funds, there needs to be coordination. This is done so that zakat management activities are organized so that *amil* can work together to achieve goals. The Chairman of BAZNAS is directly responsible for the process of collecting and distributing zakat funds. To do so, internal meetings are held every week or fortnight. The meetings are held to give instructions to all *amil* officers, especially those related to the collection and distribution sections, on how to perform their duties. In addition, the *amil* have the opportunity through these meetings to discuss any problems or obstacles in the collection and distribution of zakat funds. In addition, all problems or challenges related to the collection and distribution of zakat will be resolved in this meeting discussion.

4.2 Islamic Economic Review of Productive Zakat Management at BAZNAS Central Sulawesi Province

To increase income and make *mustahik* as *muzakki*, BAZNAS provides productive zakat in the form of business capital assistance and productive goods.

a. Planning

BAZNAS plans programs that can increase *mustahik* income in the future. In its planning, BAZNAS considers future benefits, with the hope that this program will change or improve the economic side of *mustahik*. This planning is in line with planning in the Qur'an.

b. Implementation

Good and orderly planning, collection, and distribution of zakat funds will be in vain if not done. It is imperative that the collected zakat funds are taken care of and processed by providing assistance to those who are entitled to it. BAZNAS has fulfilled its obligation in this regard. *Amanah* means trustworthy or entrusted to others. By holding a trust, honor is protected, and property is safeguarded. Fulfilling the rights of Allah means doing all His commands and leaving His prohibitions, while fulfilling the rights of His servants means returning entrusted goods and not lowering the measure. From the definition of trustworthiness, it is clear that BAZNAS has worked with trust in managing and distributing zakat funds to the rightful.

c. Coordination

Coordination by BAZNAS ensures that collection and distribution activities run with clear objectives. This coordination is done through meetings or discussions that are directly supervised by the chairman and allow the *amil* to work together to achieve these goals.

As mentioned earlier, coordination is done not only between *amil* in BAZNAS, it is done through cooperation between various institutions that handle zakat collection. As a result, BAZNAS easily collects zakat from *muzakki* and distributes it to *mustahik*. The Islamic economic principle of permissible cooperation is the basis of the coordination undertaken. In terms of collecting ZIS funds from employees, BAZNAS cooperates with various agencies.

To fulfill a common task, a relationship based on mutual consent is required, without coercion or pressure. In this cooperative relationship, the *amil* of each agency receives 2.5% of BAZNAS funds. This allows them to do their work happily and without coercion as BAZNAS gives a share to each *amil* who has done their job of collecting ZIS funds.

5. Conclusion

Productive zakat management in BAZNAS starts the process of collecting zakat funds from *muzakki* formed from Zakat Collection Units (UPZ) by various institutions. The strategies used to collect zakat and other funds include forming zakat collection units (UPZ), opening zakat reception counters, and opening special accounts for ZIS receipts. The purpose of these

strategies is to make it easier for *muzakki* to pay zakat. BAZNAS provides productive zakat through the provision of business capital and productive goods such as boats, brick machines, baking equipment, and carts. It is hoped that this productive assistance will help *mustahik*.

Islamic economic review of zakat management, because the collection and distribution are in accordance with the basic values of Islamic economics, namely the value of justice cooperation and responsibility that is applied voluntarily. BAZNAS distributes zakat to eight *asnaf*, as stated in surah at-Taubah verse 60. Reports are made each semester on the amount of zakat received and distributed. In addition, a Sharia audit body is responsible for BAZNAS. Therefore, the management of zakat funds is very careful in managing them. Because the misuse of zakat funds according to Law No. 23 of 2011 can lead to legal sanctions. BAZNAS must pay attention to *mustahik* supervision due to the lack of manpower to supervise *mustahik* in the field. Therefore, the funds given to *mustahik* are not used effectively.

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