

## The Dynamic of Muzakki's Perception and Its Effect on Zakat Collection in Badan Amil Zakat Nasional Pekanbaru

Maghfirah

Faculty of Syariah and Law, Islamic State University of Sultan Syarif Kasim, Riau

Email correspondence: [maghfirah@uin-suska.ac.id](mailto:maghfirah@uin-suska.ac.id)

### Abstract

Management of Zakat has great potential to optimize the potential of Islamic philanthropy based on Law no. 23 of 2011. But in reality, there are still many people who do not understand the content in the Act. Therefore, this study aims to analyze Muzakkī's perception of the obligation to pay zakat through Baznas as written in Law No.23 of 2011 and its effect on the collection of zakat funds in Pekanbaru Baznas. This study uses an empirical or sociological juridical approach and is analytically descriptive. The method of collecting data through interviews and questionnaires with qualitative data analysis methods is juridical. The results of the study are that there are still many Muzakkī who do not know the obligation to pay zakat in Baznas, Muzakkī's weak trust in Baznas, and Baznas are considered to have not succeeded in empowering Mustahiq's economy. So that Muzakkī's perception of the obligation to pay zakat and understanding Law No.23 of 2011 has a negative effect on the collection of zakat funds in Badan Amil Zakat Nasional Pekanbaru.

**Keywords:** Zakat Management Issues; The Dynamic of Muzakkī's Perception; Zakat Collection; Baznas Pekanbaru

**Citation suggestions:** Maghfirah. (2021). The Dynamic of Muzakki's Perception and Its Effect on Zakat Collection in Badan Amil Zakat Nasional Pekanbaru. *Jurnal Ilmiah Ekonomi Islam*, 7(03), 1327-1337. doi:<http://dx.doi.org/10.29040/jiei.v7i3.2987>

**DOI:** <http://dx.doi.org/10.29040/jiei.v7i3.2987>

### 1. INTRODUCTION

Islam attention to poverty reduction. Since its inception, Islam has given great attention to poverty alleviation. This attention can be seen that when Muslims are still a few people and are still depressed, do not have government and political organizations, and the Qur'an has given full attention to social problems and poverty reduction (Munawwir, 1984). In the history of Islamic law, zakat is required in Medina as stipulated in the Surah *Makiyah* where *Niṣāb* has been determined. People who collect and distribute have been arranged, and the state is responsible for managing it. Zakat in Mecca is zakat which is not determined *Niṣāb* but based on faith, generosity, and responsibility (Munawwir 1,984).

The phenomenon of poverty is one of the complexities of the problems faced by Indonesia. Poverty as a social reality needs to get serious attention from the state to create a civil state as stipulated in the Preamble of the 1945 Constitution.

Therefore, one alternative solution is through optimizing the management of zakat funds. UU No. 38 of 1999 is now renewed by UU 23 of 2011 concerning Management of Zakat, is one of the supporting elements in poverty alleviation through zakat management arrangements into favorable legal regulations in Indonesia (Sari 2006). In Pasal 5 paragraph (2) and (3) of UU No. 38 of 1999 concerning the management of zakat is mentioned, zakat management aims; (1) Improving the function and role of religious institutions to realize community welfare and social justice and (2) Increasing the usefulness and effectiveness of zakat. Furthermore, in Pasal 3 of Law No 23 of 2011 concerning the management of new zakat, the management of zakat aims: (1) Increasing the effectiveness and efficiency of services in the management of zakat; and (2) Increasing the benefits of zakat to realize community welfare and poverty reduction (Usman, 2002).

The purpose of zakat management law is good in Law No. 38 of 1999 or Law No. 23 of 2011, that the management of zakat aims to realize community welfare and poverty reduction (*Mustahiq*). When viewed from the number of the Muslim population, the potential of zakat in Pekanbaru, amounting to 84% (819,255 inhabitants) of the population of 975,304 inhabitants in 2013, is a very extraordinary opportunity when their zakat is managed optimally. If 30% (245,776 inhabitants) of Pekanbaru have the status of *Muzakkī*, then each of them donates Rp.1,000,000, then will collect zakat Rp.245,776,000,000 will be collected. If half of the funds are channeled through Baznas Pekanbaru, Baznas revenue has reached Rp.122,888,000,000 or only a quarter, then Baznas revenue reaches Rp.61,444,000,000 (Badan Amil Zakat 2013).

Based on data from the Badan Pusat Statistik of Pekanbaru, in 2013, there were 22,741 poor people (4.3%). The number includes non-Muslim communities, so the poor Muslim population is 19,102 families (84%). Seeing the number of the poor Muslim population and being associated with the amount of potential zakat in Pekanbaru implemented optimally can implement poverty alleviation efforts. Pekanbaru is one of the areas that the Baznas have formed. In 2013 the receipt of zakat only reached Rp.2,130,466,484. Received the zakat funds from several sources, namely: (1) Zakat Collecting Unit (UPZ) from Pegawai Negeri Sipil in various Offices in the Regional Government and Ministry of Religion of Pekanbaru, amounting to Rp.1,942,655,637, (2) *Muzakkī* individuals, amounting to Rp.177,685,500, and Profit-sharing Funds from Islamic Banks amounting to Rp.10,125,347. Seeing the nominal received by Baznas Pekanbaru from zakat sources that do not reach large numbers, it is relatively small compared to the potential of the people in Pekanbaru (Badan Amil Zakat 2013). This research aims to analyze the issue of zakat management, the dynamics of *Muzakkī*'s perception, and its effect on the collection of zakat funds in Badan Amil Zakat Nasional Pekanbaru.

## 2. METHODS

This research uses a juridical or sociological approach, namely research in the form of empirical studies, to find theories of the process of occurrence and operation of law in society. This research typology is also called socio-legal research. This research is

analytical descriptive to obtain information about the issue of zakat management, the dynamics of *Muzakkī*'s perception, and its effect on the collection of zakat funds in Badan Amil Zakat Nasional Pekanbaru.

The population in the study was the board of Baznas Pekanbaru, totaling 25 people who took a sample of 6 people. *Muzakkī*, who performs tithe in Baznas Pekanbaru 889, 100 samples were taken and took 387 recipients of *Mustahiq*, and 43 samples were taken. Sampling was carried out using a purposive sampling technique, namely selecting a group of subjects on specific characteristics or traits considered to have a closely related connection with previously known characteristics or characteristics of the population.

Method of collecting data using; (1) Interview, i.e., asking questions directly to the respondent regarding zakat management problems, optimizing the receipt and distribution of zakat in Baznas Pekanbaru, and (2) Questionnaire, namely making several written questions asked to respondents regarding zakat management problems conducted by Baznas Pekanbaru. The method of data analysis with qualitatively juridical. The technique of using juridical analysis is analyzing the data obtained in research using standard methods in the study of legal science, such as the interpretation and construction of law, and linking with the norms, principles, and methods that govern.

## 3. RESULTS AND DISCUSSION

### 3.1. Economic Conditions of Zakat Recipients

The target (*maṣārīf*) of zakat has already been determined in al-Qur'an Taubah verse 60, eight groups. The first and second groups of recipients of zakat are *faqīr* and *miskīn*. The stipulation of these two groups as recipients of zakat provides information that Allah requires the purpose of zakat is to abolish the *faqīr* and *miskīn* groups.

The people of Pekanbaru who were classified as Zakat recipients in 2013 were caused by: (a) Low income. This group generally can earn a living, but the wages earned are not sufficient for basic daily needs, such as the many dependents or the unreachable prices of basic food. These low-income people generally work as foster workers, pedicab drivers, daily construction workers, cake makers, scavengers, washing/ironing workers, drivers, cleaning service, security, parking attendants, shoe soles, tire repairers,

and small traders (Badan Amil Zakat 2013). The income of this group averages between Rp. 800,000 up to Rp. 1,500,000 (Diram et al. 2014). (b) Does not work. This group is generally caused by disability, old age, and illness. Communities with this situation generally cannot be productive in working, even unable to work at all (Badan Amil Zakat 2013). The amount of income a month cannot be determined because sometimes cannot get a job, so it automatically does not earn. (c) People in debt. This group is usually owed to the listener to meet daily needs and or medical expenses. Because they cannot pay, the property is sold to repay debts (Sutikno et al., 2015; Maulidizen, 2019:135). And (d) Political asylum seekers who have fled their country because of complications or war. In Pekanbaru, they generally come from Afghanistan, Pakistan, and Myanmar (Nasser 2015)(Nasser 2015). This community is part of the asnaf of *Zakah Ibn Sabīl* (a group of people displaced on the journey who need help with the cost of living and residence). Included in this category are Muslim communities who lack the cost of undergoing education, both undergoing education at home or abroad.

The situation of the zakat recipients above is a criterion for the granting of assistance by Baznas Pekanbaru (which is not yet the exception of political asylum seekers). Assistance is provided in the form of money (the name of the assistance and the nominal received by the recipient will be explained in the sub-subject of the use of funds which will be described in the following description). It's just that the assistance provided, including productive business assistance in the prosperous Pekanbaru program, has not been based on a study of how much is needed by the recipient and what they need. Baznas has only conducted a study on a credited person as a recipient is obliged to be given zakat (Akbarizan 2015).

Zakah is believed to cover the various needs of existing recipients, both arising from the inability of individuals and the turmoil of society or the urgency that arises in many human lives. Part of every poor person, including for disabled people who cannot earn a living on earth (urgent incapacity, such as workers who are affected by disasters in their jobs or *mujāhid* who are affected by attacks in war) (Qarḍāwī 2002).

There is also a section for prisoners of Muslims who do not have any relatives. Also, the case for the poor who are diligent in coming to mosques that do

not have the least wealth (have no income and regular life), but they never ask for it from others. In addition, there is a portion for someone who falls into poverty, and he has a debt that is not related to disobedience to God. There is no doubt about his piety and religious observance. Also, apart from every traveler who does not have a shelter and no one gives a place for them, so he has the right to be given shelter and food, including his horse is also given food so he can get a house or have met their needs" (Qarḍāwī 2005) This behavior record of 'Umar bin Khaṭṭāb and 'Umar bin 'Abd al-Azīz, is proof that zakah is Islamic insurance which is a comprehensive guarantee in every group that needs help in the community, and its universality covers all types of diverse needs.

### 3.2. The Dynamics of Muzakkī's Perception of the Obligation to Pay Zakat at Badan Amil Zakat Nasional

The lack of socialization efforts by the Baznas Pekanbaru to the public argues that many Muzakkī do not know about the socialization activities carried out by the zakat management institution. See *Muzakkī's* knowledge in various socialization conducted by Baznas can be seen in the following table;

**Table 1 Muzakkī's Knowledge of the Socialization by Baznas Pekanbaru**

No	Alternative Answers	total	Percentage
<i>Muzakkī</i>			
1	Yes know	39	39.00
2	Not knowing	61	61.00
<b>Total</b>		100	100.00

Source: Data Processed from Questionnaire

The findings in the table above are *Muzakkī's* answers about whether they know that the Baznas Pekanbaru is conducting socialization about the necessity to pay zakat through the Baznas; 39 people *Muzakkī* or 39.00% mentioned knowing, 61 people or 61.00% mentioned not knowing. Some *Muzakkī* who said that they were not aware of the socialization of the Baznas appeal for tithe at the Baznas Pekanbaru reasoned because they did not see the advertising on display in Pekanbaru which contained an invitation to perform zakat in the Baznas Pekanbaru Pekanbaru (Gani, M, and Rita 2015).

Confirmed the large percentage of people who did not know about the socialization carried out by Baznas Pekanbaru, obtained information that to

continue to increase their acceptance, Baznas Pekanbaru has conducted socialization both institutionally and individually by the management of Baznas. Some forms of socialization that have been carried out are conducting counseling by inviting people who are obliged to pay zakat in certain places, meeting people suspected of being *Muzakkī*, making special blocks for Baznas Pekanbaru on the internet, Facebook, and Twitter. It was informed from the board of Baznas, in each district UPZ, there was one ' *Āmil* (administrator) who worked full time. ' *Āmil*, who works full time at UPZ, can directly interact with the community to meet the *Muzakkī* to pay their zakat at the Baznas Pekanbaru. Each ' *Āmil* who works full time is given a fixed monthly salary of Rp. 2,000,000, which is taken from the zakat funds received as a whole at Baznas (Akbarizan 2015).

The costs arising from the socialization carried out by Baznas Pekanbaru are paid using Anggaran Pendapatan Belanja Daerah (APBD) funds allocated for Baznas. The socialization activities carried out by Baznas do not use zakat, *infāq*, and *ṣadaqah* in the Baznas. Baznas Pekanbaru has collaborated with Bank Syariah Mandiri in providing information on Muslim communities that have priority cards. Baznas invite people who have priority cards to have a meeting with the Mayor of Pekanbaru, and the invitation of religious teachers famous like Dr. H. Mawardi M. Shaleh, Lc, MA, Dr. H. Musthafa Umar, Lc, MA and H. Abdul Shamad, Lc, MA to provide enlightenment on the importance of paying zakat and paying it to the Baznas Pekanbaru.

However, Baznas has not yet followed up on the meeting results, so that the holders of the Priority Bank Syariah Mandiri card become *Muzakkī*. The latter pay their zakat at the Baznas Pekanbaru. The large percentage of respondents who mentioned Baznas did not conduct socialization illustrates that Baznas has not been optimal in conducting socialization to *Muzakkī* to utilize Baznas Pekanbaru to manage zakat funds. Law No. 38 of 1999 concerning "Management of Zakat," and Keputusan Menteri Agama (KMA) of the Republic of Indonesia No. 581 of 1999 concerning the Act's implementation. No. 38 of 1999 concerning zakat management, and the KMA has also been updated. RI 581 of 1999 with KMA. RI No. 373 of 2003 concerning the implementation of the Act. No. 38 of 1999 concerning zakat management and has been amended by Law. No. 23 of 2011, concerning zakat management, it is known

that the Law on the management of zakat is relatively old.

However, there are still many Muslim communities who do not know yet that Indonesia has enacted a law on zakat management. The still varying knowledge of *Muzakkī* in Pekanbaru regarding the existence of the Law on zakat management can be seen in the following table;

**Table 2 *Muzakkī*'s Knowledge of the Law. No. 23 of 2011 about Zakat Management**

No	Alternative Answers	Total	Percentage
<i>Muzakkī</i>			
1	Yes know	62	62.00
2	Not knowing	38	38.00
<b>Total</b>		100	100.00

Source: Data Processed from Questionnaire

The findings in the above table are the Laws governing zakat management; 62 people or 62.00% mentioned knowing, while 38 people or 38.00% said they did not know. *Muzakkī* still does not know the Law on zakat management, among others, due to the assumption that every law that has been enacted and issued according to legal and official procedures, legally the laws and regulations apply. However, this assumption is not the case—the knowledge of community by asking a set of questions regarding that knowledge (Ali 2014). Furthermore, legal knowledge that is owned by the community is also not sufficient to make people aware of the Law. An understanding of applicable Law is still needed. The legal understanding of zakat management also according to the Qur'an (religion) paid through ' *Āmil* (Baznas);

**Table 3 *Muzakkī*'s perception of paying zakat through Baznas (' *Āmil*)**

No	Alternative Answers	total	Percentage
<i>Muzakkī</i>			
1	Yes know	44	44.00
2	Not knowing	56	56.00
<b>Total</b>		100	100.00

Source: Data Processed from Questionnaire

The entries in the table above are *Muzakkī*'s answer to the question of whether they know that according to the Law on the management of zakat also according to the Qur'an, should pay zakat through ' *Āmil* (Baznas); 44 people or 44.00% said yes understood, and 56 people or 56.00% admitted they did not understand. *Muzakkī*, who understands should pay to ' *Āmil* (Baznas), has distributed zakat

through *‘Āmil*?. A clear picture of this problem can be seen in the table below;

**Table 4 Muzakkī (who understands that zakat should be through *‘Āmil*) and Distributing Zakat through *‘Āmil* (Baznas)**

No	Alternative Answers <i>Muzakkī</i>	total	Percentage
1	Yes distribute zakat to Baznas	35	79.54
2	Do not distribute zakat to Baznas	9	20.46
<b>Total</b>		44	100.00

Source: Data Processed from Questionnaire

The confession of 35 *Muzakkī* who, although they know that tithe should be channeled through *‘Āmil*, but in its implementation only 35 people or 79.54% channel it through Baznas, while 9 20.46% distribute Zakat through Baznas. If this is the case, then it can be understood that *Muzakkī* in general channel their Zakat into the *Mustahiq* they want. From the results of the interviews of the authors with several *Muzakkī* can be grouped several reasons, why they distribute Zakat directly to *Mustahiq* to several considerations, namely: (a) Distributing Zakat directly to *Mustahiq*, can know with certainty who the recipient of the Zakat is, giving rise to inner satisfaction because the Zakat given has reached the hands of those who are entitled to receive it. In other words, there is concern for *Muzakkī* if Zakat is paid to *‘Āmil* (Baznas), Zakat is not distributed to people who have the status of *Mustahiq* zakat, (b) Because having a family, neighbors, friends, and or family of friends who are known to be given Zakat. If Zakat is paid to *‘Āmil*, worry that these people will not get it, (c) Can distribute Zakat in the form of goods that are “supposedly” required by *Mustahiq*. Therefore, some *Muzakkī* give alms in the form of goods, such as; sarong or other items, and (d) Can distribute Zakat to relatively large numbers (even though the nominal given is relatively small) to help more with Zakat (Saleh et al. 2015)(Saleh et al. 2015).

The awareness of the Islamic community in Pekanbaru to pay Zakat is high, and their zakat payment has not been made in Baznas Pekanbaru. Still, it is channeled individually to *Mustahiq* in their respective residential areas or distributed to their origin areas or *Mustahiq*. Nevertheless, they still have a kinship with *Muzakkī* (Husti 2015)(Husti 2015). The above phenomenon is a challenge for Baznas

Pekanbaru. In addressing this problem, Baznas Pekanbaru continues to try to inform the *Muzakkī* to pay alms to Baznas. Paying Zakat in *‘Āmil* (Baznas) is a religious command, because *‘Āmil* (Baznas) will distribute the property equally and minimize the nature of *“riyā.”* Baznas Pekanbaru open themselves when there are *Muzakkī* family members who should be given Zakat, can provide a clear name and address. Baznas conducts a survey. If found *mustahiq* zakat criteria in the recommended person, Baznas Pekanbaru will determine as the recipient of Zakat from Baznas. However, the distribution of Zakat is still given by Baznas, not given by *Muzakkī*, who recommends the names of these *Mustahiq* (Akbarizan 2015)(Akbarizan 2015).

The small quantity of the society that makes Baznas as a place to distribute zakat is closely related to the trust of *Muzakkī* in Baznas as the institution managing zakat. *Muzakkī*'s opinion on the Pekanbaru Baznas can be seen in the following table;

**Table 5 Muzakkī's Trust in the Management of Zakat by Baznas**

No	Alternative Answers <i>Muzakkī</i>	total	Percentage
1	Trusted	42	42.00
2	Not Trust	58	58.00
<b>Total</b>		100	100.00

Source: Data Processed from Questionnaire

The findings in the above table are *Muzakkī* trusting Baznas as zakat management institutions. Forty-two people, or 42.00%, said they trusted, and 58 people or 58.00% did not trust. The weak trust of *Muzakkī* towards Baznas Pekanbaru is influenced by Baznas officials who are generally filled by people who do not work full time because the management is there any employees or employees in other agencies (Saleh et al. 2015)(Saleh et al. 2015). The daily number of Baznas Pekanbaru totaled 24 people. All Baznas officials are officials and employees who have worked in various institutions, both government and private. As for administrative tasks in 2013, the Baznas management employed three employees in the secretariat (Zulkarnain 2015)(Zulkarnain 2015). Because Baznas (*‘Āmil*) are do not work full time at Baznas, to synergize various Baznas work programs that have been set, the organizers always hold work meetings, coordination and evaluation at least once a week with various UPZs both at various agencies and also UPZ in the district. Not full time the

administrators (*Āmil*) work at Baznas, is one of the causes of the Baznas Pekanbaru reception being not yet optimal (Akbarizan 2015)(Akbarizan 2015).

The importance of the manager (*Āmil*) working full time, because *Āmil* has a variety of tasks and jobs, namely; 1). Census of those who are obligated to zakat and the kind of zakat that is obligatory on them and a large amount of property that is obligatory zakat. 2). Census of the number of *Mustahiq*, the needs they need, the right solution to be given, as well as other matters that are matters that need to be handled perfectly by the experts and their assistants (Qardāwī 2002)(Qardāwī 2002). In recent times, making public trust can be done by establishing service-oriented management that impresses consumers. For example, Baznas Pekanbaru must already have *Muzakkī* and *Mustahiq* data in the form of a database. One of the current administrative services models in the database is a collection of information stored in a computer system to be checked using a computer program to obtain information from the required data. Among the benefits of using a database are (a) Speed and Ease. The database can select data so that it becomes a group that is sorted quickly forms data as desired. (b) Can be used together. Anyone in a company can use the database, for example, in the database *Mustahiq* required by several sections, such as admin, finance, and distribution. These fields require a *Mustahiq* database, but it is unnecessary to make every part of the database enough from the employee database stored on a central server, and (c) Easy and economical. By having a centralized database, each division does not need a device to store the database because only one database is stored on the central server.

The magnitude of the benefits of the database, it's time the Baznas Pekanbaru have a database of *Muzakkī* and *Mustahiq*. However, up to this research, Baznas Pekanbaru did not have one yet. The obstacle to making *Muzakkī* data in the form of this database is the majority of *Muzakkī* tithe through UPZ in various offices or agencies. The data that goes into Baznas is only the total amount of zakat deposited by UPZ to the Baznas. While *Muzakkī*, who make zakat on their behalf, generally pay their zakat through various Islamic banks (Gani 2015)(Gani 2015).

The benefit of making a *Muzakkī* database is that it can find online every zakat transaction conducted by *Muzakkī* wherever they deposit. It is linked to the primary data center on the Baznas Pekanbaru. At the

same time, Baznas administrators can use the Short Message Service (SMS), which contains, for example, "thank you, and prayers for the blessing of life and wealth from God." This service is urgent because it will foster confidence for *Muzakkī* that the zakat he has paid has entered Baznas treasury. Furthermore, when Baznas distribute zakat to *Mustahiq* in any form of program, it can also send SMS to the *Muzakkī* that their zakat has been distributed. Then Baznas can also say congratulations on special *Muzakkī* days, for example, sayings of salvation when it's his birthday and so on. The attention given will be one of the newest models in Baznas services, thus creating sympathy and trust that the alms given by *Muzakkī* are correctly distributed. As a result, there arises a great trust in Baznas, which will increase the community's zeal for the Baznas Pekanbaru.

Another benefit is that Baznas can monitor online anyone who has previously made tithe at the Baznas but in the current year has not paid zakat can be reminded. Baznas Pekanbaru, in its service, can pick up or calculate zakat against *Muzakkī*, who have not counted their zakat assets. To improve the quality of services to *Muzakkī* in paying their zakat, Baznas Pekanbaru provides services during working hours. That is, the *Muzakkī* or *Mustahiq* can come to the Baznas office to get the information needed during working hours. The service to pay zakat can be done 1 x 24 hours using Automatic Teller Machine (ATM) services to Baznas Pekanbaru account number and making cash deposits to Mank Muamalat Bank Mega Syariah, and Bank Riau Kepri. Furthermore, to maintain public trust, Baznas Pekanbaru must be shown in various program plans oriented towards poverty alleviation (Zulkarnain 2015):

**Table 6 *Muzakkī*'s Knowledge the Baznas Program**

No	Alternative Answers	total	Percentage
<i>Muzakkī</i>			
1	Yes know	36	36.00
2	Not knowing	64	64.00
<b>Total</b>		100	100.00

Source: Data Processed from Questionnaire

The findings in the above table are *Muzakkī* knowing various plans of Baznas Pekanbaru program in realizing the welfare of *Mustahiq*, 36 people or 36% said they knew, and 64 people or 64.00% admitted they did not know. Confirmed about the large percentage of people who do not know the various

plans for Baznas Pekanbaru program in realizing the welfare of *Mustahiq*, it is known that Baznas already has four zakat distribution programs, namely Pekanbaru Cerdas, Pekanbaru Makmur, Pekanbaru Sehat and Pekanbaru Peduli (Akbarizan 2015)

Furthermore, it can be informed that although, generally, *Muzakkī* does not know the plan of the Baznas program in realizing the welfare of *Mustahiq*, the majority of *Muzakkī* are aware of the various distributions of zakat conducted by Baznas. The comparison of the number of *Muzakkī* who know and who don't know the application of the Baznas Pekanbaru program is illustrated in the table below;

**Table 7 *Muzakkī* Knowledge the Baznas Program Application**

No	Alternative Answers	total	Percentage
<i>Muzakkī</i>			
1	Yes know	77	77.00
2	Not knowing	23	23.00
<b>Total</b>		100	100.00

Source: Data Processed from Questionnaire

The findings in the above table are muzakki aware of various zakat distribution programs conducted by Baznas Pekanbaru, 77 people or 77.00% admit knowing, and 23 people or 23.00% mention not knowing. Some *Muzakkī* who know the form of zakat distribution conducted by Baznas Pekanbaru mentioned various zakat distribution programs, which they know from print media, and beneficiaries of aid programs, and see directly when the program is carried out, and or from Baznas management reports (Puspita et al. 2015)(Puspita et al. 2015).

The number of zakat funds distributed by Baznas Pekanbaru in 2013 was Rp. 1,833,026,859,- The number of funds was distributed in the four Baznas Pekanbaru programs as mentioned previously. Of the four zakat distribution programs that have been carried out by Baznas Pekanbaru, they are related to two groups, namely one productive program (Pekanbaru Makmur), and 3 consumptive programs (Pekanbaru Cerdas, Pekanbaru Sehat and Pekanbaru Peduli). In the view of the majority of *Muzakkī* in Pekanbaru, the Baznas productive program is relatively unable to empower the *Mustahiq* economy. To see this *Muzakkī's* opinion, you can see the following table;

**Table 8 *Muzakkī's* Opinion About the Success of the Baznas Productive Program in Empowering *Mustahiq's* Economy**

No	Alternative Answers	total	Percentage
<i>Muzakkī</i>			
1	Have been successfully	26	26.00
2	Has not succeeded	74	74.00
<b>Total</b>		100	100.00

Source: Data Processed from Questionnaire

The findings in the above table are *Muzakkī* assessing that Baznas has succeeded in empowering the economy of *Mustahiq*, 26 people or 26.00% answered that they have succeeded, and 74 people or 74.00% said they have not succeeded. The argumentation that the Baznas Pekanbaru productive program has not been able to empower its *Mustahiq* economy according to some *Muzakkī* because the assistance for productive businesses provided by Baznas is Rp.2,000,000 - Rp.5,000,000, - is felt to be relatively small (Puspita et al. 2015)(Puspita et al. 2015).

**Table 9 *Muzakkī's* Opinion on the need for sanctions for *Muzakkī* who did not pay zakat at Baznas**

No	Alternative Answers	total	Percentage
<i>Muzakkī</i>			
1	Needen	63	63.00
2	Not needed	37	37.00
<b>Total</b>		100	100.00

Source: Data Processed from Questionnaire

The findings in the table above are that *Muzakkī* believes that it is necessary to impose sanctions on people who do not pay tithe to the institution, 63 people or 63.00% say they need sanctions, and 37 people or 37.00% think they do not need. Some people who think it is unnecessary to stipulate sanctions argue that to increase the receipt of zakat in zakat institutions determined by the government, what is needed is to build community trust. If the community trust has been owned, then by itself, the people who will pay zakat. Some things that can lead to public confidence in zakat management institutions are creating a *Mustahiq* empowerment program that can release poverty and needy status. *Mustahiq* has received the Baznas empowerment program, after which he no longer has the status of *Mustahiq*, even though he has not become a *Muzakkī*. Second, zakat management institutions

should not be used as practical political tools by ruling officials. Nowadays, Baznas institution is felt to be used as an imaging tool for certain officials by leading public opinion that an official is a generous person because he likes to assist, even though the assistance provided is the zakat fund which is the right of *Mustahiq* (Henny and Suma 2015)(Henny and Suma 2015).

**3.3. The Effect of Muzakki’s Perception on Zakat Collection in Badan Amil Zakat Nasional Pekanbaru**

Management in Indonesian is taken from the root word “manage,” meaning; “Controlling, organizing, managing and running.” As for management, that is; 1) the process, method, act of managing; 2) the process of carrying out certain activities by mobilizing the energy of others; 3) processes that help formulate organizational policies and objectives; 4) the process of providing oversight to all things involved in implementing policies and achieving goals (Depdiknas 2008)(Depdiknas 2008). o what is meant by zakat management here is receiving, managing, and distributing zakat funds collected at Badan Amil Zakat Nasional Pekanbaru to improve the welfare of zakat recipients. Sources of funds managed at Badan Amil Zakat Nasional Pekanbaru received from zakāh, *sadaqah*, and the results of the placement of funds in several banks. Badan Amil Zakat Nasional Pekanbaru Reception, starting from January 1 to December 31, 2013 sourced from:

**Receipt of Zakat Funds**

The receipt of zakat in Baznas Pekanbaru throughout 2013 amounted to Rp.2,130,466,484- this fund came from;

a. Muzakki Company and or Unit Pengumpulan Zakat (UPZ)

The amount of Baznas revenue is Rp.1,942,655,637 only sourced from zakat funds taken from the salaries of Pegawai Negeri Sipil (PNS) by UPZ was formed in various offices where the civil servants worked. This means that there is no receipt of zakat from certain companies (Pekanbaru, 2013; Gani, 2015) Gani, 2015)(Pekanbaru, 2013; Gani, 2015). The collection of zakat by UPZ from civil servants in Pekanbaru, especially employees of the Pemerintah Daerah Pekanbaru and Kementerian Agama Pekanbaru, is done salaries of employees through the treasurer each month by 2.5% before being paid to the concerned.

In addition to forming UPZ in every Service, Office, and Agency in Pekanbaru, Baznas also form UPZ in every district in Pekanbaru City. It's just that not all UPZ formed have carried out zakat collection activities. UPZ in the 2013 sub-districts out of 12 existing sub-districts in Pekanbaru, only 2 UPZ sub-districts collect zakat. The overall UPZ who have collected as many as 25 UPZs. This statement is following the data available in Baznas Pekanbaru, namely;

**Table 10 The names of UPZ who deposited it to Baznas Pekanbaru Year 2013**

Name of Unit			Total
No	Pengumpulan Zakat (UPZ)	Month	
1.	UPZ Dinas Pendidikan Pekanbaru	Jan s.d Des	Rp. 1.381.772.122
2.	UPZ Kemenag Kota Pekanbaru	Jan s.d Des	Rp. 97.580.500
3.	UPZ Sekretariat Kota Pekanbaru	Jan s.d Des	Rp. 77.845.594
4.	UPZ Masjid Ar-Rahman Pekanbaru	Jan s.d Des	Rp. 42.495.000
5.	UPZ Dinas Pertanian Pekanbaru	Jan s.d Des	Rp. 40.598.000
6.	UPZ Dinas Kesehatan Pekanbaru	Jan s.d Des	Rp. 40.263.425
7.	UPZ MAN 1 Pekanbaru	Jan s.d Des	Rp. 36.859.000
8.	UPZ Dinas PU Pekanbaru	Jan s.d Des	Rp. 31.879.502
9.	UPZ BPT Pekanbaru	Jan s.d Des	Rp. 32.315.558
10.	UPZ Dinas Ketahanan Pangan	Jan s.d Des	Rp. 28.004.500
11.	UPZ Dinas Kebudayaan dan Pariwisata	Jan s.d Des	Rp. 19.238.215
12.	UPZ Inspektorat Pekanbaru	Jan s.d Des	Rp. 16.049.000
13.	UPZ Dinas Koperasi Pekanbaru	Jan s.d Des	Rp. 19.634.893
14.	UPZ Dinas Pasar Pekanbaru	Jan s.d Des	Rp. 15.261.000
15.	UPZ BKD Pekanbaru	Jan s.d Des	Rp. 14.533.000
16.	UPZ BPMP Pekanbaru	Jan s.d Des	Rp. 12.644.500
17.	UPZ MIN 2 al-Fajar Pekanbaru	Jan s.d Des	Rp. 7.680.000



Name of Unit				
No	Pengumpulan Zakat Month (UPZ)			Total
18.	UPZ Disnaker Pekanbaru	Jan s.d Des	Rp.	5.283.000
19.	UPZ MTs Muara Fajar Pekanbaru	Jan s.d Des	Rp.	8.391.092
20.	UPZ Kec. Sukajadi Pekanbaru	Jan s.d Des	Rp.	4.702.000
21.	UPZ MTsN Bukit Raya Pekanbaru	Jan s.d Des	Rp.	4.137.000
22.	UPZ Kesbang Polinmas Pekanbaru	Jan s.d Des	Rp.	4.226.000
23.	UPZ Dinas Sosial Pekanbaru	Jan s.d Des	Rp.	2.962.236
24.	UPZ Kec. Tampan Pekanbaru	Jan s.d Des	Rp.	300.000
25.	UPZ. Kec. Sukajadi Pekanbaru	Jan s.d Des	Rp.	634.000
<b>Total</b>			<b>Rp.</b>	<b>1.942.655.637</b>

Sources: (Badan Amil Zakat 2013)(Badan Amil Zakat 2013)

Information from Baznas Pekanbaru about the existence of UPZ who have not reported their receipt to the Pekanbaru Baznas is known because the UPZ has not collected zakat (Gani 2015)(Gani 2015). Responding to the existence of several UPZ sub-districts that have not collected zakat at all or have not been optimally part of the UPZ in various offices in collecting zakat, the Pekanbaru Baznas management continues to make efforts by holding an evaluation meeting of achievements that have been obtained by the UPZ, at least once a month. All receipts at each UPZ, whether in the form of zakat, infāq, or ṣadaqah, are reported every month to Baznas Pekanbaru (Akbarizan 2015)(Akbarizan 2015).

b. *Muzakkī* Individual

The purpose of individual *Muzakkī* is zakat paid by *Muzakkī*, or officers are picked up directly to *Muzakkī*'s house. The amount of revenue Rp.177,685,500. The receipt of zakat from the individual sector, which did not reach two hundred million, was felt to be relatively small. Not yet optimal acceptance of Baznas Pekanbaru in the zakat sector is suspected, among others, due to the lack of socialization conducted by Baznas to the public (Badan Amil Zakat 2013).

c. Funds from the placement

Funds from the placement, the purpose is the profit-sharing funds from the Islamic Banks in Baznas Pekanbaru account. Funds from this placement during 2013 were collected in the amount of Rp.10,125,347-(Domo 2015) Baznas Pekanbaru collected zakat funds in two Islamic Banks, namely Bank Mega Syariah and Bank Muamalat, throughout 2013, which finally received a profit-sharing of Rp.10,125,347-(Akbarizan 2015)

Funds can be collected at Islamic Banks in the form of demand deposits, savings, and deposits. Sharia operational principles that are applied in the collection of public funds are the principle of *wadī'ah* and *muḍārabah*. The principle of *wadī'ah* that is applied is the *wadī'ah yad al-ḍamānah* on current account products. The *wadī'ah yad al-ḍamānah* is different from the *wadī'ah yad al-amanah*. In the *wadī'ah yad al-ḍamānah*, the deposited assets may not be used by those who are entrusted. Meanwhile, in the case of *wadī'ah yad al-ḍamānah*, the entrusted party (the bank) is responsible for the integrity of the deposited assets so that he may make use of the said deposited assets. Because the *wadī'ah* that is applied in this banking demand deposit product is also characterized by *wadī'ah yad al-ḍamānah*, the legal implications are the same as *qard*, where the customer acts as the lender of money, and the bank acts as the lender. So it is similar to what Zubair bin 'Awwām did when he received a deposit of money in the time of the Prophet Muḥammad (Karim 2006)

General provisions of this product are: (1) Gains or losses from distribution of funds become the property or responsibility of the bank, while the owner of the funds is not promised compensation and does not bear losses. Banks may give bonuses to fund owners as an incentive to withdraw public funds. Still, they cannot be promised in advance, (2) The bank must make an account opening agreement, the contents of which cover the distribution of funds deposited and other terms agreed upon, as long as they do not conflict with Islamic principles. Especially for current account holders, banks can provide checkbooks, giro bills, and debit cards, (3) Concerning opening this account, banks may charge a substitute for administrative costs to cover the costs that occur, and (4) Other provisions relating to current and savings accounts remain valid as long as they do not conflict with Islamic principles (Karim 2006).

d. Receipt of *Infāq* and *Shadaqah Funds*

Baznas Pekanbaru acceptance from *infāq* and *şadaqah* is Rp. 80,622,729. These funds consist of: (1) *infāq* and *şadaqah* are bound, which means donated funds to the Baznas Pekanbaru and are required to be used or submitted to finance specific Baznas Pekanbaru programs. The receipt amount is Rp.0, (2) *Infāq* and *şadaqah* are not bound, i.e., donated funds given to Baznas Pekanbaru are not required used, and Baznas Pekanbaru can use for social activities. The amount of the receipt is Rp.41,103,222 (3) Refunds of *Qard al-Ḥasān* Funds, namely alms donation funds channeled by Baznas Pekanbaru in the form of *Qard al-Ḥasān* financing program. After the *Qard al-Ḥasān* funds are returned, then rolled back to other *Mustahiq*. The total return from the *Qard al-Ḥasān* program is Rp.38,739,000. Baznas Pekanbaru in distributing alms donation funds is carried out in the form of the *Qard al-Ḥasān* program and (4) Management proceeds, i.e., Islamic Sharia Bank profit-sharing funds in *infāq* and *şadaqah* account. The amount of the receipt is Rp.780,507 (Badan Amil Zakat 2013)

e. Receipt of *Āmil* Funds

Another source in Baznas Pekanbaru, namely *Āmil* Fund Receipts. The intention is the 2013 *Āmil* funds amounting to Rp.468,230,771. These funds consist of: (1) *Āmil* portion is the percentage of zakat funds allocated to finance the Baznas Pekanbaru Human Resources and other operations in addition to the costs of management activities. The percentage taken is 5% for zakat sourced from UPZ and 12.5% for zakat sourced from individual *Muzakkī*. For 2013 this fund is only used to pay full time *Āmil* as many as 3 (three) people. Funds allocated for this *Āmil* Rp.223,092,323, (2) *Āmil*'s portion of *infāq* and *şadaqah* fund, is the percentage of *infāq* funds allocated to finance Baznas Pekanbaru Human Resources and other operations in addition to the costs of management activities. The percentage taken is 5% for *infāq şadaqah* sourced from UPZ and 12.5% for *infāq* and *şadaqah* sourced from individuals. The funds allocated for *Āmil* are Rp.5,137,903, (3) Receiving operational funds from Anggaran Pendapatan dan Belanja Daerah (APBD) of Pekanbaru, Baznas has funds sourced from APBD of Pekanbaru in 2013 amounting to Rp.240,000,000 (Badan Amil Zakat 2013)

These three forms of *Āmil* funds are used for three different types of financing, namely;

(a) *Āmil* fund receipts are used to pay salaries for Baznas officers who work full time, (b) *Āmil* fund receipts from *Şadaqah* and *infāq* funds are used for other Human Resources costs, such as holiday allowances and (c) Funds from Anggaran Pendapatan dan Belanja Daerah (APBD) of Pekanbaru is used for socialization activities, seminars, training, and or similar activities. Baznas management, administrative staff who work full time, is not given a fixed salary every month. Baznas management, who does not work every day, only gets an honorarium every time an activity occurs. For example, in Baznas socialization activities, each management involved in the activity will get an honorarium, transportation costs, and others, following their respective fields of duty (Akbarizan 2015)

f. Receipt of Non-Halal Funds

Non-halal funds namely funds sourced from conventional bank interest and demand deposits. In 2013 revenues from this sector amounted to Rp. 1,301,887. The existence of non-halal funds sourced from interest and current services of Conventional Banks is interest from *Muzakkī* zakat money sent through conventional bank accounts (such as Bank Riau), which are deliberately opened for *Muzakkī* whose payroll system uses conventional banking.

#### 4. CONCLUSION

Based on the explanation above, *Muzakkī* did not know of the Baznas. There are still many *Muzakkī* who do not know the Law on zakat management, among others, due to the assumption that every law that has been enacted and issued according to legal and official procedures, legally the laws and regulations apply. However, this assumption is not the case. Knowledge of community law will be known by asking a set of questions regarding that knowledge. The weak trust of *Muzakkī* in Baznas Pekanbaru is influenced by the Baznas management, who are generally filled by people who do not work full time because the management is there any employees or employees in other agencies. A high percentage of *Muzakkī* mentioned that the Baznas Pekanbaru productive program has not yet succeeded in empowering the *Mustahiq* economy. *Muzakkī*'s perception of the obligation to pay zakat and understanding Law No. 23 of 2011 harmed the collection of zakat funds at Badan Amil Zakat Nasional Pekanbaru.

**5. REFERENCES**

- Badan Amil Zakat. 2013. *Laporan Badan Amil Zakat Nasional Kota Pekanbaru Tahun 2013*. Pekanbaru.
- Depdiknas, Redaksi Pusat Bahasa. 2008. *Kamus Besar Bahasa Indonesia*. Jakarta: Gramedia Pustaka Utama.
- Diram, Misnan, Ernita, and Nayah. 2014. *Interview of Recipients Zakah*. Pekanbaru.
- Domo, Muhd. Nur Anan. 2015. *Interview*. Pekanbaru.
- Fitria, T. N. (2016). Kontribusi Ekonomi Islam Dalam Pembangunan Ekonomi Nasional. *Jurnal Ilmiah Ekonomi Islam*, 2(03).
- Gani, Abdul, Abdullah M, and Rita. 2015. *Interview*. Pekanbaru.
- Karim, Adiwirman Azwar. 2006. *Bank Islam, Analisis Fiqih Dan Keuangan*. Jakarta: PT. Rajawali Press.
- Munawwir, Ahmad Warson. 1984. *Al-Munawwir: Kamus Arab Indonesia*. Yogyakarta: Pondok Pesantren al-Munawwir.
- Nasser, Gemal Abdul. 2015. "Ratusan Imigran Pencari Suaka Mogok Makan Di Pekanbaru." <https://Kabar24.Bisnis.Com/>. Retrieved (https://kabar24.bisnis.com/read/20151019/78/483776/ratusan-imigran-pencari-suaka-mogok-makan-di-pekanbaru).
- Puspita, Awaludin, Henny, and Suma. 2015. *Interview*. Pekanbaru.
- Qarḍāwī, Yūsuf. 2002. *Fiqh Al-Zakāt*. 6th ed. edited by S. Harun and Et.al. Jakarta: Litera Antar Nusa.
- Qarḍāwī, Yūsuf. 2005. *Daur Al Zakāt, Fī 'Ilāj Al-Musykilāt Al-Iqtishādiyah*. 1st ed. edited by S. Narulita. Jakarta: Zikrul Hakim.
- Saleh, M., Mansyur, Zulkarnain, Elly S, Tatang, Wardani, Eva Triwardani, and Djayus. 2015. *Interview*. Pekanbaru.
- Sari, Elsi Kartika. 2006. *Pengantar Zakat Dan Wakaf*. Jakarta: Grasindo.
- Sutikno, Safri, and Ema. 2015. *Interview of People in Debt*. Pekanbaru.
- Usman, Suparman. 2002. *Hukum Islam Asas-Asas Dan Pengantar Studi Hukum Islam Dalam Tata Hukum Indonesia*. Jakarta: Gaya Media Pratama.
- Zulkarnain. 2015. *Interview*. Pekanbaru.