Literature Study of Zakat Distribution in Indonesia

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Abstract

Zakat has great potential to overcome problems in Indonesia such as poverty alleviation, access to education and health for zakat mustahik, but the implementation of zakat in Indonesia is faced with a number of problems. Zakat is divided into two categories, namely internal problems and external problems. Zakat is carried out in three ways, namely, first, baznas actively participate in the community without waiting for muzakki to pay zakat. Second, the Zakat distributed to the public apart from being in the form of zakat in general, is also adjusted to the community's needs for COVID-19 and is periodically balanced with monitoring and evaluation. Third, Zakat which is developed in both consumptive and productive forms has become a mental solution and welfare for the community. The distribution of zakat carried out by BAZNAS has a different percentage of distribution due to differences in the vision and mission of each zakat institution. Problems that occur in the distribution of zakat in Indonesia can be done by knowing the main problems that occur on the external and internal sides.

Keywords: Zakat, Muzakki, OPZ


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1. INTRODUCTION

Islam has specific teachings about alleviating poverty. One of the teachings of Islam about alleviating the poor is the command of zakat. As the third pillar of Islam, zakat occupies a very important position in Islam. One of the important functions of zakat is to reduce the burden on the poor. As a country with the largest Muslim population in the world, zakat has great potential in alleviating poverty. Management of zakat in Indonesia is subject to legal oversight during its implementation. Hermawan (2013) gave an example in Indonesia, the implementation and management of zakat is regulated in Law no. Decision No. 38 of 1999. The basic reason for the enactment of this law is that the state guarantees the independence of every citizen to practice his religion according to his religion and belief. The Director of Religion, Education and Culture of the Ministry of National Development Planning/Bappenas Amich Alhumami said, potentially, the amount of zakat in Indonesia is extraordinary up to Rp 234 trillion per year. This potential can be seen every year the ZIS (Zakat, Infaq, Alms) revenue which increases every year is seen statistically from 2002 to 2019 in the following figure:

Sumber : statistik BAZNAS tahun 2019
Gambar 1. Pertumbuhan ZIS Tahun 2002 Hingga 2019

Figure 1 shows the development of ZIS growth at BAZNAS, which every year has a very significant increase from 2002 to 2019 which can be interpreted if socialization and good management will get good results. Amil zakat institutions in Indonesia are currently divided into 2, namely the national scale and
the provincial scale, for the national scale there are more than 10 institutions and the provincial scale is more than 5 institutions that have permits. However, the amil zakat institution established by the Indonesian government is BAZNAS (National Amil Zakat Agency). Based on the field, BAZNAS distributes zakat through 5 fields, namely: Economics, Education, Da’wah, Social Humanity and Health.

Sumber : statistik BAZNAS tahun 2019

Figure 2. Distribution of ZIS by Sector by Baznas

In addition to BAZNAS, there are several institutions that distribute zakat using the same pattern as from the results of research conducted by Sholehah, Imroatus (2019). The results of this study are the distribution of zakat in Lazis Baiturrahman Semarang through programs that have been planned to be implemented, namely zakat funds in distribute for consumptive and productive distribution such as Scholarships for Heaven (BUS), Qur’an Syiar Park (TPQ), Adzkia Learning House, Disaster Relief Ambulance (ALMISBAH), Barokah Business Loans (KUBAH) with a percentage of 8% health, 12% humanity, 45% education, 15% economics, and 20% for da’wah.

Although there are differences between Amil Zakat Institutions (LAZ) or Zakat Management Organizations (OPZ) but have the same goal, the organization must be selective in the distribution of zakat. Due to the large number of the poor and the complexity of the distribution of zakat, the priority and selection of the distribution of zakat funds is very important, so that the large number of the poor and the complexity of the problem of zakat distribution, the priority and selection of the distribution of zakat funds is very important. Apart from the importance of the task of distributing zakat to the poor, revealing the problems faced by OPZ in the allocation of zakat funds to the poor, and the allocation of zakat. for the poor Solutions to funding problems Poverty problems that can be solved by OPZ, and the order of priority of the importance of various solutions to the problem of funding zakat for the poor.

2. LITERATURE REVIEW

Zakat

Zakat is etymologically in the book of Mu’jam Wasit as quoted by Dr. Yusuf Qardawi, is a basic word which means blessing, growing, clean, and good. That something is said to be zaka, which means to grow and develop, and a person can be said to be zaka, which means that the person is good. Quoting Sulaiman Rasjid’s opinion, zakat in terminology is a certain level of property, which is given to those who are entitled to receive it, with several conditions. Every Muslim is required to issue zakat if it has fulfilled the mandatory zakat requirements which is then handed over to mustahiq. From the various wisdoms of zakat according to the scholars in Fakhruddin (2008), it can be divided into three types or aspects, namely diniyyah, khuluqiyyah, and ijtimaiyyah. That is:

a. Faidah diniyyah (religious aspect)
   1) Zakat brings a servant to happiness and safety in this world and the hereafter
   2) Means for servants to taqarrub (get closer) to Allah, will increase faith because of its existence which includes several kinds of obedience.
   3) Zakat payers will get a large reward that is multiplied
   4) Zakat is a means of eradicating sins, as the Messenger of Allah (saw) said
b. Faidah Khuluqiyyah (in terms of morality)

   Among the wisdom of zakat when viewed from the aspect of khuluqiyyah are:
   1) Instilling the nature of nobility, tolerance, and spaciousness in the person who pays zakat
   2) Zakat payers are usually identified with the nature of rahmah (compassion) and gentle to their brothers who do not have them.
   3) It is a reality that donating something physically for the Muslims will expand the chest and expand the soul, because it is certain that he will become a person who is loved and respected according to the level of his sacrifice.
   4) In zakat there is purification of morality.
c. Faidah Ijtimaiyyah (Social aspect) The wisdom of zakat when viewed from the aspect of ijtimaiyyah is:

1) Zakat is a means to help meet the needs of the poor who are the majority group of most countries in the world
2) Provide strength support for Muslims and elevate their existence. This can be seen in the group of zakat recipients, one of which is the mujahideen fi sabilil lah.
3) Zakat can reduce social jealousy, resentment and resentment that exist in the chest of the poor because the lower people will easily be ignited by hatred and hostility if they see high economic groups squandering such abundant wealth to alleviate poverty, of course, harmony and love will be established between the rich and the poor.
4) Zakat will spur the economic growth of the perpetrators and it is clear that the blessings will be abundant.
5) Paying zakat means expanding the circulation of property or money, because when assets are spent, the circulation will expand and more parties will benefit.

Distribution of Zakat

Distribution is a procedure or act of distributing goods or services to other parties with a specific purpose. So, the distribution of zakat is the distribution of zakat to people who are entitled to receive (mustahik) either consumptively or productively with the aim that the welfare of mustahik can increase. The target of mustahik zakat has been determined as stated in the letter at-Taubah verse, namely eight groups.

The ei ght ashnaf are:
a. Poor, namely people who do not have a steady income and their lives are far below prosperous.
b. Poor, namely people who have a steady income but do not meet their daily needs and their lives are below prosperous.
c. Amil, the institution in charge of collecting and managing zakat.
d. Muallaf, namely people who have just converted to Islam.
e. Riqab, namely slaves who are in the control of others.
f. Gharim, namely people who are in trouble because of debt.
g. Sabilillah, namely people who are trying and struggling to uphold the religion of Islam, both da'wah and war.
h. Ibn Sabil, namely people who are on a journey and run out of supplies.

In principle, zakat activities can be categorized into two main classifications, namely the collection and distribution of zakat. There are four aspects of zakat collection in compliance with sharia principles quoted from (BAZNAS & BI, 2016) which are as follows:
a. Compulsory zakat & zakat nisab

Zakat is obligatory on every Muslim who has wealth, which is more than or equal to the Nisab. Zakat does not apply to non-Muslims. The obligation and nisab to pay zakat have been mentioned several times in the Qur'an, and have been explained in the sunnah.

b. The method of collecting zakat

Zakat is calculated from the same zakat object, but there is disagreement regarding the method of zakat payment. Imam Hanafi allows paying zakat in value, while Imam Syafii and Imam Zahiri only allow payments in the form of objects of zakat. Imam Maliki and Imam Hanbali allow paying in value for some types of zakat and not accepting payments in value for other types of zakat. Institutions that carry out the function of collecting zakat must be able to accommodate all forms of payment. For payments in value which
may be easier than collecting goods, zakat collection institutions can provide several services to facilitate the transfer of value because they are more suitable for contemporary economic life. Zakat can be paid using cash or other forms, such as electronic money and transfers. For the collection of goods or other forms of assets, zakat institutions must prepare the proper collection methods and costs (storage and transportation costs). The competent authority must give official permission for each collection method implemented by the zakat institution.

c. Promotion in zakat collection

In order to increase the level of awareness in paying zakat among Muslims, zakat institutions can carry out da’wah (religious speeches, public consultations, seminars and training) and other promotions to disseminate zakat information. Ideally, the revival of the Zakat institution should be initiated and led by an Islamic state. Promotion efforts must be supported by a reliable IT system (computerized zakat management system for zakat management), equipped with easy payment methods (several public payment counters are available). Zakat managers also have a responsibility to provide some attractive and effective forms of promotion to increase zakat collection. In Shariah institutions, the authorities can collect zakat through salary deduction campaigns.

d. A place to store zakat funds

Zakat funds collected in zakat institutions must be safely maintained by good management so that zakat funds can be distributed to mustahik. Traditionally, funds are kept in vaults. Contemporary depositary practices use Islamic banks to perform the function of secure deposit and transfer methods.

In the distribution of zakat, there are 3 aspects that must be adhered to in the sharia principles (BAZNAS & BI, 2016), namely:

a. Zakat Recipient and Allocation

Zakat must be allocated to the recipients of zakat who are entitled (mustahik). The regulatory framework should incorporate the distribution mechanism for the classification of zakat recipients, priorities and allocation mechanisms in order to increase the effectiveness of zakat distribution. Any distribution made by zakat institutions must be recognized and supported by the relevant authorities or operational regulations.

b. Zakat distribution area

Muslim scholars agree that the distribution of zakat should be done in the same area where zakat is collected according to the custom of the Prophet Muhammad SAW. If there are no other recipients who meet the requirements in their area, then the zakat institution may distribute zakat to the region.

c. Performance indicators of zakat distribution

One of the characteristics that show the zakat management organization is running effectively is by reviewing the level of absorption (Allocation to Collection Ratio) based on the total collection of funds that have been channeled effectively. The concept of Allocation to Collection Ratio (ACR). ACR is the ratio between the proportion of zakat funds distributed and zakat funds collected. The following are the categories of Allocation to Collection Ratio (ACR), namely

- 90 % : Very Effective,
- 70 – 89 % : Effective,
- 50 – 69 % : Fairly effective,
- 20 – 49 % : below expectation,
- 20 % : Not effective

3. DISCUSSION

Zakat is a social independence step taken with the full support of religion to help the poor and needy people who are unable to meet their own needs and to remove the gaps and misery, poverty of the Muslim community. In research conducted by Adanan Murrah Nasution (2020) the basic problem of Muslims, especially Indonesia today, is the contradictory reality between the number of people whose economic conditions are sufficient and those whose economic conditions are lacking, the journey of zakat management in Indonesia has a long history. The history of human life is also inseparable from the history of how humans manage zakat for various purposes, including to eradicate poverty.

Research conducted by Jureid (2021) on the distribution of zakat in Mandailing Natal Regency shows that the distribution of zakat is carried out in three ways, namely, firstly, baznas actively participates in the community without waiting for muzakki to pay zakat. Second, Zakat which is distributed to the community apart from being in the form of general zakat, is also adjusted to the needs of the people affected by COVID-19 and is distributed periodically with active monitoring and evaluation.
Third, Zakat which is distributed in both consumptive and productive forms has become a mental solution and brings prosperity to people affected by COVID-19. Zakat can guarantee the continuity of life in various aspects including maintaining the soul, property, religion, mind and of course zakat is the main object of maqashid sharia towards a prosperous society.

Zakat has great potential to overcome problems in Indonesia such as poverty alleviation, access to education and health for zakat mustahik, but the implementation of zakat in Indonesia is faced with a number of problems. Mintarti (2012) states that one of the main problems in the management of zakat is the weak human resources (HR) of amil. Most amil does not make his job as a profession or career choice, but as a side job or part-time job. Furthermore, Huda, Anggraini and Ali (2014) in their research that there are three kinds of priority problems of zakat management which are divided based on stakeholder institutions for zakat management, namely:

a. The priority problems that exist in the regulator are:
   1) differences of opinion (khilafiyah) regarding the fiqh of zakat;
   2) lack of coordination between regulators and OPZ;
   3) the low role of the Ministry of Religion in the management of zakat; and
   4) zakat has not become an obligatory system.

b. Priority problems in OPZ are:
   1) too many Amil Zakat Institutions;
   2) high cost of promotion;
   3) the low effectiveness of zakat utilization programs;
   4) ow synergy among zakat stakeholders; and
   5) limited human resources (HR) of amil zakat.

c. The priority problems with muzaki/mustahik are:
   1) mustahik who tend to be consumptive;
   2) low trust of muzaki to OPZ and regulators;
   3) low awareness of muzaki in paying zakat correctly according to the Shari’i; and
   4) low knowledge of muzaki about zakat fiqh.

Huda, Anggraini and Ali (2014) explain the zakat management solutions which are divided based on the zakat management stakeholder institutions, namely:

d. Regulatory solution priorities are:
   1) exemplary officials in paying zakat according to the Shari’i;
   2) external audit obligations;
   3) improve regulatory and supervisory functions;

   4) increasing the role of the Indonesian Ulema Council (MUI);
   5) amil certification; and
   6) OPZ standardization and accreditation.

e. The priority of OPZ solutions are:
   1) management training and cooperation with universities in meeting the needs of professional amil;
   2) build synergy among zakat stakeholders;
   3) expanding the OPZ network;
   4) increasing the effectiveness of zakat utilization programs;
   5) increased transparency and accountability;
   6) national zakat standardization

f. The priority of muzaki/mustahik solutions are:
   1) cadre of zakat dai;
   2) ease of service;
   3) improvement of zakat material in school lessons;
   4) giving rewards for those who pay zakat and punishments (punishments) for those who do not pay zakat even though zakat is obligatory;
   5) promotion of zakat socialization and education to the public; and
   6) make zakat a lifestyle of the people.

The results of research conducted by Firmansyah and Sukmana (2014) state that zakat problems are divided into two categories, namely internal problems and external problems, namely:

a. Internal Problems, namely:
   1) lack of professionalism of employees,
   2) the distribution of zakat which is difficult to target and transparency to the people who are still lacking,
   3) lack of OPZ performance,
   4) lack of employee benefits as well as structural and operational costs to perform tasks,
   5) leadership roles are still not maximized.

b. External Problems, namely:
   1) lack of public trust (muzaki),
   2) lack of participation of ulama in providing support to muzakki to distribute their zakat to Baznas,
   3) overall the majority of the people still do not know Baznas more closely,
   4) the absence of a regional regulation that stipulates that zakat must be distributed through institutions, especially Baznas,
   5) public awareness is still lacking in issuing zakat.

Furthermore, according to Firmansyah and Sukmana (2014) offering solutions to overcome the problems of zakat, the solutions offered are divided
into two categories, namely internal solutions and external solutions. Here are the solutions offered:

a. Internal Solutions, namely:
   1) conduct management training, especially technical work in accordance with the SOP that should be;
   2) improving the quality of distribution in order to increase public trust in the Baznas institution and transparency in reporting distribution results to mustahik;
   3) maximizing the performance of zakat apparatus organizations (OPZ) which so far seem to have played a less than optimal role in helping Baznas;
   4) providing additional allowances in accordance with the level of work accompanied by work targets set by Baznas management in order to have responsibility for their work; and
   5) improve the performance of the leadership in order to maximize the organizational performance of the Baznas institution.

b. External Solutions.
   1) to disseminate information to the public regarding the existence of Baznas so that the public knows the existence and function of this zakat management institution (distributor);
   2) support/participation of ulama is needed in providing direction regarding the distribution of zakat through institutions that have been determined by the government so that it is right on target; and
   3) there must be a regional regulation that regulates the distribution of zakat through the Baznas institution.

In a study conducted by Ahmad Alam (2018), the problem of zakat management is divided into three stakeholders who play a role, namely the regulator, especially the government, the Zakat Management Organization (OPZ) as the manager, and the community as muzaki (zakat givers) and mustahik (zakat recipients). So the solution provided by Ahmad Alam (2018) is to synergize between regulators and the Zakat Management Organization (OPZ) or relevant stakeholders, determine national zakat standards, provide management training and PSAK in managing zakat.

From the results of the literature study and research above regarding the problems of zakat management in Indonesia, the authors make a summary in a table to make it easier to understand the outline of the problems that occur and the solutions that can be given:

<table>
<thead>
<tr>
<th>Category</th>
<th>Problem</th>
<th>Solution</th>
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<tbody>
<tr>
<td>Eksternal</td>
<td>Low trust of muzakki to Zakat Management Organizations (OPZ) and regulators</td>
<td>1. Giving awards for those who pay zakat and punishment (punishment) for those who do not pay zakat even though zakat is obligatory</td>
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<td>Low awareness of muzakki in paying zakat correctly according to the Shari'a</td>
<td>2. Socializing the payment of zakat can reduce taxes</td>
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<td></td>
<td>Low knowledge of muzaki about zakat fiqh.</td>
<td>3. Making zakat a lifestyle of the community</td>
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<td></td>
<td>Differences of opinion between Zakat Management Institutions or Organizations due to different sects</td>
<td>4. Provide ease of service with innovative zakat services</td>
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<tr>
<td>Internal</td>
<td>Lack of coordination between the government and Zakat Management Organizations</td>
<td>1. Making joint decisions and exemplary officials in paying zakat according to the Shari'a</td>
</tr>
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<td>Uneven application of PSAK 109 in zakat management</td>
<td>2. Conduct training on the application of PSAK 109 for all directors/finance managers/financial staff of OPZ so that financial reporting can be more transparent and accountable</td>
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<td></td>
<td>Lack of transparency and accountability of financial reports</td>
<td>3. National zakat standardization</td>
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<td>National zakat standardization</td>
<td>4. Increasing the effectiveness of zakat utilization programs and increasing transparency and accountability</td>
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4. CONCLUSION

Zakat as the third pillar of Islam has a very important role in Islam. One of the important roles of zakat is alleviating the poor. Indonesia as a country with the largest Muslim majority in the world has great potential for zakat in poverty alleviation. The problems that occur in zakat in Indonesia are based on the results of research conducted stating that zakat problems are divided into two categories, namely internal problems and external problems. Zakat distribution is carried out in three ways, firstly, baznas actively participates in the community without waiting for muzakki to pay zakat. Second, Zakat which is distributed to the public apart from being in the form of general zakat, is also adjusted to the needs of the community and is distributed periodically with active monitoring and evaluation. Third, Zakat which is distributed in both consumptive and productive forms has become a mental solution and brings prosperity to the community. The distribution of zakat carried out by BAZNAS has a different percentage of distribution due to differences in the vision and mission of each zakat institution. The problem that occurs in the distribution of zakat in Indonesia This can be done by knowing the main problems that occur on the external and internal sides. Differences in sects can be resolved by making joint decisions as good citizens where the administration and management of zakat is regulated in Law no. Decision No. 38 of 1999 so that every decision and policy can be resolved by the existing law.

5. REFERENSI


