



## The *Zakat Maal* Management In The National *Zakat* Agency, Palembang City

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### ARTICLE INFO

#### Article History:

Received: 2020-01-10

Revised: 2020-03-05

Accepted: 2020-03-05

#### Keywords:

Management,  
Zakat Maal, Baznas

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#### Paper Type:

Research Paper

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### ABSTRACT

**Purpose:** The purpose of this study was to determine the management of Zakat Maal in the National Amil Zakat Agency (BAZNAS) of Palembang City and to determine the management of Zakat Maal I distribution in the National Amil Zakat Agency (BAZNAS) of Palembang City, and to find out the factors that are supporting and inhibiting the management of Zakat Maal in National Amil Zakat Agency (BAZNAS) in Palembang City. **Design/Method/Approach:** This type of research uses field research. Qualitative descriptive approach. Sources of data in this study are primary data and secondary data. Data collection techniques are observation, interview, and documentation. Data analysis techniques used in this study by descriptive methods such as data collection and then classified into data.

**Findings:** The result of the research is that the management of Zakat mal I collection has just been socialized so that muzakki has not been too much even though the potential for muzakki is quite large. The absence of regulations related to the collection of Zakat maal to the public. The obstacles faced by the Palembang City National Amil Zakat Agency (BAZNAS) in the form of lack of human resources both in the field of collection and distribution and utilization, and less proactive and lack of transparency so that the interest of muzakki paying Zakat Maal at the National Amil Zakat (BAZNAS) of Palembang City is less interested in paying Zakat Maal I.

**Originality/Values:** Provide information to the public on how to the management of Zakat Maal in the National Amil Zakat Agency (BAZNAS) of Palembang City

## INTRODUCTION

The management of *Zakat* according to Law Number 23 of 2011 is an effort to manage *Zakat* nationally and as an effort to strengthen *Zakat*, infaq and alms services that have been carried out by *Zakat* management institutions established by the community and individuals (MK Decision, 2012: 95). According to George Terry stated that the management function, *planning* as a basis for thinking and compiling steps that will be used to achieve goals, *organizing* as a way of gathering people and placing them according to their abilities and expertise, *actuating* that is running the organization according to the division, and supervision to oversee whether the movement of this organization as planned or not. As well as *supervising* the use of resources in the organization so that they can be used effectively and efficiently.

The management of *Zakat* is the activity of planning, implementing, and coordinating the collection, distribution and utilization of *Zakat* it self. The management of *Zakat* is carried out based on a number of principles of Islamic law, that are: trustworthiness, benefit (*zakat* carried out to provide maximum benefit to those in need), justice (the distribution is fair), legal certainty (there is guarantee, legal certainty), and integration (it is carried out hierarchically in an effort to increase the collection, distribution and utilization of *Zakat*) and accountability (*Zakat* management can be accounted for and accessed by the public) (Hafidhudin, 2015: 70). Therefore, to optimize the use of *Zakat*, it is necessary to manage *Zakat* by amil *Zakat* institutions that are professional and able to manage *Zakat* properly.

The structure of national *Zakat* management in Law no. 23/2011 states that the central BAZNAS has the role of operator as well as regulator for other providers. In accordance with Law Number 23 Year 2011, authorizes by National *Zakat* Agency, provincial and district to form *Zakat* collecting unit in government agencies, State-Owned Enterprises, Region-Owned Enterprises, private companies, and foreign government representatives.

The National *Zakat* Agency's duties include managing *Zakat* which is carried out from the manager and distributed to people in need. According to Islamic law the collection of *Zakat* maal by the manager of the calculation is 2.5% of gold or it has reached the limit of being allowed to pay *Zakat* is 85 grams while silver is 595 grams (Wibisono, 2015: 211). According to Law No.52 of 2014 the collection of *Zakat* maal by the administrator must be fully owned, *halal*, reaching the specified value and time limits. The time limit does not apply to *Zakat* on agriculture, plantation and forestry, fisheries, income, services, and *Zakat* firth (Satori Ahmad, 2018: 122)

The distribution of *Zakat* according to Islamic law in the Al-qur 'an at-taubah 9 verses 58:

وَمِنْهُمْ مَنْ يَلْمِزُكَ فِي الصَّدَقَاتِ فَإِنْ أُعْطُوا مِنْهَا رَضُوا وَإِنْ لَمْ يُعْطُوا مِنْهَا إِذَا هُمْ يَسْتَخْطُونَ

And of them is he who defamed thee in the matter of the alms. If they are given thereof they are content, and if they are not given thereof, behold! They are enraged

The groups entitled to receive *Zakat*, first are people whose income does not meet basic needs, second, people who cannot fulfill their basic needs in accordance with applicable customs, third are all parties who act in terms of collecting, storing, securing, recording and distributing assets, the fourth are people who have just converted to Islam, the fifth is slaves, the sixth are people in debt, the seven people who are in the way of jihad Fisabilillah, the eight people who are traveler.

The National *Zakat* Agency of Palembang City is in charge of managing the collection, distribution and use of *Zakat*. The management carried out by BAZNAS is currently in the form of collecting *Zakat maal* for civil servants, especially for employees in Palembang City through salary deductions. As for the community, there are no regulations regarding the collection of *Zakat maal*. Likewise with the distribution, the funds that were obtained were only given to recipients in the poor and unproductive people. And the use of *Zakat maal* has very little impact on *Zakat* recipients.

The purpose of this study is to determine the management and distribution of *Zakat maal* by the National *Zakat* Agency (BAZNAS) Palembang City. As well as to figure out the supporting and inhibiting factors in the management of *Zakat maal* at the National *Zakat* Agency (BAZNAS) Palembang City.

Siti Mardiah in the journal I Finanace Vol. 4. No. 1. June 2018, entitled “BAZNAS strategic management in the management of Islamic philanthropic funds”. The results of research conducted by Baznas Strategic Management include strategic planning, strategy implementation and strategy evaluation. Strategic planning is the formulation of strategies covering the mission, vision, and goals of the company, strategy development, and policy direction by taking into account the existing environmental analysis to see opportunities and challenges. The implementation of the Baznas strategy is carried out by creating work programs in the field of collection and distribution and distribution. empowerment, education and da'wah, health and social humanity, planning, finance and reporting, Administration, Human Resources and General Affairs. Meanwhile, strategy evaluation is an evaluation of the work program planned and implemented by Baznas by taking into account the targets and work objectives to be achieved

Uswatun Hasanah in Al-Iqtishad Journal: Journal of Sharia Economics

65 Vol. 1 No. 02 January-June 2020, entitled the effectiveness of BAZNAS SOUTH SUMATERA zakat distribution in improving the welfare of mustahik in the Gross Market for the 2011-2013 period. The result showed that BAZNAS South Sumatra Province conducts collection management in three ways, namely socialization, cooperation, and utilization of bank accounts. Management of zakat distribution through five programs, namely South Sumatra Peduli, Healthy South Sumatra, South Sumatra Makmur, South Sumatra Taqwa, and South Sumatera Cerdas. While the management of zakat utilization is done by providing business capital loans with the qardhul hasan pattern. As for the zakat funds distributed by BAZNAS South Sumatra Province, it has an impact on improving the welfare of mustahik in Kuto maket.

Desy Rahmawaty in her thesis on Sharia Economics, Faculty of Islamic Studies, Um Palembang in 2017 with the title of optimizing *zakat* management as a means of achieving social welfare. The result of this research is that the collection of *zakat* funds conducted by BAZNAS in South Sumatra Province is still limited to *zakat maal* and *zakat fitrah*. The technique carried out by BAZNAS of South Sumatra Province in collecting *zakat* is carried out by means of: socialization, cooperation, and utilization of bank accounts. The BAZNAS of South Sumatra Province has not directly collected *zakat* from muzakki so that the potential for *zakat* that is available cannot be collected entirely.

## MATERIALS AND METHODS

This type of research is field research while the method used is descriptive qualitative. In this study, researchers used two data sources; First, primary data where the data source is provided by the officers of collecting and distributing *Zakat* and data provided by the leaders and employees of the National *Zakat* Agency (BAZNAS) of Palembang City, which are related to the collection, distribution and utilization of *Zakat*. Second, secondary data, including data obtained indirectly from the object of research, for example obtained from books or literature related to *Zakat* management in the form of papers, laws and regulations, government policies and so on. The data collection techniques are observation, interviews, and documentation. The data analysis technique used in this research is data collection and then classified, which is related to the analysis of *Zakat maal* management at the National *Zakat* Agency Palembang City.

## RESULTS AND DISCUSSION

### *The Collection of Zakat Maal at the National Zakat Institution of Palembang City*

#### Planning

The Planning for *Zakat* collection itself has existed since the National *Zakat* Agency (BAZNAS) of Palembang City was established and inaugurated based on the Decree of the Governor of South Sumatra Province dated June 20, 2001 Number: 352/SK/V/2001 and number: 404/SK/III/2001 dated 23 July 2001 concerning the Establishment of the Amil *Zakat* Board for the Province of South Sumatra for the Service Period of 2001-2004. Extension No. 433 KPIS/V/2005 dated 12 July 2005 for the period 2005-2008. Extension of the Decree of the Governor of South Sumatra Number 269 Kepts/I/2009 2009-2012 period by submitting information carried out by the National *Zakat* Agency of Palembang City through newspapers or online news.

The source of *Zakat* collection funds at the National Amil *Zakat* Agency (BAZNAS) is in the form of professional *Zakat* taken from the State Civil Apparatus in the Palembang City Government. The *Zakat maal* taken from the community is still in the process of socializing it to the community, especially to people who pay *Zakat* who have a large *Zakat maal* potential. The socialization was carried out at the sub-district head, village head, religious and community leaders.

The collection of *Zakat* funds is in accordance with the National *Zakat* Agency through the *Zakat* Collection Unit (UPZ), which is an organizational unit formed by the *Zakat* Institution at all levels with the task of collecting *Zakat* to serve people in villages, government and private, both domestic and foreign country.

### **Organizing**

The BAZNAS of Palembang City has an organizational structure and a division of duties respectively, so that there is no overlapping of tasks. For *Zakat* Collection, it is chaired by Drs H. M. Sanam and assisted by Haryadi, S. H.I. With the existence of this management structure, especially for the *Zakat* Collection Section, it is clear that the National *Zakat* Agency in its organizational function is clear.

### **Actuating**

In terms of implementing all planning agendas, it has been carried out properly through socialization of the Palembang City National Amil *Zakat* Agency (BAZNAS) and dissemination of information through newspapers or online news, as well as cooperation with the Government, collecting *Zakat* through direct submission to the secretariat BAZNAS Palembang City or you can transfer it via an account number for the payment of *Zakat*, infaq and shadaqah.

### **Controlling**

The implementation of the supervision of the National *Zakat* Agency

of Palembang City has been carried out well due to the ongoing management structure of the supervisory section for monitoring and supervising each other in each field.

### ***The Distribution and utilization of Zakat maal at the National Zakat Agency (BAZNAS) Palembang City***

#### **Planning**

The distribution and utilization of *Zakat* at the National *Zakat* Institution of Palembang City is done well as expressed by Mr. Idham, S. Ag as the Distribution and Utilization Sector by making superior programs from the Palembang National Amil *Zakat* Agency: That are; South Sumatera Taqwa Program (Religious Affairs), Smart South Sumatera Program (Education Sector), Healthy South Sumatera Program (Health Sector), South Sumatera Prosperous Program (Economic Sector), South Sumatera prosperity Program (Prosperity Sector), South Sumatera Care Program.

Based on interviews to representative II of the Distribution and Utilization Division, Mr. Idham S.Ag, stated that all programs were implemented. And the groups who get *Zakat* are the needy and the poor because they, the elderly will become *kufur* because of poverty. The distribution of *Zakat* it self is carried out in two ways: (a) Coming to the community to see people in need, such as assistance for fire victims by involving social agencies and related institutions. (b) Submission from the community itself by coming to the secretariat of the National *Zakat* Agency Palembang City by bringing supporting data such as a certificate from the local government

#### **Organizing**

The National *Zakat* Agency (BAZNAS) of Palembang City has a good organizational structure. While the management in the distribution and utilization sector held by Mr. Idham.

#### **Implementation**

The distribution and utilization of *Zakat* has been carried out properly in accordance with the planning, by implementing the Featured programs at the National *Zakat* Agency of Palembang City such as the South Sumatera Takwa Program assisted by Al-Quran tutors, for the PHBI program and other programs have been implemented.

#### **Supervision**

The supervision carried out by the National *Zakat* Agency of Palembang City in the distribution and utilization sector is almost the same as the collection sector is still supervised by the Head of the Palembang City National Amil *Zakat* Agency.

## ***Supporting Factors and Inhibiting Factors of Zakat Maal Management at the National Zakat Institution in Palembang City***

The supporting factors for *Zakat maal* Management at the National Amil *Zakat* Palembang City are the participation of state employees whose salaries are deducted every month. Meanwhile, people who are eligible as *Zakat* Muzakkido not yet exist, but there are problems in the process of issuing regional regulations. Inhibiting factors for the Management of *Zakat Maal* at the BAZNAS of Palembang City, less proactive but now the socialization is taking place gradually. And also the transparencies of the management of *Zakat maal* cause the Muzakki are hesitant to deposit their *Zakat maal* at BAZNAS Palembang City. And the lack of human resources so that the implementation of collection and distribution unoptimal.

## **CONCLUSIONS**

The management of *Zakat* collection has been running well in terms of *Zakat* collection and distribution unit. The field of *Zakat* collection at BAZNAS Palembang City in terms of planning: planning for *Zakat* collection itself has existed since the Palembang City National *Zakat* Agency (BAZNAS) was formed and inaugurated based on the Decree of the Governor of South Sumatra Province. The source of *Zakat* collection funds at the National Amil *Zakat* is in the form of professional *Zakat* taken from the State Civil Apparatus in Palembang City. Professional *Zakat* is collected every month for a year. Meanwhile, *Zakat maal* which is taken from the community is still in the process of socializing it to the community. The socialization was carried out in the District, Religious Leaders and Community Leaders. In terms of organization, the National *Zakat* Agency (BAZNAS) of Palembang City has an organizational structure and a division of duties respectively. In terms of implementing all planning agendas, it has been carried out well. The National *Zakat* Agency (BAZNAS) of Palembang City through socialization stated that the payment of *Zakat maal* can be carried out by: cooperation with the Government, collecting *Zakat*, and collecting *Zakat* to the secretariat of the National Amil *Zakat* Agency (BAZNAS) Palembang City or by transferring it through an account number for the payment of *Zakat*, donation and alms. The supervision (controlling) of the National *Zakat* Agency (BAZNAS) of Palembang City has been carried out well.

The distribution and utilization of *zakat maal* at the Palembang National *Zakat* Agency. In terms of planning, distribution and utilization by making superior programs from the Palembang National *Zakat* Agency, that are: the South Sumatra Taqwa Program (Religious Affairs), the South Sumatera Smart Program (Education Sector), the South Sumatra Healthy Program (Health



Sector), the South Sumatra Prosperous Program (Economic Sector), South Sumatra Prosperity Program (Prosperity Sector), and South Sumatra Cares Program. Furthermore, the BAZNAS of Palembang City has a good organizational structure. The distribution and utilization of *Zakat* has been carried out properly in accordance with the plan.

Suggestions in research are that the National Amil *Zakat* Agency should be able to maximize and improve again related to the management of collection, distribution and utilization of *Zakat maal* because many people do not understand the importance of *Zakat maal*, as a potential source of funds other than professional *Zakat*. Then, more active in looking for donators and the recipient.

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