



## Zakat Management At The National Zakat Agency Of Tegal District

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Article Info	ABSTRACT
<p><b>Corresponding Author:</b> Name of Corresponding : Nurul Fitri Habibah E-mail: <a href="mailto:nurulfitrihabibah93@gmail.com">nurulfitrihabibah93@gmail.com</a></p>	<p>This research aims to determine the management of zakat at the national zakat amil agency in Tegal district. The method used in this research is descriptive qualitative and data collection techniques are carried out sequentially field research (field) ie This was done by exploring data sourced from research locations or fields, in this research it was sourced from BAZNAS, Tegal Regency. The research results obtained in this study were an increase in the amount of zakat funds collected by the Zakat Collection Unit as an implementation of performance optimization carried out by BAZNAS Tegal Regency. In 2022, Zakat funds will reach Rp. 4,126,034,293, the majority of these funds were collected from ASN employees. People's awareness of paying zakat still assumes that people can pay zakat themselves, even though the more zakat is collected from organizations, the greater the distribution, the greater the distribution, the more people benefit, the greater the benefits people get, the lower the unemployment and poverty rates by involving the management function in it.</p> <p><b>Keywords:</b> Management, management of zakat and Baznas</p>

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### INTRODUCTION

In essence, Islam is a religion which was revealed to mankind on earth with the aim of making their lives more peaceful and orderly in preparation for the next life, namely the afterlife. A Muslim person must carry out all the obligations of Muslims, one of which is zakat. Paying zakat is a pillar of Islam that is mandatory for every individual Muslim because zakat teaches every Muslim to reduce social inequality from economic injustice created in society (Daulany, 2015). Many other fields of study concern humans, defining management is not an easy thing to

do. Therefore, in reality, there is no definition of management that has been universally accepted. Mary Parker Follett defines management as the art of getting work done through other people. Management refers to achieving previously established organizational goals, both specific goals and general goals. Achieving organizational goals is carried out by means of interaction, coordination, integration and division of tasks in a professional and proportional manner to manage existing resources, both human resources (labor), material (land), finance and the methods used (Rohman, 2017).

Management is seen as a special process that includes planning, organizing, implementing and monitoring which is carried out to determine and achieve the goals of an organization through the use of human resources and other resources. In general, most people consider organizations only as a forum or means for someone to achieve their goals. Even though there is a more specific and unavoidable definition of organization. According to Stephen Robins, an organization is a social unit that is consciously coordinated, with defined leadership, which works regularly to achieve a common goal or goal of a group of people (Sari Elina, 2006).

Humans are social creatures who cannot live without the help of others. Humans as social creatures are dependent on other humans. So that one form of human sharing with others is through zakat. Zakat is a form of worship to purify oneself from the possessions one owns. On the other hand, zakat also has the aim of distributing wealth from those who have advantages to those who have deficiencies.

Zakat is an obligation for people who have a certain amount of wealth. Zakat is one of the pillars of Islam which has strategic significance in the social life of the people. Not only is paying zakat an implementation of a Muslim's obligations, it is also a form of social solidarity towards others. In daily life, we are faced with the socio-economic reality of the people which still requires attention and solutions. The concept of economic empowerment of the people through the practice of zakat worship taught in Islam is one alternative that can be taken to overcome the social problem in question. The significant potential of zakat needs to be explored optimally so that it can be used to help drive the people's economy in addition to other potentials so that the people's standard of living is raised.

However, the problems so far include the problem of zakat management which has not been carried out professionally so that the collection and distribution of zakat has become less focused in addition to the low level of public understanding of zakat problems, especially actual and contemporary problems such as income zakat. Good zakat management will provide benefits to society if clear management is carried out. Starting from planning, organizing, implementing and monitoring. So far, zakat institutions have not distributed them evenly. The Tegal Regency National Zakat Amil Agency (BAZNAS) is an institution that manages zakat nationally at the regional level. The legal existence of BAZNAS is in accordance with the Decree of the President of the Republic of Indonesia number 14 of 2014. The reason for the formation of the National Zakar Amil Agency is in the context of managing zakat in a more efficient and effective and accountable manner.

## **METHODS**

The type of research used by researchers is descriptive qualitative research. In this case, the researcher understands a part by describing it completely and intensively

regarding the description of a context experienced regarding what happened in the field of study, the matter in question is the Tegal Regency National Amil Zakat Agency. Researchers use a psychological approach because using this approach can solve human problems. Based on the statement above, it can be concluded that this research is a type of qualitative research with a psychological approach. In this case, the research conducted by the author is focused on describing the implementation of zakat management functions in improving the quality of economic empowerment programs for the welfare of the people at BAZNAS Tegal Regency.

#### **Data collection technique**

The data collection techniques used in this research are:

- a. Observation (Manzilati, 2017) is the main source of human knowledge, which is applied in social sciences. To carry out this observation, the researcher used participatory observation techniques (Participant Observation). Researchers explore and analyze information related to behavior and conditions around the research location according to concrete conditions. In this research, the researcher interacted directly with the leadership of the Tegal Regency National Amil Zakat Agency as well as Muzakki and Mustahik.
- b. An interview is the process of asking questions and answers with someone who needs to be asked for information or an opinion about something. In-depth interviews are one of the techniques in the data mining process to obtain in-depth, complete and accurate information. The person who interviews or asks questions is called an interviewer, while the person who will provide answers is called interviewee. To obtain data information in this research, researchers conducted interviews with interviewees including:
  - 1) Head of BAZNAS Tegal Regency.
  - 2) Muzzaki BAZNAS Tegal Regency
  - 3) Mustahik BAZNAS Tegal Regency

UTo obtain information and research related to the Management Function of Zakat Management and the results achieved, this interview technique was carried out systematically.

- c. Documentation is the collection, selection, processing and storage of information or evidence and information which can be in the form of images, quotations, other reference materials and videos of research results. Documentation used as evidence of obtaining data directly from the field. Researchers carried out documentation in the form of profile data from OPZ BAZNAS Tegal Regency, organizational structure, achievement results from the role of Baznas Regency, photos and voice recordings.

## **RESULTS AND DISCUSSION**

### **Tegal Regency Baznas Zakat Management**

#### **Management and Distribution of zakat in Tegal Regency**

Zakat institutions focus on community empowerment. Therefore, sufficient time is needed to fulfill these aspects. The poverty factor in Indonesia is an issue that must be a collective responsibility, it cannot be blamed on just one party, be it the government, zakat institutions, or the individuals themselves. With the management function which is used

because it covers all aspects that are fulfilled. There is participation from all parties, improving the quality of mustahiq and Amil, and all have been placed according to their capacity and their rights are upheld and guaranteed.

The method applied by BAZNAS Tegal Regency is Management Function, the existence of transparency in terms of receipt or distribution is the main factor in implementing this method. Because basically the aim of BAZNAS Tegal Regency is to take part in helping the community and improving mustahiq, and that is stated in its vision. Establishing cooperation with various related parties is a method for collecting BAZNAS for Tegal Regency. The following are related parties including:

- a. UPZ (Zakat Management Unit) The Zakat Collection Unit (UPZ), based on the decree of the Chairman of the Tegal Regency BAZNAS implementing agency, is an organization that operates in the field of collecting zakat, infaq and shodaqoh through both official parties, agencies and institutions, BUMD, both private companies and individuals located in Tegal Regency level. UPZ's main focus is to make it easy for its officers/employees to deposit their zakat, infaq and shadaqah, because UPZ operates in these three aspects.
- b. Bank  
Banks are the next related party in the Tegal Regency BAZNAS collaboration. Establishing partnerships with local banks in the local area, there is a bank that is attached to Tegal Regency BAZNAS, namely Bank Syariah Mandiri. Appointed as a bank that must have similarities with the issue of poverty so that prosperity is achieved, so that this can be achieved it requires providing convenience to customers who want to pay their zakat, infaq or shodaqoh.
- c. Institution The establishment of a partnership between BAZNAS Tegal Regency and related institutions/communities is based on the same vision and mission to support zakat distribution, as well as involving the role of institutions/agencies to realize these programs. Among others are: LAZIS, Tegal Regency Government Radio, Tegal Regency Social Service, Businessman, Across Tegal Regency Communities. The establishment of a partnership between BAZNAS Tegal Regency and related institutions/communities is based on the same vision and mission to support zakat distribution, as well as involving the role of institutions/agencies to realize these programs.

### **Distribution and Utilization of Zakat in Tegal Regency**

Distribution to BAZNAS Tegal Regency depends on the receipt of zakat, infaq and DSKL funds. When BAZNAS receives an increase in zakat funds, more mustahik will receive the zakat funds. In accordance with research conducted by researchers, BAZNAS Tegal Regency experienced a decline in the collection of zakat funds. When compared with last year, there were more zakat funds last year than this year. As stated by the chairman of BAZNAS Tegal Regency, Mr. Nur Alfin Mubarak:

"The distribution of Tegal Regency BAZNAS zakat funds has agreed stages, the first of which is through the applicant or applicant who submits themselves to the Tegal Regency BAZNAS regarding the mustahiq's needs. The second is the systematics carried out when BAZNAS Tegal Regency handed over the authority of the distribution department. Third, there is a screening of applicants who have submitted themselves to

see whether they meet the 8 asnaf criteria and are in accordance with what has been explained in Surah At-Taubah. When it does not meet the requirements that have been given, BAZNAS Tegal Regency conducts a survey to prove whether the applicant is in need, then assistance or zakat is provided to the applicant.

Apart from zakat, the distribution aspect includes the distribution of business capital assistance packages through UPZs throughout Tegal Regency with a total of 382 packages, with a value of Rp. 573,000,000. It is hoped that this distribution will help increase the capital and business productivity of mustahik in the area around the UPZ, in addition to providing assistance with business capital packages accompanied by good business management supervision. It is hoped that it can increase the status of mustahik, from mustahik to muzaki in the future. The distribution of nutritious food packages is distributed to each mustahik who needs it. BAZNAS Tegal Regency distributed 1,216 nutritious food packages worth Rp. 364,800,000 which was distributed through the UPZ DIKBUD MAN Service and MTs throughout Tegal Regency. In the Tegal Makmur program BAZNAS held haircut training for students. This haircut training is intended for 20 male students who will receive training for approximately 3 weeks until they receive a graduation certificate. In this training, BAZNAS Tegal Regency collaborated with LPK (Job Training Institute). It is hoped that after this training the students will have skills that can be used as business capital in the future, either when serving at the boarding school or when they enter the community.

In the Tegal Sehat program, BAZNAS Tegal Regency distributes nutritious food packages to UPZ DIKBUD, MAN and MTs Services. This aims to improve the nutrition of school children living in the UPZ environment and is expected to prevent stunting in their family members at home. A total of 1,216 food packages were distributed with a total value of Rp. 364,800,0000. The number of packages was distributed to 18 KWK, 2 MAN and 5 MTs in Tegal Regency. It is hoped that this program can help the government in improving the nutritional quality of underprivileged school children and preventing stunting.

### **The Role of Baznas in Economic Empowerment in Prospering Mustahik**

The author will explain the role of Regency Regional BAZNASTegal in improving the welfare of mustahik. BAZNAS Tegal Regency is a government-owned institution that manages zakat in a professional and organized manner. BAZNAS is an organization that is really needed to manage zakat in an area that has huge zakat potential, such as the zakat potential in Tegal Regency. BAZNAS functions in developing the people's economy and empowering the potential of economically weak communities with a productive zakat program with the aim of helping the economy and improving the welfare of poor communities, especially those in Tegal Regency. Different community backgrounds, different economic levels, types of work and different amounts of people's income make BAZNAS very important as an institution that can manage zakat funds as well as possible and as an organization that can improve the economy of poor and vulnerable communities. If more and more zakat from well-off communities is collected and managed, and then it can be distributed well, then small groups of people who need help will be greatly helped by these zakat funds. The form of zakat management role carried out by BAZNAS Tegal Regency can be seen as follows:

### **The role of BAZNAS in optimizing zakat fund collection in Tegal Regency.**

From the author's interview with Mr. Nur Alfin Mubarok, Amil, Chief Executive of BAZNAS, Tegal Regency, information was obtained that: The majority of the source of zakat funds at BAZNAS that we collect comes from ASN zakat collection, there are individuals, but a few and business entities through the UPZ (Zakat Collection Unit) which already exists in every region in Tegal Regency. BAZNAS Tegal Regency is located behind the Korpri Building, near the Regional Government office, there are also zakat management organizations that participate in collections that have approval from BAZNAS Tegal Regency such as LAZIS. Each UPZ is tasked with socializing and broadcasting the obligation of zakat to the community. Then collect zakat and register data on people who are worthy of receiving zakat assistance and then submit it to BAZNAS Tegal Regency. So the collection of zakat funds at BAZNAS Tegal Regency has increased by increasing the number of UPZs in each region in Tegal Regency. The zakat funds come from entrepreneurs, State Civil Apparatus (ASN), individuals and from corporate bodies through UPZ. Then the collected zakat funds are then distributed to 8 Hasnaf which we know as mustahik zakat but in BAZNAS Tegal Regency only distributes zakat funds to 3 to 4 asnaf, namely the needy, poor, fii sabilillah and Ibnu sabil.

### **Inhibiting and Encouraging Factors in Zakat Management in Baznas Tegal Regency**

In essence, an established organization must have supporting and inhibiting factors in implementing the programs that have been planned. Based on the results of the research conducted, as well as interviews conducted with the Regional BAZNAS administrators of Tegal Regency, information was obtained that in its implementation there were supporting and inhibiting factors.

#### **1. Supporting factors**

From the results of research at BAZNAS Tegal Regency, it was found that there are supporting factors, including: from the community aspect, many people are familiar with this zakat institution, because there are other institutions under the auspices of BAZNAS Tegal Regency, for example LAZIS. With LAZIS, it will certainly make it easier for BAZNAS Tegal Regency to socialize zakat collection and distribution of zakat to those in need. The supporting factors that have been felt by the management of BAZNAS Tegal Regency:

- a. Management requires adequate skills, the higher the amil qualification, the higher the management knowledge. The most important driving factor is the human resources factor.
- b. Has various relationships so that it is able to reach areas outside urban areas.
- c. Building good relationships with donors
- d. Keeping in touch with donors if they or their families experience a disaster such as death, serious illness and so on.

#### **2. Obstacle factor**

Apart from supporting factors, an organization also definitely has inhibiting factors for the programs that will be implemented. With the presence of inhibiting factors, it is hoped that Tegal Regency Regional BAZNAS can improve in the future so that Tegal Regency Regional BAZNAS will have minimal obstacles. The supporting factors that

have been felt by the management of BAZNAS Tegal Regency:

- a. People's awareness of paying zakat, most people still think they can pay zakat themselves without needing an amil. In fact, the greater the collection of zakat to organizations, the greater the distribution, the greater the distribution, the more people will benefit, the greater the benefits, the lower the unemployment rate and poverty. When people are aware that zakat is managed, it will reduce poverty rates. But when there is amil there is a body that can distribute it but, there is no one to distribute it so it is useless and everything will stop.
- b. There is still a lack of support from some agency/government leaders regarding the obligation to pay zakat.
- c. There are no sanctions for muzakki who do not pay zakat strictly.
- d. Technology must be improved further because there are still many who do not understand or do not understand, both from the institution and from the muzakki and the community.
- e. Lack of socialization and laws that are not yet on target, with the existence of Law Number 23 of 2011 concerning zakat management, it is hoped that it will be able to raise public awareness about zakat. However, the lack of socialization and not being on target ultimately makes the zakat law seem like it is just a written rule and not very important to implement.

## **CONCLUSION**

After conducting research on the implementation of the zakat management function at BAZNAS Tegal Regency, conclusions can be drawn including: Management Function Zakat management at BAZNAS Tegal Regency is to improve the quality of economic empowerment programs for the welfare of the people. The planning includes the following: determining targets, calculation assumptions, time period and program direction in the Tegal Regency Regional BAZNAS program. Organizing with resources that have a variety of amil and mustahik knowledge Movement by implementing operational principles, and carrying out working relationships with UPZs which are under the auspices of the Regional BAZNAS of Tegal Regency, and the Regional Government of Tegal Regency. Control by increasing access to muzakki and correcting deviations from the Tegal and Mustahik Regency BAZNAS miles. Tegal Regency Regional BAZNAS has undergone management in accordance with applicable regulations. BAZNAS Tegal Regency is required to adjust management by implementing: Determining the leadership and members of the organization, zakat collection skills that are appropriate to the job. The task of managing zakat is to carry out the functions of collection, distribution and utilization in planning, implementation, supervision, reporting and accountability of zakat which is deemed appropriate but the results of zakat funds do not meet expectations. Based on research, the performance of UPZ BAZNAS Tegal Regency has not achieved optimal results. This can be determined by several factors in the research, including: Ability, Effort, Support. The supporting factors at BAZNAS Tegal Regency are: Management requires adequate skills, the higher the amil qualification, the higher the management knowledge. The most

important driving factor is the human resources factor. Has various relationships so that it is able to reach areas outside urban areas. Building good relationships with donors. Keeping in touch with donors if they or their families experience a disaster such as death, serious illness and so on. There is a zakat collection service for donors who do not have time to submit their zakat to the office / institution Meanwhile, the obstacles in BAZNAS Tegal Regency are: People's awareness of paying zakat, most people still think they can pay zakat themselves without needing an amil. In fact, the greater the collection of zakat to organizations, the greater the distribution, the greater the distribution, the more people will benefit, the greater the benefits, the lower the unemployment rate and poverty. When people are aware that zakat is managed, it will reduce poverty rates. But when there is amil there is a body that can distribute it but, there is no one to distribute it so it is useless and everything will stop. There is still a lack of support from some agency/government leaders regarding the obligation to pay zakat. There are no sanctions for muzakki who do not pay zakat strictly. Technology must be improved further because there are still many who do not understand or do not understand, both from the institution and from the muzakki and the community. Lack of socialization and laws that are not yet on target, with the existence of Law Number 23 of 2011 concerning zakat management, it is hoped that it will be able to raise public awareness about zakat. However, the lack of socialization and not being on target ultimately makes the zakat law seem like it is just a written rule and not very important to implement.

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