

## AN ANALYSIS OF ZAKAT FUND MANAGEMENT IN THE EMPOWERMENT OF COMMUNITY ECONOMIES IN AMIL ZAKAT NATIONAL AGENCY (BAZNAS) PEKANBARU CITY

Henni Indrayani  
Harkaneri

### ABSTRACT

*Distribution of productive zakat funds aims to boost the economy mustahik. Development of zakat is productive can be done by making it as business capital, for economic empowerment recipients, and so that the poor can run or finance his life consistently. This study aims to see how the distribution of productive zakat funds conducted by BAZNAS Pekanbaru city and its role in empowering the economy mustahik. This research method using descriptive qualitative research method with data source result of interview with informant and also spreading of questionnaire to responder which become mustahik in BAZNAS Pekanbaru city. Questionnaires were distributed to 35 respondents. The results revealed that the distribution of productive zakat funds conducted BAZNAS Pekanbaru using grant method. The role of distribution of productive zakat funds has not reached the level of changing the status of mustahik into muzakki. However, the role of productive zakat funds conducted BAZNAS Pekanbaru city is enough to increase business and economy mustahik.*

*Keywords: Distribution, Productive Zakah Fund, Mustahik, Muzakki*

### INTRODUCTION

Indonesia is a country that has the largest population in the world with a majority Muslim population. The great potential of zakat in Indonesia requires the existence of institutions that can manage and distribute zakat well. For this reason, the Government has issued Law Number 23 of 2011 concerning Management of Zakat. With the issuance of the Act, it was hoped that the objectives of zakat management can improve the effectiveness and efficiency of management services, as well as improve community welfare and poverty alleviation.

According to Winoto (2011) stated that poverty alleviation efforts can be done by increasing people's purchasing power income, this can be achieved one of them through income distribution. The form of income distribution that can be done is by distributing the income of the affluent to the poor.

Based on the survey results of the Central Statistics Agency (BPS), in March 2014, poverty in Riau reached 499.89 thousand people or 8.12%. And in March 2015 the number of poor people in Riau reached 531.39 thousand people or 8.45%. From this data, it can be seen that the number of poor people in Riau has increased by 31.50 thousand people, with the number of poor people in rural areas increasing 31.42 thousand people and urban areas increasing 0.09 thousand people (BPS, 2015). Based on the results of the BPS survey, in the 2014-2015 period poverty rates in Riau tended to increase.

In regulating the economy, Islam has provided an alternative in overcoming income inequality that causes poverty. In this case, Islam provides an alternative form of zakat instruments for income distribution. Zakat management organizations in Indonesia are divided into two types: the National Amil Zakat Agency (BAZNAS) and the Amil Zakat Institution (LAZ). The main task of BAZNAS / LAZ is to collect, distribute and distribute zakat in accordance with religious provisions.

The National Amil Zakat Agency (BAZNAS) of Pekanbaru City is a non-structural government institution that is independent, managing zakat nationally at the Pekanbaru City level. In distributing zakat, Baznas Pekanbaru city has five excellent programs namely Pekanbaru Pintar, Pekanbaru Taqwa, Pekanbaru Makmur, Pekanbaru Peduli and Pekanbaru Sehat. Therefore, the existence of the zakat management body (Baznas) of Pekanbaru City through Law Number 23 of 2011 is expected to be able to distribute zakat on target, such as giving zakat to those who are entitled to receive it so as to improve the welfare of the people receiving zakat (mustahik).

In this research, there are several problems that must be resolved, such as how to manage zakat funds in the National Amil Zakat Agency (Baznas) of Pekanbaru City, the role of zakat fund management in empowering an economy from people in the BAZNAS Pekanbaru cities, what obstacles are faced in managing zakat funds by BAZNAS Pekanbaru City in the economic empowerment of the people, and whether a management of zakat funds through the flagship programs in the Pekanbaru Baznas can improve an economy.

### TEORITICAL FRAMEWORK

In PSAK No. 109 mentioned that zakat is a treasure that must be issued by muzakki, in accordance with sharia provisions to be given to those entitled to receive it (mustahik). In article 1 (2) of Law no. 23 of 2011 concerned that the management of zakat is an asset that must be issued by a Muslim or business entity to be given to those entitled to receive it in accordance with Islamic law.

Nurhayati and Wasilah (2011) stated that zakat is a Muslim obligation that must be fulfilled and is not a right, so we cannot choose to pay or not. Zakat has clear rules, regarding what assets must be zakated, the limits of assets affected by zakat, as well as the method of calculation, even who may receive zakat has been regulated by Allah SWT and His Messenger. So, zakat is something very special, because it has standard requirements and rules for the allocation, source, amount and time specified by sharia.

Hafiduddin (2002) in Asnaini (2008) stated that the types of assets that must be tackled according to the development of the modern economy today include: 1) Professional Zakat, 2) Corporate Zakat, 3) Zakah on securities, 4) Zakah on currency trading, 5) Traded livestock zakat, 6) Honey and animal product zakat, 7) Property investment zakat, 8) Sharia insurance zakat, 9) Business orchid zakat, swallow's nest, ornamental fish, and other similar modern sectors, 10) Zakat in the modern household sector. The obligatory requirements of zakat (El Madani, 2013) are muslim, full ownership, developing, free from debt, sufficiency, has reached the Haul or One Year. According to Umratul Khasanah (2010), which included that 8 groups (asnaf), such as the needy, poor, amil, converts, riqab, gharim, fisabilillah and Ibn Sabil.

### **Zakat Fund Management**

Management is the organization required that implementation of managerial responsibilities on an ongoing basis. Meanwhile, according to Sahdan et al., (2006) said that management was includes planning, implementation, supervision and evaluation. Manullang (2006) stated that management is the art and science of planning, organizing, compiling, directing, and supervising resources to achieve the goals set. Based on RI Law No. 38 of 1999 article 1 means that zakat management is the planning, organizing, implementing, and controlling activities on the collection, distribution, and utilization of zakat. While, the definition of zakat according to the law is assets that must be set aside by a Muslim or a legal entity owned by a Muslim with the provisions of religion given to those entitled to receive it. From the explanation, it can be concluded that the management of zakat is a process of planning, organizing, implementing, and controlling the collection, distribution, and utilization of zakat with Islamic law.

### **Economic Empowerment**

Empowerments literally means that giving or getting power, thus empowerment is always associated with given ability to the poor who are usually powerless, to get access to the resources that are the basis of power in an organizational system (Friedmann, 1992). An experts can give various definitions of empowerment, but in essence the meaning of empowerment was includes giving power and giving rights, dealing with those who are powerless, transferring control of resources. So, they can independently determine their own future direction, therefore active participation is needed in every empowerment process.

Edi Suharto (2010) said that community empowerment is a process to make the community or weak group more empowered by the aim of improving the quality of life of weak people for the better. This empowerment community was expected by an ability and strength to meet basic needs, reach productive resources that allow them to increase income and participate in the development process. The concept of community empowerment is related to empowerment and zakat. Utilization of zakat funds is a form of maximum utilization of resources (zakat funds), so they are useful for achieve many benefit for the people. It was hoped by understanding and awareness will be created and shape the attitudes and behavior of individual, and group lives towards independence. Thus, empowerment is an effort to strengthen social and economic position with the aim of strengthening an ability for the people through aid funds. Generally, in the form of credit for productive businesses, so mustahik is able to increase its income and also pay its obligations (zakat) from the results of its business on the loans it has borrowed (Umratul Khasanah, 2010).

Then, Rosi Roismawati (2014) was examined that the potential development of productive zakat funds to improve the welfare of the community. The results are the development on the potential for productive zakat funds through the functions and roles of LAZ provided independence to provide the benefits of zakat funds. Research conducted by Sintha Dwi Wulansari (2014) discussed that the role of productive zakat funds in the development of mustahik business, seen from capital, turnover, and mustahik income. The provision of capital, making a mustahik business (zakat recipient) can develop it. Mubarak and Fanani (2014) regarded that the collection of national zakat which results of research showed that the performance of the collection of national zakat funds has increased from 2008 to 2012. The difference in current research with previous research is focused on managing zakat funds as a whole and relating to empowerment the economy of the people.

### **METHODOLOGY**

This research is a field research which took place in the city of Pekanbaru at the National Amil Zakat Agency (BAZNAS) Pekanbaru cities and the recipient community of zakat (mustahik) from Baznas cities in Pekanbaru. Population is a whole or object that is in an area and meets certain requirements related to research problems (Nanang Martono, 2015). In this research, the population is the recipient of zakat (mustahik) and employees in the BAZNAS Pekanbaru cities.

In this research, to analyze the management of zakat funds, researchers chose respondents in a purposive manner that met the following criteria: (1) those who understood and mastered zakat management problems, (2) those who were directly involved in the distribution of zakat funds. While the sample used to see the management of the Baznas zakat funds in the City of Pekanbaru in improving the economy of the people in this case mustahik, researchers used by random sampling techniques totaling 35 respondents.

Data needed will be collected by interviews, questionnaires, and observations. In this research, the data was used are qualitative data and also data in the form of numbers which are the answers of respondents. Data sources used are primary data and secondary data.

In the process of qualitative data analysis there are 3 (three) stages, such as data reduction, data display, and conclusion or verification. The following is an explanation of the stages of qualitative data analysis, as follows:

a. Data reduction

Reducing data means summarizing, choosing the main points, focusing on the things that are important, looking for themes and patterns, and removing unnecessary. At this stage, the reduced data will provide a clearer picture and make it easier for researchers at the stages next

b. Presentation of data

The next stage after reducing data is data presentation. At this stage, the researchers presented data on the management of zakat funds and their roles according to Amil. In presenting data, it will be presented in the form of interviews and then explained again in detail. While for the presentation of respondents' data regarding the management of zakat funds are presented in tabular form, then followed by explanations in accordance with observers in the fields.

c. Verification

The final stage in qualitative data analysis is conclusion / verification. In this stage the researcher will provide answers to the formulation of the problem that was formulated from the beginning of the study.

For distributing questionnaires to respondents analyzed using quantitative descriptive in the form of tables, diagrams and respondents' answers as a percentage.

## RESULTS

### Receive for Pekanbaru City Baznas Funds

The reception of the Amil Zakat Nasional Pekanbaru City is consists for: (documentation data, 2017).

1) Receipt of zakat funds are obtained from:

- a. Muzakki Company. Zakat funds are deducted from employee salaries by the management of the zakat collection unit by depositing directly through UPZ Baznas Pekanbaru.
- b. Individual Muzakki is a zakat fund deposited by Muzakki or the officer is sent directly to the house of Muzakki.
- c. Placement Results is a Sharia Bank profit sharing fund in a zakat account.

2) Receive for Zakat Funds was obtained from:

- a. Sadaqah Bound Infaq, it is a donation fund given by donors to the Pekanbaru City Baznas and is required to finance certain programs.
- b. Infada Sadaqah is not bound, it is infaq funds given by donors to Baznas Pekanbaru city and is not required to finance certain programs so that they can be used for other social activities besides 8 aznaf.
- c. Management Results is a Sharia Bank profit sharing fund in an infaq account.

3) Amil Fund Receipts obtained from:

- a. Amil's share of zakat funds is the percentage of zakat funds allocated to finance the amil zakat body.
- b. Amil's share on the Sadaqah infaq funds is the percentage of infaq funds allocated to finance human resources and other operations in addition to the costs of management activities.
- c. Receiving APBD and APBD-P operational funds

### Receive for Non-Halal Funds

Represents the receipt of funds sourced from conventional bank interest and demand deposits.

### Management of Zakat Baznas in Pekanbaru City

Management of zakat is the activity of planning, organizing, implementing and controlling the collection and distribution and utilization of zakat. The National Amil Zakat Agency (BAZNAS) Pekanbaru City is one of the zakat managers formed by the Pekanbaru City Government with the task of collecting, distributing and utilizing zakat in accordance with religious provisions.

#### 1). Zakat Collection

The population of Pekanbaru City has increased every year, of course it has a very large potential value of zakat funds. This was revealed by the Head of the City of Pekanbaru Baznas Implementing Mr. Yusrialis as follows:

"Regarding the potential for zakat in Pekanbaru is certainly very large, this potential is around 20 billion annually, but the achievement of the potential value is only around 6.2 billion or less 1/3 of the potential value of zakat in Pekanbaru that can be collected and distributed to those entitled to receive it. "(9/20/2017).

From the magnitude of the potential value of zakat, the City of Pekanbaru BAZNAS has done various things whose aim is to achieve the potential value of the zakat. In collecting funds, BAZNAS has several services in raising funds. Such as direct services to the office and pick up zakat directly to muzakkinya. In addition, BAZNAS also provides other facilities for Mustahik to channel ZIS funds, namely by opening zakat and infaq / alms accounts.

In accordance with the statement of Deputy Chairman II of the City of Pekanbaru Baznas Mr. Ismardi as follows:  
"Di BAZNAS Pekanbaru ada salah satu komisioner namanya komisioner bagian pengumpulan, pengumpulan itu ada 2 ada pengumpulan yang langsung ditransfer ke rekening, dan ada juga pengumpulan yang langsung diserahkan kepada petugas." (10/11/2017).

In optimize for the management of zakat potential in Pekanbaru City BAZNAS Pekanbaru City carried out several strategies (interview with Mr. Yusrialis):

- a. Established by Zakat Collection Units (UPZ) in all government agencies and in several schools
- b. Spread BAZNAS Pekanbaru cities volunteers in Pekanbaru cities.
- c. Zakat socialization to government agencies, both in the form of appeal letters to government agencies and to schools
- d. Make banners, billboards, brochures, website calendars and Facebook
- e. The socialization of muzakkicorner where muzakki who pay zakat will get the Zakat Obligatory Number (NPWZ) (09/20/2017)

## 2) Service and Distribution for Zakat Baznas in Pekanbaru City

To find out Mustahik Services in the Baznas Pekanbaru City that you can see the flowchart below:

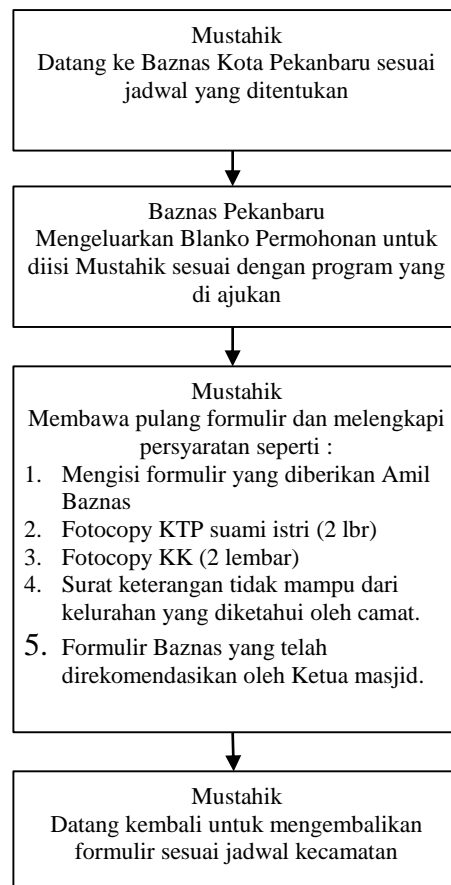


Figure 1. Flow Chart of Mustahik Pekanbaru Makmur Service Baznas Pekanbaru City.

Sources: Baznas in Pekanbaru City, 2017

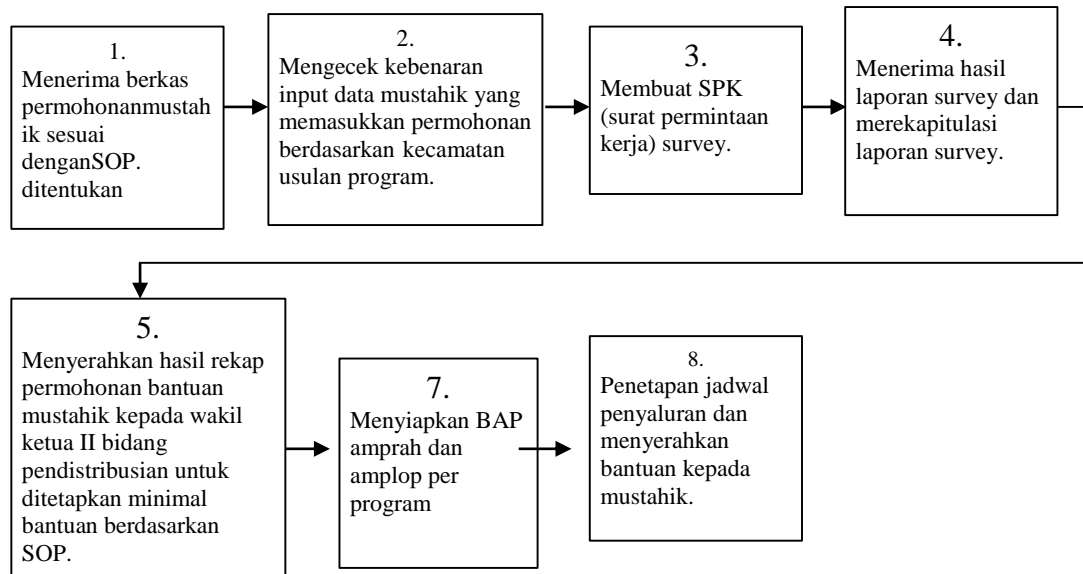


Figure 2. Distribution Chart on Mustahik Baznas Pekanbaru City

For the distribution of productive zakat funds through the Pekanbaru Makmur program from an interview with Mr. Syafruddin in the business empowerment section said that:

*“Persyaratan pendistribusian dana zakat produktif kepada mustahik melalui program Pekanbaru Makmur sama halnya dengan persyaratan untuk mustahik secara umum seperti melengkapi KTP dan Kartu Keluarga, Pegawai baznas melakukan survey lapangan, tetapi ada beberapa usaha yang tidak diperbolehkan seperti menjual rokok dikarenakan merusak kesehatan dan bensin karena mudah menimbulkan kebakaran dengan kriteria usaha seperti individu kurang mapan, usaha makro, usaha kelompok seperti kerajinan tangan, melakukan survey lebih kurang 1 minggu dengan melihat usahanya apakah usaha kelompok atau individu. Proses yang lakukan sesuai dengan 8 asnaf, namun untuk usaha kelompok dilakukan di bagian pemberdayaan, survey mengacu kepada proposal yang dibuat mustahik dan melihat rincian alat yang dibutuhkan mustahik untuk menentukan patokan harga”.*

### 3. Obstacles and Challenges in Managing Zakat Funds by BAZNAS Pekanbaru City in Empowering People's Economy

Pekanbaru City Baznas has a strong commitment to the realization about optimization, but in its implementation experienced several obstacles. The results from an interview with Mr. Yusrialis, chief executive of the City of Baznas Pekanbaru, said that there is still a lack of public awareness and businesspeople to pay zakat even though there are already laws, presidential and mayor regulations. As follows his statement as follows:

*“...terutama untuk zakat perusahaan belum ada kesadaran pelaku usaha untuk membayar zakat perusahaannya. Contoh dari banyaknya perusahaan yang ada di kota Pekanbaru hanya Rumah sakit Awal Bros yang membayar zakat ke Baznas Kota Pekanbaru. Ketika di tanya kepada perusahaan-perusahaan besar lainnya apakah sudah membayar zakat, mereka mengatakan bahwa mereka telah membayar zakat di LAZ Jakarta, padahal setelah ditelusuri ternyata tidak benar. Dan banyak juga perusahaan besar yang mengaku telah membayar zakat di LAZ dan memasukkannya ke dalam program CRS (Coperation Responsibility Social) dan lucunya dana zakat tadi digunakan untuk pengembangan perusahaan mereka. Untuk mengatasi hal tersebut Baznas dan walikota Pekanbaru mengumpulkan perusahaan-perusahaan besar, hotel, dan bank. Namun dari 200 perusahaan yang diundang hanya 12 perusahaan yang datang. Artinya kurangnya kesadaran pelaku usaha untuk membayar zakat perusahaannya.(30/10/2017.*

In addition there are several challenges faced by Baznas Pekanbaru City which is included (documentation data, 2017):

Zakat awareness is not due to reluctance to pay zakat but because of lack of information and trust in paying zakat to zakat management organizations. Good coordination is needed with all potentials and related institutions in Pekanbaru, both in the context of optimizing collection and optimizing utilization. Government support is quite large and makes Baznas as part of a program to strengthen community empowerment. This is a great mandate for Baznas to further improve its performance. There are still Regional Apparatus Organizations (OPDs) that have not yet formed UPZ, so besides organizing socialization activities to the Dinas / Agency, Schools and Madrasas in Pekanbaru, the management also needs or must publish Baznas activities, especially the distribution of zakat, infaq and alms to the entitled groups so that credibility Baznas can be increasingly trusted.

#### 4. Management in the Baznas Pekanbaru City about Zakat Funds Can Improve the Economy Community

##### Characteristics of Respondents

Mustahik who gets funding from the city of Pekanbaru Baznas was dominated by women (54%). And 17% of them are widows. This shows that more productive charity funds are given to women (widows), who are in dire need of zakat funds to get additional business capital for their survival and families with a total family of 3-6 people. Most of the ownership status of mustahik houses is still renting and KPR housing credit. The business which is run by 84% mustahik is selling to be a street vendor. With a background of low levels of education are elementary (8%), junior high (29%) and high school (63%). So they are more interested in selling as street vendors do not require high education and certain expertise.

##### Respondents' Responses to the Distribution of Zakat Pekanbaru Makmur Program was conducted by Baznas Pekanbaru City

Generally, mustahik known that any productive zakat funds from neighbors or word of mouth information. With the frequency of receiving zakat is 1 time and before receiving the zakat funds all mustahik said that the Baznas conducted a survey before approving or accepting mustahik and gave counseling and supervision only 1-2 times during the mustahik getting the donation. Besides that, 60% of the productive zakat funds provided through the Pekanbaru Makmur program, mustahik are not fully earmarked for additional venture capital, some of them are used for other purposes such as household needs. Judging from the development of the business after being given productive earning as much as 91% said it had improved enough so that the economic condition of mustahik also increased (86%). About 74% said that mustahik savings also increased. According to Respondents Potential Zakat Baznas Pekanbaru City can improved that about welfare of Mustahik and most want to become Muzakki. Then, 100% stated that the productive zakat fund through the Pekanbaru Makmur program was right on target.

##### CONCLUSION

Management of productive zakat funds through the Pekanbaru Makmur program has been right on target. Productive zakat assistance can increase the business of mustahik and be able to improve the economy of mustahik so that the welfare of mustahik also increases.

##### SUGGESTION

So, the Baznas Pekanbaru City will not only channel productive zakat funds to mustahik, but also provided that an empowerment through continuous training, counseling, and supervision. A mustahik business can develops it that poverty can be reduced or eliminated. Baznas party should be able to increase the number of muzakki by socializing and cooperating with various parties such as agencies, offices and companies, and involve many various parties up to the district level. Baznas again increased by creativity and innovation in the Baznas flagship program, so Mustahik really get more beneficial benefits in the future such welfare can increases it.

##### REFERENCES

- Al-Qur'an dan Terjemahannya. 1999. Departemen Agama Republik Indonesia, Jakarta.
- Afifi, Agus Thayib dan Ika, Shabira. 2010. *Kekuatan Zakat "Hidup Berkah Rezeki Melimpah"*. Yogyakarta: Pustaka Albana.
- Arif Maslah. 2012. *Pengelolaan Zakat Secara Produktif sebagai Upaya Pengentasan Kemiskinan* (Studi Kasus Pengelolaan Pendistribusian Zakat oleh BAZIS di Tarukan, Candi, Bandung, Semarang)
- Ash Shiddieky, Muhammad Hasbi. 2005. *Pedoman Zakat*. Semarang: Pustaka Riski Putra
- El-Madani. 2013. *Fiqh Zakat Lengkap*, Jogjakarta : DIVA Press.
- Garry Nugraha Winoto. 2011. *Pengaruh Dana Zakat Produktif Terhadap Keuntungan Usaha Mustahik Penerima Zakat (Studi Kasus BAZ Kota Semarang)*
- Hertina. 2013. *Problematika Zakat Profesi dalam Produk Hukum di Indonesia*. Pekanbaru: Suska Press
- Khodijah Ishak. 2011. *Analisis Pendistribusian Dana Zakat Produktif dan peranannya terhadap ekonomi mustahik di kota Dumai*.
- Lexy J. Moleong. 2005. *Metodologi Penelitian Kualitatif Edisi Revisi*, Bandung : Rosda Karya
- Maimun Sholeh. 2011. Kemiskinan : Telaah dan Beberapa Strategi Penanggulangannya, Jurnal UNY (<http://staff.uny.ac.id>)
- Mila Sartika. 2008. *Pengaruh Pendayagunaan Zakat Produktif terhadap Pemberdayaan Mustahik pada LAZ Yayasan Solo Peduli Surakarta*, Jurnal Ekonomi Islam, Vo.II, No.1.
- Mubarok, Abdulloh dan Baihaqi Fanani. 2014. *Penghimpunan Zakat Nasional (Potensi, Realisasi dan Peran Penting Organisasi Pengelola Zakat)*. PERMANA- Vol. V No. 2.
- Mutia dan Khairatun Hisan, 2014, Penerapan PSAK 109 Terhadap laporan Posisi Keuangan Baitul Mal Provinsi Aceh, SNAS 2014.
- Nanang Martono. 2015. *Metode Penelitian Sosial Konsep-konsep Kunci*. Jakarta : PT. Rajagrafindo Persada.
- Nurhayati, Sri, dan Wasilah, 2015, *Akuntansi Syariah di Indoneia*, Salemba Empat, Jakarta.
- Sintha Dwi Wulansari dan Achma Hendra Setiawan. 2014. *Analisa Peranan Dana Zakat Produktif Terhadap Perkembangan Usaha Mikro Mustahik (Penerima Zakat)*. Diponegoro Journal Of Economics. Vol 3 No 1
- Sugiyono. 2013. *Metode Penelitian Kuantitatif, kualitatif, dan Kombinasi (Mixed Methods)*, Bandung: Alfabeta
- Tohor, Tarmizi. 2013. *Pemberdayaan Ekonomi Umat Melalui Zakat dan Wakaf*. Pekanbaru: Kanwil Kementerian Agama Provinsi Riau.
- Umratul Khasanah. 2010. *"Manajemen Zakat Modern : Instrumen Pemberdayaan Ekonomi Umat*, Malang: Uin-Maliki Press.



Undang-Undang Republik Indonesia Nomor 23 Tahun 2011 Tentang Pengelolaan Zakat  
Yusuf Qardhawi. 2005. *Spektrum Zakat dalam membangun Ekonomi kerakyatan*, Jakarta : Zikrul  
Zulkifli. 2014. *Panduan Praktis Pintar Memahami Zakat*, Pekanbaru: SUSKA PRE

Henni Indrayani  
*Universitas Islam Negeri Sultan Syarif Kasim, Riau, Indonesia*

Harkaneri  
*Universitas Islam Negeri Sultan Syarif Kasim, Riau, Indonesia*