

Optimization of Professional Zakat Fund Management at the Office of Ministry of Religion of Parepare City

M. Hasyim Usman¹, Hannani², Agus Muchsin³

¹*Pascasarjana Institut Agama Islam Negeri Parepare*

²*Institut Agama Islam Negeri Parepare*

³*Institut Agama Islam Negeri Parepare*

¹*mhasyimusman@iainpare.ac.id*

²*hannani@iainpare.ac.id*

³*agusmuchsin@iainpare.ac.id*

Abstract

Poverty is a problem faced by the Indonesian people and is the responsibility of the Indonesian government. The approach used in this study is the theological, phenomenological, and juridical approaches. The source of this research data is sourced from primary and secondary legal materials. This research includes qualitative using data in the form of direct interviews and questions and answers or dialogues and documents. The data obtained are then collected both primary and secondary. Data collection techniques are carried out through observation, interviews and documentation studies in order to obtain clear and representative data, while data processing and analysis techniques are carried out through data reduction, data presentation and drawing conclusions. The results of this study indicate that the optimization of the management of professional zakat funds at Ministry of Religion Office, Parepare City is less than optimal. However, in terms of collection has fulfilled the principles of sharia, trustworthiness, transparency, professionalism, accountability, participation and efficiency. Its distribution is still traditional and productive creative and not in accordance with the principles of justice.

Keywords: Optimization, Collection and Distribution of Professional Zakat Funds

1. Introduction

All the resources that are in the sky and on earth are provided by Allah SWT for human needs, so that humans can enjoy them perfectly, physically and mentally, materially and spiritually. There are two scopes of economics, namely conventional economics and Islamic economics. Islamic economics does not only talk about physical material gratification, but also talks quite broadly about abstract material gratification, satisfaction related to the position of humans as servants of Allah SWT (Al-Banna, 1997).

Islam is a system of life, where Islam has provided a complete set of rules for human life, including in the economic field. Islamic economics is a study of the economic behavior of representative Muslims in modern Muslim societies (Syed Nawab Haider

Naqvi, 2003). Islamic economics is built on the basis of the Islamic religion, therefore Islamic economics is an integral part of Islam. The main objective of Islamic economics is to achieve *falah* (P3EI, 2015).

The presence of the Islamic economy which has colored the development of the world economy in general, including the institutions that it has created by some people is greeted with a priori and pessimistic, and even responded with cynical attitude in some cases. It seems that this a priori, pessimistic, and cynical attitude arises from the lack of knowledge and the rigidity of the framework used in understanding Islamic economics, because the development of the Islamic economy is so fast and unique, and because its institutions are competitive with similar conventional institutions, scientists. and observers of humanitarian issues, especially those related to poverty, both Muslims and non-Muslims, are interested in conducting serious studies on them.

Poverty is a problem that is still faced by the Indonesian people. Until September 2017, it was recorded that the number of poor people in Indonesia was 26.58 million or 10.12% of the total population of Indonesia. Meanwhile, the number of poor people in Parepare City until 2017 was recorded at 8.07 thousand or 5.70%. This shows that the number of poor people in Kota Parepare is still high. However, the percentage of poor people has fluctuated.

The economic conditions that occur in society remain the responsibility of the Indonesian government to continue to improve the welfare of our society. All efforts made to improve welfare in overcoming poverty, the government has issued various policies that are deemed necessary so that this poverty problem can be resolved properly based on the principles of justice adhered to by our nation, namely by means of (1) the Inpres on Rural Villages (IDT); (2) Social Safety Net (JPS). But all of them still can't solve this problem (Arif, 2010).

This welfare can be achieved with various supports from all stakeholders and the Indonesian people themselves to continue to work hard to achieve common prosperity. The community must begin to be directed by encouraging and building to find alternative strategies for community empowerment. Because, looking for business opportunities in today's global era is not a very easy matter, especially for rural communities who are generally more passive and accept the realities of life as it is.

Exploring the potential of the community, especially in empowerment programs, the government and private institutions have a share in this. Advancing public welfare is one of the national goals of the Republic of Indonesia as mandated in the Establishment of the

1945 Constitution. To achieve this goal, several efforts need to be made, among others by exploring and utilizing funds, namely through zakat (Didin Hafhiduddin, 2003).

Zakat is a way of distributing wealth (property) in an economy, especially from the lucky or rich to those who are not lucky (poor) in terms of seeking sustenance. Zakat will make the economy move fast, build brotherhood among economic actors, and economic disparities will narrow. Zakat, in other words, can be used as a driving force and control of the economy in order to achieve *falah* (physical, mental, world and hereafter welfare), both present and future generations (Widiastuti., 2015).

Zakat is a potential source of funds, so that zakat can be used for national development and state resilience, especially in the context of alleviating poverty and eliminating social disparities. It is necessary to manage zakat in a professional and responsible manner by the government and society (Didin Hafhiduddin, 2003).

Zakat is given if it has reached *nisab* and *haul*, that is, as a stipulation of the minimum limit, zakat must be paid. The same goes for the size of the goods that must be removed. The advantage of the property owned is issued in accordance with the ruling determined by the jurists. While the distribution of zakat, done horizontally or evenly to the group that is entitled to receive zakat, namely eight groups *mustahik* for the creation of prosperity evenly (Al-Ba'ly, 2006).

In general, zakat is divided into two types, namely zakat *fitrah* and zakat *maal* / property. Zakat *fitrah* is zakat that serves to restore Muslim human beings to their nature, by purifying their souls from the sins caused by the influence of association so that the human being deviates from his nature. This zakat must be issued in the holy month of Ramadan until before the preacher ascends the pulpit on Eid al-Fitr. While zakat *maal* / property is zakat imposed on property owned by a person or board with the conditions and conditions that have been set. Something can be called *maal* (property / wealth) if it meets two conditions, namely can be owned / stored and can be taken advantage of in accordance with the *ghalibnya*, such as houses, agricultural products, gold, silver and others (Sari, 2006).

In general, al-Qurán states that zakat is taken from every property owned. There are several sources of zakat, one of which is professional zakat. Professional zakat is a very important thing to get the attention of Muslims today, namely the existence of income or income that is earned through their expertise, either individually or collectively. Performed individually, for example doctors, architects, lawyers / lawyers, artists, and others. While that is done collectively, for example employees (government or private) by using a wage or salary system (Didin Hafhiduddin, 2003).

One government agency that collects professional zakat funds from employees is the Ministry of Religion Office, Parepare City. The collection of professional zakat funds has been going on since 2009, according to the Decree of the Head of Ministry of Religion Office, Parepare City Number 43 of 2009 dated August 12, 2009 through a unit called UPZ (Zakat Collecting Unit). Besides managing zakat funds, in this case UPZ, also distributes zakat funds to those in need. The UPZ Office of the Ministry of Religion Office, Parepare City is different from other zakat institutions, namely that it is not independent where everything is based on the policy of the Head of the Ministry of Religion Office, Parepare City who is also the UPZ supervisor.

The process of distributing zakat funds is devoted to two underprivileged muzaki families, as well as honorary staff in the working area of the Office of the Ministry of Religion Office, Parepare City, so it is limited to the poor and poor, so there are some groups who receive zakat who do not get this zakat. In addition, the distribution of zakat should also be given to mustahik who are around the zakat collection point, in this case around the Office of the Ministry of Religion Office, Parepare City, in accordance with the Decree of the Minister of Religion Number 581/1999 in article 28 it is explained that in distributing zakat, mustahik should prioritize in its territory. each. In fact, the distribution of zakat is only for underprivileged muzaki families and honorary staff in accordance with the policies of the Head of the Ministry of Religion Office, Parepare City.

The distribution of zakat funds is distributed only in the traditional consumptive form, namely zakat distributed to mustahik to fulfill their daily needs and creative productivity, namely providing assistance for the construction of schools / madrasas, even though there are several forms of zakat distribution, namely creative consumptive distribution, traditional productive distribution. This is what underlies researchers to be interested in further research on optimizing the management of professional zakat funds at the Ministry of Religion Office, Parepare City.

The term profession in Arabic terminology does not have an explicit equivalent. This happens because Arabic is a language that absorbs very little foreign languages. In modern Arabic countries, the term profession is translated and popularized with two Arabic words. First, *al-mihnah* , this word is often used to refer to jobs that rely more on brain performance. For example, lawyers, writers, doctors, legal consultants , office workers, and so on. Second, *al-hirfah* . This word is more often used to refer to types of work that rely on hands or muscle power. For example, craftsmen, blacksmiths, tailors at convection, construction workers, and others (Asmuni Muhammad, 2007).

Based on the background of the problem, the main problem with the sub-problems are 1) how is the planning process for professional zakat funds at the Ministry of Religion Office, Parepare City?; how is the process of collecting professional zakat funds at the Ministry of Religion Office, Parepare City?; how to process endistribusian funds zakat profession in the Office of Religious Affairs Parepare?, and how is the accountability process for professional zakat funds at the Office of the Ministry of Religion Office, Parepare City?

2. Research Methodology

This type of research used in this research is field research (*field research*) using qualitative methods to be able to obtain complete information about the object of research. The time used in this research is ± 6 months with various stages, starting from processing the research letter until the completion of the data validity testing phase in the study. The research location is at the Ministry of Religion Office, Parepare City. Sources of data in this study consisted of primary data sources and secondary data sources. The instruments used in this study can be seen from the techniques used in data collection.

3. Results and Discussion

3.1. The Planning for Zakat Profession

The management of professional zakat at the UPZ of Ministry of Religion Office, Parepare City includes: planning, collecting, distributing and receiving answers. The regulations used in the management of zakat, especially zakat for employees of the Ministry of Religion Office of the City of Parepare are the Decree of the Head of the Office of the Ministry of Religion of the City of Parepare Number 43 of 2009 dated 12 August 2009 concerning the Determination of the Management of the Zakat Collecting Unit (UPZ) at the Ministry of Religion Office, Parepare City. The process of issuing this regulation takes a long time, because there is a different understanding from each employee and teacher about the importance of paying professional zakat for employees or teachers. Careful planning is needed so that what is generated from the collection of zakat funds can later be useful for the community, especially for mustahik who receive zakat. The planning that is done is planning to collect zakat funds, planning for distributing zakat funds and planning for accountability of zakat funds that have been distributed.

The management that is carried out, especially in the planning process, according to researchers, is in line with the management that was carried out by the Prophet Muhammad. In the field of zakat management, the Prophet Muhammad gave examples and operational instructions. Operational management that is technical in nature can be seen in the distribution of amil zakat structure, which consists of: (1) Katabah, officers who record zakat obligors, (2) Hasabah, officers who assess, calculate zakat, (3) robes, attractive officers, taking zakat from muzakki, (4) Khazanah, officers who collect and maintain property, and (5) Qasamah, officers who distribute zakat to mustahiq (people who are entitled to receive zakat). In practice, the Prophet did not evenly distribute the collected zakat between the eight groups. The Prophet divided as needed. So the consequence is that there is one group that does not get zakat because the supply of zakat is allocated to other groups who are more in need. Thus, the zakat distribution system at the time of the Prophet was arranged proportionally and conditionally according to the level of mustahiq zakat needs. So basically the management management concept carried out by the UPZ of the Ministry of Religion Office, Parepare City, especially in planning future activities, is in accordance with the principles of zakat management in general.

Socialization is carried out to equalize perceptions, this is intended so that the professional zakat issued by all employees is really done sincerely without any coercion. According to researchers, what is done is in accordance with our religious teachings not to force someone to pay their zakat, so that later what each muzaki does is worth worshiping in the sight of Allah Almighty and can really be felt by the mustahik. After being socialized to all employees and teachers about the importance of issuing this professional zakat, a Decree on the formation of the UPZ of the Ministry of Religion Office, Parepare City explained that every structural and functional civil servant (PNS) who is Muslim in the office environment The Ministry of Religion Office, Parepare City who is willing and sincere to pay zakat from the income received every month is 2.5%.

Yusuf Qardawi in considering to strengthen his opinion, that the amount of zakat on profession is equal to money or trade, which is 2.5% of income. That means, professional zakat is obtained from the results of human efforts that generate income and have reached the nisab. Not from the types of assets whose obligations have been determined through the Qur'an and the Prophet's hadith, such as agricultural products, livestock, trade, savings (money, gold, and silver), and rikaz assets.

The amount of professional zakat funds collected at the UPZ of the Ministry of Religious Affairs in big cities is quite large every month and the amount

varies. According to researchers, if the amount is large enough to be managed, then people who are capable and competent in managing zakat funds are needed. This is the strength of UPZ itself to manage the collected zakat funds. This amount is the zakat issued by each employee and teacher at the Office of the Ministry of Religion of the City of Parepare as many as 154 people, as shown in the following ASN data.

Table 1: Number of ASN by class and gender

Group	Male	Women	amount
II	1	6	7
III	35	66	101
IV	17	29	46
Amount	53	101	154

Source: Ministry of Religion Office, Parepare City in 2019

From the data above, it shows that the number of employees at the Office of the Ministry of Religion Office, Parepare City is 154 people and is one of the strengths of UPZ in managing zakat funds.

3.2. The Collection of Professional Zakat

After the funds have been collected and recorded, then reported to the leader who is also the supervisor of the UPZ, this is intended as material for the management's report on the collected funds. According to researchers, this is in accordance with the general zakat management mechanism in which the UPZ management is required to report the funds collected every month to the leadership, in this case the Head of the Office of the Ministry of Religion Office, Parepare City who is also the UPZ supervisor.

The professional zakat funds issued by the employees of the Ministry of Religion Office, Parepare City vary each month. This is because the number of employees is different every month. There are employees who retire, automatically decreases in terms of the amount which indirectly affects the amount of professional zakat funds collected. Sometimes the number also increases due to the transfer of employees from other regions, automatically the amount of professional zakat funds collected will automatically increase.

As a zakat institution that manages employee or community funds, UPZ must have a good recording and collection and reporting system by utilizing existing technology to carry out collected zakat management so that funds can be managed professionally, accountably and transparently.

Transparency, accountability, professionalism and trust are very important because they relate to the beliefs of the people. This means that the muzaki feel that the

zakat funds issued are really well managed and deserve and trustworthy. This security is manifested in the form of transparency / openness in conveying accountability regularly and the accuracy of its distribution in line with the provisions of Islamic law. As an illustration, the professional zakat funds collected in 2019 can be seen in Table 6 below;

Table 2: Professional Zakat Fund at UPZ Ministry of Religion, Parepare City

Number	Month/Year	Funds collected (IDR)
1	January, 2019	12,741,286
2	February, 2019	12,638,123
3	March, 2019	13,007,091
4	April, 2019	13,030,886
5	May, 2019	13,594,510
6	June, 2019	13,701,593
7	July, 2019	13,728,473
8	August, 2019	13,728,473
9	September, 2019	13,771,483
10	October, 2019	13,890,778
11	November, 2019	13,897,533
12	December, 2019	14,040,305
Total		161,770,534

Source: UPZ Ministry of Religion Office, Parepare City in 2019

The data above explains how each month the amount of zakat funds collected varies. The professional zakat funds collected in 2019 amounted to Rp. 161,770,534, these funds are not small in number, so an officer or amil is needed who can manage this zakat fund.

To produce optimal performance, an officer or amil must understand the laws of zakat because it can make it easier for amil zakat to disseminate information about something related to zakat. Mandate and juju are important requirements and must be supported by the ability to carry out tasks. The combination of trust and ability is what will produce optimal performance.

In carrying out this management process, UPZ collaborates with the treasurer of Ministry of Religion Office, Parepare City, where each month reports on the development of zakat data issued by muzaki. In addition, professional zakat funds that enter are deposited to the Parepare City Baznas through the account of the Parepare City Amil

Zakat Agency (BAZ) No. 6848 at the Regional Development Bank (BPD) of Parepare City amounting to 30% of the total zakat funds that enter each month.

In the management aspect of professional zakat fund management, researchers found that the management of zakat at the UPZ of the City is quite good because the management is in accordance with general management principles. The principle of sharia, namely the management of zakat is based on al-qur'an and hadith. Zakat management officers have tried to behave well and behave in a trustworthy manner with the management of zakat, namely being honestly responsible and ensuring that all muzakki assistance is distributed in an appropriate manner, recording must be carried out according to what muzaki conveyed.

Zakat management officers have tried their best and behaved professionally in carrying out their duties, that is, they always work in accordance with their duties and responsibilities and are honest and skilled in developing the mandate given to them. This professional attitude can be seen in collecting and listing all employees who pay zakat for their profession as muzakki.

Management officers also work sincerely and with full dedication and understand religious laws related to zakat. The professional attitude can be seen from the efforts made by the management officers to optimize zakat collection, namely by collecting data on ASN muzaki, collaborating with religious extension workers and the media in influencing changes in the mindset of the muzaki, recording and proving the results of zakat collection. The transparency aspect is also carried out by the manager, namely the treasurer prints a 2.5 percent zakat deduction salary slip from ASN every month.

The UPZ of the Ministry of Religious Office, Parepare City has an accountability to the public in this case to every employee. Professional zakat management system consists of zakat receipt procedures, zakat issuance procedures and zakat reporting procedures for the public. The acceptance process includes the process of recording in the revenue source book and the process of recording the expenditure in the zakat expenditure book. Then the principle of participation has also been carried out by the UPZ of the Ministry of Religious Office, Parepare City, namely by involving people with an interest in the mustahik data collection process. This research also illustrates that the management of zakat profession is related to the principle of efficiency in general. It can be said that it is efficient to manage zakat because it has relatively small operational costs so that the UPZ Office of the Ministry of Religious Office, Parepare City always tries to be as optimal and efficient as possible using costs in every activity that is carried out done.

3.2. The Collection of Professional Zakat

Creative productivity, namely the giving of zakat which is manifested in the form of providing revolving capital for capitalizing social projects such as building schools or places of worship.

This distribution pattern is very important because it provides capital assistance to schools / madrasas, the UPZ of the Ministry of Religious Office, Parepare City has carried out its function as a zakat manager and is in accordance with the mandate of the law where the purpose of utilizing zakat funds in presenting new muzaki will be achieved, because in the distribution of zakat funds is the transfer of wealth (dividing wealth) it is the purpose of collecting zakat. This is where the importance of smart and creative zakat management in terms of managing the available resources. The DDI Lappa Angin given the form is one of the schools / madrasahs that really need a helping hand from the demawan, due to its appalling condition.

The distribution aspects carried out by the UPZ of the Ministry of Religion Office, Parepare City, both zakat, infaq and shadaqah funds, are in accordance with sharia principles, namely referring to the al-Qur'an and hadith. The distribution of zakat funds is in accordance with the eight asnaf, namely the *needy*, *the poor*, *amil converts*, *slaves*, *gharimin*, *fisabilillah* and *ibnu sabil*. The reality in the field shows that in fact the distribution was only for six asnaf, namely the *needy*, *the poor*, *amil converts*, *fisabilillah* and *ibnu sabil*. While gharimin and slaves are not given zakat funds because slaves are no longer in the city of Parepare and many gharimin groups are in Parepare City. Because what is given is prioritized for the needy and poor for consumptive purposes and *ibn sabillah* provided in the form of educational assistance, namely for the construction of schools / madrasahs.

The aspect of justice in the distribution of zakat does not seem to fulfill the element of justice, because seen from the assistance given in distributing zakat only to six asnaf, and two asnaf which are not given. Even then, the distribution was mostly to the needy and poor. In addition, the distribution should also be given to mustahik who live around the zakat collection point in accordance with the Decree of the Minister of Religion Number 581/1999 in article 28, it is explained that in the distribution of zakat, mustahiq should prioritize in their respective areas. This is also related to the policy of the Head of the Office of the Ministry of Religious Office, Parepare City, which provides zakat funds to underprivileged muzaki families and honorary staff who work in the work area of the Ministry of Religious Office, Parepare City.

Actually, there are four patterns of distribution of zakat funds, namely traditional consumptive, creative consumptive, traditional productive and creative productive, however the UPZ of Ministry of Religious Office, Parepare City in distributing in the field only uses two patterns, namely traditional consumptive and creative productive. Traditional consumptive, namely giving zakat in cash which is intended for daily life, and creative productivity, namely by giving zakat to provide assistance for school / madrasah development.

According to the researcher, the distribution should also be done in a creative consumptive manner, namely by providing school supplies or books for underprivileged students. Because the assistance in the form of books or school equipment can reduce the burden on parents for students in taking the world of education, so that the budget / funds prepared for purchasing the tools / books can be diverted for other very urgent needs. As for traditional productivity, it should also be given to mustahiq in the form of goods or tools that can help run their business, for example binding machines, sewing machines for those who work as tailors or workshops such as compressorsto support his business. With this assistance, it is hoped that he can develop his business and the possibility of opening new jobs even from the mustahik family itself.

5. Conclusion

Based on the problems studied relating to the optimization of the management of professional zakat funds at the UPZ of the Ministry of Religious Office, Parepare City that planning that is carried out includes planning collection, planning distribution and planning accountability reports. The collection of professional zakat funds carried out by the UPZ of the Ministry of Religious Office, Parepare City is in accordance with the principles of zakat management. Starting from muzakki data collection, especially among ASN , recording and proving the results of zakat collection and reporting to the leader of the funds collected as an accountability report. Then deposit 30% of the total value of zakat to Baznas Kota Parepare every month.

The distribution of zakat that is carried out refers to religious provisions, namely the Koran, the Sunnah, the opinion of scholars and Law Number 23 of 2011 concerning the management of zakat. The distribution of professional zakat funds at the UPZ of the Ministry of Religious Office, Parepare City only uses two distribution patterns, namely the traditional consumptive and creative productive form of distribution.

The results of the collection and distribution are reported to the leadership as the supervisor of the UPZ as a management accountability report, and are also reported to the

Parepare City Baznas Office, this is intended as a control / supervision function for the supervisor.

References

Al-Ba'ly, A. A.-H. M. (2006). *Ekonomi Zakat: Sebuah Kajian Moneter dan Keuangan Syariah*. Jakarta: Rajagrafindo Persada.

Al-Banna, H. (1997). *Risalah Pergerakan Ikhwanul Muslimin, Intermedia*. Jakarta.

Arif, M. N. R. Al. (2010). Efek Pengganda Zakat Serta Implikasinya Terhadap Program Pengentasan Kemiskinan. *Jurnal Ekbis Fakultas Syariah UIN Sunan Kalijaga Yogyakarta*, 5(1), 42–49.

Asmuni Muhammad. (2007). Zakat Profesi dan Upaya Menuju Kesejahteraan Sosial. *La Riba, Jurnal Ekonomi Islam*, 1(1), 24.

Didin Hafhiduddin, T. (2003). *Problematika Zakat Kontemporer: Artikulasi Proses Sosial Politik Bangsa*. Jakarta: Forum Zakat.

P3EI. (2015). *Ekonomi Islam*. Jakarta: Rajagrafindo Persada.

Sari, Iqi K. (2006). *Pengantar Hukum Zakat dan Wakaf*. Jakarta: Grasindo.

Syed Nawab Haider Naqvi, I. (2003). Menggagas Ilmu Ekonomi Islam. In *Islam, Economics, and Society* (p. 28). Yogyakarta: Pustaka Pelajar.

Widiastuti., T. (2015). Model Pendayagunaan Zakat produktif oleh Lembaga Zakat dalam Meningkatkan Pendapatan Mustahiq. *Jebis*, 1(1), 4.