



Roles of Indonesia Magnificence of Zakat in Managing Zakat, Infak and Sadaqah

Asrida¹, Syukri Iska¹, Vima Tista Putriana²

¹Faculty of Islamic Economics and Business Universitas Islam Negeri Mahmud Yunus Batusangkar, Indonesia

²Faculty of Economics Universitas Andalas, Indonesia

✉ asrida@gamil.com*

Article Information:

Received January 20, 2023

Revised February 13, 2023

Accepted April 27, 2023

Keywords: *Accountability, management, zakat, infak, sadaqah*

Abstract

Indonesia as a country with a majority Muslim population and at the same time being a country with the largest Muslim population in the world, should ideally have a good zakat management system. In fact, Indonesia only has regulations regarding the management of zakat. The purpose of this study was to find out and understand the implementation of the principles of accountability and transparency in ZIS management by BAZNAS of Tanah Datar Regency. The type of research used is qualitative research, by adopting case study research. Data collection techniques used are through observation, interviews and documentation. This research is analyzed using the concept developed by Miles and Huberman. The researcher collected the necessary data, then reduced the data by focusing on the researcher's views on the implementation of accountability and transparency implemented by BAZNAS of Tanah Datar Regency. From research conducted in the field it can be concluded that BAZNAS of Tanah Datar Regency has implemented the principle of accountability in managing ZIS funds in accordance with the concept developed by Indonesia Magnificence of Zakat both in the decision-making process and in the policy socialization process. Furthermore, for the principle of transparency carried out by BAZNAS, Tanah Datar Regency has not fully implemented the principle of transparency. Of the five indicators of the principle of transparency, there are two principles of transparency that have not been fully implemented by BAZNAS of Tanah Datar Regency, namely the publication of reports on financial position through the mass media and auditing both sharia and finance.

INTRODUCTION

Islam was founded on five basic principles or what are known as the pillars of Islam, namely the creed, prayer, zakat, fasting, and pilgrimage (Ramadani et al., 2015; Fitri, 2017; Safiq, 2019; Suhartini, 2019; Rahim & Maimuna, 2021; Safi'i, 2022). Zakat as the third pillar of Islam is the flow of wealth from people who have material advantages to those who are entitled to receive it (Uyun, 2015; Elfadhli, 2016; Nizar, 2016; Syafiq, 2018; Hayatika et al., 2021). Unlike the other pillars of Islam, zakat does not only have a worship dimension (*hablum minallah*), but also a social responsibility (*hablum minannas*) (Batubara, 2019; Syach et al., 2021).

How to cite:

Asrida, A., Iska, S., & Putriana, V. T. (2023). Roles of Indonesia Magnificence of Zakat in Managing Zakat, Infak and Sadaqah. *International Journal of Multidisciplinary Research of Higher Education*, 6(2), 85-96.

E-ISSN:

2622-741x

Published by:

Islamic Studies and Development Center Universitas Negeri Padang

Indonesia as a country with a majority Muslim population and at the same time being a country with the largest Muslim population in the world, should ideally have a good zakat management system. In fact, Indonesia has only had regulations regarding the management of zakat in recent years with the issuance of Law Number 23 of 2011 which regulates the National Amil Zakat Agency (BAZNAS) and the Amil Zakat Institution (LAZ). BAZNAS is a government agency that is authorized as amil zakat in Indonesia (Bahri & Khumaini, 2020; Sarmada & Candrakusuma, 2021). Meanwhile, LAZ is an amil zakat institution that was formed independently by the community. Both (BAZNAS and LAZ) are referred to as Zakat Management Organizations (OPZ).

According to BAZNASIPB in 2011, the potential for national zakat reaches approximately 3.4% of Indonesia's Gross Domestic Product (GDP) or around 217 trillion rupiah (Coryna & Tanjung, 2015). However, this large zakat potential is still very little managed by OPZ. The latest data shows that the amount of Indonesian zakat collection in 2016, according to the head of the collection division of the Central BAZNAS, has only reached IDR 5 trillion or around 2% of the total potential (Putra & Naufal, 2021). This indicates that there are problems in the management of zakat by BAZNAS or OPZ in general.

Indonesia Magnificence of Zakat (IMZ) noted three challenges in zakat management by BAZNAS. First, public awareness of zakat is still relatively low (Sari, 2017; Tohari, 2022). Second, a common phenomenon found in society is the tendency to give zakat directly to mustahiq (Ramadhita, 2012). Finally, public trust in zakat management institutions is still low (Kusmanto, 2014; Syafiq, 2017; Istikhomah & Asrori, 2019; Aswad & Ardi, 2021; Kabib et al., 2021; Rinaldi & Devi, 2022). These three factors are the cause of the low number of zakat receipts received by OPZ compared to the existing zakat potential (Firmansyah, 2013; Afyana et al., 2019; Huda & Sawarjuwono, 2013; Rini, 2016; Rosalinda et al., 2021).

In accordance with Law No. 23 of 2011 BAZNAS is expected to exist in every district and city. BAZNAS of Tanah Datar Regency, for example, is one of the BAZNAS that has made efforts to improve the management of ZIS from year to year. According to data reported by the BAZNAS Collection field for Tanah Datar Regency in 2017 the amount of zakat that was able to be collected was 8.6 billion rupiah. Of the zakat collected, 80% comes from Civil Servants (PNS) of Tanah Datar Regency and 20% comes from traders, farmers and other entrepreneurs. This indicates that BAZNAS of Tanah Datar Regency has also not been optimal in collecting zakat funds. The potential for zakat in Tanah Datar Regency reaches 60 billion rupiah annually.

OPZ has the same characteristics as non-profit organizations (Kurnia et al., 2016; Efri, 2019). The characteristics in question include (i) sources of funds in the form of funds or goods come from donors where these donors entrust their donations to OPZ, (ii) generate various services in the form of community services and do not seek profit from these services, (iii) ownership of OPZ not the same as a business organization. OPZ is not owned by individuals or groups, but belongs to the people (public) because the resources come from the community. Munir et al., (2022) mentions four principles that must be upheld by amil zakat: independent, not involved in political parties, neutral and non-discriminatory.

One of the factors that determine the success of OPZ is the implementation of good governance. As for what is meant by good governance is a governance system that is organized by taking into account all factors that affect institutional processes, including factors related to the function of the regulator. The management objectives as stated in article 4 of Law. No. 23 of 2011 is to increase the effectiveness and efficiency of services in the management of zakat, increasing the benefits of zakat to realize community welfare and poverty alleviation.

Law No. 23 of 2011 requires district or city BAZNAS to periodically submit reports

on the implementation of zakat management including other social-religious funds to provincial BAZNAS and local governments. This obligation is also strengthened by article 45 in Government Regulation No. 14 of 2014 letter (c), namely district or city BAZNAS is required to report and be accountable for the management of zakat to the province and regents or mayors. The same thing was also stated by [Irwan et al., \(2019\)](#); [Mongkito, \(2019\)](#) that BAZNAS reports openly to the public through various mass media and also uses the services of both internal and external auditors.

As for reporting guidelines, the Indonesian Institute of Accountants has ratified Statement of Financial Accounting Standards (PSAK) No. 109 concerning accounting for zakat, infak or sadaqah, which states that the financial statements of amil zakat consist of (i) reports on financial position, (ii) reports on changes in funds, (iii) reports on changes in assets under management, (iv) reports on cash flows and (v) notes on financial reports. This standard is a special guideline issued in order to respond to the needs of zakat management institutions for a financial standard related to zakat management activities carried out. So that with the existence of financial standards, zakat management institutions are expected to be able to apply these standards in compiling amil financial reports that are aligned and comparable between one amil institution and another.

Accountability in the Al-Baqarah verse 282 of the Quran requires recording of every transaction activity ([Endahwati, 2014](#); [Widaningsih, 2019](#); [Olivia, 2020](#); [Sahrullah et al., 2022](#)). Recording of these transactions will provide information and accountability (power to be accounted for) on the real conditions that exist to the public as objects or parties who have the right to question them. Referring to IMZ several indicators to ensure public accountability are as follows.

Table 1. Accountability Indicators

Related stage	Indicator	
I. The decision-making process	1. Every decision made is written	1. Written Decision
	2. Every decision made is accessible to the public	2. Public Access
	3. Meet the ethical standards and values that apply	3. Ethical standards and values
	4. Clarity of policy objectives taken	4. Target clarity
	5. Policy consistency taken with the vision or mission of the organization	5. Vision and mission consistency
	6. Mechanisms are in place to ensure standards are met.	6. Mechanism
	7. Consistency and feasibility of operational targets	7. Operational targets
II. Policy Outreach	1. Dissemination of information related to decisions through the mass media.	1. Mass media
	2. Dissemination of information related to decisions through personal media.	2. Media personal
	3. Accuracy of information related to how to achieve the target	3. Information accuracy
	4. Completeness of information	4. Completeness of information
		5. Public access
		6. Community complaints
		7. Management information
		8. Monitoring

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- related to how to achieve the target.
 - 5. Availability of access for the public regarding a decision.
 - 6. There is a public complaint mechanism.
 - 7. Availability of management information
 - 8. There is monitoring of the results that have been achieved.
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Fajarudin, (2021) believes transparency means that management, employees and public stakeholders have the right to obtain relevant financial information periodically and regularly, the process of collecting and reporting company operational information has been carried out by organizational units and employees in an open and objective manner while maintaining organizational confidentiality, proper accountability reports are available time, submit financial and performance reports to the public and authorized agencies on a regular basis, and there is a system for providing information to the public (Junjunan, 2020). The transparency indicators are as follows.

Table 2. Transparency Indicator

Nashim & Romdhon	IMZ
1. The information is easy to understand and accessible	I. Mechanisms that guarantee a system of openness and standardization of zakat management
2. There is publication through the media	II. Mechanisms that facilitate the reporting of zakat managers
3. There are regular reports	
4. Annual report	III. Mechanisms that facilitate public inquiries
5. Website or publication media	
6. Information dissemination guidelines	

Based on the explanation above, it can be said that the transparency of ZIS management in a nutshell can be said to be openness which implies that information related to the management of zakat by OPZ is easily available and can be accessed by the public or parties related to zakat. Transparency can also mean that information related to institutional performance is available and presented in media that is easy for the public to understand. Basically, if an organization continuously learns how to improve its organizational performance, then the organization will grow into a healthy organization with good public trust. And in the end, organizations with good public trust will be able to overcome one of the reasons for the low realization of receipt of zakat funds in Indonesia according to PEBS-FEUI and IMZ.

METHODS

This research uses a qualitative approach with a case study approach (Rahmat et al., 2017; Bulutoding & Anggeriani, 2018; Amnda et al., 2020; Engkizar et al., 2022). The data sources in this study are primary data sources and secondary data sources. The primary data sources in this study are the managers of BAZNAS of Tanah Datar Regency and muzaki who have routinely distributed zakat through BAZNAS of Tanah Datar Regency for the last three years (2015-2017). Data collection techniques used are through observation, interviews and documentation. The data in this study were analyzed using Miles and Huberman's concept (Pramestuty & Suryaningsih, 2022; Purnamasari et al., 2022). In this study, researchers collected the necessary data and then carried out data reduction by focusing on the researchers' views on the implementation of accountability and

transparency implemented by BAZNAS. After the data is reduced, the data is presented in the form of a brief description and initial conclusions are drawn.

The data reduction process will focus on the implementation of accountability and transparency of zakat management by BAZNAS. Next, we will look at the views of researchers on zakat management carried out by BAZNAS. Where, BAZNAS as a zakat manager must be able to provide accountability to muzaki, so that the muzaki's level of trust will also increase. In addition, there will be more muzaki who pay zakat through BAZNAS.

RESULT AND DISCUSSION

The results of this study are related to the implementation of the principle of accountability in the decision-making process and policy outreach. Every decision made in 2015-2017 by BAZNAS of Tanah Datar Regency is set forth in written form. In 2017 there were at least approximately 42 Decrees issued by BAZNAS of Tanah Datar Regency. Furthermore, the public can also access decisions made by BAZNAS Tanah Datar through online media such as *facebook* and *instagram*. Muzaki also believes that the amil who works at BAZNAS Tanah Datar already has the qualification standards that meet to become an amil and has been selected through a series of tests. On the basis of this belief, muzaki feels no need to know about or interfere with policies issued by BAZNAS of Tanah Datar Regency.

BAZNAS of Tanah Datar Regency in carrying out the principle of amil accountability provides commitment and loyalty to zakat managers, is responsible for all the work of zakat managers properly, provides correct and constructive information for the good and progress of the institution, participates in every action of zakat management based on a sense of responsibility be responsible, maintain and maintain office facilities and use them for the purposes of carrying out tasks, return facilities, office equipment, and documents related to the implementation of duties and authorities, after not working for the institution, explain decisions taken based on laws and regulations, rules, and stipulated procedures, opening public access to information and institutional data in accordance with statutory provisions, managing public access effectively and efficiently to relevant documents and information in accordance with statutory provisions, and respond wisely and wisely to criticism and public inquiries.

BAZNAS of Tanah Datar Regency also has an Annual Work Plan and Budget (RKAT) which contains all the planning for the collection, distribution or utilization and reporting of zakat. With the RKAT, Tanah Datar Regency BAZNAS can control every policy that will be taken and with these guidelines, the program that will be implemented can be carried out properly. BAZNAS of Tanah Datar Regency utilizes existing mass media in disseminating programs that are being carried out, including in collaboration with the Regional Government of Tanah Datar Regency. BAZNAS of Tanah Datar Regency also utilizes local radio to convey information on zakat socialization activities or campaigns as well as news about zakat distribution activities. Zakat socialization is done through online media such as *facebook*. So that it can help increase public knowledge about zakat worship.

In the current era of openness of public information, it is obligatory for each BAZNAS and LAZ to provide appropriate and accurate public information as an effort to create good, transparent and accountable OPZ. SIMBA or BAZNAS Management Information System is a system that is a new breakthrough in fulfilling the role of the national zakat coordinator for the creation of a transparent and accountable zakat management system throughout Indonesia. With an online basis, the role of the zakat coordinator can reach almost all parts of Indonesia. Within SIMBA there are two systems, namely the Operational Information System (SIO) and the Reporting Information System (SIP). Each of BAZNAS and LAZ uses SIO for daily operations using a cash-in and cash-out approach. In incoming cash, among other things, data based on muzaki and ZIS fundraising transactions can be input. Meanwhile, for outgoing cash, the mustahik data base and ZIS distribution can be inputted. These data, including those of a financial nature

and other transactions to produce reports such as muzaki profiles, the amount of ZIS fundraising, asnaf profiles, and types of disbursement programs. There are also standard financial reports that refer to Statement of Financial Accounting Standards (PSAK). SIMBA can also *generate* NPWZ and BSZ cards.

So with SIMBA, muzaki is served as best as possible from registration to payment and reporting. With the data base inputted by the Regency or City BAZNAS, the Provincial BAZNAS will be able to read reports from all Regencies or cities. This is what will become SIP that has been integrated. Thus a national zakat report will be born with accountable and transparent standards, so that it can be easily accessed through the respective websites of Central, Provincial and Regency or City BAZNAS. From the existence of this integrated national report, various benefits will be obtained. Among other things, first, policies or decisions can be taken, either at the central, provincial or district or city levels. Second, it can be used as a monitoring and evaluation tool. Third, it can be used as an accountability tool for the community.

Table 3. Implementation of the Implementation of the Principles of Accountability in BAZNAS of Tanah Datar Regency

Related stage	Indicator	Information
Decision making process	Written decision	Decisions made by BAZNAS of Tanah Datar Regency have been written as evidenced by a Decree (SK)
	Public Access	Decisions issued by BAZNAS of Tanah Datar Regency can be accessed via the website provided by BAZNAS
	Ethical standards and values	The ethical standards of BAZNAS of Tanah Datar Regency are adjusted to the Al Quran and Sunnah, Pancasila and the 1945 Constitution of the Republic of Indonesia, oath of amil zakat, integrity pact, zakat management principles
	Target clarity	Clarity of goals is adjusted to the strategic plan and RKAT BAZNAS Tanah Datar
	Vision and mission consistency	The issued policies are synchronized with the vision and mission of BAZNAS Tanah Datar
	Mechanism	BAZNAS of Tanah Datar Regency has a different mechanism for each program
	Operational targets	BAZNAS of Tanah Datar Regency always strives to minimize uncertain

		expenses for operational activities without reducing loyalty to the institution
	Mass media	Conduct outreach through radio and social media
	Media personal	Socializing through personal media such as email and telephone
	Information accuracy	Have accurate information
	Completeness of information	Information is supported by complete documents
	Public access	It can be accessed by the public through the website or social media owned by BAZNAS
Policy Outreach	Community complaints	BAZNAS also facilitates criticism and suggestions for the public via telephone or coming directly to BAZNAS
	Management information	Have SIMBA as a BAZNAS management information system
	Monitoring	Monitoring activities are carried out in order to evaluate each program being implemented

Implementation of the Transparency Principle at BAZNAS, Tanah Datar Regency

BAZNAS of Tanah Datar Regency in order to improve the management of ZIS in Tanah Datar provides information on social media so that it is easily accessible to the public, not only muzaki. Information is presented as attractively as possible and modified according to community conditions so that it is easily understood by the public. Search Engine google for example, by typing the word 'BAZNAS Tanah Datar', information related to BAZNAS Kabupaten Datar will appear.

District or city BAZNAS based on the explanation in Law No. 23 of 2011 in Chapter III Part three of article 29 must submit reports on the management of zakat, infak, sadaqah giving, and other religious social funds to provincial BAZNAS and regional governments periodically. In addition, BAZNAS is also required to announce its balance sheet in print or electronic media. The main purpose of the financial report of BAZNAS Tanah Datar Regency is to provide information about the implementation of activities in accordance with the principles or provisions of Islamic Sharia and present relevant information to meet the interests of fund donors, members of organizations, and other parties that provide funding sources for BAZNAS Tanah Datar Regency. Because in Islam the purpose of financial reporting is accountability both vertically and horizontally, so that the financial information presented can be used as a basis for paying zakat.

When this research was carried out, the finance division of BAZNAS of Tanah Datar Regency had compiled a procedure for accounting reports on the management of zakat funds in a good format. This can be seen from the reports provided by the planning, finance and reporting division of BAZNAS of Tanah Datar Regency periodically. Every month the reporting section makes financial reports. Where, in accordance with the policies issued by BAZNAS of Tanah Datar Regency, the reports presented consist of financial reports and monthly reports. The financial statements refer to PSAK 109 and the

relevant accounting standards. Financial reports are published every 6 (six) months and annually and submitted to the Regent of Tanah Datar and BAZNAS of West Sumatra Province which are published no later than July 31 of the current year and annual financial reports are published no later than February 28 of the following year.

In addition to financial reports, there is one more type of report specifically presented to muzaki each month, which is called the monthly ZIS receipt and distribution report. This report is actually not regulated in the law, but the BAZNAS of Tanah Datar Regency has its own policy regarding the report.

Table 4. The Principle of Transparency in BAZNAS of Tanah Datar Regency

Indicator	Information
Easy to understand and accessible	The information presented by BAZNAS Tanah Datar is tailored to the needs of the public so that it is easy to understand
Publication through the media	BAZNAS of Tanah Datar Regency also publishes through mass media and online in order to realize its transparency, but has not yet published the balance sheet as mandated in Law No. 23 of 2011
Report	There are periodic reports that are submitted to stakeholders, but have not been audited sharia and financially
Publication media	There is a publication media to increase the transparency of BAZNAS to the public
Information guide	Guided by the applicable rules

Implications of the Implementation of the Principles of Accountability and Transparency on the Performance of BAZNAS in Tanah Datar Regency

The accountable and transparent management of ZIS by BAZNAS of Tanah Datar Regency has fostered public trust in BAZNAS. Trust encourages the desire to support BAZNAS by channeling ZIS through BAZNAS, and no longer distributing it independently to ZIS recipients. Increased public trust in BAZNAS is reflected in the increasing number of muzaki, which has a direct impact on the collection performance of Tanah Datar District BAZNAS. Collection performance is measured by the amount of ZIS funds that can be collected by BAZNAS of Tanah Datar Regency.

Table 5. Zakat Collection Year 2015-2017

Year	Subdistrict	OPD & Vertical	Individuals	Total
2015	5.213.916.129	3.388.759.478	150.770.863	8.753.446.470
2016	5.500.739.755	3.962.882.461	132.316.313	9.595.938.529
2017	4.681.594.868	3.780.408.616	210.511.400	8.672.514.884

Based on the table above, it can be seen that the zakat collected among civil servants increased from 2015 to 2016 by 5.5%, from IDR 5,213,916,129 to IDR 5,500,739,755. Meanwhile, zakat collected from individuals has decreased, this may be due to the absence of published reports as previously explained by Vice Chair III. So, in 2016, BAZNAS of Tanah Datar Regency has implemented the principles of accountability and transparency which are good enough so that it has a positive impact on the collection of zakat in 2016 by BAZNAS of Tanah Datar Regency. However, the collection of zakat in 2017 again showed a decline. These contradictory results (on the one hand the implementation of accountability and transparency is getting better, but on the other hand, collection performance has decreased). This is caused by one of the changes in regulation.

More specifically in 2017 a regulation was issued stating that ASN zakat at the high school and tertiary levels was managed by the Provincial BAZNAS.

As previously explained, BAZNAS of Tanah Datar Regency also manages infak or sadaqah funds. In contrast to the zakat, infak or sadaqah that were able to be collected by the BAZNAS of Tanah Datar Regency, it is still very low when compared to zakat. The trend of collecting infak or sadaqah collected over the last three years is as follows.

Table 6. Infak or Sadaqah Collection Year 2015-2017

Year	Infak or sadaqah	Munfik
2015	1.947.000	5
2016	2.538.500	8
2017	6.388.000	11

As previously explained, the increase in the number of muzaki will directly impact the performance of BAZNAS collection, which is reflected in the increase in the amount of funds that can be collected by BAZNAS. Furthermore, an increase in BAZNAS collection performance will have implications for distribution performance as more programs can be developed, more beneficiaries can be assisted. In accordance with Law No. 23 of 2011 regarding the management of zakat, the distribution of zakat funds can be grouped into two major activities, namely consumptive and productive activities. Consumptive activities are activities in the form of assistance to solve urgent problems and run out immediately after the assistance is used. Included in this group are uses for education, health, and social (religious and humanitarian) activities. While productive activities are activities intended for medium-long term productive businesses. This productive activity can be divided into community empowerment activities and UKM empowerment (productive economy).

Table 7. Total Distribution of Zakat BAZNAS for Tanah Datar District in 2015-2017

Year	Distributor Purpose						Score
	Economy	Health	Education	Humanity	Preaching	ZCD	
2015	1.411.884.000	325.375.300	3.377.106.400	1.605.165.000	364.170.000	173.708.000	7.257.408.700
2016	2.618.040.000	312.170.000	2.947.035.000	1.810.020.000	177.764.000	155.000.000	8.020.029.000
2017	1.472.500.000	416.363.000	2.955.857.500	1.769.190.000	191.900.000	150.000.000	6.955.810.500

CONCLUSION

BAZNAS of Tanah Datar Regency has carried out accountability in the management of ZIS funds in accordance with the framework of thinking developed by IMZ both in the decision-making process and in the policy outreach process. Transparency of public services carried out by BAZNAS of Tanah Datar Regency has not fully implemented the principle of transparency. Currently, of the five indicators of transparency principles, there are two indicators of transparency principles that have not been fully implemented by BAZNAS of Tanah Datar Regency, namely publication of balance sheets through print or electronic media and sharia and financial audits. The presentation of information as a whole has not been carried out by BAZNAS of Tanah Datar Regency.

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International Journal of Multidisciplinary of Higher Education

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