



Analysis Of the Zakat Management System at The Amil Zakat Institution of Banarjoyo Village Batanghari Sub-District, East Lampung

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Article Info

Article history:

Received Sept 28, 2023

Revised Oct 30, 2023

Accepted Nov 30, 2023

Published Dec 31, 2023

Keywords:

Accountability;

Transparency;

Zakat Management.

Abstract

Purpose: Zakat is one of the foundation instruments of the teachings of Islam. Zakat contributes greatly to the economic development of Muslims, as a very important part because it can improve the economy of the people. Amil Zakat Institution of Banarjoyo village is an amil institution in the Batanghari sub-district, East Lampung Regency, which is expected to be part of the social problem solver of the community. This study aims to determine the zakat management system in the form of zakat collection analysis, transparency, and accountability analysis. **Methodology:** This research methodology uses qualitative methodology by using a descriptive approach. This research includes field research. Data collection techniques in this research are interviews and documentation. **Findings:** Based on the research shows that the zakat collection system in Banarjoyo Batanghari village is carried out by distributing pamphlets, brochures, direct presentations to *muzakki*, print, and social media coverage. while the collection of zakat is carried out directly (coming) to the secretariat of the Amil Zakat Institution of Banarjoyo village, Batanghari District, East Lampung Regency.

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A. Introduction

Islam has its perspective concerning accountability because in Islam everything entrusted to humans is a trust, the concept of trust is a universal part of its responsibility (accountability). Trustworthy zakat management is not a new concept in Islam (Sugeng &

Puspita, 2022). Still, it needs to be institutionalized which includes accountability to the one who gives the trust, the recipient of the trust, and the trust itself (Nurwairah, 2009).

The problem faced by the community in East Lampung, Banarjoyo Village, Batanghari District is that the community does not trust the amil zakat institution, the community prefers to give zakat directly to *mustahiq* because public trust is very low in the amil zakat institution. The results of interviews with Mr. Anang stated that Transparency and Accountability affect muzakki interest in paying zakat. Zakat is a *fardiyah* worship that strengthens the vertical relationship between *Muzakki* (zakat payer) and God which reflects the value of spirituality that can foster the value of charity towards fellow humans and even has broad implications in aspects of social life/ *jam'iyah*, economy/ *iqtishadiyah*, culture/ *tsaqafah*, education/ *tarbiyah* and other aspects (Abubakar, 2011).

Zakat in terms of the Islamic economic system is one of the fiscal instruments to achieve the goals of socio-economic justice and the distribution of wealth and income as one of the instruments in poverty alleviation. In Indonesia, zakat activities began to develop in the 1990s with the emergence of amil zakat institutions whose management is full-time and carried out professionally. This is a milestone in the history of zakat management in Indonesia. Because at that time also began to appear professional elements and modern management in the management of zakat.

Based on the survey results, interviews with Mr. Anang the Chairman of the Amil Zakat Institution in Banarjoyo Village, Batanghari Subdistrict, that the collection of zakat in Banarjoyo Village, Batanghari Subdistrict is still not optimal compared to other villages in Lampung province. Some people prefer to distribute zakat to *mustahiq*, due to a lack of trust in zakat management institutions (Anang, personal communication, 11 November 2021).

Table 1. Potential and Realization of Zakat Fund Revenue

No	Year	Number of <i>Muzakki</i>	Number of <i>Mustahiq</i>	<i>Muzakki</i> Who Pay Zakat to Laz
1	2021	248	30	100
2	2020	223	20	83
3	2019	259	16	67

From the data above, it can be seen that the development of zakat fund revenue increases from year to year. On average in the last three years, the interest of *muzakki* who pay zakat has increased not too high. However, people still lack trust due to a lack of information from zakat management institutions. This statement was taken from the interview with Mr. Heri Sukamto as Treasurer. Alhamdulillah, in 2021 it is estimated that the interest of *muzakki* who pay zakat is around 248 people, this makes the average acquisition of zakat in the last three years reach 24.46% (H. Sukamto, personal communication, 11 November 2011). Realistically and objectively, the potential of zakat provides optimism to be used as a means of reducing poverty in Banaroyoyo village. This research also found interesting facts that show that the Amil Zakat Institution in Banarjoyo village is still not the main choice of the community in channeling their zakat, there are still many *muzakki* who still pay their zakat directly to *mustahiq* at this point transparency and accountability are needed so that it can provide regulations on how to manage zakat institutions properly so that transparency and accountability can be applied properly in all its activities.

B. Method

This type of research is field research, namely, research carried out in the field or at the research location (Hadi, 1985). This research was conducted at the Amil Zakat Institution in Banarjojo Village to find out the influence of transparency and accountability used by the Amil Zakat Institution in Banarjojo Village, Batanghari District in attracting people's interest in paying zakat. Data collection techniques use interviews. In this case, the author uses a type of free guided interview, namely a combination of free interview and guided interview. The parties interviewed were Mr Anang head of the Amil Zakat Institution in Banarjojo Village, Mr Heri Sukanto Treasurer of the Amil Zakat Institution in Banarjojo Village, Mrs Siti Mardiyah as muzzaki and Mr Toni as *mustahiq*. Based on the explanation above, the researcher analyzed the data using data obtained from the respondents (Fathoni, 2006). The data was analyzed using an inductive way of thinking starting from information about transparency and accountability in attracting muzzaki to pay zakat.

C. Results and Discussion

1. Results

Zakat Management System in Banarjojo Batanghari Village

Zakat management is the activity of planning, organizing, implementing the collection and distribution and utilization of zakat. In managing zakat, there are several parties involved, namely muzzaki, *mustahiq*, and the assets being zakat. The zakat management system aims to increase public awareness in carrying out zakat worship services, realize community welfare and social justice, and increase the usability of zakat. The management of zakat is what is called amil zakat institution, namely people who are entrusted by the community and work to collect zakat and distribute it to those who are entitled to it. Zakat management has two important aspects that must be taken into account, namely the reception and distribution side. On the reception side, there are several important aspects contained in it, such as collecting and managing zakat. Many important things in zakat management show that it is not easy for a zakat management system, let alone a zakat management system that achieve targets optimally (Hafidhuddin, 2002).

The following are the results of an interview with Mr. Anang chairman of the Amil Zakat Institution in Banarjojo village:

"The background to the establishment of zakat management in Banarjojo village was initially formed by the government and organized in the community in the form of a body or institution. The aim of establishing zakat management is so that it can assist BAZNAS in the process of collecting and distributing zakat to mustahiq and help the economy of the less fortunate people of Banarjojo village. The zakat management system in Banarjojo village is by planning its management, we first identify the location and classify who our muzakki candidates are. Because collecting means people who enter muzakki must fulfill two conditions, namely nisab and haul, whose income is quite good among civil servants, the private sector, and among traders, there are classifications for farmers. Later after that, we collect data on both the person and their work" (Anang, personal communication, 11 November 2021).

After that, the Banarjojo village amil zakat institution gave an appeal to the community, and the *muzakki* was announced at the mosque every year usually during the last 10 days of fasting in the month of Ramadan. That it is time to pay zakat, information obtained from BAZNAS, East Lampung Regency. The zakat management system in Banarjojo village shows that the activities of the zakat management planning system in

Banaroyo village can be said to be good, by identifying locations, clarifying *muzakki* candidates, and announcing them at the mosque. Apart from that, all activities must be paid attention to and prioritize the welfare of Muslims as an embodiment of the mandate given by Allah SWT to humans as caliphs. This organizational activity is carried out fairly and does not damage the surrounding environment.

The zakat management implemented in Banarjoyo village, the community, and *muzakki*, is to pay directly to the As-Syifa mosque the zakat according to the amount of *muzakki* in one head of family with the zakat rate set at 2.5 kg of rice per head of family and 30 thousand in cash per family member. The people of Banarjoyo village, Batanghari District, mostly pay zakat using rice because the majority of the people are farmers. The impact of the zakat management system in Banarjoyo village on *muzakki* and *mustahiq* has a positive and good impact on *muzakki* and *mustahiq* because the zakat payment process runs smoothly and the distribution of zakat for *mustahiq* feels that they are getting justice and there is no doubt about the distribution of zakat.

Based on an interview obtained from Mr. Heri Sukamto Treasurer of the amil zakat institution in Banarjoyo village:

"Before carrying out the distribution of funds, the amil zakat institution must first carry out more thorough data collection so that the people who will become mustahiq are people who need it, one of which is a wife whose husband leaves her or vice versa. Children who are orphans or orphans and needy and poor. And be open to the muzakki, all facts about zakat management activities, including financial information, must be easily accessible to interested parties, and information must be disclosed honestly, and completely and include all matters related to the information about zakat provided" (H. Sukamto, personal communication, 11 November 2011).

Based on the results of an interview with one of the *muzakki* in Banarjoyo village, namely Siti Mardiyah's:

"The zakat management system implemented in Banarjoyo village has started to improve from year to year, there are always changes in the zakat management system, information, and the community's economy, the community has started trust and pay zakat to the amil zakat institution in Banarjoyo village. The impact of zakat management for muzakki can be to give and donate some of their wealth and help reduce poverty in Banarjoyo village" (S. Mardiyah, personal communication, 1 May 2022).

Based on the results of an interview with one of the *mustahiq* in Banarjoyo village, namely Mr. Toni's: *"According to Mr. Toni, the zakat management system in Banarjoyo village is starting to get better, I, as a person who receives zakat, am satisfied with what the zakat committee has given and thank God, I have can help little by little the economy of the people of Banarjoyo village"* (Toni, personal communication, 1 May 2022).

2. Discussion

Zakat Management System in Banarjoyo Batanghari Village: Transparency and Accountability Analysis

Transparency and accountability of the zakat fund management of the amil zakat institution in Banaroyo Bantanghari village is considered very important as an effort to maintain the continuity of the amil zakat institution. Lack of public understanding and trust in amil zakat institutions, so quite a few people choose to pay directly without going through amil zakat institutions. This research aims to find out what form of transparency and accountability exists for zakat managers. The results of this research show that the form of transparency carried out by the Banarjoyo village amil zakat institution is the

presentation of information, a financial system based on accounting standards, and information technology when preparing financial reports, activity, and financial reports.

Meanwhile, Accountability is the completion of daily, monthly, and annual financial reports. Zakat funds income and increases the number of people aware of zakat. Including the professionalism of zakat institutions is optimizing the management of zakat funds for economic empowerment and improving the real sector. Therefore, zakat institutions need to have good socio-economic mapping, so that zakat funds are right on target. Apart from that, a productive distribution model of zakat funds must be more of an orientation for zakat institutions, rather than consumerist fund distribution patterns. As an Amil Zakat institution, Banarjoyo village has the role of being an instrument with the power to get people out of poverty, both structural, cultural, and absolute and relative, so that one of the solutions to poverty can truly be answered with a religious approach with modern zakat management (Khaerany, 2013).

D. Conclusion

Based on the analysis of the research results above, it can be concluded that the collection and distribution of zakat in Banarjoyo village at the Asy-Syifa mosque is that the zakat distribution system is collected at the Asy-Syifa mosque. The community and the muzakki pay directly to the mosque according to the number of *muzakki* in one family head with the determined zakat rate, namely following the staple food (rice) because the majority of the people in Banarjoyo village, Batanghari District are farmers. The results of this research also show that the form of transparency in all activities must be taken into account and prioritize the welfare of Muslims as an embodiment of the mandate given by Allah SWT to humans as caliphs. This organizational activity is carried out fairly and does not damage the surrounding environment. The accountability carried out is open to the *muzakki*, all facts of zakat management activities, including financial information, must be easily accessible to information by interested parties, and information must be disclosed honestly, and completely and include everything related to the information provided. The Banarjoyo village Amil Zakat Institution has the role of being an instrument that has the power to help people from poverty so that one of the solutions to poverty can truly be answered with a religious approach with modern zakat management.

E. Acknowledgements

The authors sincerely thank all individuals who contributed to the research. Additionally, we express heartfelt appreciation to the editorial board and anonymous reviewers for their meticulous evaluation and constructive feedback that significantly enhanced the quality of our research.

F. Author Contributions Statement

This research could be completed because of the contributions of each researcher. The first researcher is tasked with searching and processing data, while the second researcher is tasked with analyzing and providing conclusions from previously processed data. There are still many errors and shortcomings in this research, thus opening up opportunities for researchers to provide suggestions to us as researchers. Hopefully, this research can help in managing zakat management at zakat institutions, so that it can increase the trust of Muzzaki.

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