The Management Of Professional Zakat In Overcoming The Poverty In Tegalsari District Regency Of Banyuwangi East Java Indonesia

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Abstract

Poverty is a reality facing by every nation and country in the world. Islam concerned its people to have the ability and excellence in the economic field. One of its ways is that zakat, infak and shodaqah can be developed or accommodated to meet the needs of consumptive as well as the development of productive enterprises. This research was conducted to find out the supporting and inhibiting the factors in the implementation of zakat management profession. The research location in Zakat collecting Unit (UPZ) Badanamil Zakat (BAZ) Tegalsari district Banyuwangi regency East Java Indonesia. This type of research is a case study. Interactive model analyzer. The result showed: the factors supporting the implementation of zakat management include the presence of scholars (Ulama) and community leaders, the existence of Law No. 23 of 2011 on Management of Zakat, and also the local Government Regulation. The obstacles include the lack of trust of civil servants to UPZ, so that the civil servant prefer to distribute themselves or directly, most civil servants are not aware of the obligation of how zakat should be issued, and some even choose not to pay zakat.

KEYWORDS
Mustahiq, Muzakki, BadanAmil Zakat, Management, Professional Zakat

1. INTRODUCTION
Islam does not forbid its adherents to seek wealth, only when someone has managed to gain property, it should be remembered that in one’s possessions that are some rights that must be given to those who are less fortunate and entangled in poverty. It is affirmed in God’s Word Surat Az-Zariyat verse 19:

وَﻓِﻲ أَمْﻮَاﻟِﮭِﻢْ ﺣَﻖﱞ ﻟِﻠﺴﱠﺎﺋِﻞِ وَاﻟْﻤَﺤْﺮُومِ”

“And in their property was a portion due to him who begs and to him who is denied (good).” (QS. Az-Zariyat:19).

The problem of poverty is not merely an economic problem, but it is also a multidimensional problem, which is in touch with the various dimensions of human life in social, political, cultural, and religious. Therefore, to alleviate the poverty is the most difficult challenge from year to year. If referring to the BPS release that the number of poverty in Indonesia as of September 2016 reached 27.76 million or 10.7 percent of the total population. That number was down 0.89 percent compared to March 2016 period which reach 28.01 million or 10.86 percent of the total population. Nevertheless, when compared to the period of September 2015, the decline reached 1.22 percent (Saputro, 2017).

Poverty can lead to complex problems, besides to an unemployment being a clear-cut impact on education, resulting in poor people unable to reach because of limited costs, health, violence everywhere, as well as social conflicts due to the discontent and disappointment over the poverty conditions(Lestari, 2015).Seeing so much of the danger that is
generated, it should be able to awaken the all parties either from the government, LSM, and the community itself. One of the ways to cope with the poverty is by supporting people who are capable in terms of wealth in the form of zakat funds (Chasanah, 2015).

To overcome the problem of poverty, Allah SWT lowered the shari’a in the form of zakat obligations aimed at Muslims who are able to have the concern for the people as mentioned in Surah At-Taubah 9 verse 103: Take alms out of their property, you would cleanse them and purify them thereby, and pray for them; surely your prayer is a relief to them; and Allah is Hearing, Knowing.

2. LITERATURE REVIEW

The command of God at the beginning of this verse is shown to His Messenger, so that the Messenger of Allah as the leader takes some of their property as shadaqah or zakat. This is to prove the truth of their repentance, because the shadaqah or charity will rid themselves of the nature of “property love” which drives them to absent from the warfare and to cleanse from the ugly qualities arising from such treasures as greedy and so on. Therefore, the Messenger of Allah sent his companions to withdraw zakat from the Muslim (Kementerian Agama, 2009).

The explanation of the above verse can be concluded that amil zakat must collect the wealth of zakat on people who are able to remove it, not just waiting as many amil zakat do. Zakat is not only the obligation, but also needs to be well managed and distributed equally to those who are entitled to receive it. Thus, the role of zakat management organization is very important.

Indonesia has the largest number of Muslim population in the world, so it is important to conduct a better and professional management of zakat. Along with the development of human life, especially in the field of economy, the income activities through these skills and professions will grow from time to time, many new jobs are raised. It even became a major economic activity as happened in industrialized countries today. And flexibly Islamic laws need to be encouraged to develop, such as the establishment of zakat obligations to him, showing how Islamic law is very aspirational and responsive to the times (Hafidduddin, 2002).

The talk about zakat especially zakat profession has become an important issues in improving the welfare of the people (Soemitra, 2017). Zakat profession is a zakat issued from the income of the profession (the result of the profession) when it has reached its nisab. The profession includes the profession of public and private employment. Not a few of them who reject the existence of zakat profession, they argue that there is no clear, strong, and underlying argument and no concrete example of the Prophet Muhammad Sunnah. But not a few of them also agree and support with the existence of zakat profession, they assume that actually zakat on income is not a new thing in Islam, the Qur’an said strongly and clearly about this (Fakhruddin, 2008).

In Indonesia, the management of zakat is regulated in law no. 23 of 2011 on the management of zakat, previously also been decided in the law no. 38 of 1999 (Departemen Agama, 2002) on the management of zakat, the decree of the minister of religious affairs No. 581 Year 1999 on the implementation of Law no. 38 of 1999 and the decision of the General Guidance of Islamic society and Hajj Affairs No.D/ 291 of 2000 on technical guidance of zakat management. While the other legal basis that has a close relationship with zakat profession is Law No 17 year 2000 on income tax. This law explains that the professional zakat is a reduction of taxable income (PKP).

Banyuwangi is one of the district located in East Java Indonesia, and implements the decree of the Minister of Religious Affairs Number 373 Year 2003 on the implementation of Law Number 38 Year 1999 on the Management of Zakat, by issuing the decree of Banyuwangi Regent No. 188/468/KEP/429.011/2013 on the establishment of Membership Arrangement of Badan Amil Zakat Nasional (BAZNAS) of Banyuwangi Regency period 2013-2016 (Syafa’at and Ekaningsih, 2015). Banyuwangi Regency has great potential of zakat. This is supported by the result of research that has been done states that in 2013, Banyuwangi district projected the funds from zakat profession of the civil servant (PNS) each month reached 863.311.275 Rupiah (Syafa’at and Ekaningsih, 2015). In Banyuwangi has 24 districts, one of them is Tegalsari.

Tegalsari itself has the potential of zakat profession of the civil servant (PNS) which very large. It can be seen from the number of civil servant recorded in the Regional Personnel Agency (BKD) in Banyuwangi regency as many as 259 people from group II/A to IV/B (BKD Banyuwangi, 2017). If viewed from the amount, the zakat profession of civil servant in tegalsari is very potential to be able to help alleviate poverty.

The problem of zakat profession becomes an interesting thing to be studied further, so the focus in this research is to analyze the factors that support and become the obstacles in the implementation of the management of zakat profession at PNS Tegalsari.
3. METHODOLOGY
The research method used in this study is qualitatively with case study approach based on post-positivism philosophy, used to examine the natural condition of the object, (as opposed to the experiments) where the researcher is a key instrument, the sampling of the data source is done purposively and snowball, the collection technique with triangulation, the data analysis is inductive/ qualitative, and the qualitative research results emphasize the meaning of generalization(Sugiyono, 2004). The informants used in this research are the coordinator and collector section of UPZ BAZNAS of Tegalsari Banyuwangi. The data source consist of the primary data and secondary data. The study is located in UPZ BAZNAS Tegalsari District located at the office of religious affairs (KUA) Tegalsari addressed on Jl. Imam Bonjol No. 07 BulurejoTegalrejoTegalsari (Zip Code 68486) Banyuwangi East Java Indonesia.

The data collection is done by the observation directly in UPZ BAZNAS Tegalsari Banyuwangi Regency about the management of zakat profession. The direct interview with coordinator and collector section. From this interview obtained the data management of professional zakat and concerned with the professional zakat. Data analysis techniques used are interactive model analysis offered by Miles and Huberman (1994) , which consist of data reduction activities, the data presentation and drawing conclusion (Muhadjir, 2006).

4. RESULT AND DISCUSSION
Badan Amil Zakat nasional (BAZNAS) is an institution established by the government based on Law np. 23 year 2011. BAZNAS hierarchy starting from the central level with the decree (SK) President No.8 of 2001 on the Proposal of the Minister of Religious Affairs. Provincial level with the decree of the Governor on the proposal of the head of the regional office of religious affairs. Level district with the decree of the regent on the recommendation of the head of the ministry of religious affairs office. While the level of district with SK camat on the proposal of the KUA head. And the level of village / agency/ office/ other institution is Zakat Collecting Unit (UPZ). UPZ BAZNAS Tegalsari Sub-district of Banyuwangi Regency was established by decree of Banyuwangi Regent no. 188/560/KEP/429.011/2010. UPZ BAZNAS Tegalsari Banyuwangi started operation in 2010.

The implementation of zakat management profession by UPZ BAZNAS Tegalsari Banyuwangi, especially zakat obtained from civil servant (PNS) is given to 8 (eight) groups which are entitled to receive it. Muzakki gives 2.5 % of salary, the count is equal to gold weighing 92.3 grams. Cumulative count of the amount of salary for 1 year. Agreed minimum salary required for zakat profession above 2.500.000 rupiah, if multiplied for 1 year or 12 months, then the amount is almost equal to the gold price of 92.3 grams (Interview, 2017).

The number of active muzakki in UPZ BAZNAS of Tegalsari Banyuwangi Regency is 167 people from the total until July 2017 as many as 259 civil servants, coming from the education institutions, civil servants and UPTD Pendidikan. Everyone pays 10.000 per month. How to withdraw this zakat profession is through the treasurer salary deposited directly to the account of UPZ BAZNAS of Tegalsari Banyuwangi. This is done aimed to instill the trust of Muzakki, that the board does not hold the money directly. After zakat funds collected in the account, then UPZ BAZNAS district Tegalsari Banyuwangi print out a checking account to be reported and then distributed. But before distributing, UPZ BAZNAS Tegalsari Banyuwangi deposited to BAZNAS Banyuwangi and made a request for the distribution. So the process from collecting to distributing is starting to collect zakat funds from the muzakki, then send to the account of BAZNAS and afterward UPZ BAZNAS district Tegalsari Banyuwangi applying the distribution. The distribution based on the Population Identity Number (NIK). This is expected to be measurable distribution to help reducing the poverty indicators in Banyuwangi district. The distribution is also done by name by address or door to door, except in Ramadhan which is done by collecting mustahiq for distributing the Ramadhan package (Interview, 2017).

List of the collection and the distribution of ZIS funds UPZ BAZNAS Tegalsari Banyuwangi Regency period 2014-2016 can be seen in table 1:

<table>
<thead>
<tr>
<th>No</th>
<th>Year</th>
<th>Collection</th>
<th>Up-Down Percentage</th>
<th>Distribution</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>2014</td>
<td>35,722,329</td>
<td></td>
<td>34,850,000</td>
</tr>
<tr>
<td>2</td>
<td>2015</td>
<td>33,868,598</td>
<td>-5%</td>
<td>27,630,000</td>
</tr>
</tbody>
</table>
Table 1 List of Collection and Distribution of Funds of ZIS UPZ BAZNAS Tegalsari Banyuwangi Regency Period 2014-2016

It can be seen from the table above if the collection of zakat each year is fluctuated. Zakat funds managed by UPZ BAZNAS of Tegalsari sub-district of Banyuwangi Regency is distributed through the following programs:

**Banyuwangi Cares**
Banyuwangi Cares is a form of channelling ZIS funds in the field of social services to individuals or institutions to meet the needs of life in short term categories, or also in the form of consumptive. This program has a humanitarian nature or commitment that is quick to respond in the event that must be addressed immediately. Such as fire, flood, earthquake, landslide and other natural disaster. Not only for natural disasters, Banyuwangi Peduli or Cares also routinely distribute the funds to Dhu’aфа in the form of the basic needs, caring for Ibn Sabil, assistance for uninhabitable houses and assistance to converts. For district Tegalsari channelled through UPZ BAZNAS Tegalsari Banyuwangi.

**Banyuwangi Smart**
It is a distribution and ZIS in education through scholarship for underachieving children at all levels of education. Not infrequently distributed by distributing shoes and bags to the students who are less able.

**Banyuwangi Sehat**
It is a form of health distribution that the target is mustahiqfaqir and poor in medical expenses. In the form of “free medical treatment” program which frees the costs of medical treatment, it is not uncommon to have a free surgery, such as free cataract surgery, free mass circumcision that has been held in several hospitals, health centres and other medical places on the condition of the agency that has cooperated with BAZNAS of Banyuwangi Regency.

**Banyuwangi Sejahtera**
It is a channelling of ZIS funds in the economic sector through working the capital assistance for the productive businesses, such as chicken noodle seller, groceries, sewing clothes, haircuts, vegetable traders, workshops, lawn mowers and other business. The various village community empowerment program are conducted such as holding the entrepreneurial trainings.

**Banyuwangi Taqwa**
This program is channelling of ZIS funds in the field of dakwah. Through this program, ZIS funds are channelled to the religious teachers in MI/MTs and MA, and channelling ZIS funds to Ustadz or Ustadzah who actively teach the Qur’an or Sabilillah. In addition, through this program there are also channelling on the construction of mosque, mosque facilities and training da’i.

To calculate the zakat profession, a muzakki should sum up the all income then if reaching one nishab then issued some of his property according to the provisions. Zakat should be paid once in every year, but may pay it(ta’jiluz zakat) and get paid when receiving a salary of a determination percentage(Zuhaili, 1998). According to al-Qardhawi (1991) the calculate of zakat for income from salaries, wages, honorium and the like is set at 2.5 (a quarter) of the income deducted from minimum principal needs or debt. Then the nishab calculation of the net income. Here are the examples of professional zakat calculation by Hafidhuddin (2002):

Muhammad Daud (1998) mentions that the purpose of zakat in question is the practical objective, such as to uplift the poor and help out of the hardships of life and suffering; can help solve the problems faced by gharimin, ibnusabil and other mustahiq; can unfurl and foster the friendship among fellow muslims and humans in general; can clean up the envy (social jealousy) of the hearts of the poors; can bridge the gap between the rich and the poor in a society; can develop a sense of social responsibility in a person; especially in those who have property; can educate human beings to discipline to fulfil the obligations and surrender the rights of others who are there; and as a means of equitable income (sustenance) to achieve social justice.

While the wisdom or the benefits of the zakat as described in the various verses of the Qur’an such as surah Al-Baqarah verse 261, 267, at-Taubah verse 103, ar-Rum verse 39 and al-Hadith, is grateful for God’s grace, and reward and cleanse themselves of the properties of miser and envy, jealousy and sin; protecting the people from the danger of poverty and the effects of poverty; realizing a sense of solidarity and affection between human beings; the form of mutual cooperation and help in kindness and taqwa; reduce the poverty which become a social problem; fostering and developing the social stability; one of the way of realizing the social justice (Daud, Ahmad and Rahman, 2012).

The implementation of zakat management encountered several supporting factors and inhibiting factors, including:

a) Supporting Factors

The management of zakat profession is supported by many factors:

a) The presence of ulama, the professional and public figures who are known to be clean, dedicated, credible in carrying out their duties in a trustworthy and professional manner will be easy for the people to entrust
their zakat paid by BAZNAS. UPZ BAZNAS Tegalsari Banyuwangi coordinated by the boarding school graduate.

b) In accordance with the principles and work culture of BAZNAS, which imitates the nature of prophet; shidiq, amanah, tabligh and fathonah in the management of zakat. The mentioned prophet’s character is a contributing factor to be more credible by society. The nature of shidiq and amanah is reflected in the transparency of management, in addition to the distribution of its zakat directly given to the society that is accordance with j8 ashnaf. While the nature of tabligh and fathonah seen from the socialization of BAZNAS executives in giving the understanding about the obligation to pay zakat for people who can afford (muzakki).

c) UPZ BAZNAS Tegalsari Banyuwangi District in collecting zakat funds from muzakki assisted by UPZ village and assistant, so collecting zakat can be done thoroughly.

d) The state of Indonesia has Law No. 23 Year 2011 on the management of zakat, Presidential Decree, decree of the Minister of Religious affairs, the decision of Director General of Islamic Community Guidance and Hajj Affairs No.29 of 2000 on Technical Guidance of Zakat Management. This can be a strong foundation for the state to require its citizens to pay zakat as a technical guide, because the majority of Indonesians are Muslim.

e) At the regional level of Banyuwangi regency issued a decree of Banyuwangi Regent No. 188/468/KEP/429.011/2013 on the establishment of membership arrangement of Badan Amil Zakat (BAZNAS) of Banyuwangi Regency for the period 2013-2016.

The inhibiting factor (Constraints) in zakat professional
Some of the factors that hamper the implementation of zakat management profession at UPZ BAZNAS district Tegalsari Banyuwangi:

a) Some civil servants who believe in the lack of belief in the performance of UPZ BAZNAS of Tegalsari Banyuwangi, so they prefer to distribute themselves or directly to mustahiq

b) Most of civil servants have not realized and understood the obligation of zakat to be paid even prefer not to pay zakat.

5. CONCLUSIONS
The management of zakat profession conducted by UPZ BAZNAS of Tegalsari Banyuwangi District has followed the regulation as stipulated in Law no.23 of 2011 on zakat management. The potential of zakat profession which has civil servants from year to year fluctuated and in July 2017 with civil servants amounting to 259 people from the different ranges, it will have the potential of 64,731,845 rupiahs. Zakat funding potential if utilized properly, it will be able to help the overcome poverty, both at the regional and state level. But it can not be separated from the existence of supporting and inhibiting the factors in its process. The supporting factors in the management of zakat profession include the presence of scholars and public figures who are known to be clean, dedicated, and credible in carrying out their duties safely and professionally, in accordance with the principles and work culture of BAZNAS, which imitates the nature of Rasul assisted by UPZ village level in collecting zakat funds. While the barrier of the lack of trust of civil servants to UPZ performance so they choose to distribute themselves or directly, as well as the most civil servants not yet aware of the obligations of how much zakat they should spend even those who choose not to pay it.

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