



Zakat Fund Management System at Masjid Akbar Kedepatian Semerap

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ABSTRACT

This study aims to determine the management of zakat funds, opportunities and obstacles in the management of zakat funds and strategies for managing zakat funds at the Kedepatian Semerap Akbar Mosque. The type of data used in this research is primary data by conducting interviews with several sources such as Muzakki, Mustahik, Village Head, Amil, Traditional Leaders, KUA. The results of this study indicate that the zakat fund management system at the Akbar Kedepatian Semerap mosque uses manual recording, and has its own system that is regulated directly by custom, before the distribution of zakat funds Amil first gives coupons to Mustahik's house which is given 2-3 days before Eid al-Fitr.



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Introduction

Zakat is a term in the Qur'an that signifies the specific obligation of giving a portion of an individual's wealth and property to charity. Zakat in Arabic means "purify" and "grow". Lisanul Arab defines the basis of the word zakat from the point of view of language as pure, growing, blessing and praiseworthy, all of which are used in the Qur'an and Hadith. (Saprida & Umari, 2021). Zakat has several terms, namely people who are obliged to pay zakat, both Zakat Fitrah and Zakat Mal, are called muzaki while people who receive zakat are called mustahik. Zakat is divided into two, namely Zakat Fitrah and Zakat Mal. According to Sahroni, et al (2018), Zakat Fitrah is a zakat that must be paid by a Muslim, both children and adults, both free and slave, and both men and women amounting to 1 sha or 2.176kg of rice rounded up to 2.5kg or 3.5 liters of

rice before the feast day. Zakat Mal is zakat that is imposed on property (mal) owned by a person or institution with predetermined terms and conditions.

The results of previous research on the management system of Zakat Fitrah and Zakat Mal provide different conclusions. Research conducted (Saprida & Umari, 2021), in their research stated that the distribution system of Fakat Fitrah and Zakat Mal was carried out at the mosque and there were things that made the receipt of zakat in Perambatan Village uneven because some Muzakki came directly to Mustahik's house without going through Amil. Zakat Mal is still a small number of people who fulfill it because of the lack of public understanding of Zakat Mal. (Saputra & Astuti, 2021), in their research stated that the Management of Zakat Fitrah at the Nurul Ibadah Plenary mosque can be categorized as good because it has fulfilled the three aspects of collection, distribution and management. The management and distribution of Zakat Fitrah have been fulfilled in accordance with the rules set by Baznas. The distribution of Zakat Fitrah is partly Muzakki channeling individually not through the mosque and Amil. In terms of financial reports, the mosque socializes Zakat Fitrah funds and financial audits that are open to the congregation with the Zakat Fitrah accountability report. Zakat is distributed five days before Eid while empowerment provides business capital to Mustahik. (Apriani, 2022), in his research stated that at the Great Mosque of Brebes, the organization of zakat is divided through coupons, then there are changes, especially usually people who go to the mosque at this time are mosque administrators who come and register at each Mustahik's house. The distribution of zakat is given if zakat has been collected.

Masjid Akbar Kedepatian Semerap still uses paper media, so that zakat data is easily damaged and lost, especially if you want to know the zakat data in the previous year, we can see the zakat data below.

Table 1. Results of Zakat Fitrah at the Kedepatian Semerap Akbar Mosque Through Amil 5 Kedepatian Semerap Village and Mosque Management in 2022

Amil	Money	Rice/ Person	10% Amil	Net Amount
Zakaria	Rp. 240.000	17	Rp. 51.000	Rp. 189.000
Aidil Firmansyah	Rp. 510.000	14	Rp. 102.000	Rp. 408.000
Musa	Rp. 660.000	6	Rp. 108.000	Rp. 552.000
Sanusi	Rp. 375.000	13	Rp. 57.000	Rp. 318.000
Isa Ashari	Rp. 150.000	4	Rp. 54.000	Rp. 96.000
Mardanis	Rp. 470.000	11	Rp. 57.000	Rp. 413.000
Muhammad Idrus	Rp. 180.000	7	Rp. 51.000	Rp. 129.000
Apadal	Rp. 270.000	16	Rp. 48.000	Rp. 222.000
Hasan Basri	Rp. 360.000	28	Rp. 84.000	Rp. 276.000
Muhammad Jamil	Rp. 1.020.000	50	Rp. 150.000	Rp. 870.000
Mukhsim	Rp. 30.000	21	Rp. 63.000	-
Sartoni	Rp. 150.000	12	Rp. 26.000	Rp. 114.000
Jumlah	Rp. 4.415.000	203	Rp. 863.000	Rp.3.587.000

Source: Financial Report of Zakat Fitrah Mosque, 2022

The recording of Zakat Fitrah funds at the Akbar mosque can be concluded based on the data in table 1 that it is quite good in 2022, but there are still shortcomings, namely the recap data for Zakat Fitrah at the Akbar mosque only exists in 2022 and a lot of data in the previous year is missing and for Zakat Mal data in this mosque there are no records based on preliminary observations through the Akbar Kedepatian Semera mosque management.

Based on the above problems, this study aims to determine the management of zakat funds, opportunities and obstacles in the management of zakat funds, and to determine the strategy for managing zakat funds at the Akbar Kedepatian Semerap mosque.

Literature Review

Management of Mosque Zakat Fund Management

Zakat comes from the word zaka which is isim masdar, which terminologically has several meanings, namely holy, growth, blessing, and development. As for the terminology of zakat is a certain amount of property that is required by Allah SWT to be handed over to those who are entitled. According to law no. 38 of 1998 concerning the management of zakat, the definition of zakat is the property that must be set aside by a Muslim or a body owned by a Muslim according to religious provisions to be given to those entitled to receive it (Mardani 2019).

According to Sundrawati & Sayekti (2011), zakat management is said to be a system, because many parties play a role in its implementation. The zakat system is a system of wealth transfer and capital mobility for development that includes equitable distribution of ownership not just income distribution.

Classes Eligible to Receive Zakat

The word of Allah in the Qur'an letter at-Taubah verse 60 explains about the groups entitled to receive zakat which means: "*Indeed, zakat is only for the poor, the poor, amil zakat, the softened of heart (converts), for (freeing) slaves, for (freeing) debtors, for the way of Allah, and for those who are on a journey, as an obligation from Allah. Allah is all-knowing, all-wise.*". [QS. at-Taubah (9): 60]

Dahlan (1997) in (Zulhendra, 2018), who are entitled to receive Zakat Fitrah include: Fakir, Miskin, Amil Zakat, Muallaf, Ar-Riqab, People in debt (al-Garimin), Sabilillah, and Ibnu Sabil.

Zakat Fitrah

(Wannebo et al., 2021), defines Zakat Fitrah as zakat that is the origin of the event (clean-correct), required after breaking the fast in the month of Ramadan. Zakat Fitrah is required in the second year of hijrah along with the obligation to fast Ramadan. Zakat Fitrah is a soul zakat on individuals after fasting Ramadan.

There are 3 mandatory requirements for Zakat Fitrah (Layali & Marwiyah, 2020): Islam; Seeing the setting of the sun in the month of Ramadan; and Having an excess of basic food for himself and his family members on the eve of the feast and on the day of the feast.

(Saputra & Astuti, 2021), in the management of zakat in accordance with the rules of zakat management law no. 23 of 2011 must include the following things (Kemenag RI: 2015):

1. Collection is the activity of collecting zakat, infaq, and alms from Muslims and Muslim women. In its implementation, Amil must pick up the ball and not just wait for Muzakki to come to pay zakat.
2. Finance, namely in the management of zakat must have good financial standards in recording and reporting.
3. Distribution is the activity of providing zakat assistance collected from Muzakki to Mustahik.
4. Empowerment, which means the distribution of zakat with programs that empower Mustahik. In its management, zakat is expected to provide poverty alleviation.
5. Distribution is the activity of distributing zakat for the urgent and consumptive needs of Mustahik. In principle, the distribution must be right on target.
6. Shari'ah, which is to ensure the implementation of shari'ah in zakat management activities, zakat managers must have an Amil code of ethics, and shari'ah standards. To ensure this, the ministry of religion will conduct a sharia audit every year.

Zakat Mal

Madzhab Hanafi in the book Sahhatih (2007), explains that Zakat Mal is the giving of property because of Allah, to be owned by a Muslim poor person, other than Bani Hashim or his former

slave, provided that the benefits of the property must be cut off, that is, it does not flow again to the original owner in any way.

Maliki Madzhab in the book Sahhatih (2007), explains that Zakat Mal is to issue a certain part of certain assets, which have reached the nishab, given to those entitled to receive it, namely when the property is the full property of the giver and has been repeated years, for other than mining goods and agricultural products. As for what includes certain assets are livestock, agricultural products, gold, silver, and merchandise.

The Shafi'i Madzhab in the book Sahhatih (2007), explains that Zakat Mal is a certain asset that is issued from certain assets in a certain way. There are three kinds of this type of zakat, namely, animals, valuables, and crops.

Madzhab Hambali in the book Sahhatih (2007), explains Zakat Mal is the right that must be issued from an asset. Collecting and distributing Zakat Mal is a command duty in a country. In other words, according to legal language, zakat includes the wealth of the people which is regulated by the government.

Magfira & Logawali (2017) in (Yusniar & Kinsiara, 2020), the nishab of Agricultural Zakat is 5 wasaq, wasaq is one measure. One wasaq was equal to 60 sha' at the time of Rasullulah Saw. One sha' is 4 mud, which is the measure of an adult's hand. One sha' by Dairatul Maarif Islamiyah is equal to 3 liters, so one wasaq is 180 liters, while the agricultural nishab is 5 wasaq equal to 900 liters or by kilogram size which is approximately 653 kg. The measure of agricultural zakaah if it is obtained by irrigation with the help of human labor or using sprinklers, the zakaah imposed is 5%. If it is obtained by irrigation with the help of human labor or by using sprinklers, the zakaah is 10%.

The gold nishab is 20 dinars, 1 dinar = 4.25 grams, then the gold nishab is 20×4.25 grams = 85 grams. Silver nishab is 200 dirhams, 1 dirham = 2.975 grams, then the silver nishab is 200×2.975 grams = 595 grams. The same applies to other types of assets that are stored assets and can be categorized as gold and silver, such as cash, savings, checks, shares, securities or other forms. Then the nishab and zakat are the same as the provisions of gold and silver. This means that if a person has various forms of assets and the accumulated amount is greater than or equal to the nishab (85 grams of gold) then he has been subject to the obligation of zakat (2.5%) (Baznas Yokyakarta, 2023).

Amil Zakat

Amil according to the Islamic Encyclopaedia is a person or body that takes care of the matter of zakat and alms by collecting, recording, and distributing or distributing it to those entitled to receive it according to the provisions of Islamic teachings. According to al-Sayyid Sa'biq in fiqh al-sunnah, the definition of Amil is the people assigned by the imam, the head of the Government or his deputy, to collect zakat, so the collectors of zakat, including depositors, shepherds and those who take care of its administration.

According to the scholar Ahmad Azhar Basyir, what is meant by Amil zakat is a person who works to collect zakat from the obligatory zakat, the person who records the results of collecting zakat, the person who stores the zakat treasure, and the person who distributes it to those who are entitled to receive it. Therefore, Amil zakat is a person who is responsible for carrying out everything related to zakat, starting from recording the obligatory zakat, collecting, recording, maintaining and distributing zakat (Bahri, 2015). The conditions referred to are a Muslim, mukallaf, an honest person; understand the laws of zakat, the ability to carry out the task, not from the Bani Hashim group or the family of the Prophet Muhammad, male and free (not a slave or servant) (Rosadi, 2017).

Metode

This research is a qualitative descriptive research. In this research, the qualitative method is used to analyze the management system of zakat funds at the Akbar Kedepatian Semerap mosque. The method of data collection carried out by researchers is by tracing primary data and primary data collection documents are carried out in various ways, namely: Direct observation, Interview, and Documentation.

In qualitative research data management techniques according to miles and huberman (Sugiyono, 2015) there are several stages that need to be done in data analysis techniques including:

1. Data Reduction
2. Data Display
3. Conclusion Drawing and Verification

In this study, SWOT analysis is used, which is a method to show company performance by determining a combination of internal and external factors. SWOT analysis compares internal factors, namely strengths and weaknesses. With external factors, namely opportunities (opportunities), and threats (threats). Internal factors are included in IFAS (internal strategic factor analysis summary). External factors are included in the factors (external strategic factor analysis summary). After compiling the internal and external strategic factors, enter the results into a qualitative model, namely the SWOT matrix to formulate a matrix of strategic factors for the company's competitive, internal (IFAS) and external (EFAS) strategies (Sugiyono, 2016). Formulated as follows:

1. SO strategy (Strength-opportunities)
The SO strategy is carried out by utilizing all strengths to seize and take advantage of the maximum opportunities.
2. WO strategy (Weakneses-Opportunities)
This strategy is carried out by taking advantage of existing opportunities while maximizing the use of existing weaknesses.
3. ST strategy (strength-threats)
The ST strategy is a strategy that utilizes the company's advantages to overcome threats.
4. WT strategy (weaknesses-Threats)
The WT strategy is based on defensive activities and seeks to minimize existing weaknesses and avoid threats.

Results and Discussion

Zakat Fund Management System in Masjid Akbar Kedepatian Semerap

Collection

Collection is an activity to collect zakat, infaq, and shadaqah funds from Muslims which in its implementation Amil must pick up the zakat and not just wait for Muzakki to come to pay zakat. Based on the results of interviews conducted with Amil regarding the collection of zakat funds as follows:

The collection of zakat funds at the Akbar Kedepatian Semerap mosque uses its own rules or system, as long as it does not conflict with Islamic law, the rules can be applied.

Finance

The management of zakat funds must have good financial standards in recording and reporting. Based on the results of interviews conducted with Amil regarding the finance of zakat funds as follows:

The management of zakat funds at Masjid Akbar Kedepatian Semerap although it has full trust from the community but Amil also needs to improve zakat management services, especially recording. In today's era everything is digital, it is necessary to apply recording using a database, the data will be well systemized and not easily damaged or lost if at any time the data is needed. The government (KUA) is the most important role to develop the management system of zakat funds in Masjid Akbar Kedepatian Semerap in accordance with Law No. 23/2011 on zakat management.

Distribution

Distribution is an activity of giving zakat fitrah and zakat mal that has been collected by Amil from Muzakki to be distributed to Mustahik either in the form of money or rice. Based on the results of interviews conducted with Amil regarding the distribution of zakat funds as follows:

The distribution of zakat fitrah funds at the Masjid Akbar Kedepatian Semerap has been well systemized in accordance with Al-Qur'an letter at-Taubah verse 60, namely prioritizing the poor and the poor first.

Empowerment

Empowerment is the distribution of zakat funds with programs that empower Mustahik whose management of zakat is expected to provide poverty alleviation. Therefore, productive and empowering programs must be carried out.

Empowerment or productive zakat can be implemented when the amount of zakat received by Amil every year always increases and there also needs to be socialization or direction from the government (KUA) about nisab and haul to pay mal zakat in order to create productive zakat.

Opportunities and Obstacles

Opportunities in developing the mosque's zakat fund management system that has its own zakat fund management without any interference from the government. To be better than the previous year, the Akbar Kedepatian Semerap mosque, for example, in terms of recording where previously it was still manual, then we can improve it by using a database so that zakat data can be systemized properly.

For parties concerned in developing a zakat fund management system, especially for the Religious Affairs Office (KUA) in the Keliling Danau District, Kerinci Regency, Jambi Province, to provide guidance and direction on how to record and manage zakat funds in a structured manner and the data that has been managed by Amil and Takmir of the Akbar Kedepatian Semerap Mosque can be reported and submitted annually.

The obstacle in developing a zakat fund management system is that the recording is still manual which causes the data of zakat funds received not to be stored properly. The lack of socialization from the government, especially the KUA, also creates obstacles for the mosque in managing the zakat fund report.

Zakat Fund Management Strategy at Masjid Akbar Kedepatian Semerap

Internal Factor Analysis Summary (IFAS)

The IFAS (Internal Factor Analysis Summary) matrix strategy is a formulation of internal environmental analysis. This matrix provides a summary and evaluation of strengths and weaknesses as follows:

Table 2. Internal Factor Analysis Summary (IFAS) Matrix of Zakat Fund Management System at Masjid Akbar Kedepatian Semerap

Internal Factor	
Strength	Weakness
The zakat fund management system at the Akbar Kedepatian Semerap mosque has full trust by the community.	The zakat fund management system at the Akbar Kedepatian Semerap mosque still uses manual recording. Lack of socialization from the government, especially the KUA.

Source: Data processed, 2022

Eksternal Factor Analysis Summary (EFAS)

Here are some EFAS (External Factor Analysis Summary) matrices about the Analysis of the Zakat Fund Management System at the Akbar Kedepatian Semerap mosque:

Table 3. External Factor Analysis Summary (EFAS) Matrix of Zakat Fund Management System at the Akbar Kedepatian Semerap Mosque

External Faktor	
Oportunities	Threat
It has its own zakat fund management system without any government intervention.	Understanding of the management of zakat funds is still lacking.

Source: Data processed, 2022

SWOT Matrix Diagram

The SWOT matrix is a tool used to compile company strategy factors. This matrix can clearly illustrate how external opportunities and threats faced by the company can be adjusted to its strengths and weaknesses. The following is a SWOT matrix of the Zakat Fund Management System at the Masjid Akbar Kedepatian Semerap:

Table 4. SWOT Matrix Diagram of Zakat Fund Management System at Akbar Kedepatian Semerap Mosque

IFAS	<p>Strength (S) The zakat fund management system at the Akbar Kedepatian Semerap mosque has full trust by the community.</p> <p>Zakat funds at the Akbar Kedepatian Semerap mosque are managed by Amil and regulated by custom without any government intervention.</p>	<p>Weakness (W) The zakat fund management system at the Akbar Kedepatian Semerap mosque still uses manual recording.</p> <p>Lack of socialization from the government, especially the KUA.</p>
EFAS	<p>Strategi (SO) We can utilize the trust of the community and have its own system so that the zakat fund management system becomes better than before.</p>	<p>Strategi (WO) Masjid Akbar Kedepatian Semerap has its own management system, so it is independent with its own system without government interference and as long as it</p>
<p>Opportunities (O) Has its own zakat fund management system without government intervention.</p>		

		does not conflict with Islamic law and the law. The zakat fund management system will be even better if there is assistance or socialization from the government.
Threat (T) Understanding of the zakat fund management system is still lacking.	Strategi (ST) Having trust from the community, and most importantly there must be an increase in understanding of the zakat fund management system in accordance with Islamic law and the law.	Strategi (WT) Recording at the Akbar Kedepatian Semerap mosque is still manual, and there needs to be an increase in understanding of the zakat fund management system. The zakat fund management system will be even better if there is assistance or socialization from the government.

Source: Data processed, 2022

Based on the SWOT matrix, it can be concluded that the strategies that can be carried out to analyze the Zakat Fund Management System at the Akbar Kedepatian Semerap Mosque:

1. SO strategy (strength opportunities)
We can take advantage of the trust of the community and have its own system so that the zakat fund management system becomes better than before.
2. WO strategy (weakness opportunities)
Masjid Akbar Kedepatian Semerap has its own management system, so it is independent with its own system without government interference and as long as it does not conflict with Islamic law and the law. The zakat fund management system will be even better if there is assistance or socialization from the government.
3. ST strategy (strength threats)
Having trust from the community and its own system, and most importantly there must be an increase in understanding of the zakat fund management system in accordance with Islamic law and the law.
4. WT strategy (weakness threats)
Recording at the Akbar Kedepatian Semerap mosque is still manual, and there needs to be an increase in understanding of the zakat fund management system. The zakat fund management system will be even better if there is assistance or socialization from the government.

Conclusion

The management of zakat in the Akbar Kedepatian Semerap mosque in terms of receiving zakat, there are some who give it directly to Amil and there are also some Amil who pick up the Muzakki's house according to the data of people who are obliged to pay zakat, zakat in the Akbar Kedepatian Semerap mosque is divided 50/50, meaning that every Muzakki family must pay half of the zakat to Amil and half is free. The distribution of zakat funds at the Akbar Kedepatian Semerap mosque before being distributed to Mustahik, Amil gives coupons first to Mustahik's house then on the day of distributing zakat is announced in the mosque first and then distributed to people who are entitled to receive zakat. Recording is only recorded on plain paper or manually because the community has never complained about the zakat received. Zakat at the Kedepatian Semerap Akbar Mosque is all organized by custom directly without any interference from the government.

Opportunities to develop zakat at the Akbar Kedepatian Semerap mosque cannot be developed because there are no funds stored for holidays and also the Zakat Mal received is very small so it is difficult to develop. Zakat development strategy for the next year does not yet exist because this mosque is still monotonous or still uses the old system from generation to generation.

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