



MANAGEMENT STRATEGY OF PROFESSIONAL ZAKAT FUNDS IN BAITUL MAL BANDA ACEH CITY

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Abstract

Zakat profession is zakat that is issued from the salary earned by a person from his work and profession. Professional zakat or other zakat funds are a means of supporting community economic development. In zakat, it will create the nature of helping and contains elements of fulfilling individual obligations. This research aims to find out how the professional zakat fund management system at Baitul Mal Kota Banda Aceh, the professional zakat fund management strategy at Baitul Mal Kota Banda Aceh and to find out whether the professional zakat fund management strategy at Baitul Mal Kota Banda Aceh runs effectively. This research uses a qualitative method. Data were obtained through in-depth interviews with informants, consisting of amil zakat of Baitul Mal Banda Aceh City, academics, and muzakki of Baitul Mal Banda Aceh City. The results of this study indicate that the professional zakat fund management system carried out by Baitul Mal Banda Aceh City is through planning, implementation, and direct supervision of the community so that the data generated is effective. And the zakat management strategy is carried out through socialization and hearings to related agencies and institutions consisting of Bulog to conduct training or cooperation with BLK, PLN and others. Also, the management strategy that has been carried out is trustworthy and effective.

Keywords : *Strategy, Professional Zakat, Baitul Mal*

A. INTRODUCTION

Zakat profession is zakat that is issued from the results of what is obtained from work and profession. For example, income that is generated from work that is done alone without depending on others, or due to the dexterity of the hands or brain (professional). It also the income can be derived from the work that a person does for other parties, either the government, companies, or individuals by obtaining wages given. Income from such work in the form of salaries, wages, or honorariums, if it has reached the nisab and haul, it is obligatory to pay zakat (Marimin and Fitria, 2015). The implementation of Islamic law in Aceh based on Law No. 44/1999 on the implementation of Aceh Privileged Province has encouraged the Aceh government to

establish institutions based on the provisions of Islamic law by following the needs of the people in Aceh, one of these institutions is Baitul Mal, therefore people who already have income and are obliged to pay zakat can utilize specialized institutions like Baitul Mal in receiving payment and distribution of zakat funds.

Baitul Mal Kota Banda Aceh must make muzakki as partners so that muzakki's trust in Baitul Mal Kota Banda Aceh is higher. The high public trust in Baitul Mal Kota Banda Aceh has an impact on increasing the receipt of zakat from various sectors so that it leads to an increase in the standard of living for zakat recipient community (mustahiq zakat) which is more prosperous and developed. Then, the zakat that is distributed is not only consumptive but is multiplied in the productive segment through empowerment programs for various community economic activities so that the great hope of mustahik (zakat recipients / asnaf) becomes muzakki who distribute zakat (Syawaluddin, former zakat instructor, Baitul Mal Kota Banda Aceh) (Syawaluddin, 2021).

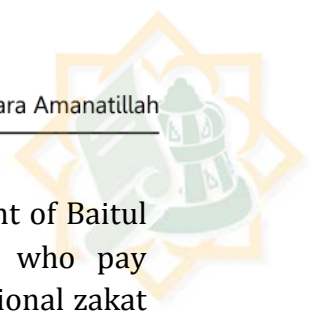
Baitul Mal as part of amil zakat and as one of the financial institutions that responsible to receive and distribute public funds has the vision to realize zakat-conscious people, trustworthy money managers, and prosperous mustahiq. Baitul Mal can assist the community in channeling social funds received to those entitled to receive. Baitul Mal Kota Banda Aceh has carried out its function and role as a recipient and distributor of social funds such as zakat (all types of zakat), infaq and sadaqah. Related to professional zakat, according to an interview with Mrs. Aisyah as a part of the Commissioner of Baitul Mal Kota Banda Aceh said that this professional zakat is charged to civil servants, ABRI, POLRI, and so on, where they channel it to Baitul Mal Kota Banda Aceh, then from Baitul Mal Kota Banda Aceh it is distributed directly to mustahiq which consist of six asnaf and one of them is given to the poor people. From the professional zakat funds and other zakat funds, Baitul Mal Kota Banda Aceh also provides housing assistance to the poor people who do not have a house at all but he has landed by the way they go directly to the field to find data in the villages. Providing job training to young people, then giving work tools to end poverty, especially in their homes.

Table 1
Professional Zakat Funds received by Baitul Mal Kota Banda Aceh

Year	Number of muzakki	Amount of zakat fund
2018	2	Rp2.870.000
2019	18	Rp23.873.000
2020	5	Rp 18.470.000

Source: Baitul Mal Kota Banda Aceh, (2021)

From table 1.1 above, it can be seen that the professional zakat funds distributed by the community have increased from 2018-2019, but have decreased in 2020 with a significant decrease in the term of muzakki's number. Based on the results



from interviews with Members of Information and Technology Development of Baitul Mal Kota Banda Aceh explained that every year there are muzakki who pay professional zakat, but some muzakki do not declare themselves as professional zakat muzakki, thus making them as muzakki in general only. However, if the number of muzakki increases, it will increase the receipt of professional zakat funds at Baitul Mal Kota Banda Aceh. In addition, there is a special application, namely SIMBA, which was created to facilitate muzakki in paying zakat so that muzakki do not need to come to Baitul Mal Kota Banda Aceh. This leads to the existing data cannot be known which muzakki pay for professional zakat or other types of zakat, only recorded as muzakki in general. In 2018 the muzakki consisted of 1 self-employed person and 1 doctor. In 2019, it consisted of 8 self-employed people, 3 private employees, 3 retirees, 1 party administrator, and 3 entrepreneurs. In 2020 it consisted of 3 self-employed people and 2 private employees.

The professional zakat management system in Baitul Mal Kota Banda Aceh does not yet have a special management system, but all zakat funds received in Baitul Mal Kota Banda Aceh will be collected as a whole together with funds from other zakat sources, such as trade zakat funds, gold zakat, savings zakat, and others. Then it will be distributed to mustahiq which is mentioned in the Qur'an through a program that has been established by Baitul Mal Kota Banda Aceh for all the people of Banda Aceh City (Interview with Raudhah as a professional at Baitul Mal Kota Banda Aceh). (Raudhah, 2021).

The management system implemented by Baitul Mal Kota Banda Aceh consists of planning, implementation, and supervision. In the planning system, Baitul Mal makes plans in the form of work plans and program designs, both collection programs, distribution programs and utilization programs. In the implementation system, the head of Banda Aceh City Baitul Mal has carried out his role by following with the duties and main functions of the head. The head of Baitul Mal Kota Banda Aceh contributed to the Baitul Mal work program which includes collection, distribution, and utilization. As well as coordinating with all fields in the Banda Aceh City Baitul Mal implementer related to the duties of each field, and motivation will affect the optimization of the zakat management process by zakat managers so that zakat management can increase zakat effectively and efficiently. As well as the supervision system carries out positive activities and prevents actions that violate the rules. Supervision functions as a guard for the goals of the organization can be achieved properly.

The management strategy carried out by Baitul Mal Kota Banda Aceh is to hold hearings for agencies and work with several government agencies. Baitul Mal Kota Banda Aceh has done some collaboration, such as collaborating with BULOG in terms of providing 2 tons of rice assistance in 2020 which is channeled to Baitul Mal through the rice infaq program in the form of a rice ATM and collaborates with BSI for its rice ATM. As well as collaborating with BLK in terms of empowerment, by conducting training for prospective mustahiq to train the skills of underprivileged youth in sewing,

motor mechanics and electrical installation. After conducting training for mustahiq with given equipment so that they have provisions for entrepreneurship.

If zakat is managed properly, then zakat can be one of the driving factors for improving the economic conditions of the community, because with the distribution of zakat there will be welfare growth in the recipient group of zakat (mustahik) (Khasanah, 2010). Therefore, zakat plays an important role in improving the welfare of the community. Zakat collected from Muslim community funds through zakat management institutions can make zakat one of the instruments that can specifically overcome the problem of poverty and can prosper the weak economic community. However, to distribute zakat funds as the economic power of the community, the existence of zakat institutions as public institutions in the community becomes very important (Doa, 2004). Establishing a good management strategy in amil zakat institutions will be able to realize the welfare of the community. For this reason, the authors are interested in studying more deeply on how the management strategy of zakat funds, especially professional zakat, can realize the vision and mission of Baitul Mal Kota Banda Aceh.

B. METHOD

The type of research to be conducted is descriptive research with a qualitative approach that aims to provide a description or explanation of the management strategy of professional zakat funds in Baitul Mal Kota Banda Aceh. Data sources are obtained from primary data, namely by obtaining offline information through social media (WhatsApp) and meeting directly with 11 informants which consist of 6 informants from amil zakat Baitul Mal Kota Banda Aceh, 3 informants from muzakki, and 3 informants from academics. Data collection techniques are carried out by conducting observations through direct observation of the object of study to observe the performance of the agency or institution under study and direct interviews with administrators and professional zakat muzakki, during the interview the author analyzes the answers interviewed. If the interviewee's answer is not yet satisfactory, then the author will continue until a certain stage, so that data that is considered credible is obtained. Data analysis techniques are carried out by searching and finding important information so that it can be studied and conveyed to people to obtain accurate information.

C. DISCUSSION

1. Management Strategy of Professional Zakat Funds at Baitul Mal Banda Aceh City

The management of professional zakat does not have a specific management strategy, but all zakat collected in Baitul Mal Kota Banda Aceh will be collected as a whole along with other zakat sources such as trade zakat, gold zakat, savings zakat and others. Then it will be distributed to the senifs which mentioned in the Al-Qur'an surah



At-Taubah: 60 through programs that have been established by Baitul Mal for all citizens of Banda Aceh City in particular.

The empowerment program of professional zakat funds that has been carried out by Baitul Mal of Banda Aceh City is as follows :

- a) Construction of poor houses.
- b) Business capital.
- c) Job training for poor children who have dropped out of elementary and secondary school.
- d) Half scholarship for junior high school level until completion.
- e) Education scholarships for elementary, junior high school and senior high school.
- f) Fakir uzur.
- g) Construction of recitation centers.

At present, Baitul Mal Kota Banda Aceh has tried to do its best for the economic welfare of the community, especially for the people of Banda Aceh City through empowerment programs for various community economic activities, especially in productive matters. The hope of Baitul Mal Kota Banda Aceh in terms of empowerment for the people of Banda Aceh City is to build a better economic situation for the community so that there is no more gaps between the rich and the poor, children no longer drop out of school. As well as having the hope of making mustahiq (zakat recipients) becomes muzakki (people who pay zakat) in the future (interview with Ms. Raudhah as the Professional Staff of Baitul Mal Banda Aceh City).

Baitul Mal Kota Banda Aceh has collaborated with Job Training Center Banda Aceh (BLK) in providing business assistance in the form of equipment, where BLK Banda Aceh trains and provides training to prospective mustahiqs (who receive zakat), then after training the mustahiqs are given equipment so that they have the provisions for entrepreneurship. Business assistance provided to mustahiq is not in the form of money; they have given to mustahiq soft skills that has an interest in business and have the soul to work. The provision provided is in accordance with the expertise possessed or the desired expertise (Interview with Mr. Rahmad Faisal, who works at BLK Banda Aceh).

Another strategy carried out by Baitul Mal Kota Banda Aceh is conducting an audience and cooperation with several agencies. As an example, Baitul Mal Kota Banda Aceh collaborated with BULOG, they provided 2 tons of rice assistance in 2020 which was distributed to Baitul Mal Kota Banda Aceh through the rice infaq program in the form of a rice ATM and collaborated with BSI for the rice ATM. As well as collaborating with BLK Kota Banda Aceh in terms of empowerment, by training the skills of underprivileged youth, in sewing, motor mechanics and electrical installations. In addition, the management of zakat collection is carried out by officers to find potential muzakki to give zakat at Baitul Mal Kota Banda Aceh. Electronic media is one of the strategies as a place for ZIS socialization. Planning for legal legality is also being carried

out by Baitul Mal Kota Banda Aceh so that every Muslim businessman is obliged to pay zakat at Baitul Mal Kota Banda Aceh such as hotels, restaurants, cafes, and others (interview with Mr. Wahyudi as the head of the secretariat of Baitul Mal Kota Banda Aceh).

According to Mr. Zaki Fuad as the Dean of the Faculty of Economics and Islamic Business of UIN Ar-Raniry Banda Aceh stated that the potential of zakat in Banda Aceh City reaches billions of Rupiah per year, but the potential of zakat has not been fully achieved because public awareness in Banda Aceh City in general and in particular in paying zakat in official institutions has not been maximized and the zakat collected so far only comes from the income zakat of Civil Servants (PNS) in the Banda Aceh City Government and the rest comes from Non-Civil Servants. This huge zakat potential cannot be realized if there are still many citizens who have not been entrusted the management of their zakat by Baitul Mal Kota Banda Aceh. Another strategy that needs to be done is to increase socialization in the community so that public knowledge and awareness increase about the importance of paying zakat in official institutions, increase promotion and increase programs and activities for the community so that Baitul Mal Kota Banda Aceh is close to the people of Banda Aceh City (interview with Mr. Zaki Fuad as Dean of the Faculty of Economics and Islamic Business UIN Ar-Raniry Banda Aceh).

According to Mr. Muhammad Zulhilmi as Deputy Dean II stated that the number of funds collected must be raised exclusively so that institutions will have confidence in Baitul Mal Kota Banda Aceh. Another strategy is that there must be transparency of funds between Baitul Mal Kota Banda Aceh and institutions that collect zakat and transparency of funds distributed by Baitul Mal Kota Banda Aceh to the community so that public trust does not decrease in Baitul Mal Kota Banda Aceh. In the collection of professional zakat, there is a Qanun which explains that every employee is obliged to deduct his salary by the treasurer, but if there is no Qanun that requires it, no employee wants to deduct his salary, this will be an impact in the future if there are no more people who trust so that there is a need for transparency of funds to institutions and the public (interview with Mr. Muhammad Zulhilmi as Vice Dean II Faculty of Economics and Islamic Business UIN Ar-Raniry Banda Aceh).

2. Analysis of the Effectiveness of Systems and Strategies for Managing Professional Zakat Funds at Baitul Mal Kota Banda Aceh

A program is said to be effective if an effort can achieve its target or goal. The indicators of the effectiveness of the system program and the strategy of managing professional zakat funds in Baitul Mal Kota Banda Aceh, namely:

a) Target accuracy

The target of this program is intended for the poor or people who experience economic weakness. Evidenced by the income of muzakki who can meet their daily needs. Baitul Mal Kota Banda Aceh assists to the right



target or those who need it. So that it can help the welfare of the community, especially the people in Banda Aceh City.

b) Program socialization

Socialization is a process that can help individuals through learning and self-adjustment, on how to act and think so that they can play a role and function, both as individuals and as members of society. Through the process of socialization, individuals will develop ways of thinking and habits of life. With the socialization process, individuals come to understand how they should behave amid during in society. A person's personality through socialization can be formed, where personality is a component that gives or causes the color of the form of human social behavior.

c) Program objectives

The program carried out by Baitul Mal Kota Banda Aceh for the community is expected to be useful, directed, and achieve the wishes of the community. The purpose of this program can prosper the poor or people who experience a weak economy and aims to improve the social, economic, and religious quality of the mustahik and avoid the community from loan sharks. It is hoped that the provision of zakat funds from Baitul Mal Kota Banda Aceh can be useful for people in need.

d) Monitoring

In this program, there is a need for monitoring which is carried out to determine the quality improvement of mustahik. Monitoring is carried out directly to the target place by the Banda Aceh City Baitul Mal management to ascertain whether a mustahik deserves assistance or not.

Based on all the results of interviews with muzakki from Baitul Mal Kota Banda Aceh, researchers found that there are still many muzakki who lack of understanding about the management of professional zakat funds from Baitul Mal Kota Banda Aceh, so that Baitul Mal Kota Banda Aceh needs to educate institutions and the public so that people know about the distribution of zakat funds channeled by Baitul Mal Kota Banda Aceh.

Based on all the results of interviews with amil Baitul Mal Kota Banda Aceh, researchers found that the collection of professional zakat is the same as other types of zakat, except that this professional zakat comes from a person's profession that has reached nisab and haul. The management of salaries from these professional sources is not managed specifically by Baitul Mal but all types of zakat are collected at Baitul Mal Banda Aceh City and then distributed to mustahiq who deserve to receive zakat. The strategy of managing professional zakat funds needs to be socialized to institutions to get a positive impact from the professional zakat.

Based on all the results of interviews with academics, researchers get the results that the importance of increasing potential, socialization, creating new programs, and

increasing promotion and transparency of funds channeled to cooperating institutions and the public so that their trust does not decrease. Baitul Mal Kota Banda Aceh should conduct data collection directly on the number of mustahiq so that it is easy to distribute zakat. Give appreciation to institutions that cooperate with Baitul Mal Kota Banda Aceh thus these institutions feel more appreciated.

D. CONCLUSION

The professional zakat management system in Baitul Mal Kota Banda is generally managed the same as all types of zakat, namely by collecting, distributing, and utilizing zakat. The process of managing zakat in Baitul Mal of Banda Aceh City in the distribution and disbursement of zakat funds must follow regional financial regulations. The provisions of zakat governance as PAD in Baitul Mal of Banda Aceh city have been regulated in more detail in the Mayor Regulation Number 32 of 2015 concerning Management of Zakat, Infaq and Shadaqah. The current strategy for managing professional zakat funds is quite good, but it needs improvement in socialization to the community and institutions, collecting data on muzakki, and collecting funds so that it is hoped that every mustahik can become a muzakki in the future, increasing promotion but not only on social media but displaying in newspapers, on the radio and distributing brochures to the public, giving appreciation to cooperating institutions and increasing transparency of funds to cooperating institutions and to the public so that public trust and institutions do not decrease. Currently, the distribution of zakat funds and the determination of zakat funds to those who deserve to receive them are trustworthy and effective. It's just that there needs to be transparency between the cooperating parties or institutions.

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