Descriptive Study of Factors Determine The Effectiveness Managing Zakat Maal in The City of Kendari Southeast Sulawesi

Gamsir Bachmid¹ . Muh. Natsir²

¹,² Faculty of Economics and Business Halu Oleo University Kendari, Southeast Sulawesi, Indonesia

ABSTRACT
This study was conducted to determine the level of effectiveness managing zakat maal and the factors that influence in the city of Kendari Southeast Sulawesi. Data collection methods used were observation and in-depth interviews managing zakat and mustahik, while the method of analysis was done descriptively qualitative. The results showed that: (1) The effectiveness managing zakat maal in the city Kendari Southeast Sulawesi, in terms of the level of potential exploration zakat, the number mustahik served, the accuracy of the number and types of distribution zakat, as well the success rate of economic empowerment programs mustahik, all located the very low level of effectiveness; and (2) factors affecting the low levels of effectiveness managing zakat maal, include: (a) Awareness obliged to pay zakat maal is still relatively low; (b) There are many muzakki who do not deposit their zakat through the amil zakat institute formal; (c) Data calculated zakat potential is still too coarse and less realistic; (d) The low level of public trust to amil zakat institutions; (e) Data on the number mustahik recorded on each amil zakat institutions is much smaller than the number of actual mustahik; (f) Operationally, the sample amil zakat institutions does not have a networking up to the village level; (g) The absence of complete data on the social and economic characteristics mustahik; (h) There is a tendency amil zakat institutions to cover the amount mustahik more, whereas the number of zakat funds will be disbursed very minimal; (i) The amount of funds allocated to mustahik too small and does not match the required amount; (j) The behavior and orientation mustahik more indigent consumptive nature; and (k) Amil zakat institutions does not do business guidance and supervision in the use of zakat funds that have been allocated to mustahik.

Keywords: Zakat Maal, Effectiveness, Managing

I. INTRODUCTION
Zakat maal is one kind of zakat that is very urgent position in the existence of Islam as a religion is the source of human welfare and economic development of the community, especially because its potential is very large and can be empowered as zakat productive for the development of economic activities. Nationally, the results of calculations national intituions amil zakat (BAZNAS) in collaboration with the Faculty of Economics and Management (FEM) IPB, reveals that the potential for a national zakat in 2011 amounting to Rp 217 trillion, which is equivalent to 3.4 percent of Indonesia’s GDP. Along with the growing Indonesian economy, the potential zakat funds could continue to increase from year to year. On the other hand, the amount of zakat capable collected by BAZNAS of the entire Zakat Managing unit (UPZ) which exist in all regions of the country, although it continues to increase from year to year, but the absolute number is still very small, which in 2007 amounted to Rp. 450 billion, later increased to Rp. 920 billion in 2008, and Rp. 1.2 trillion in 2009, then in 2010 amounted to Rp. 1.5 trillion. That is, compared with the potential, the amount of zakat collected by BAZNAS approximately 1 percent per year. While the potential of zakat maal in Kendari, according to the results of calculations performed by Caring Justice Post (PKPU) amounting to Rp.16 billion per year, while capable collected through BAZNAS Kendari and PKPU around Rp. 1.4 billion (PKPU and BAZNAS Kendari, 2014).
Basically, there are problems faced in efforts to optimize the managing zakat in Indonesia, including in the city of Kendari, which among other things can be stated as follows: (1) there are still many people who do not know about the types of assets that are subject to zakat; (2) there are still very many people who do not pay zakat through agencies; (3) there are still many people who do not believe to managing zakat; (4) there are still a lot of potential that has not been mobilized or optimized to zakat; (5) there are many managing zakat who have not show trust and professional performance; (6) the ineffectiveness of the regulatory function, coordination, synergy and supervision of managing zakat Organization (OPZ); (7) zakat has not been a tax deduction, and (8) zakat has not been significant in helping the poor, so that the impact on poverty reduction.

The effectiveness of the managing zakat maal can be observed in the various performance indicators related to: (1) the potential muzakki, which includes the potential magnitude, the amount collected zakat, the level of awareness and compliance muzakkki; (2) the existence of institutions or agencies amil, with indicators include: number of institutions or agencies units zakat, activity level, professional and health organizations; and (3) the conditions and the potential mustahik which include: number mustahik, mustahik amount that is allocated zakat, the amount and type of zakat funds obtained (consumptive or productive), types of economic activity mustahik, and socio-economic conditions mustahik.

Fatah, D.A. (2008) suggested that Moslem employees preference in paying zakat profession (a case study in Pertamina) influenced by religious knowledge and quality managing amil zakat (BAZ) or Institute of amil zakat (LAZ). While, Nadjat, DH. (2001) concluded that the behavior muzakki in paying zakat maal influenced by factors: perceptions of the obligation zakat, the attitude towards BAZIS, muzakki personality, motivation, and levels of religiosity muzakki.

Indrijatiningrum (2005) suggested that the gap between potential and realization of zakat profession due to problems tree he describes as a problem tree in seeing the cause of the low realization of zakat (especially zakat profession), namely: (1) lack of public confidence in the BAZ or LAZ; (2) lack of public awareness to zakat; and (3) the absence of an integrated system managing zakat.

Although known as an institution that is aggressively disseminate zakat, BAZ or LAZ appears to not be an organization that has been chosen communities in distributing zakat. A survey conducted by PIRAC in 2007 showed that respondents who distribute their zakat to BAZ and LAZ only 6% and 1.2%. Most respondents (59%) turned out to vote distribute zakat to the mosque around the house. Selection of mosques around the house as the main distributor of zakat may be based on considerations of practicality and proximity. Another consideration is to channel their zakat to the public around the house muzakki. Unfortunately, the management of zakat through mosques generally do not optimized through BAZ or LAZ.

Research conducted by Siena (2008) by selecting the object mustahik who participated endeavor program organized by the Foundation gatherers (Mustadh'afin Community Empowerment), that is located in the city of Bogor, concluded that the amount of ZIS and positive influence on the educational level increase in operating revenues, whereas the business old variable has no significant effect in increasing business revenue mustahik endeavor program participants.

BAZNAS and IPB (2011) in the magazine zakat (2014) examined the factors affecting the payment of zakat by interviewing 345 respondents (muzakkki and munfik) in Palembang, Brebes, Bogor and Bogor Regency. The results show that a person's consciousness is determined by the zakat to pay the high level of education, occupation, and income level. The higher the education and income, the higher the awareness of paying zakat. In the case where the payment of zakat, the majority (72.8%) pay zakat informal institutions (institutions that are not legal entities, but function the same as amil formal institutions). The rest (27.2%) pay to institute formal legal status amil zakat (BAZ or LAZ). The main reason someone pay zakat in informal amil institution is convenience, environment, and satisfaction. While the reason for someone to pay zakat in formal institutions is the transparency, access, convenience, satisfaction, and environment.

In general, management of zakat maal in Southeast Sulawesi, and particularly in the city of Kendari still far from effective rate, in terms of the level of compliance obligatory zakat, the professionalism of the manager (amil instituted), as well as the role of various other related institutions. As a consequence, its utilization for improving the economy of the community mustahik poverty alleviation and economic development in general is still very minimum.
However research on various aspects of zakat maal already pretty much done, but the study that looked specifically at determining factor level management effectiveness, relatively still lacking. Moreover, specifically in the city of Kendari, as long as this has not been done. Therefore, in this study conducted a descriptive study of various factors that determine the effectiveness of the managing of zakat maal in the city Kendari, both from the zakat (muzakki), aspects of the manager (amyl), as well as from the aspect of the recipient (mustahik). Specifically, the purpose of this study was to measure the level of effectiveness managing zakat maal, and analyzes the factors that determine the level of effectiveness. Results of this study will be very useful as an evaluation and be valuable information in order to improve the effectiveness managing zakat maal in the future, particularly in the city of Kendari.

II. LITERATURE REVIEW

2.1. The concept of Zakat Maal

Zakat maal is the kind of zakat that must be taken of certain types of property (the object zakat) owned by the Moslem, in accordance with the provisions of Islamic law. The types of zakat maal include: zakat of gold, silver, and other precious metals; money and other securities; commerce; agriculture, farming, forestry, fisheries, mining; industry; income and services, and product findings (Qardawi, 2011). Referring to the concept of zakat maal it can be said as zakat on wealth and specific activities, where the type and amount of zakat has been clearly regulated by Islamic law. So it is not open space for the emergence of the type and amount of zakat other not authentic or not stipulated in Islamic law.

Zakat maal as zakat property types required by Islamic law and government to pick it up from the Moslem who have wealth belonging zakat object and meets the requirements in Islamic Law. Zakat was allocated to meet the needs of eight groups that have been prescribed by the Al-Qur'an (Surah At-Taubah: 60). From the various definitions zakat maal, can be given a note that zakat maal is:

1. The duty that is material;
2. The duty that is binding;
3. The duty of the government for the regulation and managing;
4. The final duty which should not be rejected and be negotiable by the Moslem;
5. The duty which there is not return;
6. The duty as political demand for Islamic finance;
7. The duty of the government or the manager to distribute to eight groups (asnf) that have been determined are: indigent, poor, amil, converts (those who are new to Islam and were persuaded her heart), riqab (for freeing a slave), gharimin (people entwined debt), fi sabiillillah (people who fight in Allah's way), and ibn sabil (traveler who ran out of stock).

In general, the wisdom and benefits of zakat can be expressed as follows (as summarized by Khusnul Khatimah, Exist, 2005):

1. Zakat as embodies the qualities of faith to God, grateful joy, cultivate a noble character with a sense of humanity, impoverish miserly, greedy and materiarilistis, cultivate peace of life, as well as clean and develop the properties.
2. Zakat is the right mustahik, so the zakat can serve to help, assist and nurture them, especially the poor, toward a better life and more prosperous. Thus they can meet their needs as well, can worship God in peace, and spared from indigence and infidelity.
3. As a pillar of the charity together between muzakki and mujtahid the entire time used for jihad in Allah's way; that because of his work, he no have the time and opportunity to endeavor for the economic life of himself and his family (see; Al Baqarah: 273).
4. As one of the sources of funds for the construction of infrastructure to be owned by the people, such as places of worship, education, health, social and economic, as well a means of developing human resources Moslem.
5. Zakat as an instrument of income distribution. Zakat professionally managed by a trusted institution, can be an instrument to help the community income distribution program through the role of intermediation and distribution of muzaki has advantages to mustahik who have limited or lack of income.

2.2. Managing Zakat Maal

Islamic law has set firmly that the managing zakat maal are in the government domain, with reference to the Al-Qur'an (At-Taubah :103), where the Prophet as head of state or head of government instructed to collect alms from the wealth of the Moslem.

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Operationally, in order to carry out the mandate, the government has issued Law No.23 / 2011, on managing zakat (a revision of Law No. 38/1999). In the law states that the managing zakat is the planning, implementation, and organizing in the collection, distribution, and utilization of zakat. Managing zakat should be based on the principles: (1) Islam law; (2) mandate; (3) benefit; (4) justice; (5) legal certainty; (6) integrated; and (7) accountability. Managing zakat aims to: (1) improve the efficiency and effectiveness services in managing zakat; and (2) increase the benefits to people's welfare and poverty reduction. Thus, the managing zakat to the government mandated through Amil Zakat Agency (BAZNAS) and Amil Zakat Institution (LAZ) were approved by the government, should really pay attention to the principles of efficiency, effectiveness, and utilization zakat for improving the welfare of society.

To carry out the managing zakat, the Government established BAZNAS. This institution is located in the capital city and a nonstructural government agency that is independent and accountable to the President through the Ministry of Religion. BAZNAS is an institution authorized to perform the task of managing a national zakat. In performing its duties, BAZNAS perform the functions of planning, implementing, and control from the collection, distribution, to utilization of zakat, as well as reporting and accountability function of managing zakat.

Organizational, BAZNAS consists of 11 members. BAZNAS membership consists of eight persons from the community and three from the government. Elements of society consists of scholars, professionals, and community leaders of Islam. Government element appointed from ministries or agencies relating to the managing zakat. BAZNAS headed by a chairman and a deputy chairman.

In the implementation of managing zakat at the provincial and district or city and provincial BAZNAS formed BAZNAS regency or city. Provincial BAZNAS established by the Minister of Religion at the proposal of the governor after being considered BAZNAS. BAZNAS district or city formed by the Minister of Religion or officials appointed on the proposal of the Regent or Mayor after being considered BAZNAS.

BAZNAS Provincial and Regency or City BAZNAS duties and functions of their respective territories. BAZNAS provincial and district or city can form zakat Collectors Unit (UPZ) in government agencies, state-owned enterprises, region-owned enterprises, private enterprises, as well formation of the opening space UPZ on forming district level, village, or other names, and other places. BAZNAS to assist in the implementation of the collection, distribution, and utilization of zakat in the community can be formed Institute of Zakat is shortened to LAZ. LAZ formation must obtain permission of the Minister or the official appointed by the Minister.

In order to collect zakat, muzakki calculating itself of the obligation of zakat. In no case can count themselves zakat duty, muzakki can ask for help BAZNAS. Zakat paid by muzakki to BAZNAS or LAZ deducted from taxable income. BAZNAS or LAZ required to provide proof of payment of zakat to each muzakki. Proof of payment of zakat is used as a deduction from taxable income. Zakat distribution is done based on priority with due regard to equity, justice, and territoriality.

2.3. Effectiveness Managing Zakat Maal

Effectiveness is a concept that refers to how far the activities undertaken targets a person or an organization. In other words, the effectiveness of an activity can be determined by comparing the predetermined targets with successful achievements realized.

Peter Drucker in Sri Haryani and Imam Subkhan (2008) states, effectiveness means how far we Achieve the goal and efficiency means how do we mix various resources properly. In the context of the managing zakat maal, effectiveness is achieved can be observed and traced on the following seven aspects: (1). A comparison between the number of potential zakat available at the actual amount of zakat can be collected; (2). A comparison between the amount of zakat funds collected with the amount of zakat funds disbursed; (3). Accuracy in determining the priority groups mustahik targeted allocation zakat funds; (4). Comparison between the number mustahik that should get a zakat fund allocation by the number mustahik real get a zakat fund allocation; (5). The precision of the type and amount of zakat funds given to the type and the amount actually required by mustahik; (6). The level of success in the process of economic empowerment mustahik indigent and poor; and (7). Level of concordance between the principle of managing zakat according to law guidance with actual management scheme implemented by agencies or institutions zakat.

III. RESEARCH METHODS

Based on the research objectives, the research method used is descriptive method, namely by way of describing the degree of effectiveness managing of zakat maal and the factors that influence it. Data and information needed was obtained from informants by way of in-depth interviews. Informants were selected purposively includes informants from the managing zakat in the city of Kendari (BAZNAS, PKPU, and BMH); and informants from mustahik who has obtained funds from the zakat institutions sampled in this study. To measure the effectiveness managing zakat maal, the effectiveness indicators used include:
(1). A comparison between the number of potential zakat available at the actual amount of zakat can be collected;
(2). A comparison between the number mustahik that 'should' get a zakat fund allocation by the number mustahik 'real' get a zakat fund allocation;
(3). The precision of the type and amount of zakat funds given to the type and the amount actually required by mustahik; and
(4). The level of success in the process of economic empowerment mustahik-indigent poor. Furthermore, for each of these indicators conducted a descriptive analysis of the various factors that are considered a determinant of the level of effectiveness achieved.

IV. RESULTS AND DISCUSSION

4.1. Effectiveness Managing Zakat Maal Views of Comparison between Total Potential Zakat Available with which the Actual Amount Collected.

Referring to the data on the number of potential zakat maal estimated at approximately Rp. 16 billion per year, while that was compiled by BAZNAS Kendari and Amil institutions only approximately Rp.1.4 billion to Rp. 1.5 billion per year, the percentage of realization of the potential zakat is about 9.4 percent. Although this figure is far above the average achievements nationally only by approximately 1 percent, but is still much to be said to be effective.

There are several factors that lead to levels of effectiveness achieved is still very low terms of this indicator, namely, among others:

1. Awareness obliged to pay zakat maal is still relatively low. Most of the Moslem still have the understanding that it is obligatory zakat tithes, while zakat maal not widely known by the Moslem. Of those who already know the obligatory zakat maal is also still a few who are aware to fulfill this duty;
2. There are many muzakki who do not deposit their zakat through the amil institute formal, but rather give alms directly to mustahik considered indigent or poor by them. This causes a registered zakat number is much smaller than the actual number of zakat accomplished by muzakki;
3. Data calculated zakat potential is still too coarse and less realistic. No data potential that is calculated in detail based on the types of zakat and the volume of activity that became the object of zakat. Had the data potential can be calculated more realistic, there is the possibility of a greater amount of potential, or could have been smaller. And that means it will affect the realization of the different percentages, so the level of effectiveness will be different.

4.2. Management Effectiveness Managing Zakat Maal Views of Comparison between the amount of Mustahik that 'should' get a zakat fund allocation by the number mustahik 'real' get a zakat fund allocation.

Mustahik the largest group allocation zakat managed by a institution sample is indigent and poor, including scholarships for children from poor and needy families. Effectiveness Managing seen from this indicator is still very low, because the number of new serviced mustahik capable of approximately 10 percent of all mustahik listed three institutes samples.

The factors that cause low levels of effectiveness in managing seen from these indicators is as follows:

1. The low number of zakat collected by each institution amil zakat, which is a consequence of the low level of public confidence muzakki to institution amil zakat;
2. Data on the number mustahik recorded on each institution amil zakat much smaller than the actual number of mustahik exist in the working area of the institution amil zakat concerned;
3. Operationally, the institution amil zakat does not have a tissue sample amil working up to the village level, so that the service coverage is relatively limited, both in optimizing the potential of muzakki would also expand services to mustahik in their respective work areas.

4.3. Effectiveness Managing Zakat Maal Views from the aspect of the precision of the type and amount of Zakat funds given to the type and the amount actually required by Mustahik.

Type of zakat allocation to mustahik samples provided by the agency include: scholarships, support of venture capital, the cost of daily living, mass circumcision costs, assistance to convert, as well as operational costs amil. In terms of types, it can be said that the allocation of funds zakat quite effective as other types of aid channeled a priority for the purposes of mustahik. But in terms of the amount of aid for each species, seems far
from effective, given the amounts allocated for each type and each mustahik same magnitude. Whereas for each mustahik has a number of relatively distinct purposes; and for certain types of allocation, especially for the cost of living and venture capital, should be of greater value.

The cause of the lack of effective managing zakat seen from the accuracy of the type and number allocation mustahik received this, the most important is the absence of complete data on the social and economic characteristics mustahik. The manager did not identify in detail how the needs of a reasonable and feasible for each mustahik. Another causative factor is the tendency of amil institution to cover the amount mustahik more, whereas the number of zakat funds will be disbursed very minimal.

4.4. Effectiveness Managing Zakat Maal Views from the level of success in the process of economic empowerment mustahik-indigent poor.

Based on in-depth interviews with informants mustahik indigent and poor, can be obtained picture of the change in economic conditions of the family as much as 20% of informants. Although 20% of informants is not totally out of poverty, but after obtaining allocations of zakat funds managed by the agency amil sample in the form of financial aid, family economic conditions have become better, and small businesses that managed to have an increased scale and turnover. While 80% of the informants showed no significant change after obtaining zakat funds.

It can be concluded that the economic empowerment program mustahik-indigent poor conducted the sample had not been effective. The things that cause ineffectiveness can be stated as follows:

1. The amount of funds allocated is too small and does not comply with the required amount of funds that allow an increase in the capacity of businesses run by mustahik. So that the allocated funds can be effective in improving the impact of economic conditions mustahik, Islamic law has provided guidance as believed by mazhab Syafi’i and An Nawawi that the poor were given alms to uproot poverty, stop all causes of suffering, and inadequate constantly up do not need zakat again the second time (Qardhawi, 2010);
2. Conduct and orientation mustahik- indigent poor more consumptive and short-term, so that the allocation of productive zakat which aims precisely used on consumptive activities;
3. The absence of detailed data about the condition of small businesses run by mustahik so it is not known how the real needs of the fund or capital that must be available in order to run a business can develop and uplift the economic conditions mustahik;
4. Zakat institution does not do business guidance and supervision in the use of zakat funds that have been allocated to mustahik, so that the majority of recipients mustahik for productive purposes with the zakat can freely use the productive zakat funds in any activity.

V. CONCLUSIONS AND RECOMMENDATIONS

Based on the results and discussion, it can be conclusion as follows:

1. The effectiveness managing zakat maal in the city of Kendari Southeast Sulawesi , in terms of the level of potential exploration zakat, the number mustahik served, the accuracy of the number and types of distribution zakat funds, as well as the success rate mustahik economic empowerment program, all of them are in a very low level of effectiveness ;
2. Factors affecting the low levels of effectiveness in managing zakat maal include: (1) Awareness is obliged to pay zakat maal is still relatively low; (2) There are still many who do not deposit muzakki zakat through the agency or institution formal amil zakat; (3) Data calculated zakat potential is still too coarse and less realistic; (4) The low level of trust muzakki to institution amil zakat; (5) Data on the number mustahik recorded on each institution amil is much smaller than the number of actual mustahik; (6) On the operational level, agencies or institutions amil sample does not have a working network up to the village level; (7) The absence of complete data on the social and economic characteristics mustahik; (8) There is a tendency amil institution calculates the amount of mustahik more than the amount of zakat funds will be disbursed very minimal; (9) The amount of funds allocated to mustahik too small and does not match the required amount; (10) The behavior and orientation mustahik- indigent poor more consumptive nature; and (11) Zakat Agency did not business guidance and supervision in the use of zakat funds that have been allocated to mustahik.

To improve the effectiveness managing zakat maal in future it is recommended that: (1) dissemination of the zakat maal and amil zakat institutions continue to be encouraged; (2) increase the professionalism of the amil zakat institutions should be a priority; (3) data on the socio-economic characteristics and potential mustahik effort must be identified in full and detail; and (4) agencies and institutions amil zakat and other concerned parties should intensify personality development, orientation of business and capacity of business managed by mustahik.
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