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Analysis of Good Amil Governance Based on the Zakat Core Principle at BAZNAS Tasikmalaya

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Abstract

Keywords:

Zakat, Good Amil Governance and BAZNAS

Zakat management in Indonesia is experiencing rapid progress. One of the factors that drives the optimization of Zakat management in Indonesia is based on the enormous potential of zakat but which has not yet been realized optimally. One of the problems is that the level of public trust in zakat bodies is still low because zakat management is considered unprofessional because it has not implemented the principles of accountability and transparency. The governance of zakat bodies by implementing Good Amil Governance can increase the professionalism of amil so that, The aim of establishing BAZNAS is to maximize the potential of zakat which indirectly has implications for reducing poverty. The aim of this research is to analyze Amil's good governance and also assess Amil's governance based on the Zakat Core Principle at BAZNAS Tasikmalaya. This research uses a qualitative descriptive method with a field research approach. The results of the research show that BAZNAS Tasikmalaya has largely implemented good amil governance, and has carried out good implementation of zakat core principles regarding amil governance in this institution.

Abstrak

Kata Kunci:

Zakat, BAZNAZ, Amil Zakat

Pengelolaan zakat di Indonesia mengalami kemajuan pesat. Salah satu faktor yang mendorong optimalisasi pengelolaan zakat di Indonesia didasari oleh besarnya potensi zakat namun belum terealisasi secara optimal. Salah satu permasalahannya adalah masih rendahnya tingkat

kepercayaan masyarakat terhadap lembaga zakat karena pengelolaan zakat dinilai tidak profesional karena belum menerapkan prinsip akuntabilitas dan transparansi. Tata kelola badan zakat dengan menerapkan Good Amil Governance dapat meningkatkan profesionalisme amil sehingga, tujuan dibentuknya BAZNAS adalah untuk memaksimalkan potensi zakat yang secara tidak langsung berimplikasi pada pengentasan kemiskinan. Tujuan dari penelitian ini adalah untuk menganalisis tata kelola Amil yang baik dan juga menilai tata kelola Amil berdasarkan Prinsip Inti Zakat di BAZNAS Tasikmalaya. Penelitian ini menggunakan metode deskriptif kualitatif dengan pendekatan penelitian lapangan. Hasil penelitian menunjukkan bahwa BAZNAS Tasikmalaya sebagian besar telah menerapkan tata kelola amil yang baik, dan telah melaksanakan penerapan prinsip inti zakat mengenai tata kelola amil yang baik di lembaga ini.

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Introduction

Zakat is one of the five pillars of Islam and the command to pay zakat has been stated in the Koran since the time of the Prophet Muhammad sallallaahu a'laihi wasallam. The order to carry out zakat worship aims to overcome social problems and the benefit of humanity, which is none other than dealing with the problem of poverty, equalizing income, improving the welfare of the people and the country (Al-Hamid & Al-Baiy, 2006). Therefore, how important it is to carry out the order of zakat, which is one of the pillars of Islam.

Zakat is one of the sharia social financial instruments that has an important role in national economic recovery. Indonesia with the largest muslim population in the world, namely as much as 87.2% of the total population, (Manajemen et al., 2024) Indonesia is estimated by the Amil Zakat Agency National (BAZNAS) has zakat potential reaching IDR 327 trillion. Although potential zakat is quite large, Baznas only collects IDR 14.1T in 2021 from its potential and the target to be achieved in 2022 is IDR 26T targeting the collection of Zakat Alms Infaq (ZIS) and other social religious funds (DSKL) nationally. (Ar et al., 2024)

The development of zakat in Indonesia increased significantly when Law no. 38/1999 was ratified by the government. Based on this law, zakat can be managed either by zakat institutions formed by the government, the Amil Zakat Agency (BAZ), or zakat institutions formed by the community (LAZ). However, major changes to the regulatory framework regarding zakat in Indonesia occurred when Law no. 38/1999 with Law no. 23/2011 concerning Zakat Management. One of the important things in this law is the existence of regulations regarding the authority of BAZNAS as the coordinator of national zakat management (Nurhasanah, 2018).

Various studies have been carried out regarding the potential and problems of zakat, including research conducted by Firdaus et.al (2012) which states that the potential for zakat in Indonesia is around 217 trillion rupiah calculated from various sources, including income and companies. This potential is equivalent to 3.4% of Indonesia's GDP in 2010 (BAZNAS, 2019).

The collection of zakat funds at district/city level Zakat institutions continues to increase. so that national collection increases from year to year.

Table 1.1 National ZIS collection based on BAZNAS/LAZ type

No	Tingkat BAZNAS/LAZ	2020	%	2021	%
1	BAZNAS	385.126.583.224	3	517.594.705.948	3,67
2	BAZNAS Provinsi	489.538.808.289	4	585.573.472.559	4,15
3	BAZNAS Kabupaten/ Kota	1.735.824.169.041	14	1.679.513.174.410	11,90
4	LAZ	4.077.297.116.443	33	4.357.597.586.344	30,87
5	OPZ dalam pembinaan dan zakat fitrah yang tidak melaporkan	5.741.459.770.472	46		0,00
6	ZIS & Fitrah Off Balance Sheet			4.912.914.506.197	34,80
7	Qurban & DSKL Off Balance Sheet			2.065.002.301.822	14,63
Total		12.429.246.447.469	100	14.118.195.747.280	100,00

source: BAZNAS RI 2021.

This shows that the level of awareness of district/city communities is starting to grow regarding giving zakat through zakat institutions. A high level of awareness is the effect of distributing zakat funds on target so that the benefits are felt by the community. As is done by BAZNAS Tasikmalaya City during 2023, there are 65 million zakat beneficiaries. This is proof that zakat is an instrument that can help economic movement. BAZNAS Tasikmalaya City also helps Tasikmalaya Government programs including stunting prevention (<https://portal.tasikmalayakota.go.id/>). The distribution of zakat that is right on target is of course inseparable from the role of the zakat amil who is in charge of managing zakat. Thus, this research is intended to examine the governance of amil zakat, whether BAZNAS Tasikmalaya has implemented Good Amil Governance in its organization based on the Zakat Core Principle (ZCP).

Method

This research uses a qualitative descriptive method. The data collection technique used is triangulation (a combination of observation, interviews and documentation), where the data obtained tends to be qualitative data. Data analysis is inductive and qualitative, and the results of qualitative research can be in the form of understanding meaning, understanding uniqueness, constructing phenomena, and finding hypotheses (Sugiyono, 2018). Interviews were conducted online so that the interview process could only be carried out with one informant.

Result and Discussion

Zakat

The term zakat is a special term in the Islamic religion which comes from the Arabic word "zakaa" which means to increase or develop. According to sharia terms, zakat is an obligation ordered by Allah SWT to distribute certain assets to certain parties (Bank Indonesia, 2016: 59). Meanwhile, according to Minister of Religion Regulation No. 52 of 2014, Zakat is property that must be

expended by a Muslim or a business entity owned by a Muslim to be given to those entitled to receive it in accordance with Islamic law.

Zakat is an obligation in the Islamic religion that requires Muslims to give a small portion of their wealth to people in need (Irsyamuddin et al., 2021; Saad et al., 2023). Zakat involves spiritual aspects as a form of obedience to Allah and a sense of concern for others (Beik et al., 2016). Zakat has social and economic goals, where funds collected from zakat are used to help the poor, orphans, people in debt, and other zakat recipients as regulated in Islam. Zakat helps reduce social inequality by caring for the needs of others so that a just, prosperous, and prosperous society can be created (Setiawan & Soewarno, 2024)

Zakat Management

Criteria for selecting zakat managers must be created to create trust in zakat payers and also the credibility of zakat management institutions. These requirements must be based on an understanding of sharia principles and the principles of professionalism. According to Law (UU) of the Republic of Indonesia Number 23 of 2011 concerning Zakat Management, which is an amendment to Law Number 38 of 1999, what is meant by zakat management are planning, implementing and coordinating activities in the collection, distribution and utilization of zakat (Zulkarnaen, 2020).

Good Amil Governance at BAZNAS

The GAG principles were formulated with the aim of creating LPZ professionalism as amil zakat, through management based on the principles of transparency, accountability, responsibility, independence, fairness and integrity, integrity), reliability, competence and reputation (Yulianti, 2016: 106). These principles act as a basis for LPZ in selecting and determining the activities that must be carried out. Based on these principles, all activities can be synergistic, in order to achieve the management of LPZ, as an Islamic public financial institution, empowering the economy of mustahik, as well as being a charity institution that accommodates the interests of muzaki in carrying out zakat worship (Yulianti, 2016: 106-122).

Zakat Core Principle at BAZNAS

ZCP is the minimum standard that must be applied in the management, regulation and supervision of zakat. ZCP is grouped into 18 (eighteen) main principles and of these 18 principles, they are classified into two main groups. The first group is related to the authority, responsibility and function of zakat supervision which are explained in Principles 1 to 7. And prudential regulations and requirements for zakat management organizations are given in the second group with Principles 8 to 18 (Bank Indonesia, 2016: 131).

Management of Good Amil Governance at BAZNAS Tasikmalaya City

The management of Good Amil Governance at BAZNAS in the city of Tasikmalaya manages zakat funds distributed by the community or muzakki well and professionally. The management of zakat funds by BAZNAS in Tasik City is carried out well and professionally in order to increase the trust of the community or muzakki in managing their zakat well.

Transparency

Providing information openly is carried out by BAZNAS regularly, in order to create a sense of trust in the Zakat Management Institution, according to (Zulkarnaen, 2020). The better the level of transparency implemented by an LAZ, the more trust muzakki will have in an LAZ. Financial reports are presented in accordance with PERBAZNAS regulations no. 4 of 2018, namely making reports for six months and reporting for the end of the year. The reports that must be made are financial reports, performance reports and zakat, infaq and alms management reports. The reporting made by BAZNAS must be made properly and correctly so that here BAZNAS has a technology-based accounting system called SIMBA (BAZNAS Management Information System). There are several print media and social media used by Tasik City BAZNAS as a form of transparency in the management of zakat, infaq, alms (ZIS).

**Table 1.2 Information and Communication Media of BAZNAS
Tasikmalaya City**

No	Social Media	portal site
1	Instagram	@baznaskotatasik
2	Facebook	Baznas Tasikmalaya
3	website	https://baznaskotatasik.com/
4	information Systems	Simba.baznas.go.id

All information needed by the public can be accessed easily through these media and with ease in accessing information the public can easily channel their zakat funds or ask for assistance from BAZNAS.

1. Accountability

Being accountable for every activity in managing funds starting from planning, implementation, monitoring is something that must be evaluated by the Zakat Management Institution as a form of accountability. Accountability in zakat management is important because this can ensure that Amil Zakat manages zakat, infaq and alms (ZIS) funds well. The main tasks and functions given at BAZNAS are able to be carried out well in accordance with their respective job descriptions. According to (Kabib et al., 2021) good accountability will increase muzaki's interest in paying their zakat.

2. Responsibility (Responsibility)

Tasik City BAZNAS, in carrying out its responsibilities to the community, always responds in serving the people, where the response is divided into two, namely, firstly, responding to the needs of the mustahiq and secondly, BAZNAS always opens services to meet the needs of the muzakki. BAZNAS is always responsive to the welfare of

mustahik, not only providing zakat funds in a consumptive form, but also in a productive form. According to (Permana & Baehaqi, 2018) LAZ must be responsible for distributing zakat funds. LAZ must ensure that zakat reaches the mustahiq appropriately.

3. Independence

Tasik City BAZNAS is an independent non-structural government institution so that BAZNAS cannot be intervened by any party. According to (Permana & Baehaqi, 2018) LAZ must be independent so that it does not depend on other institutions. In completing its main tasks and functions, BAZNAS always adapts it to the principles stated in BAZNAS Tasik City so that every activity must be appropriate. BAZNAS also avoids conflicts of interest in amil leadership.

4. Fairness

Distributing zakat funds evenly to everyone who is entitled to receive them has been carried out well by Tasik City BAZNAS, in distributing zakat funds to 8 asnaf who are entitled to receive zakat funds, one of the asnaf, namely the riqab, is rarely found so the distribution of zakat funds for the riqab was transferred to the asnaf another. This even distribution is a form of justice and equality for Tasik City BAZNAS. According to (Permana & Baehaqi, 2018) fairness in LAZ must be carried out as maximally as possible in the distribution of ZIS funds.

5. Integrity

Maintaining public trust in distributing zakat is something that must be maintained by Zakat Management Institutions, so here maintaining the perfection, completeness or integrity of financial reports as a whole and completely is one way to gain the trust of stakeholders (Yulianti, 2016: 106-122) . The integrity of each amil is always developed to improve the quality of the amil in BAZNAS Tasikmalaya City.

6. Reliability

Providing trusted and accurate services is one of the reliability that can be carried out by Zakat Management Institutions (Yulianti, 2016: 106-122). In this case, Tasik City BAZNAS provides complete and easily accessible information for muzakki, apart from that, Tasik City BAZNAS also has the principle of serving mustahik quickly and on time. Ease of accessing information provided by BAZNAS can make it easier for muzakki who need help to complete the requirements to receive aid funds.

7. Competence (Ability)

BAZNAS applies the capability aspect in determining amil zakat administrators with several processes in their appointment. The assessments used in the process of appointing zakat administrators include, among others, visionary, optimistic, honest, patient, trustworthy, exemplary, professional, entrepreneurial, fair and transformational, because in carrying out their duties LPZ must have adequate skills or abilities (Yulianti, 2016 : 106-122).

8. Reputation

The good view given by the general public to an institution regarding the performance of its employees and work programs is the image of an institution. The reputation created by the zakat management institution at BAZNAS Tasik City is created by providing good service in accordance with the existing amil code of ethics. In this way, the public will trust LPZ in distributing their zakat. Technically, the implementation of the reputation principle is agreed upon by LPZ practitioners, that zakat institutions must establish good relations with the community in the form of services to muzaki and the community, such as counseling and socialization about zakat awareness through LPZ and the LPZ zakat management system (Yulianti, 2016: 106- 122).

Implementation of Good Amil Governance Based on the Zakat Core Principle

The application of the principles contained in Good Amil Governance is a good thing in the zakat management process and can increase public trust in BAZNA Tasikmalaya City. The principles in Good Amil Governance are further strengthened by the Zakat Core Principle which is an international standard in zakat management. In Presidential Regulation no. 14 of 2014 Article 53 Article 1 and Article 2 states that BAZNAS has the authority to collect zakat through UPZ and/or directly. Core criteria:

Amil payments are made by following existing criteria where amil payments are paid through a zakat share of 1/8 or 12.5% of the total zakat collected, the payment obtained cannot be more than the predetermined percentage and if the zakat share is not enough to pay the amil, then the funds used are from non-zakat assets such as alms, infaq, or taxes at a nationally agreed percentage. Payments are always made on time and as long as BAZNAS Tasikmalaya City operates they have never experienced a shortage in paying existing amil.

Supervision of zakat at zakat management institutions is given great attention in order to achieve good governance of zakat amil, in this case the Tasik City BAZNAS Zakat Management Institution provides guidance to each of its zakat amil.

Zakat supervisors regularly assess policies and practices with applicable sharia provisions and the systematic importance of the zakat management organization's amil system. Supervision of zakat at Tasik City BAZNAS is carried out by external supervisors.

The appointment of prospective workers is carried out by paying attention to the structure and requirements of Amil's governance, including honesty, trustworthiness and virtuousness. Apart from that, when changing the Tasik City BAZNAS management, they always pay attention to the quality of each prospective amil who will work at this institution. Preparation to become a

qualified amil requires training so that they are certified and have good quality. The appointment of amil employees is carried out by the chairman of BAZNAS himself through a mechanism designed by the selection team at BAZNAS. Each amil has good qualities so that this institution does not mess around with its employees, in the performance process each amil is always paid attention to so that if there is bad behavior, dismissal will be carried out immediately, for example, if an amil commits a crime in the form of embezzling zakat funds.

Conclusion

Based on the results of this research, it can be seen that the implementation of Good Amil Governance based on the Zakat Core Principle has been implemented well and is in accordance with existing principles. The implementation of Good Amil Governance has been implemented well in accordance with the principles stated in the GAG. Proper delivery of information, reports and supervision in accordance with existing regulations has been carried out properly. The amil have also carried out their duties in accordance with the existing main duties and functions. The implementation of Good Amil Governance based on the Zakat Core Principle has also been implemented well, where amil payments are made in accordance with the provisions and never finance or pay employees with money that is not amil's right. Amil is provided with certifications to support knowledge as a good amil, not only that, amil activities are always supervised directly by the central supervisor or zakat board.

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