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Sharia Maqashid-Based Zakat Management At Laz (Amil Zakat Institution) Al-Bunyan Bogor City

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Abstract

Keywords:

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collected in Zakat can be managed and distributed properly to the parties who are entitled to receive it. The purpose of this study is to determine the management of Zakat Management at LAZ Al-Bunyan Bogor City, To determine the supporting and inhibiting factors of zakat management at LAZ Al-Bunyan Bogor City and to know the efforts of LAZ Al-Bunyan in Risk Management of Zakat Management. This research uses qualitative research methods with primary data collection methods in the form of interviews and secondary data from books, journals and relevant articles on the discussion of Zakat Management which is processed based on the observations of researchers in the field. The Work Program of LAZ Al-Bunyan carrying Maqashid Shari'ah includes: Programs to safeguard Religion, Programs to safeguard the Soul, Programs to safeguard Intellect, Programs to safeguard offspring, and Programs to safeguard Property. The supporting factor for zakat management at LAZ Al-Bunyan is the trust of the community, while the inhibiting factor is that zakat literacy is still relatively low. Preverentive steps or efforts to get out when facing problems (risk management) is one of them with the level of

supervision. Management of Zakat Management at LAZ Al-Bunyan Bogor City in its application is appropriate and complete as Management Theory contains Planning, Organizing, Implementing, and Supervising. For micro and small enterprises (UMK) throughout Indonesia who have not carried out their halal certification obligations, they will be subject to sanctions in the form of written warnings, administrative fines, and the withdrawal of goods from circulation. It was stated that the sanctions applied were in accordance with the provisions in PP No. 39/2021 concerning the Implementation of the Halal Product Guarantee Sector.

Abstrak

Kata Kunci:

Pengelolaan Zakat,
LAZ Al-Bunyan,
Pengelolaan Zakat

Pengelolaan Zakat merupakan suatu proses yang berkaitan dengan kegiatan manajerial dalam Zakat agar dana yang terkumpul dalam Zakat dapat dikelola dan disalurkan dengan baik kepada pihak-pihak yang berhak menerimanya. Tujuan dari penelitian ini adalah untuk mengetahui pengelolaan Pengelolaan Zakat di LAZ Al-Bunyan Kota Bogor, Untuk mengetahui faktor pendukung dan penghambat pengelolaan zakat di LAZ Al-Bunyan Kota Bogor dan untuk mengetahui upaya LAZ Al-Bunyan dalam Risiko Pengelolaan Pengelolaan Zakat. Penelitian ini menggunakan metode penelitian kualitatif dengan metode pengumpulan data primer berupa wawancara dan data sekunder dari buku, jurnal dan artikel relevan pembahasan Pengelolaan Zakat yang diolah berdasarkan observasi peneliti di lapangan. Program Kerja LAZ Al-Bunyan yang mengusung Maqashid Syari'ah meliputi: Program Penjagaan Agama, Program Penjaga Jiwa, Program Penjaga Akal, Program Penjaga Keturunan, dan Program Penjaga Harta. Faktor pendukung pengelolaan zakat di LAZ Al-Bunyan adalah kepercayaan masyarakat, sedangkan faktor penghambatnya adalah literasi zakat yang masih tergolong rendah. Langkah preventif atau upaya keluar ketika menghadapi permasalahan (manajemen risiko) salah satunya dengan tingkat pengawasan. Manajemen Pengelolaan Zakat di LAZ Al-Bunyan Kota Bogor dalam penerapannya sudah tepat dan lengkap karena Teori Manajemen memuat Perencanaan, Pengorganisasian, Pelaksana, dan Pengawasan.

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Introduction

Management is derived from English to manage, which means management, managing or management. That is, management is as a process applied by individuals or groups in coordination efforts to achieve a goal. The definition of management according to experts, Terry (1973) explained management is the process of directing and moving human resources and other resources, such as materials, money, methods and markets to achieve organizational goals. While Hersey and Blanchard (1988) suggest management is the process of optimizing organizational management effectively and efficiently working together between individuals and groups and other resources in achieving organizational goals is as a management activity. In a broader perspective, management is a process of managing and utilizing the resources owned by the organization through the cooperation of members to achieve organizational goals effectively and efficiently. It can be concluded that Management is the process of obtaining an action from others to achieve the desired goals. And the Organization is a container for the operationalization of management.

Zakat linguistically is based on the word zaka which means blessing, growing, fertile, developing. While in terms, zakat is a certain amount of property that is required by Allah and then handed over to those who are entitled. Zakat is one part of the Pillars of Islam that must be carried out according to the provisions of the Qur'an, His Messenger's Hadith, and Ijma. It is said by the Scholars that Zakat must be carried out by Muslims who are free, baligh, intelligent, healthy, and who have full ownership of their property and have attained nishab. Zakat in the sense of "developing" has meaning. According to Imam Al-Shaukany, the meaning of why Zakat can be said to "flourish" is "because it is issued because it is the cause of the expansion of property, or because the reward becomes much because of the reason for issuing it, or because it is related to the property that develops." In addition, Zakat can also be interpreted as At-Thaharah (holy). It is said so because zakat

purifies the soul from miserliness, and purifies from sins. Thus, it can be concluded that Zakat in terms of developing even though in terms of the amount decreases, but in essence it can increase wealth in blessings and amounts. While Zakat from the side of Thaharah, that the soul of the person who gives zakat becomes clean and his wealth will be clean too, clean and increase in meaning.

Based on a little literacy related to Management and Zakat above, so that Zakat Management is a process related to managerial activities in Zakat. The effort to implement management in this zakat is to function so that the funds collected in zakat can be managed and distributed properly to the parties who are entitled to receive it. Because, a good institution is an institution that has management in every step of the way.

Knowing what is the definition of Management and also the definition of Zakat is the first step to understand how the concept of combining "Management" and "Zakat" itself, namely Zakat Management; How a Zakat is organized and managed through a management process. Because anything, especially in an organization / institution, certainly requires management; i.e. planning, organizing, implementing, and supervising. Thus, we will review "How to Manage Zakat in Management Principles; how is the Management of a Zakat Institute" which this discussion will be reviewed in the discussion of the next chapter prepared based on the Results of My Observations and Interviews located at LAZ Al-Bunyan Bogor City.

Based on the background above, so the author will review some things that the author wants to know which will be stated in the problem formulation as follows: How is the Management of Zakat Management at LAZ Al-Bunyan Bogor City? What are the supporting and inhibiting factors for zakat management at LAZ Al-Bunyan Bogor City? How are the efforts of LAZ Al-Bunyan Bogor City in Risk Management of Zakat Management?

As for getting answers to the formulation of the problem, this writing uses qualitative research methods with primary data collection methods in the form

of interviews at LAZ Al-Bunyan Bogor City with the Director of Operations and Corporate Secretary and secondary data from books, journals and relevant articles about the discussion of Zakat Management which is processed based on observations of researchers in the field.

Method

Each study must explain the research methods used so that the research results can be accounted for. Researchers in this study used qualitative research with a case study approach by conducting comprehensive and in-depth data exploration related to the Research. Data collection techniques were carried out using the documentation method by reviewing references and literature studies related to the research object. The data analysis process in this study was carried out by exploring and examining all references, theories and expert opinions to describe the subject matter of this research. Furthermore, researchers perform data reduction and make abstractions to make it easier for researchers to conclude.

Results Of Discussion

Overview of LAZ Al-Bunyan Bogor City

LAZ Al-Bunyan is an Amil Zakat Institute of West Java Province that manages zakat, infak, alms, and other humanitarian funds through a series of integrated programs in the fields of education, health, economy, and environment.

LAZ Al-Bunyan itself was established by the Al-Bunyan Foundation as the parent of the LAZ Al-Bunyan Office. According to Kak Ira's source, the formation of the Al-Bunyan Foundation itself was motivated by the concern factor of a group of young people in 1998, namely precisely the students whose majority were students from IPB where they cared about Islam and they had concerns related to Zakat, Infaq, and Alms. It can be said that they are a youth group that has a social vision and da'wah that wants to contribute to the people

of Bogor and its surroundings, so that the Al-Bunyan Foundation was formed which developed into the parent of the LAZ Al-Bunyan office in Bogor City.

LAZ Al-Bunyan itself was established on November 1, 2001 and was ratified in 2003 with the approval of the Mayor of Bogor. Kak Ira stated that at this time, the licensing of LAZ Al-Bunyan was only with the approval of the Mayor of Bogor because at this time there was no mandatory permit to BAZNAS or the Ministry of Agriculture. Al-Bunyan LAZ operated, and over time, in 2017 a regulation was issued for every LAZ to have permission from BAZNAS and the Ministry of Agriculture. When the regulation came out and as a rule-abiding institution, LAZ Al-Bunyan took care of the permit and got a city-level LAZ in 2017 whose operational permit validity period was up to 5 years, which is until 2022. Then in 2022 when the permit expired, LAZ Al-Bunyan submitted an application to move up to the Provincial level LAZ. By making various efforts and stages, finally LAZ Al-Bunyan passed and became one of the many LAZs at the provincial level. Not to forget, Kak Irapun explained the difference between City LAZ and Provincial LAZ. That the difference lies in terms of allocating the distribution. He said that if the distribution of city LAZ is only centralized in the city where the institution stands, while for the Provincial LAZ is the distance of allocation and distribution gathered throughout West Java. This is a very good development for an Amil Zakat Institute.

We can know above the initial inauguration of the establishment of LAZ Al-Bunyan was by the decision of the Mayor of Bogor alone in 2003. As for now, the Al-Bunyan LAZ Operational License itself was reconfirmed both by the Ministry of Religion in 2022, with the Decree of the Regional Office of the Ministry of Religion of the Republic of Indonesia No. 493 of 2022, and BAZNAS with the issuance of a Recommendation Letter as the LAZ of West Java Province with No. R/091/BPR1-BHKL/CHAIRMAN/KD.02.05/IV/2022.

The development of LAZ Al-Bunyan itself can be said to be very rapid, they also have other branch offices spread in several regions / regions. Such as Tasik, Ciamis, Banjar, Pangandaran, and Garut. Bogor as its Head Office.

The purpose of establishing LAZ Al-Bunyan itself according to the Director, namely Mr. Imam Saputra Jaya Sukma in general is, at first, the Amil Zakat Institute was established to be able to help support the operational costs of schools that recruit poor children. And along with its development, in addition to being able to provide benefits to the sustainability of students, this institution also develops for the benefit of the surrounding community in need. Moreover, this established Zakat Institute, where one of the goals and benefits of its establishment is to be able to provide solutions to the poor or 8 asnaf zakat. So that the hope of establishing the Amil Zakat Institute according to the Director of Imam Saputra Jaya Sukma is, it is hoped that someone from mustahiq, can become a mufhiq, and then in the future can become a muzakki.

Vision and Mission of LAZ Al-Bunyan Bogor City

When asked about what are the Vision and Mission of LAZ Al-Bunyan Bogor City as a form of knowledge Overview related to LAZ Al-Bunyan Bogor City, Kak Ira as Corporate Secretary of LAZ Al-Bunyan showed/directed us to the portfolio of LAZ Al-Bunyan 2023 in which the Vision and Mission of the institution has been stated, which is as follows:

Institution Vision :

To become a Professional, Trusted, and Leading Amil Zakat Institution.

While in the Mission of the Institute, Kak Ira stated "To achieve this vision, we have 4 missions, namely

Mission of the Institute :

- 1) Improve the ability and skills of Amil Zakat's human resources
- 2) Improve excellent service to all donors as social investors
- 3) Make it easier for donors to give infaq, zakat and waqaf
- 4) Developing economic empowerment, education, health programs and establishing relationships with various stakeholders.

LAZ Al-Bunyan Bogor City Work Program

As for what are the Work Programs of LAZ Al-Bunyan, the two speakers, both Mr. Director, namely Mr. Imam Saputra Jaya Sukma and Kak Ira Nuralifah Anjani as Corporate Secretary, spoke up and continued each other. Both stated that the LAZ Al-Bunyan Work Program refers to the 5 Maqashid Shari'ah. As we know, according to Imam Ash-Shatibi, Maqashid Sharia has 5 core things, namely:

- 1) Hifdzu Ad-Diin (حفظ الدين) to Safeguard Religion
- 2) Hifdzu An-Nafs (حفظ النفس) to Preserve the Soul
- 3) Hifdzu Aql (حفظ العقل) to Keep Reason
- 4) Hifdzu An-Nasl (حفظ النسل) to Keep the Offspring
- 5) Hifdzu Al-Maal (حفظ المال) to Guard the Treasure.

So the purpose of the statement of Proker LAZ Al-Bunyan has Proker Maqashid Syariah is that the work programs owned by LAZ Al-Bunyan are in accordance with Maqashid Sharia. Because the LAZ Al-Bunyan Work Program carries 5 Maqashid Shari'ah as a form of implementation of Islamic rules and laws, we can say that the LAZ Al-Bunyan Work Program system includes: (1) Programs to maintain Religion, (2) Programs to maintain the Soul, (3) Programs to maintain Reason, (4) Programs to maintain offspring, and (5) Programs to maintain Property. These noble Work Programs are outlined in a whole container system to shelter the 5 Work Programs formed based on the Maqashid Shari'ah. Namely "Indonesian House. Rumah Indonesia itself is "home to LAZ Al-Bunyan's good programs which are the ideals and hopes of religion and nation. The hope that every human being gets the right to social justice equally in economic, social, health, humanitarian, educational and religious independence." Because this LAZ program is compatible with the 5 Maqashid Shari'ah, the following is an explanation of how the relationship between the LAZ Al-Bunyan program and the Sharia Maqashid:

- 1) Rumah Berkah : as hifdzu-din, namely social distribution and utilization and da'wah programs from ZIS and DSKL funds.

- 2) Rumah Tanggap : as hifdzu nafs, is a humanitarian program carried out in response to the impact of natural disasters and other life-threatening disasters.
- 3) Smart Home : as hifdzu aql, is a program of utilization and distribution of education to children and future generations of the nation and facilitator of the nation's education.
- 4) House of Goodness: as a hifdzu mall, is an economic program in an effort to raise the degree of mustahiq in increasing income in order to achieve the degree of muzakki.
- 5) Healthy Home : As Hifdzu NASL, is a poor and pre-prosperous service program to get easy access to health.

Legal Basis for the Establishment of LAZ Al-Bunyan

As explained earlier in the Overview of LAZ Al-Bunyan Bogor City, the legal basis; The legal foundation or legal footing used by LAZ Al-Bunyan Bogor City is the Bogor Mayor Decree No. 451.12-198 of 2003 as an Amil Zakat Institute (LAZ) under the name Al-Bunyan Bogor Foundation, developed into the name LAZ Al-Bunyan and based on the Decree of the Regional Office of the Ministry of Religion of the Republic of Indonesia No. 493 of 2022.

LAZ Al-Bunyan Organization System Bogor City

Based on the results of observations and interviews, it is known that the organizational system of LAZ Al-Bunyan Bogor City is an autonomous Amil Zakat Institution. This was explained by Mr. Imam Saputra Jaya Sukma as Director of LAZ Al-Bunyan Bogor City, the organizational system of LAZ Al-Bunyan is autonomous in the sense that LAZ Al-Bunyan is not affiliated with other organizations such as NU, Muhammadiyah, PERSIS, or others.

Source of Funds LAZ Al-Bunyan Bogor City

Based on the results of observations and interviews, regarding what are the sources of funds for LAZ Al-Bunyan Bogor City was answered by Mr. Imam Saputra Jaya Sukma, he said that the funds in LAZ Al-Bunyan Bogor City are sourced from Zakat, infaq, sadaqah, and waqf funds.

As for how to collect it, he also explained that there are 2 ways to raise funds at LAZ Al-Bunyan Bogor City, namely the first way is offline, and the second is online. As for the details of how the collection process is, the offline system uses people in the sense of door to door, namely the presence of officers in the field to pick up zakat or come to central muzakki to collect zakat. And while online, it can be collected through the application. And in the application the muzakki can see what programs are in LAZ Al-Bunyan then they can choose what programs they want to distribute, and then distribute through the application.

There is no minimum / maximum requirement for funds to be distributed / collected. But this Amil Zakat Institute only collects based on the amount as determined in the Qur'an, and the Sunnah in accordance with the decrees of Allah and His Messenger.

Zakat Management at LAZ Al-Bunyan Bogor City

Planning

Planning is the first step in managerial activity in any organization. In planning, we are asked to make a plan. Planning is the most important process (as a key) of all management functions. Because without planning, other management functions such as organizing-controlling cannot run. The characteristics / indicators of good institutions that are managed seriously and professionally are when they have planning. Thus, a good zakat institution must of course have governance in the early stages of managerial activity, namely "planning".

Based on observations and interviews related to "does LAZ Al-Bunyan have plans to manage zakat institutions or manage zakat funds to be implemented later in the form of implementation?" Mr. Imam as Director of LAZ Al-Bunyan replied, of course LAZ Al-Bunyan has and makes plans. Explained by Mr. Imam Saputra Jaya Sukma, that Planning in LAZ Al-Bunyan is made at the beginning of every year in the form of a "raker" that determines what future targets will be like. Whether it's from collecting, managing, and

utilizing. And the raker becomes a basis or reference to be used / implemented in that year until the end of the year.

LAZ Al-Bunyan also has planning / planning for new things, namely related to "service". Mr. Imam Saputra Jaya Sukma as Director of LAZ Al-Bunyan said, what LAZ Al-Bunyan does not have is a kind of "automatic service" as for example WA Boot, or Shopee which has an automatic service system to its users. So that this is one of the future target planning of LAZ Al-Bunyan Bogor City to provide more optimal services to the Muzakki LAZ Al-Bunyan Bogor City.

Mr. Imam Saputra Jaya Sukmapun explained how the LAZ Al-Bunyan team planned something. The way LAZ Al-Bunyan plans something is said by research first, then the research results obtained by the LAZ Al-Bunyan parties are then discussed as to which of the results of these researches is the best, after that it is decided on the planning.

Organizing

Organizing is organizing such as grouping tasks so that they are divided and can be identified people who are responsible in their fields to achieve organizational goals. Or according to Reeser (1973), organizing is dividing work into various fields, establishing authority and coordinating activities in different fields to ensure the achievement of goals and reduce conflicts that occur in the organization. From him, talking about organizing is talking about how the structure of an institution / organization.

Thus, the organizational structure of an Amil Zakat Al-Bunyan Institute can be seen as follows:



Struktur Pengurus Yayasan Al Bunyan

Ketua Yayasan

Ketut Eko Ari Saputro, M.Si

Sekretaris Yayasan

Maulana Abdullah, S.E

Bendahara Yayasan

Arie Kurniawan, S.E

Direktur LAZ Al Bunyan

Imam Saputra Jaya Sukma, S.E

Ketua Nazhir Wakaf Al Bunyan

Ahmad Zaeni, S.Pd.I

Dewan Pengawas Syariah LAZ Al Bunyan

Ketua Dewan Pengawas Syariah

H. Ahmad Zaeni, M.E

- Rekomendasi MUI untuk Dewan Pengawas Syariah
- Sertifikat Dewan Pengawas Syariah bidang Koperasi Syariah

Anggota Dewan Pengawas Syariah

Dr. Zahid Mubarak, M.E.I

- Rekomendasi MUI untuk Dewan Pengawas Syariah

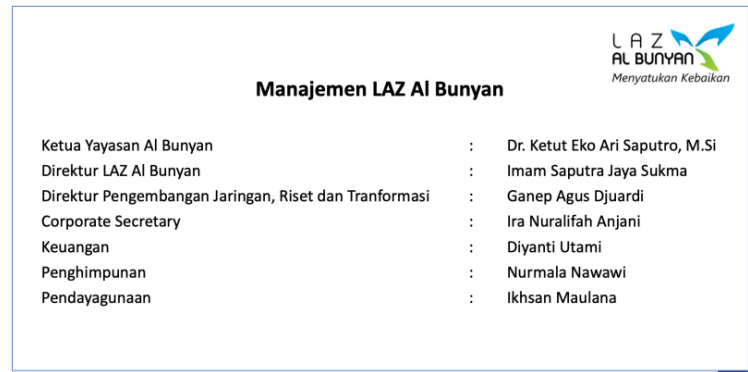


Figure 1. Organizational Structure of LAZ Al-Bunyan Bogor City

The attached organizational structure is referred to as the Team Leader Organization. Because under such as gathering, utilization and so on, they have their own staff and management.

As for the tupoksi/authority in each field, broadly speaking, the duties of a Director are the leader of the institution; directing this institution towards the vision and mission; and purpose built. If the corporate secretary is tasked with ensuring that this institution is legalized; The report is all awake. Such as the management of operational licenses. If the finances are to manage incoming and outgoing funds and make a record of the incoming funds going into infaq, alms, or waqf funds, then make reports on the incoming and outgoing funds to then be reported to BAZNAS every 3 months, and once every 1 year to be reported

to the Ministry of Commerce. If the gathering team, it acts like a fundraising team, which is to strategize how to attract muzakki. They are said to always be evolving to always think about how to improve the collection of LAZ Al-Bunyan. If utilization is the team that creates the program, runs the program and generates reports. The report here is to make a report to be submitted to the Muzakki who will eventually be put together into the Annual Report / Annual Report of LAZ Al-Bunyan.

Implementation (*Actuating*)

Based on observations and interviews, the implementation in terms of collecting, distributing and distributing Zakat funds was delivered by Mr. Imam Saputra Jaya Sukma. That related to collection and distribution there are provisions. Where each collection, of course, will be distributed whose percentage is in accordance with existing provisions. As where the zakat collected, the amil rights of 12.5% are only channeled either for charity (necessities of life), or for utilization of which this utilization program one of them has the aim of making a mustahik into a muzakki which must be accompanied and then they can be sustainable and can become a muzakki.

As for the implementation of distribution and distribution, there are 2 different things. Because it is said that distribution is the side to meet basic needs. While distribution is when the basic needs have been met and more for business capital that goes into utilization. Prospective beneficiaries will submit an application for assistance to the LAZ Al-Bunyan team regarding their needs. If it is a basic need then it is charity, if it is for business capital then utilization. But in this case (submission of utilization), the LAZ Al-Bunyan team will observe, survey first, whether it has fulfilled its daily needs. Because if this is not the case, it will be a problem when he asks for business capital but charity is not enough, business capital will run out. Or given capital but instead used for consumption. So in terms of actuating, the LAZ Al-Bunyan team will observe, survey the condition of the family, and to the surrounding environment related to potential beneficiaries. When the charity is complete, it can proceed to

utilization. And it was said by the Imam that actually this utilization is emphasized in a Zakat Institute and not in its charity. Because it is hoped that they can transform from mustahiq, to muzakki. At least mustahik became mufhiq, then became muzakki. These things were explained by Mr. Imam Saputra Jaya Sukma as director of LAZ Al-Bunyan Center (Bogor City).

Controlling

Supervision is the process of ensuring that organizational and management goals are achieved. Supervision has a very important role or position in management, because it has a function to test whether the implementation of work is orderly, orderly, directed or not.

Regarding who performs the duties of the supervisory function at LAZ Al-Bunyan Bogor City, Mr. Imam replied that they are DPS and Audit. What is DPS, explained by Kak Ira that DPS is the Sharia Supervisory Board. They served as supervisors of the Al-Bunyan LAZ team. However, not only Al-Bunyan LAZ has DPS because every LAZ must definitely have DPS. In the case of LAZ Al-Bunyan has DPS, so every decision of LAZ Al-Bunyan whether it is related to the system for example, or LAZ Al-Bunyan programs from utilization or collection, it is all submitted first to DPS LAZ Al-Bunyan. So, in this side LAZ Al-Bunyan is "monitored" whether LAZ Al-Bunyan runs according to the corridor and according to the Shari'a. And when it is found that the journey of LAZ Al-Bunyan is not suitable, there will be a reminder and redirection to be on the right track and the straight path. In essence, this DPS function is tasked with providing solutions to the LAZ Al-Bunyan team or as a director related to the course of the zakat management process. This DPS has been certified by MUI. Mr. Imam Saputra also spoke up and gave further information regarding DPS. He said that taken in general, supervision can be carried out by 2, one government, two communities. Forms of government supervision such as the Ministry of Religious Affairs. And the form of supervision from the community is DPS. This DPS is recruited by LAZ with a review of the criteria for someone who has the benefits, and abilities in each of their fields. For example, what is

needed is the field of shari'ah and then the DPS has an MUI certificate, then the LAZ team recruits them as its LAZ DPS.

The audits that supervise the LAZ Al-Bunyan team are the Auditor of KAP (Public Accounting Firm) and the Director General of the Ministry of Religious Affairs who are not only in charge of auditing finances, but also audited institutionally and activities of LAZ Al-Bunyan Bogor City. Mr. Imam said that the supervision of the Zakat Institute was actually very strict. Be it by auditors, government, and also the public in general. In terms of the supervision side of the general public is divided into 2, the point is that in addition to the LAZ team must make reports specifically for the muzakki, they also have to make reports for the general public because the general public is also said to have an interest in seeing the report. Like seeing what the LAZ team is doing, and so on so that they can find out and there is nothing to hide from the LAZ team so as to create a model of institutional transparency.

Supporting and Inhibiting Factors of Zakat Management

Supporting Factors

Based on observations and interviews, the supporting factor behind the reason LAZ Al-Bunyan Bogor City has experienced a rapid increase / development in its existence in carrying out its institutions is because it is based on the factor of trust from the community. So explained Mr. Imam as Director of LAZ Al-Bunyan Bogor City. He also said, how can an institution / organization progress and develop if there is no public trust. Thus, Mr. Imam said that the main key supporting factor for an organization / institution to develop, progress, and run is the trust of the community. And he also added that trust also needs to be balanced with transparency. Therefore, transparency becomes a vision in LAZ Al-Bunyan Bogor City.

He also added that another supporting factor for LAZ Al-Bunyan to progress and develop is because of the Supervision in this Amil Zakat Institution. Because it is a form of preverent effort to constraint and issue

solutions when something undesirable happens, so that the institution remains on track.

Inhibiting Factors

Mr. Imam explained what are the inhibiting factors / obstacles experienced which are not only from LAZ Al-Bunyan, of course, but the obstacle of all Amil Zakat Institutions is the low Zakat Literacy of the community. Based on the results of research related to the zakat knowledge index, Zakat literacy is still relatively low in its small percentage.

This is important to be the concern of all of us, not only the Zakat Institute as an institution that collects and distributes zakat to the community, but also the role of the community such as Ulama/Ustadz who can help socialize literacy The Importance of Zakat. Because Zakat itself is a command of Allah which of course in all the commandments of Allah there is benefit and goodness for all. One of them is to help 8 asnaf, especially the poor, so that the poverty rate can be overcome properly with good Zakat assistance.

Risk Management LAZ Al-Bunyan

Based on the results of observations and interviews, Mr. Imam explained how Risk Management as a prevent step or an effort to solve when facing problems is one of them with the level of supervision. Because with the level of supervision, when they face an obstacle / risk, they will ask the closest person. That is to ask DPS, and to the Foundation. If it has not been answered, they also ask the Regional Office, BAZNAS, and the Ministry of Religious Affairs as a place for consultation as an effort to find solutions and Risk Management, namely finding a way out of the problems faced.

Conclusion

From the explanation described above, we can find out 5 core points, the first is related to how the ins and outs of the general description related to the institution observed and interviewed, is LAZ Al-Bunyan Bogor City. LAZ Al-Bunyan Bogor City is an Amil Zakat Institution based in Bogor City, established by the Al-Bunyan Foundation, first authorized in 2003, and its status has

increased from what was previously at the LAZ level at the City level to now at the LAZ level at the Provincial level whose range of collecting and distributing funds throughout West Java so that it has other branch offices spread across several regions of Indonesia. The purpose of establishing LAZ Al-Bunyan is to provide solutions to the poor or 8 asnaf zakat and hope that then from mustahik can become muzakki. The legal footing used by LAZ Al-Bunyan Bogor City is Bogor Mayor Decree No. 451.12-198 of 2003 as an Amil Zakat Institution (LAZ) under the name Al-Bunyan Bogor Foundation, developed into the name LAZ Al-Bunyan and based on the Decree of the Regional Office of the Ministry of Religion of the Republic of Indonesia No. 493 of 2022. The organizational system used by LAZ Al-Bunyan Bogor City is autonomous in the sense that it is not affiliated with any organization. The source of LAZ's Zakat funds comes from ZISWAF.

The second point we can know, that the Management of Zakat Management at LAZ Al-Bunyan Bogor City in its application is appropriate and complete as the existing Management Theory. The drawback here is from the author personally who is less adept at digging more and deeper related to information on his managerial activities. But overall, we can know, that LAZ Al-Bunyan Bogor City has clearly carried out and implemented various managerial activities consisting of Planning, Organizing, Actuating, and Controlling which if carrying out and implementing these managerial activities, are the characteristics / indicators of a good, serious and professional institution in carrying out its institution / organization to achieve the desired organizational goals / institutions.

The third point we can know is that there are also inhibiting factors for LAZ Al-Bunyan Bogor City in managing Zakat. The inhibiting factor is because Zakat Literacy is low and many people do not pay their Zakat to Official Institutions. So that the usefulness of Zakat cannot be felt thoroughly and evenly. The supporting factor of LAZ Al-Bunyan being able to develop rapidly

and progress is based on the existence of the public trust factor in it. So that LAZ Al-Bunyan can continue to exist in carrying out its program.

The fourth point we can know is that LAZ Al-Bunyan also has Risk Management in its institution as an effort to prevently challenge obstacles and efforts to find solutions when facing problems / obstacles. In this case, when faced with an obstacle, LAZ Al-Bunyan will use the level of supervision in the sense that they will ask the closest relations such as DPS, Foundations, and above such as the Regional Office, BAZNAS, Ministry of Religion to find solutions and preventive Risk Management efforts.

And the last point is that we can find out suggestions, inputs, criticisms, and advice from the Parties of LAZ Al-Bunyan Bogor City Resource Persons as the Closing of this Observation Report. Both said that the suggestion / advice is to improve the Zakat Literacy, then pay Zakat to the Official Institution. The second suggestion is actually useful and useful so that the benefits of the implementation of the Islamic Sharia can be felt widely, comprehensively, and evenly.

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