

# CHAPTER I

## INTRODUCTION

### A. BACKGROUND OF STUDY

One of the muslim's obligation is to pay zakat. It is a form of worship and have a significant aspect.<sup>1</sup> Basically, the purpose of zakat is to purify the wealth by giving part of human wealth to the poor and needy communities. Another purpose of the charity is to achieve social and economic equalization.<sup>2</sup> Al-Qaradawi said in Wahab that charity is not only a form of worship or devotion but also that the acceptance of the results of zakat is the right of the poor.<sup>3</sup>

Literally, zakat means to grow and increase.<sup>4</sup> There are three different connotation of the term zakah; linguistically, theologically and legally. Linguistically, zakat means purification and clean up anything from dirt or grime. Theologically, the term zakat means purification of the spiritual is generated from charitable giving. And legally, the word zakat means the transfer of ownership of certain properties to certain individuals under certain conditions.<sup>5</sup> So zakat can be defined as an act of worship in which Muslims can purify their wealth, cleanse their souls and benefit themselves and others.<sup>6</sup>

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<sup>1</sup> Kamal Hossain, "Zakat and Tax (Their Relationship and Conceptual Clarification)" *Cost and Management Journal*, Vol. 45. No. 3, May-June 2017, p. 37.

<sup>2</sup> Norazlina Abd. Wahab, "A framework for Analyse Efficiency and Tata Institute of Zakat", *Journal of Islamic Accounting and Business Research*, Vol.2 Issue 1, p. 44.

<sup>3</sup> Norulazidah, "Consequences of Zakat for Capital Accumulation", *Journal of Public Economic Theory*, Vol. 12, Issue 4, p. 837.

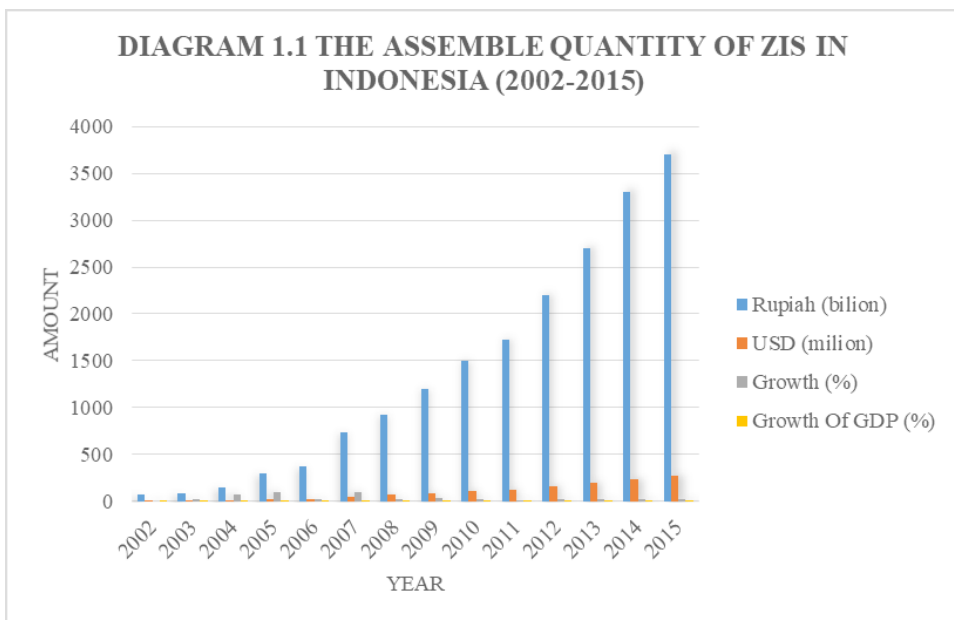
<sup>4</sup> Norazlina Abd. Wahab, "A framework for Analyse Efficiency and Tata Institute of Zakat"... p. 43.

<sup>5</sup> *Ibid*, p. 45

<sup>6</sup> Roshaliza Taha, "Religiosity And Zakat Organization Management Transparency", *Journal of Legal, Ethical and Regulatory*, Issues, Vol. 20, Issue: 1, 2017, p. 1

Zakat must be paid to the eight beneficiaries described in the Qur'an Surah At-Tauba paragraph 60, namely the poor, the needy, administrators zakat, their hearts must tend (recently converted to Islam), the slaves, the debtor, *Fi Sabilillah* (on the road Allah), and *Ibn sabil* (wayfares).<sup>7</sup>

Indonesia as the largest Muslim majority country in the world, with about 216.66 million people, with a percentage of 85% of the total population.<sup>8</sup> This phenomenon provides evidence that the charity has a large reduction potential of poor people in Indonesia. Data from ZIS assemble is corruption as follows.



*Source: Outlook Zakat Indonesia 2017*

<sup>7</sup> *Ibid*, p. 3

<sup>8</sup> Sudibyo, *Indonesia Zakat Outlook 2017* (Center for Strategic Studies, Jakarta, December 2016), p 1.

Based on research data from BAZNAS Indonesia in 2016 reached Rp potential zakat. 286 trillion. Head of the National Agency Amil Zakat, Sudibyso said that the collection of zakat is increasing every year. In 2010, collected about Rp 217 billion and always improve in 2016 gathered around Rp 286 billion.<sup>9</sup> In fact, the collection of zakat in some regions are not as expected. At the national level by the agency collecting zakat is only Rp 5.1 trillion.

Therefore, the Indonesian government should control and manage zakat funds. So all the poor and needy which includes eight specific beneficiaries receive the same amount of zakat. In controlling and managing zakat, the government should be assisted by the regulatory body and certain administrative bodies. its means, that the zakat institutions have an important role. zakat institution responsible for monitoring the implementation of the policies and activities of the Islamic council, including the management of zakat funds.

Indonesian state has a lot of charity organizations that have the power to become competent to manage and distribute zakat, such as the National Institute of Regional Institutions Zakat and Zakat. zakat institution is governed by the Republic of Indonesia Law Number 23 Year 2011 concerning the management of zakat. Republic of Indonesia Law No. 23 of 2011 concerning the management of zakat section 15 paragraph 1 states that “In the exercise of zakat management in provinces and districts / cities founded the National District Zakat in the province and the National District Zakat in the district / city.”<sup>10</sup>

By establishing a charity institution, it's easy to pay zakat or others, such as endowments, infaq and shodaqah. And the agency will distribute zakat zakat funds for all eight specific beneficiaries or called by the same

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<sup>9</sup> Intan Novita, BAZNAS: Potensi Zakat di Indonesia Sangat Besar, Koran *Republika.co.id*, (Diakses pada tanggal dalam 15 Februari 2019, pukul 23.00)

<sup>10</sup> Azy Athoillah Yazid, “Factors that govern Interests Muzakki In accomplishing Zakat In Jember Branch Nurul Hayat”, *Journal of Economics and Islamic law*, Vol.8, No. 2, p

mustahiq. zakat institutions also inadvertently would ensure socio-economic development of the country the same.

But in fact, many people do not pay zakat to the institution normally for some reason, they do not believe in charity institutions and also a lack of good service quality. Some people will feel comfortable if they pay their zakat to mustahiq immediately. This phenomenon will create socio-economic uneven. We see, if people pay their zakat zakat institution, the institution will distribute zakat together better than muzaki pay by themselves for the mustahiq.

To pay zakat individually allowed in people can have knowledge of measurement distribute zakat. But this phenomenon must be broken social differences in the region. Personally distribute zakat, it is completely subjective. People will feel that his wealth actually own. But in Islam, as we know that some of the Zakat of each person are the property mustahiq.

Pay zakat zakat institution must maintain benefits as follows, in order not to be an adjective, keep mustahiq dignity, maintain professional purposes, large donations were collected, and empowerment. This benefit is a program that everyone can not do personally

Therefore, in order to safeguard the interests of paying zakat muzakki for institutions, organizations should keep the “Good Governance Organization”, they are trustworthy, professional, and transparency. With the application of “Good Governance Organization,” one must believe in institutions or organizations more.<sup>11</sup> As Wibowo said that trust is a feeling of trust from one person to another.<sup>12</sup>

Besides the “Governance Organization”, to safeguard the interests of tax payers, the agency must also maintain their excellent service quality and improve it. One of the causes that contribute to lost interest zakat payer is poor service quality. This phenomenon can lead to tax payers to switch

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<sup>11</sup> Sholahuddin, *Ekonomi Islam*, Surakarta: Muhammadiyah University Press, 2006, p. 236-237.

<sup>12</sup> Wibowo, *Manajemen Perubahan*, (Jakarta, King Grafindo: 2016), p. 514.

to other institutions or people can pay their zakat individually to upset them from service. good service quality, will involve how zakat institutions related to tax payers and recipients in playing its role as an institution that manages charity funds.<sup>13</sup>

Also, the agency should maintain ethics as zakat profession. Face ethical or moral aspects of the emerging awareness of human beings to do good.<sup>14</sup> That what Islamic Sharia explained that each organization has to put up, moral, or ethical aspects in each managerial behavior. The Quran explains that the implementation of zakat requires good management and managerial ethics. zakat management standard implementation operation directly measured to achieve the objectives effectively and efficiently.<sup>15</sup> Honest, ethical or moral zakat management directly or amil zakat manager to manage zakat with care the right way or based on sharia law.

One of the institutions that manage the distribution of zakat Zakat is Zakat National District (BAZNAS) Sragen. Drs. H. Mustaqim, M.Ag, as the National Zakat Collecting Division of Sragen said that the institution is still easing of tax payers of tax payers through formal transfer or bank account at Bank Syariah. It aims to facilitate the tax payers within the institution in order to pay zakat normally.

National District Amil Zakat (BAZNAS) is the agency that manages the national charity. It is an independent government agency nonstructural and responsible to the President through the Minister of Religious Affairs. National District Zakat is responsible for poverty alleviation in the region or in a particular district.

Formally, zakat institution of Sragen implemented by development Zakat and Sadaqah Infaq Institute (BAZIS) Sragen on 27 May 1991 with

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<sup>13</sup> Norazlina et al, "Towards Development Services Quality Index For Zakat Organization", *Journal of Islamic Accounting and Business Research*, Vol. 8, Issue 3, p.327.

<sup>14</sup> Sukarni, "Management and Ethics Management Overview Zakat", *Sharia Law Journal*, Vol. 4, No. 6, April 2017, p. 65

<sup>15</sup> *Ibid*, p. 67

the Regent of Sragen Number: 451.5 / 06/212/1991. So Indonesia Law Number 38 Management of Zakat in 1999 decided to recover become Lembaga Zakat (BAZ) by Regents Of Sragen number of decisions: 451.5 / 128/04/2000 dated 16 May 2000. BAZ Sragen has 148 (one hundred and forty eight) network Zakat Collection Unit (UPZ) spread in offices, agencies, institutions, government and private institutions in Sragen and some banks as partners.

For tasharuf program, outline BAZNAS Sragen forward for eight (8) ashnaf to priority poverty reduction programs through several activities. It is intended to effect the multiplayer of any activities organized by the BAZ tasharuf which indirectly also empower poor people. Finally, to develop a program BAZ build some education units to operate Playgroup and TKIU BAZSRA, Islamic Economics Unit also through KJKS Lesbaz.

As explained above, the author should want to observe the National Zakat District (BAZNAS) Sragen, as appreciation, this institute. So the researchers had to select chapter “Determination of Interest Paying Zakat (Case Study at National Zakat Sragen)”

## **B. PROBLEM FORMULATION**

1. How does the influence of trust, service and moral factors that led to this muzakki pay zakat interest in National Agency Amil Zakat (BAZNAS) Sragen?
2. Which factors most influence the direction of interest muzakki pay zakat at the National Agency Amil Zakat (BAZNAS) Sragen?

## **C. PURPOSE OF STUDY**

1. To ask and analysis of trust, service, and influence moral factor that led to this muzakki interest in Amil Zakat National Agency (BAZNAS) Sragen.
2. For inquires and analyzes factors that influence the direction of interest muzakki between trust, service, moral factors are paying zakat in the National Agency Amil Zakat (BAZNAS) Sragen.

#### **D. BENEFITS STUDY**

Research conducted by the author is expected to provide benefits to all parties, especially the reader, among others:

1. The theoretical benefits
  - a. Being additional scientific references in the field of zakat payment on the interest paid to the National Zakat muzakki Sragen Agency.
  - b. As reference for further research that would like to discuss and examine the public interest to be a teacher at the National Zakat Agency Sragen.
2. Practical benefits
  - a. To increase the awareness level of the community in terms of paying zakat and continue to improve the quality of care in the management of zakat.
  - b. This can be the basis for continuing muzakki interest in paying zakat in the National Zakat Sragen Agency.