CHAPTER I

INTRODUCTION

A. BACKGROUND OF STUDY

The purpose of *zakah* can be divided into 3 dimensions, Personal Spiritual Dimension, Social, and Economics. First, the personal spiritual dimension. Zakat is the embodiment of belief in Allah SWT, as an instrument of soul purification from spiritual diseases, such as *bakhil* and indifferent with others. The second is the social dimension, where *zakah* oriented to create a harmonization of society. While the third is the economic dimension, which is reflected in the two main concepts, equitable economic growth and sharing mechanisms. The main purpose is to improve the welfare of the poor. In the short term, primary needs of mustahik can be fulfilled, while in the long term, their economic viability will increase and stimulating economic growth, at least the mustahik capable to empower and free himself from poverty.¹

Indonesia have 1 national center of BAZNAS and BAZNAS in each Province, 17 LAZ at the National level, 7 LAZ at the Province, dan 11 LAZ at the City.² But the improvement of *zakah* is still very lacking, it causes a failure to achieve the maximum goal of collecting *zakah*. The potential of *Zakah* in Indonesia is Rp 286 billion. However, its accumulation has not reached half of that potential. As for the real *zakah* funds collected in 2016 recorded only Rp Rp 5,46 billion.³ The payment of *zakah* by *muzakky* will not be good if it done just because the obligations, especially when it implemented by compulsion.

¹ irfan syauqi Beik, "Peran Zakat Mengentaskan Kemiskinan Dan Kesenjangan," Jurnal Ekonomi Islam Republika, 2010, p. 5–8.

² Pengelolaan Informasi dan Dokumentasi, Data BAZNAS dan LAZ, http://www.baznas.go.id/, (accessed in Tuesday, 22 May 2018, 5:55 WIB)

³ Pusat Kajian Strategis (Puskas), *OUTLOOK ZAKAT INDONESIA 2017* (Jakarta: Pusat Kajian Strategis Badan Amil Zakat Nasional (BAZNAS), 2016), www.puskasbaznas. com. p. 6

According to Islam, *zakah* should be collected by the state or the government as the representative of the needy people to obtain rights on the wealth of the rich man. This teaching is derived from the command of Allah to the Prophet Muhammad, so that he takes *zakah* from the wealth of the rich man.⁴

"Take, from their wealth a charity by wich you purify them and cause them increase, and invoke upon them. Indeed, your invocations are reassurance for them. And Allah is hearing and knowing".⁵

The existence of the *Zakah* Management Institution in Indonesia is governed by some legislation: Act No. 23, 2011 about the management of *zakah*, Government Regulations No. 14 2014 about the implementation of Act No. 23, 2011 about the management of *zakah*, and the decision of the Director General of the guidance of the Islamic community and the fatwa of Indonesian Council of Ulama No. 8, 2011.

We found people who distribute their *zakah* directly to those who deserve instead to *amil zakah*. ⁶ The management of *zakah* must be handled in such a way so that the *Muzakky* can trust and convinced about the distribution of his *zakah* payment. It is highly dependent on management, whether the manager (*amil*, government) can handle it in a good way and be able to attract the sympathy of Muslims. If not handled in the right way, there will be unequal division.⁷

⁴ Mohammad Daud Ali, *Lembaga-Lembaga Islam di Indonesia*, (Jakarta: PT Raja Grafindo Persada, 1995), p. 249

⁵ QS At Taubah, 103

⁶ M.Ali Hasan, *Perbandingan Madzab Fiqh* (Jakarta: PT Raja Grafindo Persada, 2000), p.113.

⁷ *Ibid*, p. 116.

As happened in Tomohon City, as the minority the Muslim community in this city is very obedient to the rule of religion and the harmony between communities are strong. Based on observation at first glance the most of people here are distribute the *zakah* directly to the rights, this is seen in the payment of *zakah* from the Muslim community in BAZNAS tomohon city, of the planned target amount is Rp.50 million but until now the acquisition is Rp 40 million, and from as many as 850 heads of household who pay *zakah* through BAZNAS are 150 people.⁸

In this case *Zakah* Management Institution as the agency doesn't work well to collect, save, and distribute *zakah*.

From the explanation above, the researcher is interested to study what the perception of Muslim community toward Badan Amil Zakat with the title "Public Perception on Zakah Management Institution (Case Study in The Muslim Community of Tomohon City)"

B. PROBLEM FORMULATION

Based on the background above, Researcher formulates:

- 1. What are the perception of Muslim community toward *Zakah* Management Institution?
- 2. What are the factors that influence public perception of *zakah* payments through *Zakah* Management Institution?

C. THE PURPOSE OF STUDY

The purpose of this research are:

- 1. To analyse the public perception on *Zakah* Management Institution.
- 2. To analyse the factors that influence public perception of *zakah* payments through *Zakah* Management Institution.

 $^{^{8}\,\}mathrm{An}$ Interview with Mr Abdul Mahmud (The Chairman of BAZNAS in Tomohon City), 3 February 2018

D. SIGNIFICANCE OF STUDY

The results of this research are expected to have a benefit, such as:

1. Theoretical Benefits

The results of this research is expected to provide the useful substance for the development of science research in the field of *zakah* in Tomohon City,

2. Practical benefits.

Provides information about the implementation of zakah in Tomohon City.

E. RESEARCH METHOD

A very important point in a research is the methodology, thesis as a scientific paper cannot be removed from the scientific methodology. The method that used in this research are:

1. The type of research

This research uses descriptive method, a method in researching the status of human groups, an object, a condition, a system of thought or a class of events in the present. In addition, this study also includes a type of research with a qualitative approach or research models with emphasis on materials that are difficult to measure by numbers or with other measures that are exact, even though the materials are present in the real in the community. Qualitative research is a type of research that the findings were not obtained through statistical procedures or other forms of matter, such as about life, the person's behavior, the role of organizations, social movements can be counted as census data. This research is suitable in qualitative research which is the nature of

⁹ Maman, *et al, Metodologi Penelitian Agama; Teori dan Praktek*, (Jakarta: PT. Rajawali Press, 2004, p. 25.

Lexy J. Maloeng, Metodologi Penelitian Kualitatif, (Bandung: PT. Remaja Rosdakarya, 1997), p. 4.

the problem under study that is related to one's behavior or case study. 11 Qualitative research methods can be used to uncover and understand something behind unknown phenomena. Data comes from a variety of sources usually from interviews and observations. Researchers collect data and present it in such a way that the informants are allowed to speak, the goal is to get the report as it is. Then the conditions described should be relevant, especially with the situation, so the theory can be used as a control for the treatment of existing phenomena. 12

2. Population, Sample, and Research Informan

The number of population that exist in accordance with the population of Tomohon City until 2017 recorded 101.981 inhabitants, with the number of muslim households 6.630 people, and the number of muslim households 850 from 2.323 muslim inhabitants.

The sample is a part of the total population, taken from the population in such a way so it can be considered to represent all members of the population,¹³ The sample in this study were drawn from a muslim population that is in accordance with the number of muslim inhabitants of Tomohon City as much as 2.323 people.

To determine the sample size of the population, researchers used the slovin formula as follows:¹⁴

$$n = \frac{N}{1 + Ne^2}$$

n = sample size

N = population size

e = the desired critical value (threshold) (percent laxity inaccuracy due to population sampling errors)

¹¹ *Ibid.*, p. 4

¹² *Ibid.*, p. 6

Yusuf Soewadji, Pengantar Metodologi Penelitian, (Jakarta: Mitra Wacana Media, 2012), p. 132

¹⁴ Consuelo G. Sevilla, etc, *Pengantar Metode Penelitian*, (Jakarta: UI Press, 1993), p.161

By using the e value of 10% or 0.1, then the results obtained are:

The sampling method used is simple random sampling or sampling done in a random manner regardless of the strata present in a homogeneous population. It aims to make the samples well distributed, then the population must also be made random or not sequence.¹⁵

This sampling technique is referred to as a census technique. The advantage of using this technique is researchers can reach a high degree of precision because the samples obtained are equal to the population. This means that the sample does represent the real condition.¹⁶

3. Research Resources

The researcher use primary data sources which includes the data that obtained from the field research, the collected data, arranged, explained, and then analyzed to determine the essence of something and trying to find solutions through research on certain factors related to the phenomenon that is being examined.¹⁷

a. The Primary Data

The primary data of this research is the result of an interview with some informers in Tomohon City, primary data is data that directly obtained from data source by investigators for a specific purpose. As the primary data of this research is the result of the field research by doing interviews on community and the scholars

¹⁵ Husein Umar, *Metode Riset Bisnis*, (Jakarta: PT. Gramedia Pustaka Utama, 2003), p. 138.

¹⁶ Jonathan Sarwono, *Metode Riset Skripsi Pendekatan Kuantitatif Menggunakan Prosedur SPSS*, (Jakarta: Elex Media Komputindo, 2012), p. 23.

¹⁷ Wasty Soemanto, *Guidelines writing technique bachelor thesis*, (Jakarta: Earth characters, 2007), p. 15

of Tomohon City¹⁸

b. Secondary Data

Secondary Data of this research is in the form of a some books and the documentation that are relevant to this research. Secondary data is data that has been collected by the last research.¹⁹

4. The technique of Data Collection

a. Observasion

The data used the direct observation method, the researcher met the chief of *Zakah* Management Institution, Vice Chairmen, seceretary, the Religious leaders, *muzakky* and others.

b. Questionnaire and Interview

Quistionaire and interview aimed to ask questions to respondents through reference or guide questions. Interviews were conducted with reference or question guides addressed to the research informants, in this case the informants are the Chairman of BAZNAS, the Chairman of Al Mujahidin Mosque, and the Muslim community of Tomohon City.

And the questionnaire delivered by giving the question form containing the written question to respondents to answer. In this case the respondents are the Muslim community of Tomohon City.

c. The documentation

Documentation methods is a record of events that have already passed. The document could be a form of writing, pictures, or monumetal works of someone. Documents that form of writing, for example diaries, life histories, stories, biographies, regulations, and policies.²⁰

¹⁸ Winarno Surahmad, *Pengantar Penelitian-Penelitian Ilmiah, Dasar Metoda Teknik*, (Bandung: Tarsito, 1989), p. 134-163.

¹⁹ Bambang Sunggono, *Metodologi penelitian hukum: suatu pengantar*, (Jakarta: PT Raja Grafindo Persada, 2007), p. 37.

²⁰ Sugiyono, Metode Penelitian Kuantitatif, Kualitatif, DAN R&D, (Bandung:

5. Data analysis techniques

When the data collected, the data grouped by its type and source, analyzing the data done qualitatively by using descriptive method, to elaborate with the facts obtained then connected with the existing theory of public perception.

The collected data were analyzed at any time inductively during the study by processing the empirical material, in order to be simplified into a form that is easier to read, understand and interpret. Data is interpreted to derive meaning and implications of existing relationships. Inductive analysis begins by first formulating a number of problems into some of the questions used as research objectives.

Some of the questions that become the main problem have been put in the questionnaire, but other questions can be extracted through interviews, or observations at the research site to gather the cognitive, emotional or intuitive expression of the involved actors. This data is summarized descriptively to help find the concepts of authenticity expressed by the research subjects themselves according to reality.

In this way it will still be able to present reality in accordance with the existing reality (emic) as expected in qualitative research. In conducting the analysis, used the way phasing, reducing data, exposing empirical data, draw conclusions and verify. Reducing data is intended to simplify, abstract and transform rough data from some field notes. With this stage is intended to classify, direct, remove the unnecessary to be able to organize data that is needed.

The exposure means providing reduced data in the form of materials organized through structured summaries, diagrams, charts and synopsis and some text. This method can help prepare the expected analysis, and directed to the effort to formulate the found concepts. The conclusion and verification phase is intended to make the interpretation of the meaning of the data, then verify it. The results of this verification

need to be re-examined by looking back at the research sites and being discussed again.

6. Review of Qualitative Descriptive Analysis Method

The obtained data will be analyzed by using percentage, by means of each respondent's answer option is first given a value in accordance with the category as follows:²¹

- a. Option A is scored 5
- b. Option B is scored 4
- c. Option C is scored 3
- d. Option D is scored 2
- e. Option E is scored 1

Furthermore to know the level of perception shown by the respondents to the issues studied in this study used the percentage standard which is generally referred to as a qualitative statement. The categorization used is as follows:²²

- a. If the obtained score is 80% 100% means very positive
- b. If the obtained score is 60% 79% means positive
- c. If the obtained score is 40% 59% means negative
- d. If the obtained score is less than 39% means very negative

The first step is to figure the results of the study by collecting and classifying each item according to the selected option and multiplied by the score previously owned. Furthermore, the method of calculating the percentage by the formula:

$$P = \frac{F}{N} = X 100\%$$

²¹ Suharsimi Arikunto, *Prosedur Penelitian Suatu Pendekatan Sistem*, (Jakarta: Rineka Cipta, 1998), p. 34

²² *Ibid.*, p. 35

Wich P = Percentage

F = Frequency score answers

N = Amount of respondence

Furthermore, to obtain the total value of the presented data, the total number of respondents who chose each option will be multiplied by a predetermined standard score for each answer option contained in the questionnaire.

The calculation is performed as follows:

- a. Option A, amount of respondence score x 5
- b. Option B, amount of respondence score x 4
- c. Option C, amount of respondence score x 3
- d. Option D, amount of respondence score x 2
- e. Option E, amount of respondence score x 1

Thus, the value of F can be determined from the data processing by summing the total value of presented data, while the value of N can be determined by summing respondents who choose the option A, B, C, D and E. Furthermore, the percentage calculation formula used to determine how much the level of public perception of *Zakah* Management Institution.

F. SYSTEM OF STUDY

The Systematic discussion was presented with the aim to facilitate the writing and the understanding. Therefore, the research is divided into several chapters, each chapter consists of several sub-chapter, so that readers can understand easily. And the systematics discussion are:

Chapter I Contains introduction, discuss the background of problems, problem formulation, objectives and purpose of research, earlier research, research method, and systematics discussion.

Chapter II Theoritical Framework, and Review of Research Sites, This chapter will be described the theoretical framework, and review of research sites.

Chapter III Research Result, This chapter contains the explanation of public perception of *Zakah* Management Institution, and the factors that influence public perception of *zakah* payment through *Zakah* Management Institution

Chapter IV The Closing, This chapter contain a brief conclusions derived from the discussions, and also includes suggestions for interested parts for the development of further research.