IMPLEMENTATION OF LAW NO. 23 OF 2011 CONCERNING ZAKAT MANAGEMENT AT BAZNAS YOGYAKARTA

THESIS

Submitted to Department of Islamic Economic Law

For the Master Degree

By:

Melati Sukma

Reg. Number: 442023837019

DEPARTEMENT OF ISLAMIC ECONOMIC LAW

POSTGRADUATE PROGRAM

UNIVERSITY OF DARUSSALAM GONTOR

PONOROGO-INDONESIA

1446 H/2024 M

IMPLEMENTATION OF LAW NO. 23 OF 2011 CONCERNING ZAKAT MANAGEMENT AT BAZNAS YOGYAKARTA

THESIS

Presented to the Postgraduate Program of the University of Darussalam Gontor in partial fulfillment of the requirements for completing a Master Program in Department of Islamic Economic Law

By:

Melati Sukma

Reg. Number: 442023837019

Supervisor:

Assoc. Prof. Dr Y. Suyoto Arief, M. S.I

DEPARTMENT OF ISLAMIC ECONOMIC LAW

POSTGRADUATE PROGRAM

UNIVERSITY OF DARUSSALAM GONTOR

PONOROGO-INDONESIA

1446 H/2024 M

UNIDA
GONTOR
UNIVERSITAS DARUSSALAM GONTOR

ABSTRAK

Melati Sukma, 2023, *Implementasi Undang-undang Nomor 23 tahun 2011 tentang Pengelolaan Zakat di BAZNAS Yogyakarta* Pembimbing: Assoc. Prof. Dr. Y. Suyoto Arief, M. S. I

Kata kunci: Zakat, Undang-Undang No 23 Tahun 2011, BAZNAS, Efektivita s dan Efisiensi Pengelolaan

Zakat memiliki potensi besar sebagai instrumen ekonomi dan sosial di Indonesia, dengan estimasi potensi tahunan mencapai IDR 327 triliun. Namun, realisasi pengumpulan zakat pada tahun 2022 hanya sebesar IDR 22 triliun (6,7% dari potensi), mencerminkan adanya kesenjangan yang signifikan dalam optimalisasi penghimpunan zakat. Implementasi UU No. 23 Tahun 2011 tentang Pengelolaan Zakat memberikan landasan hukum bagi lembaga seperti BAZNAS dan LAZ untuk mengelola zakat secara profesional dan transparan, namun tantangan seperti rendahnya sosialisasi kebijakan, kurangnya kepatuhan *muzakki*, dan isu transparansi masih menjadi kendala utama.

Penelitian ini bertujuan untuk menganalisis implementasi Undang-Undang No. 23 Tahun 2011 tentang Pengelolaan Zakat di BAZNAS Yogyakarta, dengan menilai sejauh mana regulasi tersebut diterapkan secara efektif dan efisien dalam proses penghimpunan dan distribusi zakat. Fokus penelitian mencakup evaluasi terhadap kepatuhan pengelolaan zakat terhadap ketentuan hukum, kemampuan BAZNAS Yogyakarta dalam memaksimalkan peran zakat sebagai instrumen pemberdayaan ekonomi dan pemerataan kesejahteraan.

Penelitian ini menggunakan metode kualitatif eksploratif deskriptif dengan pendekatan yuridis empiris untuk menganalisis implementasi Undang-Undang No. 23 Tahun 2011 tentang Pengelolaan Zakat di BAZNAS Yogyakarta. Data diperoleh melalui wawancara, observasi, dan dokumentasi dengan teknik purposive sampling. Analisis data dilakukan menggunakan ATLAS.ti, sementara efektivitas dan efisiensi pengelolaan zakat diukur melalui Allocation to Collection Ratio (ACR) dan Data Envelopment Analysis (DEA) untuk menilai distribusi dana dan efisiensi operasional BAZNAS.

Hasil penelitian ini mengungkapkan bahwa implementasi Undang-Undang No. 23 Tahun 2011 di BAZNAS telah sesuai dengan prinsip hukum dan teori Marilee Grindle. Kepatuhan syariah terjamin melalui audit Kementerian Agama, sedangkan transparansi dan akuntabilitas diperkuat oleh audit keuangan. Teknologi digital dan program Jogja Takwa mendukung pemberdayaan ekonomi dan pendidikan agama. Tingkat efektivitas, diukur dengan Allocation-to-Collection Ratio (ACR), mencapai 102,03% pada 2023, sementara efisiensi menggunakan Data Envelopment Analysis (DEA) konsisten optimal dengan sedikit penurunan pada 2022. BAZNAS Yogyakarta menunjukkan pengelolaan zakat yang efektif dan efisien, menjadi model unggulan nasional. Disarankan peningkatan literasi zakat melalui media digital serta pengembangan program pemberdayaan berbasis potensi lokal melalui kolaborasi lintas sektor.

.

ABSTRACT

Melati Sukma, 2023, *The Implementation of Law No 23 of 2011 Concerning Zakat Management*, Supervisor: Assoc. Prof. Dr. Y. Suyoto Arief, M. S. I

Keywords: Zakat, Laws No 23 of 2011, BAZNAS, Effectiveness and Efficiency of Management

Zakat holds significant potential as an economic and social instrument in Indonesia, with an annual estimated potential of IDR 327 trillion. However, the realization of zakat collection in 2022 reached only IDR 22 trillion (6.7% of the potential), highlighting a substantial gap in the optimization of zakat collection. The implementation of Law No. 23 of 2011 on Zakat Management provides a legal foundation for institutions such as BAZNAS and LAZ to manage zakat professionally and transparently. Nevertheless, challenges such as inadequate policy dissemination, low compliance among *muzakki*, and issues of transparency remain major obstacles.

This study aims to analyze the implementation of Law No. 23 of 2011 on Zakat Management at BAZNAS Yogyakarta by assessing the extent to which the regulation has been effectively and efficiently applied in the collection and distribution of zakat. The research focuses on evaluating compliance with legal provisions, as well as BAZNAS Yogyakarta's capacity to optimize zakat as an instrument for economic empowerment and equitable welfare distribution

The study employs an exploratory descriptive qualitative method with an empirical juridical approach to analyze the implementation of Law No. 23 of 2011 at BAZNAS Yogyakarta. Data were collected through interviews, observations, and documentation using purposive sampling techniques. Data analysis was conducted using ATLAS.ti, while the effectiveness and efficiency of zakat management were measured through the Allocation to Collection Ratio (ACR) and Data Envelopment Analysis (DEA) to assess fund distribution and operational efficiency.

The results of this study reveal that the implementation of Law No. 23 of 2011 at BAZNAS complies with legal principles and Marilee Grindle's theory. Sharia compliance is ensured through audits conducted by the Ministry of Religious Affairs, while transparency and accountability are strengthened by financial audits. Digital technology and the Jogja Takwa program effectively support economic empowerment and religious education. The effectiveness level, measured by the Allocation-to-Collection Ratio (ACR), reached 102.03% in 2023, while efficiency, assessed using Data Envelopment Analysis (DEA), remained consistently optimal despite a slight decline in 2022. BAZNAS Yogyakarta demonstrates effective and efficient zakat management, establishing itself as a national model. Recommendations include enhancing zakat literacy through digital media and developing empowerment programs based on local potential through cross-sector collaboration.

ABSTRACT

ميلاتي سوكما، ٢٠٢٣، تنفيذ القانون رقم ٢٣ لعام ٢٠١١ بشأن إدارة الزكاة في BAZNAS يوجياكارتا

المشرف الأستاذ الدكتور ى. سويوتو عريف M.S.I

الكلمات الرئيسية: الزكاة، القانون رقم ٢٣ لسنة ٢٠١١، قانون رقم ٢٣ لسنة ٢٠١١، BAZNAS، فعالية وكفاءة الإدارة

تتمتع الزكاة بإمكانات كبيرة كأداة اقتصادية واجتماعية في إندونيسيا، حيث تقدر إمكاناتها السنوية بـ ٣٢٧ تريليون روبية إندونيسية. ومع ذلك، فإن تحقيق جباية الزكاة في عام ٢٠٢٢ هو ٢٢ تريليون روبية إندونيسية فقط (٦,٧٪ من الإمكانات)، مما يعكس فجوة كبيرة في تحسين جباية الزكاة. يوفر تنفيذ القانون رقم ٢٣ لعام ٢٠١١ بشأن إدارة الزكاة أساسًا قانونيًا لمؤسسات مثل BAZNAS وLAZ لإدارة الزكاة بشكل احترافي وشفاف، ومع ذلك لا تزال هناك تحديات مثل انخفاض التعميم الاجتماعي للسياسة وعدم امتثال المزكي وقضايا الشفافية تشكل عقبات رئيسية.

يهدف هذا البحث إلى تحليل تنفيذ القانون رقم ٢٣ لسنة ٢٠١١م بشأن إدارة الزكاة في بازناس يوجياكارتا، من خلال تقييم مدى تنفيذ اللائحة بفعالية وكفاءة في عملية جمع الزكاة وتوزيعها. يركز البحث على تقييم مدى امتثال إدارة الزكاة للأحكام القانونية، وقدرة بازناس يوجياكارتا على تعظيم دور الزكاة كأداة للتمكين الاقتصادي وتوزيع الرفاهية.

يستخدم هذا البحث المنهج الكيفي الوصفي الاستكشافي الاستطلاعي مع النهج القانوني التجريبي لتحليل تنفيذ القانون رقم ٢٣ لسنة ٢٠١١ بشأن إدارة الزكاة في بازناس يوجياكارتا. وقد تم الحصول على البيانات من خلال المقابلات والملاحظة والتوثيق باستخدام تقنية أخذ العينات الانتقائية. تم إجراء تحليل البيانات باستخدام نظام أطلس (ATLAS.ti)، في حين تم قياس فعالية وكفاءة إدارة الزكاة من خلال نسبة التخصيص إلى التحصيل (ACR) وتحليل تطور البيانات (DEA) لتقييم توزيع الأموال والكفاءة التشغيلية لمكتب يوغياكارتا للزكاة.

تكشف نتائج هذه الدراسة أن تنفيذ القانون رقم ٢٣ لعام ٢٠١١ في هيئة "BAZNAS" يتوافق مع المبادئ القانونية ونظرية مارلي غريندل. يتم ضمان الامتثال للشريعة الإسلامية من خلال التدقيق الذي تجريه وزارة الشؤون الدينية، بينما يتم تعزيز الشفافية والمساءلة عبر التدقيق المالي. تدعم التكنولوجيا الرقمية وبرنامج "Jogja Takwa" بشكل فعّال التمكين الاقتصادي والتعليم الديني. بلغ مستوى الفعالية، المقاس بنسبة التخصيص إلى التحصيل(ACR) ، ١٠٢,٠٣٪ في عام ٢٠٢٣، في حين بقيت الكفاءة، التي تم تقييمها باستخدام تحليل مغلف البيانات(DEA) ، عند مستوى مثالي مع انخفاض طفيف في عام ٢٠٢٢. تُظهر هيئة "BAZNAS" يوجياكارتا إدارة زكاة فعالة وكفؤة، مما يجعلها نموذجًا وطنيًا. تشمل التوصيات

OFFICE NOTE

To Honorable:
Director of Postgraduate Program
University of Darussalam Gontor

Assalamualaikum Warahmatullahi wa barakatuh

It is my honor to present this thesis written by:

Name : Melati Sukma
Reg. Number: 442023837019
Department : Master of Islamic Economic Law
The Title :**Implementation of Constitution No 23 of 2011 Concerning Zakat Management at BAZNAS Yogyakarta**

I declare that this thesis has been processed and corrected to fulfil the requirement for completing the Postgraduate Degree in the Department of Islamic Economic Law Therefore, I request that the thesis could be examined soon.

Wassalamualaikum Warahmatullahi wa barakatuh

Ponorogo, 12th of December 2024
9 Jumadal Akhir 1446

The Supervisor,

Assoc. Prof. Dr Y. Suyoto Arief, M. S.I
NIDN: 8970680023

UNIDA GONTOR

جامعة دار السلام كونتور

UNIVERSITY OF DARUSSALAM GONTOR

Postgraduate Program

كلية الدراسات العليا

LETTER OF LEGITIMATION

The Committee of thesis examination impartial fulfillment of the requirement of the degree of Magister in Islamic Economics Law, having held the thesis examination on:

Day and Date	: Saturday, 4th of January 2025
Venue	: Postgraduate Building 103

State the student below:

Name	: Melati Sukma
Reg. Number	: 442023837019
Program of Study	: Islamic Economics Law
The Title	: Implementation of Law No 23 of 2011 Concerning Zakat Management at BAZNAS Yogyakarta

Has been successfully defended in front of the Board of Examiners and accepted apart of the requirements for a degree of Magister in Islamic Economics Law.

1. Assoc. Prof. Dr. Y Suyoto Arief, M. S. I (Chairman) (________________)
2. Assoc. Prof. Dr. Mulyono Jamal M. A (Examiner I) (________________)
3. Assoc. Prof. Dr. Syamsuri, M. Sh (Examiner II) (________________)
4. Dr. Meitria Cahyani, M.H (Examiner III) (________________)

CERTIFICATION

Bismillahirrahmanirrahim,

Assalamu 'alaikum Warahamatullah Wabarakatuh.

Hereby, the Postgraduate Program of University of Darussalam Gontor Ponorogo has received a thesis,

Reseacher	: Melati Sukma
Reg. Number	: 442023837019
Program of Study	: Magister of Islamic Economic Law
The Title	:**Implementation of Law No 23 of 2011Concerning Zakat Management at BAZNAS Yogyakarta**

Declaring that he has been accepted as one of the conditions for obtaining a master's degree in Islamic Economic Law

Wassalamu 'alaikum Warahmatullah Wabarakatuh.

Ponorogo, February 2 nd, 2024

Director of Postgraduate Program,

Assoc. Prof. Dr. M. Kholid Muslih, M.A.

DECLARATION

I here by:

Name	: Melati Sukma
Reg. Number	442023837019
Degree	: Magister
Program of Study	: Islamic Economics Law

I declare sincerely that this thesis for a master's degree is original and purely my work and does not belong to other researchers for a different degree. Furthermore, this thesis is not a work published before, except for some parts with their original reference.

Ponorogo, 25 th of January 2025
25 Rajab 1446

The Researcher,

Melati Sukma
NIM. 442023837019

قال الله تعالى:

خُذۡ مِنۡ أَمۡوَٰلِهِمۡ صَدَقَةً تُطَهِّرُهُمۡ وَتُزَكِّيهِم بِهَا وَصَلِّ عَلَيۡهِمۡۖ إِنَّ صَلَوٰتَكَ سَكَنٌ لَّهُمۡۗ وَٱللَّهُ سَمِيعٌ عَلِيمٌ

(التوبة: ١٠٣)

أَخْبِرْنِي بِعَمَلٍ يُدْخِلُنِي الْجَنَّةَ، قَالَ: «تَعْبُدُ اللهَ وَلَا تُشْرِكُ بِهِ شَيْئًا، وَتُقِيمُ الصَّلَاةَ،
وَتُؤْتِي الزَّكَاةَ، وَتَصِلُ الرَّحِمَ مُتَّفَقٌ عَلَيْهِ

(رواه البخاري والمسلم)

DEDICATION

Millions and countless thanks to My Lord Almighty,

Allah Subhanahu Wa Ta'ala.

Prayer and greetings for the prophet Muhammad SAW

With the sincerity of my heart, I dedicate this thesis to

My beloved parents,

"Syukri and Maslinda"

Who instilled in my conscience a love of effort and gratitude and filled me with a love of knowledge in life. Who taught me life, guided me with patience, loved me infinitely for a long time, cared for me with all affection, gave me the best upbringing, and nourished me with their pure advice. Therefore, I pray that Allah forgives their sins, elevate them to the highest rank, grant them success in their work, and may He bestow's His mercy upon them.

And for my beloved sister,

"Wulan Sukma"

Those who encourage me a lot to seek knowledge and accompany me and entertain me always, their presence is a big encouragement in my life to become a better person. May Allah reward and grant them success in their affairs and guide them to goodness in their every step.

And I say thank you from a sincere heart to my Supervisor, Assic. Prof. Dr. Y. Suyoto Arief, M. S. I, who has guided, taught, and directed me with patience and sacrifice. And to my beloved teachers and lectures of the University of Darussalam Gontor, who have motivated me to keep going and rise so that I can struggle and reach this stage.

I want to express my deepest gratitude to my beloved friends who have given me attention and advice and helped me during the work of this final project.

ACKNOWLEDGMENT

In the name of Allah, the beneficent, the merciful, praise be to Allah the Lord of the world, the Owner of the Day of Judgment. Pray and peace be upon Prophet Muhammad SAW, his families, companions, and his followers.

With the mercy and blessing of Allah SWT, I could complete this thesis of Magister. Therefore, I would like to extend my deep gratitude to those in graduate study at the University of Darussalam Gontor. Besides, I wish to extend my appreciation due to the following:

1. The honor Headmasters of Modern Pesantren Darussalam Gontor, K.H. Hasan Abdullah Sahal, Prof. Dr. K.H Amal Fathullah Zarkasyi, M. A and Drs. K.H. M. Akrim Mariyat, Dipl.A.Ed, who has sincerely given me the most incredible opportunity to dedicate myself to this institution.
2. The Rector of the University of Darussalam Gontor, Prof. Dr. K.H. Hamid Fahmy Zarkasyi, M.A.Ed, M.Phil. and his vices and the whole lecturers of the University of Darussalam Gontor. This simple thesis is an outcome of the long journey process of my study in the hands of the Gifted.
3. The Director Postgraduate Program, Assoc. Prof. Dr. Mohammad Kholid Muslih, M.A
4. The Head of the Magister of Islamic Economics Law Department, Assoc. Prof. Dr. Syamsuri, M. Sh, and all the lecturers of Darussalam Gontor, for the priceless knowledge and education to be the real wise economist.
5. My worthy thesis supervisor Assoc. Prof. Dr. Y. Suyoto Areif, M.S.I had sincerely taught me not only invaluable new knowledge but also everything, advised and motivated me when I was drowning in the confusion of doing a thesis project until I had done it perfectly.
6. The invisible mentors in this thesis project for all critics, mentoring about writing mechanisms, and other education I did not find in the other place.
7. So I would be remiss if I did not thank my classmates Magister of Islamic Economics Law Department to share and discuss.
8. So extraordinary is that all postgraduate friends who have struggled together to complete this master's study and always provided a lot of direction and suggestions, best friends during college in joy and sorrow.

I ask Allah to avenge their deeds, forgive their sins, write success for them, reward them with the best reward and happiness, and help them in their work. And may Allah reward them in proportion and bless them for them and bless them, and may this humble thesis be valuable and useful for readers, especially researchers. Finally, the researcher would like to offer her most profound respect and gratitude to all her companions for their support and help in completing this thesis. May Allah give great rewards in this world and hereafter.

Ponorogo, 12th of December 2024
The Researcher,

Melati Sukma