

Analysis of the Management of zakat and asn infaq in the City of Cilegon Banten

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ABSTRACT

One of the pillars of Islamic philanthropy is Zakat. Undoubtedly, it must be done correctly and comply with applicable sharia. The aim of this research is to describe how Zakat and Infaq are managed for ASN Cilegon City and how effective and efficient Zakat management is in Baznas Cilegon City Banten. The approach taken in this research uses a qualitative approach with the literature study method (case study). Data sources in research collect two sources, namely primary and secondary. Primary informants directly include (the community, ASN and Cilegon City Baznas administrators). Secondary, namely strengthening data from primary such as: Journal articles, E-Books, Online Proceedings, magazines, newspapers and other internet media. Meanwhile, data collection techniques include observation interviews, documentation and triangulation. The analysis technique used in this research is using Miles and Huberman's theory of data reduction, data display, data verification and drawing conclusions. So, this research resulted in optimizing the distribution of Baznas, the efficiency of distributing Zakat funds, the percentage of distribution efficiency levels, the percentage of Cilegon City Zakat management. So, it can be concluded that Cilegon City Baznas maximizes existing human resources (HR) both internally and externally to Baznas itself. Research findings show that optimization can be said to be quite optimal. For 2018–2022, the average distribution efficiency of zakat funds is 95.8%.

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1. Introduction

Zakat is a form of worship that is intended for every individual Muslim/Muslim woman. Zakat is one of the pillars of Islam which is unique compared to other pillars of Islam because it has two aspects, namely a vertical aspect and a horizontal aspect. The vertical aspect has the same meaning as the other pillars of Islam, namely the connection of worship between humans and Allah SWT (Yusuf & Masruchin, 2021). Meanwhile, the horizontal aspect represents the connection of worship between fellow humans, which is not found in other pillars of Islam. As a result, this horizontal aspect has a broad impact, and zakat is expected to help in building a socially advanced society (Saputra, 2020). This fact shows that it is important for every individual Muslim/Muslim woman to spend part of her wealth to clean up all her possessions which are used to support this life. Apart from that, according to Mustaq Ahmad (Rusyidiana & Al-Farisi, 2016), states that zakat as stated in the Koran is the main source of the state treasury and is also the backbone of the economy. Apart from that, according to (Canggih et al., 2017) Zakat, as a form of worship, can reduce social disparities between the rich and the poor.

Furthermore, Infaq, being a perfection for Muslims in managing their personal funds, becomes more of a blessing and has high value for the Kholiq if it is realized for the general public according to their

respective levels. In its truest sense, infaq means "expenses" in Arabic. Conceptually, in the Islamic system, infaq means spending money for the betterment of society and its members (including the giver and his family) (Rahmani et al., 2022). This fact illustrates the importance of releasing part of property ownership in the way of Allah in the sense of the benefit of the ummah. On the other hand, infaq, as an Islamic social financial charity institution, is not considered by village governments, regional governments, and the state as a prioritized and comprehensive financial inclusion tool for poverty alleviation. INFAQ can balance government finances to overcome poverty problems (Holle et al., 2023).

State Civil Servants (ASN) have different incomes from society in general. By Law Number 5 of 2014, all State Civil Apparatus must behave upholding the basic values of ASN and always maintain reputation and integrity. Furthermore, according to Minister of Administrative and Bureaucratic Reform Regulation No. 38 of 2017, every ASN in addition to having technical competence must also have managerial competence, including integrity competence (SUYONO, 2022). These facts show that ASN should be able to provide good care to ordinary people in general to care for each other. Many people want to live well, but in reality, the opposite is true, poverty is rampant. Islam is a perfect religion where everything is determined in the Koran, including the economy (Hasfizetty & Yafiz, 2021). Zakat and Infaq have a special status because they are the foundation of Islamic economics and play an important role in alleviating poverty (Umrotul, 2010).

The phenomenon that occurs in the Cilegon area is said to be still very susceptible to poverty in this region. The Central Bureau of Statistics for Cilegon City In 2021 published a report on statistical data related to the poverty rate in Cilegon City from 2018 to 2020, it soared quite high: in 2018 the poverty rate reached 13,964 people, in 2019 the poverty rate reached 13,200 people and in 2020 it reached 16,310 people (<https://cilegonkota.bps.go.id/>, 2021). From the above facts, it can be seen that the poverty rate in Cilegon City during the period 2018 to 2019 experienced fluctuations, where in 2018 the number of poor people in Cilegon City was 13,964 people, then decreased in 2019 to 13,200 people, but there has been a significant increase the number in 2020 will be 16,310 people. The Covid-19 pandemic that hit Indonesia is thought to be one of the factors causing the increase in poverty rates in Cilegon City. Viewed from another perspective, the fact is that from a demographic perspective, according to BPS Cilegon City, the population of Cilegon City in 2020 was 434,896 people with the majority of the population being Muslim. Therefore, zakat should be managed by special institutions that can increase the effectiveness of zakat services and management, namely BAZNAS at the national level and BAZDA at the regional level located in provinces and districts/cities. According to Law Number 38 of 1999, Articles 6 and 7, BAZNAS not only in LAZ but also in all provinces, districts/cities throughout Indonesia has the main responsibility for collecting Zakat, Infaq, Waqf and Alms from the community, especially Muslims, to collect and collect, which is then stored in each BAZNAS office and distributed to the community which is divided into eight Asnaf, with conditions agreed in the form of law and must be by Islamic law (Tarmizi, 2017).

The management of zakat and infaq will not immediately be distributed to recipients (mustahiq) if it is not managed by an institution that is competent in its field, none other than BAZNAS. The potential for zakat in Cilegon City is very high, as explained by (Baznas, 2023) which states that the zakat potential of Cilegon City in 2023 is 1.4 trillion. The high potential for zakat in Cilegon City itself is also driven by the high zakat literacy program for the community which is being initiated by Baznas Cilegon City (Baznas, 2023). From these figures it can be seen that Cilegon City is one of the areas that has high potential in managing zakat. However, even though the potential for zakat in Cilegon City is very high and supported by the majority of its Muslim population, Cilegon City has obstacles in collecting and distributing zakat. In Cilegon City itself, the management of zakat is considered still traditional and needs improvement (Kholid et al., 2023).

Furthermore, research related to the analysis of zakat management and ASN Infaq has been carried out by many previous researchers. As far as the author observes, previous research is divided into three trends. First, Islamic financial literacy and the social environment have an influence. Second, providing zakat education has four programs. Third, zakat finances fully implement PSAK 109, and the financial reports have been audited every year (ARKAN, n.d.; Aulia, 2023; Nasution, 1988; Rifani et al., 2023; Yulianti, 2021). Therefore, researchers share previous research as a form of comparison to complement each other. If previous research focused on three trends, in this case, the author added and perfected it, especially in the Cilegon Banten area itself, regarding the optimization and efficiency of distribution of zakat and infaq funds managed by Baznas. And the hope of this research is to provide a concrete solution in terms of concept in accordance with the applicable principles of Zakat and Infaq management and based on the Al-Qur'an and As-Sunnah so that a

formula can be found to overcome the ineffectiveness of Zakat and Infaq management in the City area. Cilegon Banten specializes in optimizing output from the Cilegon City State Civil Apparatus (ASN).

So, this research considers it important to explore and explore further and decipher the meaning that should be applied. This research aims to describe and analyze how ASN zakat and infaq are managed in Cilegon Banten City. And what is the effectiveness and efficiency of zakat management at Baznas Cilegon City, Banten, so that in the end it can be illustrated and can make a good contribution to the sustainability of people's lives in the Cilegon City area in particular and generally to human life wherever they are.

2. Research Method

This research uses a qualitative approach with a case study method. where this method is used to explore in-depth programs and events. The process, and activities, of one or more people in a case are bound by time and activity and researchers carry out detailed data collection using various data collection procedures over a continuous period (Sugiyono, 2022). The data source in this research collects two data, namely primary and secondary. Primary includes informants directly including (the Community, Cilegon City ASN and Cilegon City Baznas Management). Meanwhile, secondary includes journal articles, e-books, online proceedings, magazines, newspapers, the official Baznas website and other internet media that support this research (Wong et al., 2014). Meanwhile, data collection techniques in this research are observation, interviews, documentation and triangulation. As well as observing this, it focuses on data and facts that are relevant to the problem being studied (Sugiyono, 2022). The data analysis technique in this case uses Miles and Huberman theory analysis for data collection, data reduction, data display, and conclusion drawing. Namely, the qualitative data analysis process is interactive and continuous until the data reaches saturation point (Miles & Huberman, 1994). Data validity tests in this case are data credibility tests, transferability tests, and dependability and confirmability tests (Sugiyono, 2018). Namely, findings or data can be declared valid if there is no difference between what the researcher reports and what actually happens to the object under study (Sugiyono, 2022).

3. Results And Discussions

Optimizing the Distribution of Baznas Funds

Based on the regulations of the National Zakat Amir Agency (Baznas) Number 3 of 2018 concerning the Distribution and Utilization of Zakat in the context of improving community welfare, alleviating poverty and improving quality based on the Regulations of the National Zakat Amir Agency of the Republic of Indonesia. The form of regulations for the distribution and use of Zakat is implemented by the National Zakat Amir Agency (Baznas), Provincial Baznas, Regency/City Baznas and Zakat Amir Agency and must be implemented properly (Darmawan & Solekah, 2022).

Optimization in this case is that the Cilegon City National Zakat Amil Agency (BAZNAS) is an independent non-structural institution that is responsible to the mayor. Cilegon City Baznas is located at Jl. Metro Cilegon Block A1 No. 24 Panggung Rawi, Jombang District, Cilegon City, Banten. The Cilegon City Baznas is a Regency/City level Baznas that was formed based on the Decree of the Director General of BIMAS ISLAM Number DJ. II/568 of 2014 concerning the Establishment of Regency/City National Zakat Amil Bodies throughout Indonesia, which was later amended in the Decree of the Director General of BIMAS ISLAM Number DJ. II /37 of 2015. There are five programs, namely: (1) Caring Cilegon (2) Healthy Cilegon (3) Smart Cilegon (4) Prosperous Cilegon (5) Religious Cilegon (Baznas, 2023). (Kalimah, 2018) states that professional and responsible zakat management is needed. Cilegon City is in Banten Province and consists of eight sub-districts including Cibeber, Pulomerak, Ciwandan, Citangkil, Jombang, Grogol, and Purwakarta (Sulaeni & Suherman, 2022). The distribution of Cilegon City Baznas zakat funds are carried out with the help of parties other than Baznas HR staff.

Based on initial observations and interviews conducted with Mrs. Ismi Zurniah, S. Pd as HR and General Staff, explained that in the organizational structure of Cilegon City, there is a welfare section in each sub-district to help distribute funds. Cilegon City Baznas applies zakat, infaq and sadaqah in two ways (Z. Ismi, personal communication, 2023). Meanwhile, according to the results of our survey. First, the public is allowed to visit the Cilegon City Baznas office directly. Second, Baznas will collect data from sub-districts or other parties who submit it. After that, Baznas will survey the people who applied (Asbaruna & Gorib, 2023).

Apart from that, Baznas does not limit the amount of aid funds submitted from sub-districts and their nominal amounts. In addition, Baznas asks all community members, including students, village organizations and other communities, to channel information related to applying for aid funds to Baznas (Supriyanto et al., 2023). Because Baznas will be better able to collect data from various sources. However, Baznas also has conditions or requirements that must be met during its distribution (Bayu, 2015). Said Mr. Habibi Abfat as Deputy Chair II Bid. Distribution & Utilization stated that Baznas cannot continue the process if the information provided does not comply with the requirements (A. Habibi, personal communication, 2023). One example is if someone provides information about a poor person but is not Muslim, the Cilegon City Baznas cannot process it. Because zakat funds are intended to be given to Muslims Baznas adheres to the principle of prioritizing the welfare of the Muslim community. If Baznas is considered to be able to improve the welfare of Muslim communities, then it is possible that Baznas can help non-Muslim communities with humanitarian funds (Sundari, 2020). Because quite a few applications were received, Baznas mobilized the organization to function according to the division of labor for each individual and mobilized all existing resources within the organization so that the tasks and activities carried out ran according to plans and objectives. In other words, Cilegon City was considered optimal because the applications came from various resources. However, if you look at how funds are distributed, Baznas Cilegon City is still not optimal. Many Cilegon City residents are still in the underprivileged category and cannot get assistance from Baznas or other institutions.

In accordance with the instructions of the Koran, what is meant by optimizing Zakat and Infaq in the City of Cilegon, Banten. In line with the command of the Al-Qur'an. In this case, this action is in accordance with the Al-Qur'an, Surah Al-Fajr verses 17-18 which states that Allah SWT says that for stupid people who do not want to feed living creatures, their religion is They claim to be loyal. to themselves

كَلَّا بَلْ لَا تُكْرِمُونَ الْيَتِيمَ وَلَا تَحْضُونَ عَلَىٰ طَعَامِ 17

“No, but you don't respect orphans and don't encourage each other to feed the poor.” (Q.S Al-Fajr: 17-18) (Lajnah, 2023).

Eating in this case includes providing adequate clothing, shelter, and participation in meeting basic needs. The Qur'an not only advocates caring for and feeding the poor, putting them at risk when they are trapped, but also places even greater pressure on all believers. By donating, you can encourage others to pay more attention to the poor and needy (Darmawan & Solekah, 2022).

Efficiency of Distribution of Zakat Funds

The following is the mustahiq and the distribution of Cilegon City Baznas Zakat funds which have been realized to each mustahiq each year.

Table 1. Reception and distribution of cilegon city baznas zakat funds year 2018 - 2022

NO	YEAR	OF RECEIPT	DISTRIBUTION (Rp)
1	2018	6,739,484,566	4,883,704,396
2	2019	7,084,029,363	6,454,235,270
3	2020	8,563,188,792	7,738,300,879
4	2021	8,447,419,523	8,859,400,065
5	2022	6,790,173,561	8,160,707,965

Based on the data above, it can be seen that the receipt of Zakat funds managed by Baznas Cilegon City experiences fluctuations every year. This can be seen from the fact that in 2018 the receipt of zakat funds amounted to Rp. 6,739,484,566 and increased in 2019 to Rp. 7,084,029,363 and experienced an increase again in 2020 to Rp. 8,563,188,792. However, in 2022 there will be a decrease where the zakat funds received by Baznas Cilegon City amount to Rp. 6,790,173,561, which number has decreased compared to the previous year, namely 2021, where the Cilegon City Baznas received Zakat funds of Rp. 8,447,419,523 (Baznas, 2023). This matter must of course be a concern for the Cilegon City Baznas, apart from that, obstacles must also be found and appropriate solutions sought so that the receipt of zakat funds in the following year does not decrease again (Putri, 2020).

Meanwhile, if we look at the number of zakat funds distributed by Baznas Cilegon City from 2018 to 2021, it continues to increase, except in 2022 which experienced a decline. This can be seen from the amount of zakat funds distributed in 2021, namely IDR. 8,859,400,065, in 2022 it will decrease to Rp. 8,160,707,965. It is thought that one of the reasons for the decrease in the number of distributions of zakat

funds in 2022 is the decrease in the number of zakat funds collected by the Cilegon City Baznas, where in that year the total amount of zakat funds received was only Rp. Rp. 6,790,173,561.

Distribution of zakat funds can be done in various ways depending on the management mechanism of the zakat institution, whether given directly to the poor in a consumptive manner or given productively in a long-term sense in the context of community development. national economy, used for investment (Ramadhona, 2006). To find out the level of effectiveness of the distribution of zakat funds carried out by the Cilegon City Baznas, calculations are needed to obtain a comparative percentage between the receipt and distribution of zakat funds using the following formula:

$$\text{Efficiency Level} = \frac{\text{Realization of Costs to Income}}{\text{Income Realization}} \times 100\%$$

$$\text{Efficiency Level} = \frac{6,739,484,566}{4,883,704,396} \times 100\%$$

$$\text{Efficiency Level} = 72.5\%$$

Table 2. Percentage of efficiency level of distribution of baznas zakat funds in cilegon city

No.	YEAR	PERSENTASE (%)
1	2018	72.5
2	2019	91.1
3	2020	90.4
4	2021	104.9
5	2022	120.2
Average		95.8

From the distribution of the table above, it can be analyzed that the effectiveness and efficiency of the distribution of Baznas Zakat funds in Cilegon City from 2018 to 2022 experienced an increase, meaning that the increase in distribution continues to increase so that it can be said to be very targeted in the distribution of zakat funds to each mustahiq zakat. Because strengthening zakat is very important. This is because Zakat has a very important role in the development of the Indonesian economy, especially the lower class, even though there are obstacles as follows: Limited expert resources in each field, lack of legal knowledge in zakat administration, lack of participation from all levels of society, lack of revival of the use of zakat tools. -modern tools, lack of information about zakat (Umrotul, 2010). Zakat management patterns require expertise from all levels of society to create progressive and good zakat institutions thereby creating better community economic creativity (Haidir, 2019).

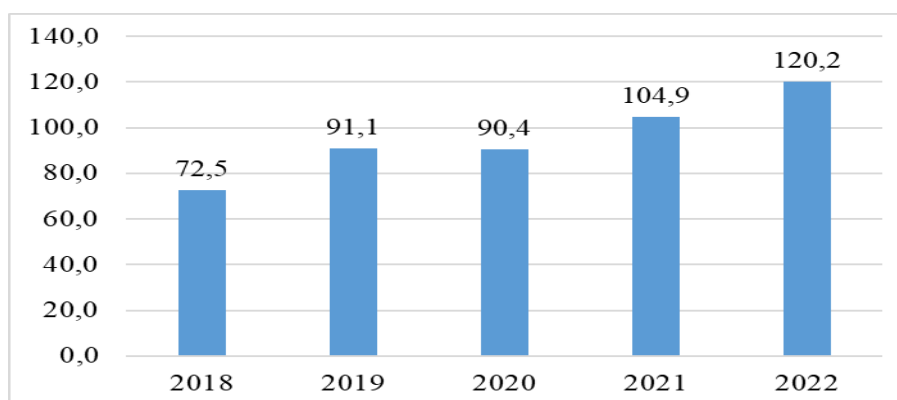


Figure 1. Cilegon city zakat fund management percentage

Based on the table and figure above, it is known that the efficiency value of distributing zakat funds from Baznas Cilegon City in 2018-2022 is an average value of 95.8%. So it can be concluded in the 2018-2022 period (Baznas, 2023) Cilegon City is considered efficient in managing existing funds because it does not exceed the amount of zakat funds managed. However, in 2021 and 2022 the efficiency of the distribution of zakat funds exceeded 100%, which indicates that in that year the management of zakat funds at the Cilegon City Baznas was not yet efficient. The analysis presented above shows that the Cilegon City Baznas,

in this case, said that the distribution of Zakat and Infaq funds has been very effective and efficient so that the impact is felt on the zakat mustahiq from various groups mentioned in the Koran as being the basis for its distribution.

4. Conclusion

The results of the research mentioned above show that in terms of distribution of zakat funds, to optimize Baznas, Cilegon City uses staff from the Baznas office and personnel from each sub-district to apply for assistance to people who feel they need it. Then Baznas officers will determine whether assistance is available or not based on predetermined criteria. And the limitation of the poverty rate in Cilegon City during the period from 2018 to 2019 was freezing, where in 2018 the number of poor people in Cilegon City was 13,964 people, then decreased in 2019 to 13,200 people, but experienced a significant increase in 2020 it will be 16,310 people. In this research, this was carried out to increase the distribution of financing. Based on the calculation of the efficiency value for the distribution of Cilegon City Baznas zakat funds for 2018-2022, an average value of 95.8% was obtained. So it can be seen that in the 2018-2022 period, the Cilegon City Baznas is considered efficient in the use of available funds because it does not exceed the income of the zakat funds managed. And the solution given is that the Cilegon City Baznas Institution itself must increase its optimization in distributing Zakat from Cilegon City ASN and always carry out outreach to the public in providing an understanding that the Baznas Institution is an institution that has been given the freedom to manage and distribute Zakat to mustahiq who have It is determined that there are eight groups of Asnaf recipients of Zakat (the poor, the poor, those who receive zakat, those whose hearts are softened (converts), for (freeing) servants, for (freeing) people who have happened, for the path of Allah and for people who are in journey).

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