

Management of Zakat based on Islamic Boarding Schools at Daarul Ilmi Cipeundeuy

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Abstract—According to the constitution Number 23 of 2011 concerning Zakat Management and Government Regulation of the Republic of Indonesia Number 14 of 2014 concerning the implementation of the constitution Number 23 of 2011 concerning Zakat Management that the management of zakat is carried out by the state. The National Amil Zakat Agency (BAZNAS) is a state institution that manages zakat professionally. Article 1 paragraphs 7 and 8 explain that zakat management is managed nationally by the National Amil Zakat Agency and for regional areas it is carried out by the Regional Amil Zakat Agency. In addition, there is an Amil Zakat Institution formed by the community with the same task as the Amil Zakat Agency. The establishment of the Amil Zakat Institution must obtain permission from the Minister or an official appointed by the Minister and report periodically on the implementation of his duties. Based on article 38, institutions that do not get permission from the government to collect, utilize, and distribute zakat funds can be penalized. Islamic Boarding School is one of the Islamic educational institutions that is developing in the community. This institution is usually formed by the community or leaders for Islamic education and Muslim character. How can this institution be able to manage zakat without being penalized. This research uses qualitative methods with library data sources. The results of this study state that Islamic boarding schools can manage zakat funds if the institution is legally registered and obtains a recommendation from the ministry of religious affair and permission from the BAZNAS according to its level.

Keywords—zakat, regulation, Islamic boarding school

I. INTRODUCTION

The principle of the Islamic Boarding School is to keep holding on to positive traditions, and to balance it with new, more positive things. Problems related to civic values will be addressed through the principles held by Islamic boarding schools that are effective, efficient, and able to provide equality as human beings. The existence of Islamic boarding schools is a partner for government institutions to jointly improve the quality of existing education as a basis for the implementation of social transformation through the provision of qualified human resources and good character. Moreover, the process of social transformation in the era of autonomy requires regions to

be more sensitive in exploring local potential and community needs so that existing capabilities can be optimized [1].

Based on data from the Directorate of Islamic Boarding Schools of the Indonesian Ministry of Religious Affair, the number of Islamic boarding schools recorded in Indonesia is 27,722. 8343 Islamic boarding school or 30% are in West Java. One of them is the integrated Islamic boarding school Daarul Ilmi Cipeundeuy, West Bandung Regency. The Daarul Ilmi Integrated Islamic Boarding School is located at Ciwaru Village, Bojongmekar Village, West Bandung Regency. The learning system is based on the Kulliyatul Mu'allimin al-Islamiyyah curriculum, combining formal and non-formal education. Formal education starts from junior high school (SMP) and Senior high school (SMA). Most of the formal education students are live in dormitory.

Formal education in junior and senior high schools is based on the curriculum of the ministry of education. Enter in the morning at 07.30 o'clock and finish at 13.30 o'clock. After finishing classical school learning activities, the students returned to the dormitory to study religious knowledge. In this boarding school they learn how to read the Koran, translate the Koran, fiqh, ushul fiqh, hadith science, and other Islamic sciences. In addition, Islamic boarding schools also teach the management of zakat independently to be managed and given to those who are entitled. The management of zakat is carried out by students through direct appointments from islamic boarding school caregivers and has been running for about 4 years.

The students who are duty of managing zakat then make an agenda for collecting zakat funds. The source of zakat funds is dominated by the guardians of students who entrust their zakat to this institution. Then the students manage it by recording the collected zakat funds and the number of people who are entitled to receive it. People who receive zakat fitrah come from residents who live around Islamic boarding schools. Based on the Zakat Law, zakat management can be carried out by zakat amil institutions and zakat amil institutions that have obtained permission from BAZNAS. What is the procedure for obtaining a zakat management permit for private institutions? Is Islamic boarding school an institution that can manage

zakat? Are there sanctions if there are institutions that do not officially manage zakat funds?

II. RESEARCH METHODS

This study using qualitative research methods. This research seeks to find a comprehensive understanding between theory and reality in the field of zakah so that it will pay attention to the processes, events that occur, and their authenticity. This research is focused on the managing zakah by Integrated Islamic boarding school at Daarul Ilmi Cipeundeuy. This object becomes a limitation for the research team in exploring, analyzing, and concluding between phenomena and existing theories. In data collection techniques using field observations, Interviews, and literature studies. Data analysis using a qualitative approach was carried out since the formulation and explanation of the research problem continued until the writing of the results was completed.

III. DISCUSSION

Zakat is part of a person's property that must be issued if certain conditions are completed. If the specified requirements have been completed, it is obligatory for the owner of the property to issue zakat and hand it over to those who are entitled to receive it. Assets that meet the *nishab* and *haul* requirements for which zakat has been issued are believed to be investments that continue to grow and develop, are holy, and full of blessings. Growing, holy, developing, and full of blessings are the basic meanings of zakat [2].

According to terminology, zakat is the issuance of certain assets that meet the minimum requirements within a period of one year which are given to those who are entitled to receive them with certain conditions. Beside that, Zakat has an economic function, [3] namely ensuring an even distribution of income [4].

A. Zakat Regulations

The position of zakat in Islam can be seen in several verses of the Qur'an. Zakat is one of the 5 pillars of Islam for Muslims [5] and one of the pillars of the building is great based on the hadith narrated by Ibn Umar. This worship is related to the property owned by a Muslim [6]. The collection of zakat funds must be carried out by an authorized institution and the collection is ordered by Allah SWT. As the word of Allah in the at-taubah verse 103:

"Take, [O, Muhammad], from their wealth a charity by which you purify them and cause them increase, and invoke [Allah 's blessings] upon them. Indeed, your invocations are reassurance for them. And Allah is Hearing and Knowing."

Zakat that has been collected must be given to the parties who are entitled to receive it. There are at least 8 groups who are entitled to receive zakat funds as Allah says in the letter at-Taubah verse 60:

"Zakah expenditures are only for the poor and for the needy and for those employed to collect [zakah] and for bringing

hearts together [for Islam] and for freeing captives [or slaves] and for those in debt and for the cause of Allah and for the [stranded] traveler - an obligation [imposed] by Allah. And Allah is Knowing and Wise."

In government regulations, zakat is clearly regulated in the zakat law, namely Law Number 23 of 2011 concerning zakat management. The law regulates various aspects of zakat management, including punishment for zakat managers who do not comply with applicable regulations. Among the discussions in the regulation is the meaning of zakat as stated in Article 1 paragraph 2, namely zakat is property that must be issued by a Muslim or business entity to be given to those who are entitled to receive it in accordance with Islamic law. The objectives of zakat management are stated in Article 3, namely: a) increasing the effectiveness and efficiency of services in zakat management, b) increasing the benefits of zakat for realizing community welfare and poverty alleviation. As well as including punishment for zakat managers who are illegal and will get sanctions.

B. Various of Zakat

Zakat is part of a person's property that must be issued if the requirements have been met, namely full ownership, reaching one year (*haul*) and reaching the minimum limit of zakat obligation (*nishab*). If the specified requirements have been met, it is obligatory for the owner of the property (*muzakki*) to issue zakat and hand it over to those who are entitled to receive it (*mustahik*) [7].

Zakat is categorized into two parts, namely zakat fitrah and zakat mal. The provisions of zakat fitrah are zakat that must be issued by every Muslim whose age reaches the beginning of Shawwal or Eid al-Fitr and has excess assets. This zakat fitrah applies to every Muslim except for the poor, namely those who do not have basic food supplies on that day. The form of payment is with staple food (rice) weighing 2.5 kg or 3.5 liters per person. Therefore, zakat fitrah is based on the staple food usually eaten by a Muslim in an area. The second part is zakat property. One of the zakat assets is the result of the profession. Every Muslim who earns from his profession and reaches the *nishab* is obliged to pay zakat on property [8]. The provisions for zakat mal are regulated in the zakat law no. 23 of 2011, that zakat mal consists of 9 types as detailed below:

- Gold, silver and other precious metals;
- Money and other securities;
- commerce;
- agriculture, plantation, and forestry;
- husbandry and fishery;
- mining;
- industry;
- income and services; and
- discovery things.

C. Zakat Management

Zakat is an inherent religious obligation for capable Muslims. Zakat must be managed by people who have the ability and are trustworthy, because zakat funds are basically a deposit to be delivered to the authorities, called *amil*. *Amil* are those who perform zakat activities, ranging from collectors to treasurers, to the accountants who carry out the entry of zakat funds that are distributed for the *mustahik* [9]. In Indonesian terms, the management of zakat is regulated in the Zakat Law no. 23 of 2011, that what is meant by zakat management is planning, implementing, and coordinating activities in the collection, distribution, and utilization of zakat. This means that zakat not only collects and distributes it to those who are entitled to it, but includes the obligation for careful planning so that zakat is on target, and most importantly is the utilization of zakat to bring greater benefits. The measurement of zakat institution performance has been developed mainly by BAZNAS, Indonesia [10].

Zakat management cannot be done arbitrarily, but must be based on the basic principles of zakat management so that it is in accordance by the aim of sharia . Based on the rules of the zakat law, zakat management must be based on the following principles:

- Islamic Sharia;
- Trust;
- Benefit;
- Justice;
- Legal certainty;
- Integrated, and
- Accountability.

The aim of zakat to reduce socioeconomic different by providing support and financial from people who are obliged to pay zakat to people who are entitled to receive it [11]. The purpose of regulating zakat management is of course to control the suitability of zakat implementation by zakat management institutions. Basically, the purpose of zakat management is to increase the effectiveness and efficiency of services in zakat management and to increase the benefits of zakat to realize community welfare and reduce poverty.

In the rules, zakat management can only be carried out by formal institutions, either directly appointed by the state or through institutions that are given permission to manage zakat. Institutions under the government such as the *Amil Zakat Agency* at the provincial or district level. Good and well-targeted zakat management can reduce poverty. Most NGOs advocate that a microcredit program is an effective instrument for reducing poverty among poor people to become self-employed [12]. This means that zakat managers must make programs in order to reduce poverty.

The implementation of zakat management that has been carried out at the Daarul Ilmi integrated Islamic boarding

school is in accordance with the Shari'a, but administratively it is not in accordance with the rules that apply in the government. According to the zakat laws and regulations, the management of zakat originating from non-governmental organizations must obtain permission from the authorized institution, by establishing the *Amil Zakat Institution* [13]. The establishment of LAZ must obtain permission from the Minister or an official appointed by the Minister. LAZ is required to periodically report to BAZNAS on the implementation of the collection, distribution, and utilization of zakat that has been audited for sharia and its finances. Zakat must be distributed to people who are entitled to receive zakat in accordance with Islamic law. The distribution is carried out based on a priority scale by taking into account the principles of equity, justice and territoriality. Zakat can be utilized for productive efforts in the context of handling the poor and improving the quality of the people if the basic needs of *mustahik* have been met [14].

In contemporary economics, zakat has an important distributional impact in reducing the income gap between the rich and the poor. Zakat can also stimulate the economic demands of the poor by increasing output and employment. So, if zakat is paid according to the Shari'a, poverty can be eliminated by reducing poor Muslims. In addition, with regard to zakat, Muslims are also encouraged to donate in the way of Allah, such as the establishment of *waqf* institutions. *Waqf* institutions can be modified to promote the progress of Muslims and increase their ability to face the challenges of economic globalization [15].

Judging from the functions and reasons for the formation of the *Amil Zakat Agency* (BAZNAS) and the *Amil Zakat Institution* (LAZ) is non-profit organization whose establishment is based on the principles of shari'ah, [5,16] it is not permissible to establish a zakat *amil* body without permission from the authorities (government). 23 of 011 concerning the management of zakat in article 38, other than that people who act as *amil* without any legality or permission from the competent authorities will be subject to sanctions, it is stated in article 41 [17].

Non-governmental organizations, such as Integrated Islamic boarding School Daarul Ilmi that will register their institutions as organizer zakat institutions (LAZ) must obtain permission from the Ministry of Religious Affair of the Republic of Indonesia. Firstly, the institution must prepare the requirements to obtain the permit, consisting of:

- Registered as an Islamic community organization that manages the fields of education, da'wah, and social affairs or is a legal entity.
- Received a recommendation from BAZNAS
- Have a sharia supervisor
- Have the technical, administrative and financial capabilities to carry out its activities
- Non-profit

- Have a program to utilize zakat for the welfare of the people
- Willing to be audited by sharia and finance on a regular basis

The permit for the establishment of a zakat management institution (LAZ) for the district level is granted by the district ministry of religious affair after receiving a recommendation from the district Baznas. This can be proposed by non-governmental organizations, Islamic-based foundations, or Islamic-based associations, for example the integrated Islamic boarding school Daarul Ilmi. An application for a zakat management permit is submitted in writing to the district ministry of religion by attaching the following data:

- BAZNAS Recommended.
- Organizational Articles of Association.
- A registered certificate from the organization/work unit of the provincial government apparatus which has the task and function of carrying out provincial government affairs in the field of national unity and politics for Islamic community organizations or a decree of ratification as a legal entity from the Ministry of Law and Human Rights for Islamic-based foundations or associations.
- The composition of the Shari'a supervisor which at least consists of a chairman and 1 member.
- Statement letter as sharia supervisor on a stamp duty signed by each sharia supervisor.
- List of employees who carry out tasks in the technical (collection, distribution and utilization) administrative and financial fields with a minimum number of 20 employees who are legalized by the leadership of provincial-scale Islamic community organizations, Islamic-based foundations or Islamic-based associations.
- Photocopy of BPJS employment and BPJS Health cards or other insurance for employees as referred to in letter f.
- A statement that all management and employees do not double as administrators and employees of BAZNAS and other LAZ.
- Statement letter willing to be audited by sharia and finance periodically on stamp duty and signed by the head of the organization/institution concerned.
- Summary of program planning for the utilization of zakat, infaq, alms and other religious social funds for the welfare of the people in at least 3 districts/cities covering:

- 1) Program Name
- 2) Program Location

- 3) Amount of Zakat distributed
 - 4) Output (output)
 - 5) Results (outcomes)
 - 6) Benefits
 - 7) Impact of the program for zakat recipients
- Affidavit of commitment.

After the submission is submitted, the district ministry of religion will verify it directly. This is to ensure the accuracy of the data provided. The results of this field verification will determine the permit granted by the ministry of religion. If the data submitted is in accordance with the facts on the ground, then permission to manage zakat funds will be granted. The permit granted by the Ministry of Religious Affair is valid for 5 years and can be extended.

D. Islamic Boarding School Zakat Management

The integrated Islamic boarding school Daarul Ilmi has been managing zakat for 4 years. Islamic boarding schools that contain young people can be an incentive for them to care more about pay zakat if zakat managers can provide interesting information and programs depending on their skills, leadership, and abilities [18]. The management of zakat is incidental, that is, every entering the month of Ramadan a few days before, a committee for the receipt and distribution of zakat is formed. The committee comes from students who have studied at the institution for 5 years, so they have sufficient knowledge, maturity in thinking, and already recognize the environment around the institution. The students who become the zakat management committee are chosen directly by the leadership of the institution and those who are elected cannot refuse it, because one of the goals of zakat management is to teach students how to manage zakat funds from the people. This committee is valid during Ramadan until the distribution of zakat funds to the authorities is complete, which is the end of Ramadan. This means that institutionally the management of zakat is still traditional, which depends on the month of Ramadan, does not last throughout the year.

The zakat fund managed during this Ramadan is zakat fitrah. The muzakki came from the guardians of the santri, which numbered about 300 people. The guardians of the students pay zakat fitrah for the students and some of their family members to the institution committee to be conveyed to the entitled parties. During the process of receiving zakat, the zakat committee records residents living around the institution with poor economic conditions. This data will be used as the basis for the distribution of zakat funds. The distribution of zakat management is a matter that should be seriously attended, because, zakat distribution could bring significant impact to life quality of the needy and poor asnaf [2].

The acceptance of zakat by the student committee is limited until the end of Ramadan. On that date, the incoming zakat funds are recapitulated and calculated based on the number of parties authorized to receive them. After the calculation is

complete, the zakat funds are then distributed to residents around the institution who are authorized to receive them.

After analyzing the situation, the opportunity to collect zakat funds in this institution is very large. The guardians of students who come from various work backgrounds, become one part of the property zakat. There are guardians of students who work as civil servants, private employees, entrepreneurs, and private employees. If you look at the opportunity, it is very possible to collect and collect zakat in the professional category. To get good management, the Islamic boarding school conducts evaluation and monitoring of zakat managers internally, because monitored management can make the institution good [19].

The Fatwa of the Indonesian Ulama Council (MUI) explains that income in question is any income such as salaries, honoraria, wages, services, and others that are obtained in a lawful way, both routinely such as state officials, employees, employees, or non-routine such as doctors, lawyers, consultants, and the like, as well as income derived from other freelance work. The calculation of professional zakat funds according to the national Amil Zakat Agency is 2.5% with the provisions that the minimum limit has been reached. This minimum limit of income in one year is equivalent to the value of gold of 85 grams [6].

IV. CONCLUSION

Daarul Ilmi Integrated Islamic Boarding School is a private Islamic-based institution. This institution is formally registered with the government. Based on the zakat legislation no 23 of 2011 that this institution can manage zakat funds if it registers the institution and gets a permit as a managing zakat from the district ministry of religious Affair. The registration process starts from taking care of a recommendation letter from Baznas and submits it in writing to the district ministry of religious Affair. The management of zakat fitrah in this institution which has been running for 4 years is in accordance with Islamic law but has not received permission to manage zakat from the ministry of religious affair.

ACKNOWLEDGMENT

Authors thank to Syariah Faculty and LPPM Universitas Islam Bandung, Indonesia, for providing financial grant to support this research. This research has been presented at the Bandung Annual International Conference (BAIC) on social and humanities research symposium (SoRes) in 2021. It aims to engage a wider community of scholars and researchers in this subject and hopefully get some feedback from them to improve the research for future studies.

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