



Performance Analysis of BAZNAS Tapanuli Selatan District

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Abstrak

Penelitian ini bertujuan untuk menganalisis kinerja BAZNAS di Kabupaten Tapanuli Selatan dalam mengoptimalkan penghimpunan, pendistribusian dan pendayagunaan zakat. Metode penelitian menggunakan pendekatan kualitatif deskriptif dengan teknik pengumpulan data menggunakan teknik wawancara dan observasi. Subyek dalam penelitian ini adalah pengurus BAZNAS di Kabupaten Tapanuli Selatan. Hasil penelitian ini menunjukkan bahwa kinerja penghimpunan zakat BAZNAS Kabupaten Tapanuli Selatan memiliki dua strategi yaitu strategi sosialisasi dengan membuat Surat Keputusan Unit Pengelola Zakat (UPZ) untuk menghimpun zakat dikalangan masyarakat dan strategi himbauan dengan melakukan himbauan untuk berkoordinasi dengan bendahara. Setiap Organisasi Perangkat Daerah (OPD) untuk menyalurkan zakat profesi ke BAZNAS. Dalam pelaksanaan pendistribusian zakat, BAZNAS Kabupaten Tapanuli Selatan menyalurkan zakat dalam dua bentuk, yaitu zakat konsumtif dan zakat produktif. Dalam kinerja pendayagunaan zakat, BAZNAS Kabupaten Tapanuli Selatan memberdayakan zakat produktif yaitu memberikan bantuan modal usaha berupa pinjaman dana bergulir. Pinjaman dana bergulir diberikan kepada mustahik kelompok UMKM dan kelompok tani binaan.

Kata Kunci : Kinerja, Optimasi, BAZNAS

Abstract

This study aims to analyze the performance of BAZNAS in South Tapanuli Regency in optimizing the collection, distribution, and utilization of zakat. The research method uses a descriptive qualitative approach with data collection techniques using interview and observation techniques. The subjects in this study were BAZNAS administrators in South Tapanuli Regency. The results of this study indicate that the performance of zakat collection, BAZNAS South Tapanuli Regency has two strategies, namely a socialization strategy by making a decree Zakat Management Unit to collect zakat among the community and an appeal strategy by making an appeal to coordinate with the treasurer of each Regional Apparatus Organization (OPD) to distribute professional zakat to BAZNAS. In the performance of zakat distribution, BAZNAS South Tapanuli Regency distributes zakat in two forms, namely consumptive zakat and productive zakat. In the performance of zakat utilization, BAZNAS South Tapanuli Regency empowering productive zakat, namely providing business capital assistance in the form of revolving fund loans. Revolving fund loans are given to MSME group mustahik and fostered farmer groups.

Keywords: Performance, Optimization, BAZNAS

INTRODUCTION

Activities in a company, organization, agency, or community institution are carried out by the workforce. Manpower is every person who is able to do work to produce goods and/or services both to meet their own needs and for the community. The workforce has an important role in the company to realize the company's vision and mission. Companies need to pay attention to the needs of the workforce in order to improve performance. Performance is the quality and quantity of work achieved by an employee in carrying out his duties in accordance with the responsibilities given to him (Mangkunegara, 2000, p. 67).

Companies or organizations are divided into two types, first profit organizations whose activities produce products or services for profit or profit. Both are non-profit organizations that carry out their activities for the benefit of the public that are not for profit. One of the non-profit organizations formed directly by the government and prevalent in the community is the National Amil Zakat Agency (BAZNAS). BAZNAS is an agency formed by the direct government that serves as a forum for the community, where BAZNAS collects, manages, and distributes to empower zakat funds from the community (Decree of the Chairman of the National Amil Zakat Agency No. 64 of 2019 concerning Guidelines for the Implementation of the Distribution and Utilization of Zakat within the National Amil Zakat Agency, nd)

BAZNAS performance is an important issue to determine the extent to which BAZNAS carries out its mandate. Aspects of sharia, finance, and also other aspects that need to be observed how the performance of BAZNAS so far. Optimization is one measure of the success achieved by a person or an organization for the activities carried out. Optimization shows a process or activity that is directed to achieve or get the best results.

The zakat manager is referred to as amil zakat. Amil's performance can reflect the quality of BAZNAS. The purpose of performance measurement is to evaluate the performance of existing amil zakat, as well as to provide appropriate feedback to improve institutional quality in the future.(Jauhari et al., nd) Performance measurement is also used to improve performance and focus on organizational goals in order to meet the demands of public accountability.

An Amil zakat should meet the requirements, namely Muslims, mukallaf, honest, understand the laws of zakat, the ability to carry out tasks, not from the family of the Prophet Bani Hasyim, required male, and not a servant (Qardhawi, 2002, p. 551). Meanwhile, the other conditions for amil zakat are to be full time or ready to work in full, the duties and responsibilities of amil zakat in managing zakat really require full time and energy. This is because the affairs of zakat management are not simple things that can be completed in a short time. However, zakat affairs will continue to take place continuously, so it needs human resources who are ready to take care of it full time (Rohim, 2020).

Amil zakat commitment is very necessary in carrying out their duties. A good zakat amil is one who works full time, not part time and carelessly. Perfunctory and sidelines cause amil zakat to be passive, just waiting for the obligatory zakat to give zakat funds to them. Some models like this only exist during the month of Ramadan. Amil like this must be replaced with one who is serious and has passion as a zakat amil officer so as to increase public trust (Hafidhuddin, 2008, p. 127).

However, in practice, an Amil zakat who works at BAZNAS does not work full time as a BAZNAS administrator and has another job as a permanent employee. In addition, the appointment of Amil is addressed to Civil Servants (PNS) who already have other professions such as lecturers and other employees. BAZNAS administrators who do not work full-time as Amil zakat, and only as a side job, both second and third jobs, make BAZNAS's performance less than optimal. This is due to the limited working hours of amil who have been divided with other jobs.

According to Presidential Regulation number 104 of 2020 concerning the financial rights of the chairman, deputy chairman, and members of the national amil zakat agency, article 4 paragraph 1 concerning the chairman, deputy chairman, and members of the national amil zakat agency who have the status as civil servants are temporarily dismissed as civil servants in accordance with the provisions of the Presidential Decree No. with statutory regulations. Furthermore, Article 8 specifically explains that members of the National Amil Zakat Agency for the 2015-2018 period who have the status as civil servants and have not been temporarily dismissed from the status of civil servants can still carry out their duties until the end of their tenure or until they are dismissed/resigned and given sanctions in the form of no financial rights.

Based on Presidential Regulation number 104 of 2020 and Yusuf Qardhawi above, it is stated that BAZNAS members who work as Civil Servants must be temporarily dismissed and Amil must work full time. This is in stark contrast to the members of BAZNAS in South Tapanuli Regency, the majority of whom work as civil servants. Even though zakat is obligatory for all Muslims who have fulfilled the requirements to fulfill it because according to previous research, people have high participation in giving zakat mainly because of their faith and self-confidence (Nasution et al., 2020). Participation level on paying zakat is a key success of zakat funds collecting (Napitupulu et al., 2021).

Given the large and promising potential of zakat, an amil should be someone who is ready to work fully and is highly dedicated to managing zakat and prioritizing the development of productive zakat. An amil must also be creative, innovative, and up to date in zakat management and utilization programs so that muzakki are interested in distributing their zakat to amil zakat institutions. So in this study, researchers are interested in analyzing the

performance of BAZNAS in South Tapanuli Regency in Optimizing the Collection, Distribution, and Utilization of Zakat.

THEORETICAL STUDIES

1. Performance

Performance is an act or result of an employee's work regarding the level of achievement of the implementation of the activities of a program for the realization of company goals. (Hasibuan, 2012, p. 117) Performance is a description of the level of achievement of the implementation of a program of activities or policies in realizing the goals, objectives, vision and mission of the organization as outlined through the strategic planning of an organization. Performance can be known and measured if an individual or group of employees already has criteria or benchmark success standards set by the organization. (Moehriono, 2014, p. 95)

2. Zakat Collection

The collection is the process of influencing the community (muzaki) to want to do good deeds in the form of surrendering funds or other valuable resources to be handed over to people in need. This fundraising is taken from the philanthropic dimensions of zakat, infaq, alms, and waqf. In essence, the meaning of this collection includes: informing, reminding, encouraging, persuading, seducing, or lure, including pressure, if this is possible or allowed. (Hafidhuddin, 2006, p. 47)

Zakat collection method is a form of activity carried out by an organization in order to raise funds from the public. This method can basically be divided into two types, namely direct and indirect. As for the objectives of collecting zakat are: (Susilawati, 2018)

- a. Raising funds
- b. Increase muzaki
- c. Improve or build the image of the institution
- d. Gathering sympathizers/relations and supporters
- e. Increase muzaki satisfaction

3. Distribution of Zakat

The distribution of zakat is the distribution or distribution of zakat funds to those who are entitled. The distribution of zakat has goals and objectives. The target here is the parties who are allowed to receive zakat, while the aim is to improve the welfare of the community in the economic field, as well as other fields, so as to reduce the underprivileged groups of people, and in the end will improve the standard of living of the mustahik group. The zakat distribution model can be divided into 4 parts, namely: (M. Arief Mufraini & Hepi Prayudiawan, 2012, p. 153)

- a. Distribution is traditional consumptive

Zakat is distributed to mustahik to be used directly, such as zakat fitrah given to the poor to meet their daily needs or zakat mal which is distributed to victims of natural disasters. The distribution pattern can be directed to the fulfillment of basic needs.

b. Distribution is creative consumptive

Zakat is manifested in other forms from the original goods, such as being given in the form of school equipment, scholarships, and others or assistance for worship facilities such as mukena, prayer rugs, sarongs, and so on.

c. Distribution is traditional productive

Zakat is given in the form of productive goods such as goats, cows, razors, carpentry tools and so on. Giving in this form will be able to create a business that opens employment opportunities for the poor.

d. Distribution in the form of creative productive

Zakat is realized in the form of good capital to build social projects. For example, for the construction of schools, places of worship, health facilities, increasing the capital of traders and small entrepreneurs.

4. Utilization of Zakat

Utilization of zakat is the maximum utilization of zakat funds by expecting reciprocal benefits obtained. Zakat funds are in the form of productive zakat whose benefits are for the welfare of the people. Utilization of zakat funds is a form of maximum utilization of resources (zakat funds) so that they are efficient to achieve the benefit of the people. With this utilization, understanding and awareness will be created as well as shaping the attitudes and behavior of individual and group life towards independence. (Khasanah, 2010, p. 198) Forms of Utilization can be divided into 2 parts, namely: (Bariadi, 2005, p. 55)

a. Momentary form

Productive zakat funds are only given to someone for a moment or occasionally. Where in the distribution is not accompanied by a target to make the mustahik economy independent. This is because the mustahik concerned is not able to be independent anymore due to age or physical disability.

b. Form of empowerment

The form of empowerment is the distribution of productive zakat funds accompanied by the target of changing the condition of mustahik from recipients (mustahik) to givers (muzaki). Of course, this cannot be achieved easily and in a short time. For this reason, the distribution of productive zakat must be

accompanied by a complete understanding of the problems that exist in the recipient or mustahik. The distribution of funds in the utilization of productive zakat should be more directed at economic empowerment in the hope of increasing the welfare of mustahik.

RESEARCH METHOD

This study uses a descriptive qualitative approach where descriptive qualitative methods describe an in-depth and comprehensive picture of BAZNAS in South Tapanuli Regency. In this study, researchers will describe in depth the results of the data obtained through interviews and observations. This descriptive approach departs from a theoretical framework, the ideas of experts, as well as the understanding of researchers based on their experiences which are then developed into problems and solutions that are proposed to obtain justification (verification) in the form of empirical data support in the report. (et al, 2020, p. 254)

RESULTS AND DISCUSSION

1. Performance of BAZNAS South Tapanuli Regency in Optimizing Zakat Collection

BAZNAS South Tapanuli Regency has 2 strategies in collecting zakat, namely the strategy of collecting zakat by means of socialization and the strategy of collecting zakat by means of appeals.

a. Socialization Strategy

The strategy for collecting zakat in BAZNAS South Tapanuli Regency is by socializing, namely holding outreach activities regarding the benefits and potential of zakat. Zakat can help the welfare of the people and alleviate poverty. Socialization activities are carried out in every Regional Apparatus Organization (OPD), sub-district and sub-district offices, companies, and the community. The socialization event certainly has a positive impact on BAZNAS besides maximizing zakat collection, the socialization carried out is also able to improve BAZNAS's image, increase zakat, and build relationships.

The Standard Operating Procedure (SOP) carried out by BAZNAS in South Tapanuli Regency in collecting zakat in the community is to make a Decree (SK) for all UPZs, namely Village UPZ and Sub-district UPZ. The community can directly distribute their zakat to the Village UPZ or District UPZ.

b. Appeal Strategy

The strategy for collecting zakat in BAZNAS of South Tapanuli Regency is by way of an appeal, namely asking the regional leadership, namely the Regent of South

Tapanuli Regency to make an appeal to the regional government, heads of OPD apparatus, sub-district heads, village heads, and all local government employees of South Tapanuli Regency to distribute professional zakat to BAZNAS .

BAZNAS of South Tapanuli Regency makes reports of zakat receipts and expenditures that are posted in every OPD, sub-district office, and village office to attract muzakki to pay zakat to BAZNAS and increase the trust of muzaki.

South Tapanuli Regency BAZNAS coordinates with treasurers in each OPD, sub-district office, and sub-district office with an appeal for direct salary cuts for all employees. However, it was still found that OPDs that had not distributed professional zakat to their employees, such as the Education Office and Health Office, did not distribute professional zakat to BAZNAS even though socialization and appeals had been carried out.

Lack of human resources makes BAZNAS South Tapanuli Regency still lacking in the management of zakat funds. Moreover, BAZNAS in South Tapanuli Regency almost never conducts coaching and training for amil, which makes amil's ability not develop. The coaching and training of BAZNAS in South Tapanuli Regency requires regular and consistent training, so that the ability of BAZNAS and UPZ management develops.

The management of BAZNAS in South Tapanuli Regency follows the direction of the general chairman while working and coordinates work between fellow BAZNAS administrators during meetings. As for the working hours as a member of BAZNAS, each member adjusts the working hours as a civil servant. The majority of BAZNAS administrators work as civil servants, making their performance as BAZNAS managers certainly not optimal anymore due to the uncertain working hours of BAZNAS management and work only during activity events. If BAZNAS just waits for a report from UPZ, of course this will have an unfavorable impact on BAZNAS because there is no direct field review, it is feared that zakat funds will be misappropriated that is not in accordance with zakat recipients (ASNAF) and will make BAZNAS's image bad.

Due to the working hours that have been divided into permanent jobs, the BAZNAS management in South Tapanuli Regency cannot directly guide UPZ and mustahik and the realized BAZNAS programs do not run well. The South Tapanuli Regency BAZNAS Office is empty, not well maintained, and none of the South Tapanuli Regency BAZNAS administrators are in the BAZNAS office. This is because most of the BAZNAS administrators work as civil servants at the Ministry of Religion in South Tapanuli Regency.

This is of course contrary to the theory of Yusuf Qardhawi which requires that an amil must be a person who is able to manage zakat and people who work as amil must work full time without any other odd jobs.

2. BAZNAS South Tapanuli Regency Performance in Optimizing Zakat Distribution

BAZNAS South Tapanuli Regency has 2 forms in distributing zakat, namely distributing zakat in the form of consumptive zakat and distributing zakat in the form of productive zakat.

a. Consumptive Zakat

Distribution of consumptive zakat with one distribution and once the benefits run out. An example of the distribution of consumptive zakat is by giving zakat in the form of money to mustahik and once in the form of staple foods during a pandemic. The distribution of consumptive zakat in the form of money has the aim of facilitating the process of distributing zakat, it is easy for mustahik to meet their needs, mustahik does not mind if it is in the form of goods, and does not feel ashamed when receiving zakat, and with a clear and definite nominal making it easier for BAZNAS in the process of recording the expenditure of funds. zakat financial statements. The distribution of consumptive zakat in BAZNAS South Tapanuli Regency is divided into 4 programs, namely:

- 1) Education program, BAZNAS program in South Tapanuli Regency to help educate the nation's children and a better future by providing zakat funds.
- 2) The health program, the BAZNAS program in South Tapanuli Regency, is to help the poor to get health services and those who are constrained by medical expenses.
- 3) Social program, BAZNAS program in South Tapanuli Regency to assist and facilitate social and community conditions. Through this social program, it is expected to be able to improve the social conditions that occur in the community.
- 4) The economic program, the BAZNAS program in South Tapanuli Regency, is to help the mustahik economy, especially the needy and poor, to fulfill their daily needs and once the benefits are used up.

b. Productive Zakat

The distribution of productive zakat given to mustahik is intended so that mustahik have a job and can produce it again in the sense that zakat is processed and developed by mustahik so that they get results in the form of profits. Productive zakat is oriented towards mustahik in the economic field. The productive zakat programs run at BAZNAS, South Tapanuli Regency, are:

1) MSME working capital

There are 3 types of working business capital provided, namely first with capital in the form of money to start a new business or continue a business that is constrained by capital. Second, with business capital in the form of goods,

BAZNAS procures goods for business in accordance with the mustahik report and provides the goods to the mustahik. Third, with capital in the form of skills or abilities, where BAZNAS conducts training on work skills and is assisted by relevant agencies such as the agriculture office, fishery service, and trade office.

2) Honey Papaya Garden

Farmer groups take advantage of productive zakat by gardening honey papaya because caring for the plants is relatively easy, and is in great demand in the market. Farmer groups make business proposals that will be carried out by including guarantees. Farmer groups are formed directly by the District UPZ by selecting mustahik who are capable and serious in empowering productive zakat.

3) Red Ginger Garden

Farmer groups take advantage of productive zakat by gardening red ginger on their land for red ginger gardening because caring for the plants is relatively easy, very popular in the market, and the price is relatively high.

4) Fish cultivation

Utilization of zakat in the form of fish cultivation that utilizes fish ponds, especially catfish cultivation is very easy to maintain, does not require too large a cost, and takes a long time to harvest.

3. BAZNAS South Tapanuli Regency Performance in Optimizing Zakat Utilization

Productive zakat is utilized as much as possible by BAZNAS by providing business capital assistance called revolving fund loans. Revolving fund loans are given to mustahik who have the intention of starting a business with the ability to do business but do not have capital and mustahik who have a business but are constrained by capital. BAZNAS must know what mustahik needs in running a business from a revolving fund loan.

The Standard Operation Procedure (SOP) that is run by BAZNAS in conducting revolving fund loans is that it is mandatory for mustahik to make a proposal for submitting a business revolving fund loan first and submit it to BAZNAS. The proposal is analyzed by BAZNAS whether it is appropriate to be given a revolving fund loan or not and is closed at the monthly meeting. After the proposal is approved, the loan is given with a repayment period of approximately one year and is not subject to any fees.

Mustahik who apply for multi-grade loans are required to provide guarantees to BAZNAS in the form of land certificates or motor vehicle registration certificates. This is not to burden mustahik, but BAZNAS's method so that there is good faith in mustahik and does not undermine zakat funds so that zakat funds can be re-rolled to other mustahik.

The distribution of zakat funds is carried out in stages with several evaluations from BAZNAS. South Tapanuli Regency BAZNAS does not provide guidance and assistance to mustahik, which hampers the revolving fund loan program because of the unequal working hours as BAZNAS administrators with civil servant status to provide productive zakat assistance. Many mustahik are unable to repay their revolving fund loans, programs cannot be realized, and there is no supervision of the business and gardens of farmer groups. It is supported by other research that stated BAZNAS South Tapanuli Regency has regularly distribute the zakat fund through economic, education, health and social (Eriani et al., 2020).

CONCLUSION

Based on the analysis carried out in the discussion of the research above, this study concludes that the performance of BAZNAS South Tapanuli Regency optimizes zakat collection with two strategies, namely the socialization strategy by making a decree to each District UPZ and Village UPZ to collect zakat among the community and an appeal strategy by making appeals and coordinating with the Treasurer in each OPD, District Office, and Village Office for distribute professional zakat to BAZNAS. BAZNAS South Tapanuli Regency optimizes the distribution of zakat in two forms, namely consumptive zakat in the form of disposable zakat funds and productive zakat in the form of zakat funds which are utilized so that the value of zakat benefits can be maintained and developed. BAZNAS South Tapanuli Regency optimizes the utilization of zakat by providing business capital assistance in the form of revolving fund loans.

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