



Comparative Study in Zakat Management between Pusat Zakat Sabah and Badan Amil Zakat DIY

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Abstract

Zakat is one of the basic principles that can be used as an instrument to reduce poverty and help Muslims in need. However, the participation of Muslims in Indonesia to paying zakat is still very less, in 2015 only IDR 2.477.457.839.898 which is collected from 207.176.162 Muslim population. Compared with Malaysia in 2015 collected more than MYR 2.334.010.085 or equivalent to IDR 7.002.030.257.000 of 17.375 million Muslim population. It makes this research aim to know the difference between zakat management in Indonesia and Malaysia. To compare it is selected Pusat Zakat Sabah (MUIS) with total collection in 2015 as much as MYR 795.695,17 or equivalent IDR 219.939.753.999 and Badan Amil Zakat DIY with total accumulation in 2015 amounting to IDR 680.990.478. Both are equivalent as zakat institutions at the provincial level. With descriptive qualitative method, it is used to describe data related to zakat management in PZS and Baznas DIY which have been collected. From the descriptive analysis, PZS has advantages in terms of collection and distribution, with the amount of funds collected and the absorption of fund distribution is always exhausted. Then in terms of utilization and Supervision of PZS and Baznas DIY have their respective advantages.

Keywords: Zakat Managemet, Comparison, PZS, Baznas DIY

Introduction

Nowadays, Indonesian people's awareness in paying zakat is still lacking, as seen from research conducted by BAZNAS and the Faculty of Economics and Management, Bogor Agricultural University in 2011 stating that the potential for National Zakat reaches 217 trillion (Badan Amil Zakat Nasional, 2013), however, until 2012 the amount of zakat that can be collected in Indonesia is only 2.1 trillion (Faisal, 2011), or about 1 percent of the potential that can be received. While based on data from the Badan Pusat

statistic (BPS) in 2010 noted that there are 207,176,162 Indonesian people who are Muslim (Na'im, Akhsan; Syaputra, Hendry;, 2010).

When viewed from an economic point of view, the potential for zakat is a very large number if zakat institutions are able to maximize collection. Zakat can be used as a fiscal instrument to assist the government in reducing poverty. Potential of zakat when compared to the total state budget in 2016 which amounted to Rp. 2,095.7 Trillion (Direktorat Jenderal Anggaran Kementerian Keuangan RI, 2016) or around 9.65% of the total state budget in 2016.

Management of zakat in Indonesia regulated in the Act of the Republic of Indonesia Number 23 of 2011. In the Act, it is stated that the collection, distribution and utilization of zakat in Indonesia is carried out by the Badan Amil Zakat (BAZ) and the Lembaga Amil Zakat (LAZ). BAZ is a zakat institution formed by the state under the Ministry of Religion of the Republic of Indonesia. Whereas LAZ is a zakat management institution formed by the private sector or outside the government, fully formed by the community and managed by the community for the benefit of the Muslims.

BAZ or called BAZNAS is the only official agency established by the government based on Presidential Decree No. 8/2001 which has the task and function of collecting and distributing zakat, infaq, and alms at the national level. BAZNAS is a non-structural institution that is independent and is responsible to the President through the Minister of Religion. In addition to the national level, BAZNAS was also established at the Provincial and Regency / City levels.

Management of zakat in Indonesia and Malaysia has differences, in Malaysia there is no zakat institution that manages at the national level. Management of zakat in Malaysia is regulated and managed independently in each state/province. In 2015, the total amount of zakat collection from all states in Malaysia (except Perlis and Kelantan) was collected at MYR 2,334,010,085.55 (Pusat Pungutan Zakat MAIWP, 2015) or equivalent to IDR 7,002,030,257,000 by taking an exchange rate of MYR 1 = IDR. 3,000. The acquisition was obtained with a Muslim population in Malaysia as much as 17.375 million.

With the background of the very large collection of zakat and different organizational patterns, it is important to know the

difference between zakat management in Indonesia and Malaysia. This study will discuss a comparative study between the Pusat Zakat Sabah (PZS) and the Badan Amil Zakat Nasional (BAZNAS) of the Special Region of Yogyakarta (DIY).

Literature Review

Translated in terms of language, the word zakat is masdar (basic word) of zakat (in arabic) which means holy, blessing, growing, and praiseworthy, all of these meanings are used in translating the Qur'an and Hadith. Whereas in terms of the term zakat fiqh means "a certain amount of wealth that is required by Allah to be handed over to those who are entitled to receive it, besides meaning to issue a certain amount of itself". According to the shari'ah terminology, zakat is the name for a certain number of assets that have reached certain conditions that are required by Allah to be issued and given to those who are entitled to receive them. (Muhammad, 2002).

Hafidhuddin explained the definition of zakat based on the book of al-Mu'jam al-Wasith. In terms of language, the word zakat has several meanings, namely al-barakatu (blessing), an-namā (growth and development), ath-thaharatu (holiness), and ash-shalatu (order). In terms of terms, zakat is part of the assets with certain conditions, which Allah requires to its owners, to be submitted to those entitled to receive them, with certain conditions (Hafidhuddin, 2002)

The existence of a new Law on the Management of Zakat in lieu of Act Number 38 of 1999 concerning Management of Zakat is expected to increase the effectiveness and efficiency of services in the management of zakat and increase the benefits of zakat to realize community welfare and poverty alleviation. The emphasis on the distribution and utilization of zakat must be directed to deal with poverty in order to realize the welfare of mustahik. Because as is understandable, until now the number of poor people in Indonesia is still quite large even though each year continues to decline. According to 2011 BPS data, the poor population in Indonesia in March 2011 reached 30.02 million people (12.49 percent). The number of poor people decreased by 1 million people (0.84 percent) compared to March 2010 data of 31.02 million people (13.33 percent). Zakat may be utilized for productive efforts in the context of handling the poor and improving the quality of the people. However, the utilization of zakat for productive business

is only done if the basic needs of mustahik have been fulfilled. (Fahham, 2011)

The State's role in managing zakat according to Islamic normative is reflected in two main roles, namely as the sole manager of zakat and as the giver of punishment against those who are reluctant to pay zakat. The role of the government as the sole manager in the management of zakat becomes an important part, because it is associated with improving the welfare of the community and is one of the sources of state finances. Like the management of zakat in Malaysia, the management of zakat in Indonesia should be taken over by the government, not by the private sector or individuals, so that the collection continues to increase and the distribution of zakat becomes effective and efficient. (Ali, Ahmad, & Mat Zain, 2016).

The administration of zakat in Malaysia is a matter of the State specifically relating to laws and regulations. The leader of each country in Malaysia is also the leader of the Islamic religion as written in the Federal Constitution of Malaysia. This research confirms that zakat institutions can play an important role in carrying out command programs in poverty alleviation. Implementation of zakat is a very important task, not only related to collecting and distributing money, but also related to the spirit of establishing Islam as a religion for all humanity. Therefore this spirit must be the basis of the operation of zakat institutions (Rahman, Alias, & Syed Omar, 2012).

There are obstacles in the management of the BAZ of Regency / City in DIY or called BAZDA in implementing programs, internal constraints are the absence of professional management in the management of BAZDA, there is no definitive honorarium for the management, there are still many members of the management who make the work in BAZDA only a side job and there is no representative office. While external obstacles include the lack of full awareness of the muzaki to hand over their zakat to BAZDA and prefer to channel it directly to mustahik, there are no regulations, mainly in the form of local regulations on zakat, and there are still internal levies in government agencies. In terms of performance, the field of organization experiences obstacles in operational management, due to the busyness and lack of professionalism of the management. Likewise, the refreshment process in the body of the board of BAZDA is not going well. In the field of collection,

muzaki targets that have not been worked out perfectly and the existence of exofficial institutions as zakat collection units in government and private agencies also become obstacles in the collection process. While in the field of distribution, the main obstacles faced are not yet well recorded by the mustahik so that the given zakat cannot be utilized optimally, especially the productive use of zakat. (Sularno, 2010).

Zakat is required based on the Qur'an and Hadith of the Prophet Muhammad. The propositions contained in the Qur'an many use the form of amar (command) or instruction. Not only as an obligation to God that is worth worship, zakat also has a social dimension. Where zakat can improve the economy of the people through the function of the distribution of their welfare. In particular zakat can be useful as an instrument to improve the economy of the ummah, can reduce unemployment and eliminate poverty, because zakat can act as a distribution of capital for the community. By distributing zakat from muzaki to mustahik, it means that there is a distribution process for the distribution of economic resources. The resources from muzaki to mustahik will help people's lives so as to encourage economic growth and improvement. To encourage the empowerment of zakat more optimally, the institutionalization of zakat is needed, especially through positive legal regulations that can be applied to become the basis of zakat management in Indonesia. The presence of Act Number 23 of 2011 concerning the management of zakat is an important instrument to realize the ideals of zakat that are able to improve the people's economy (Naimah, 2014).

Improvements in zakat administration in Malaysia with the Federal Constitution and Financial Governance Act 1957 could be one proof that the Malaysian government has seriously wanted to advance the administration of zakat institutions. The constitution can reduce errors in the management of zakat funds. Since Malaysia has 13 States and 1 Federal Government, zakat management depends on the laws and regulations of each State. In an effort to have an effective and efficient administration, Jabatan Wakaf, Zakat, dan Haji (JAWHAR) was established. This concept is also aimed at satisfying the stakeholders of zakat institutions such as zakat recipients, zakat payers, zakat officials, and the community. Zakat recipients who are eligible can receive allocations that provide an opportunity to generate income. Zakat payers can trust the zakat administration and will be more willing to work together.

Zakat officials find it easy to deal with their performance. society can have economic balance and reduce economic inequality (Aziz, Jamil, & Ismail, 2013).

Zakat institutions are very important in the zakat system. It is an intermediary between payers and recipients (asnaf). The responsibility is enormous, namely to ensure that zakat collection can be carried out efficiently and on target. If this institution fails to function properly, the zakat system will not be successfully implemented. Zakat institutions need to show high Islamic values such as trustworthiness, justice and professionalism. Management of zakat today is not like in the past where an amil was someone who was believed by the local community such as religious teachers or imams who had religious education backgrounds. Management of zakat at the present time also requires administrators who have other skills such as administration, business, technology etc. This will eventually increase the level of professionalism in the management of zakat, increase the confidence of zakat payers and eventually will increase the zakat fund again which can ultimately increase the distribution of zakat funds to asnaf. It is hoped that this will eradicate the poverty of the Islamic community in general and strengthen social security in Islamic societies again. (Wahid, Ahmad, & Kader, 2008).

Research methods

The method used in this research is descriptive qualitative research, because this research is intended to describe and interpret the management of zakat in one of the zakat institutions in Malaysia, Pusat Zakat Sabah (PZS) with a comparative study of zakat management in one of zakat institutions in Indonesia, namely Badan Amil Zakat Nasional (BAZNAS) DIY. Data collection is by field research.

This research was conducted in two different locations that became comparisons between zakat managers in Indonesia and Malaysia, i.e:

1. Pusat Zakat Sabah (Majlis Ugama Islam Sabah), Level 1 Block A and B Wisma MUIS, Peti Surat 11666, Postal Code 88818, Kota Kinabalu, Sabah, Malaysia.
2. Badan Amil Zakat Nasional (BAZNAS) Special Region of Yogyakarta (DIY). Region Office of the Ministry of Religion

Special Region of Yogyakarta, Jalan Sukonandi No. 8 Semaki,
Yogyakarta.

Data analysis in qualitative research was carried out before researchers entered the field, while in the field, and after completion in the field. The analysis starts from formulating and explaining the problem, before plunging into the field, until the preparation of research results. Qualitative data analysis takes place during the data collection process, then continues after the researcher enters the field.

The data that has been collected is then analyzed using the Descriptive Analysis method. Descriptive method is used to describe data related to the management of zakat in PZS and BAZNAS DIY that has been collected as it is without intending to make conclusions that apply to the general or generalization.

Results and Discussion

A. Comparison of Zakat Collection in BAZNAS DIY and PZS

The collection of zakat is the most important thing in a zakat institution, if a zakat institution is able to maximize the collection of zakat then it can maximize the purpose of the organization to build asnaf. Zakat institutions are said to be successful if they are able to build integrity towards muzakki so that there will be loyalty to continue paying zakat in these institutions.

1. Comparative application of fiqh in zakat
 - a. Agricultural Zakat

The obligatory requirements for agricultural zakat i.e: Muslim owners, Independent, Perfectly Owned, Enough Nisab, these plants are staple foods that can be stored for a long time and these plants are the result of human effort and not grow alone like growing wild, washed away in water etc. These conditions become the basis of BAZNAS DIY and PZS in determining muzakki in zakat agriculture before calculating zakat obligations.

Nishab is one of the conditions of agricultural zakat, a person will be subject to agricultural zakat if the agricultural yield has exceeded or equaled the nishab. Jabir b. 'Abdullah reported Allah's Messenger (may peace be upon him) as saying: *No Sadaqa is payable on less than five fiqiyas of silver, and on less than five heads of camels, and less than five wasqs of dates* (Muslim, Book 5, Number 2142).

From this hadith it is explained that the proportion of agricultural zakat is 5 ausuq; Ausuq is plural from wasaq, BAZNAS DIY uses the approach that 1 wasaq = 60 sha ' , while 1 sha' = 2,176 kg, then 5 wasaq is $5 \times 60 \times 2,176 = 652.8$ kg. The Nishab is used for measurable crops. As for the results of the earth which cannot be quoted, according to Dr. Yusuf Qordhowi, the threshold is equal to the value of 653 kg (such as rice or wheat) (Baznas DIY, 2014).

Whereas in PZS, nishab of agricultural products including staple foods, such as rice, corn, wheat, dates, etc. based on ijthad is interpreted to be the same as 5 wasqs or equivalent to 363 bushels, in Sabah State 363 bushels is equivalent to 980.1 Kg. (Said, Mohamed, & Nor, 2014). But if agricultural products are other than staple foods, such as fruits, vegetables, leaves, flowers, etc., the balance is equal to the price of the most common staple food in the area. (Pusat Zakat Sabah (Majlis Ugama Islam Sabah), 2014)

The difference between the 2 institutions lies in the interpretation of 5 wasqs, in Indonesia referring to the syafii mazhad written by Dr. Yusuf Qardhowi where 1 wasq is equal to 653 kg, while in Sabah taking ijthad Sabah scholars where 5 wasq is equal to 980.1 Kg.

Regarding the amount of zakat, Prophet's statement *"From that which was irrigated by water from the sky, rivers and streams, one-tenth is paid. As for that irrigated by As-Saniyah [As-Saniyah: A camel that is used to draw water from the well (to irrigate crops)], half of one-tenth is payable."* (Muslim). From the hadith above can be taken 3 rules in determining levels of zakat, i.e.

Table 1. Amount of agricultural zakat

5%	When irrigated with irrigation and requires irrigation costs
10%	When using rain or river water without additional costs
7,5%	When using irrigation and rainwater in turn. Sometimes it costs and sometimes it doesn't

Source: Processed by researcher

There is no difference regarding the amount of agriculture zakat in BAZNAS DIY and PZS, both are the same in terms of amount as explained in the table above.

b. Zakat of Bussiness

Jurisprudence scholars name Zakat of Bussiness with the term Arudz al Tijaroh (Merchandise), namely: All that is intended for sale other than cash in various types, including tools, goods, clothing,

food, jewelry, animals, plants , land, houses and other immovable property.

Ibn Mundhir said “Jurisprudence scholars have come to a conclusion that property intended to be traded must pay zakat if the time is up to a year”. In Islamic fiqh, the company is known as syirkah. In this modern era, companies are a symbol of economic power. Therefore, it is not appropriate to let the company escape from the obligation of zakat. **The mandatory requirements for companies that will be subject to company zakat i.e: owned by Muslims, Independent, Perfectly Owned, Enough Nisab (equated with gold zakat of 20 dinars or equivalent to 85 grams), Enough of Haul for one year, and Business Intentions**

The application of corporate zakat in BAZNAS DIY is that each trading asset, whether engaged in trade, industry, agro-industry, or services, is managed individually or by a business entity (such as PT, CV, Foundation, cooperatives, etc.) the profit is 20 dinars (equivalent to 20 dinars = 85 grams of pure gold). This means that if a business entity at the end of the book year has a wealth (working capital and profits) greater or equal to 85 grams of gold, then he must issue zakat of 2.5%. In a business entity in the form of cooperation syirkah, if all members of the shirkah are Muslim, the zakat is issued first before the profits are distributed to the parties giving thanks. But if there are non-Muslim members, then zakat is only issued from Muslim syirkah members (if more than nishab).

In PZS, there are two rules in calculating company zakat, i.e

Based on Working Capital

$(\text{Current Asset} - \text{Alignment}) \times \text{percentage of Muslim ownership}$
 $\times 2,5 \% \text{ or } 2,577 \%$

Alignment is a reduction of current assets that are recorded based on the transaction memorandum. Deductions are made for transactions that have not yet occurred / accruals.

Based on Income Statement

$(\text{Gross Profit} - \text{Expenses} + \text{Add Back}) \times \text{percentage of Muslim ownership}$
 $\times 2,5 \% \text{ atau } 2,577 \%$

Amount of zakat 2.5% is for companies that use hijriyah calendar in their accounting, while 2.577% is used for companies that use

Gregorian calendar (Abas, 2016).

c. Zakat of Livestock

Zakat of livestock is zakat obligation imposed on livestock, whether large livestock (cattle, camels) medium (goats, sheep) and small (poultry, etc.). The calculation of zakat for each type of livestock is different, both Nisab and amount of zakat. While the haul is one year for each animal.

The general requirements for livestock that are subject to zakat are until the nishab, after one year, animal labor is not used for production or pasture. The obligatory zakat on goats and sheep is when the owner has at least 40 goats, and for cattle and buffaloes at least 30.

Then the threshold for poultry and fisheries is not applied based on the number of livestock, but based on business scale. Nishab of poultry and fisheries is equivalent to 20 Dinars (1 Dinar = 4.25 grams of pure gold) or equal to 85 grams of gold. This means that if someone raises poultry and fish, at the end of the year (close the book) it has wealth in the form of working capital and greater profits or the equivalent of 85 grams of pure gold, then he is liable to pay zakat of 2.5%. The Nisab for the zakat is as follows:

Table 2. Nishab of Zakat of Livestock

Nisab Camel	5 Tails
Nisab Cow / Buffalo	30 Tails
Nisab Goat / Sheep	40 Tails

Source: Processed by researcher

There is no difference in the application of zakat on livestock in Baznas DIY and PZS.

d. Zakat of Income / Profession

Zakat of Income/Prefession is zakat on income earned from developing one's own potential in a manner that is in accordance with Shari'a, such as regular work wages, profession of doctor, lawyer, architect, etc.

BAZNAS DIY follows the opinion of scholars who say that the profession's zakat is analogous to that of agricultural zakat, which is paid when getting the results, as well as the amount of 5 wasq or equal to 652.8 kg of grain. If used as rice around 524 kg of rice, and paid from gross income. While the tariff is analogous to the zakat

of gold and silver at 2.5%, based on the rules of “Qiyah Asyabah” (Baznas DIY, 2014).

There are two rules for calculating professional zakat, which is based on gross income and net income.

1. Calculate net income

$$\text{Total Net Income} \times 2.5\% = \text{Zakat}$$

2. Calculate gross income

$$(\text{Total gross income} - \text{expenditure}) \times 2.5\% = \text{Zakat}$$

PZS classifies assets included in salary or profession into 3, i.e.

1. Salary assets and wages: Salaries, wages, bonuses, benefits, pension funds, etc.
2. Additional income: Consultation commission, project benefits, writing royalties, art activities etc.
3. Income-generating assets (mustaghalat): income from rental of buildings, equipment and products of livestock products such as milk, eggs, honey, etc.

With regards to nishab, PZS stipulates that net income must exceed the Nisab (2017 nisab, MYR 13,600)

There are 2 rules in estimating Zakat of Profession/Income

1. Using net income

Total net income per year x 2.5%	Hijriyah calendar
Total net income per year x 2,577%	Gregorian calendar

2. Using gross income

$$(\text{Total gross income} - \text{expenditure}) \times 2.5\% \text{ or } 2.577\%$$

Allowable expenditures include:

1. Self MYR 9.000
2. Wife MYR 3.000 (for one wife)
3. Children MYR 1.000 (for one child)
4. Parents (determined by yourself)
5. Employees Provident Fund (determined by yourself)
6. Another organization that pays zakat (determined by yourself)

From the above explanations there are some differences between

the ruling in the Baznas DIY and PZS, among them in the determination of the nishab, Baznas DIY analogous to zakat of income with agricultural zakat of 5 wasq which is 524 Kg (Baznas DIY, 2014). whereas in PZS, the nishab is shaded with zakat of gold which is 85 grams of gold multiplied by the average gold price per year of MYR 160, then 2017 in Sabah is MYR 13,600 (Abas, 2016).

e. Zakat of Golden

The nishab of zakat on golden is 20 dinars (equivalent to 85 grams of pure gold), which means that if one has gold weighing 85 grams or more and has owned it for one year, he has been subject to a zakat of 2.5%. Di PZS MUIS, There are two rules for calculating zakat of golden

1. Unused gold

It is gold that has not been used as jewelry or anything else for a year

$(\text{Total gold stored} \times 1 \text{ gram gold price}) \times 2.5\% \text{ or } 2.577\%$

2. Used Gold

Gold that is used for jewelry even though only once a year is subject to zakat of gold if it has exceeded the usage urf as determined by the state's mufti. The amount of urf in Sabah is 152 grams.

$((\text{Total gold used} - \text{Urf usage}) \times \text{gold price}) \times 2.5\% \text{ or } 2.577\%$

f. Zakat of Bank Saving

In Baznas DIY, there are no specific provisions related to zakat for bank saving, all kinds of assets that are stored assets and can be categorized as "gold", such as cash, savings, checks, shares, securities, or other types of deposits. Then the threshold and its level are the same as the gold provisions, meaning, if someone has various types of assets and the amount of accumulation is greater or equal to the zakat of gold threshold then he is subject to the obligatory zakat.

In PZS, there are a number of provisions whereby the zakat of bank savings is calculated from the lowest amount of savings in one year and has exceeded the Nisab.

There are two rules for calculating zakat of bank savings

1. Calculation of one bankbook

The lowest deposit value (exceeds Nisab) x 2.5% or 2.577%

2. Calculation if more than one bankbook

Average lowest deposit value of each book (average must exceed Nisab) x 2.5% or 2.577%

g. Zakat of Silver

Nishab of zakat of silver is 200 dirhams (equivalent to 672 grams of silver). This means that if someone already has 200 silver dirhams and has been owned for one year, then he has been exposed to the obligatory zakat, which is 2.5%.

In PZS, there is no provision to differentiate for silver that is stored or used as jewelry, as long as it is stored in one year and exceeds the Nisab is subject to zakat. Nisab for silver is 595 grams.

(Total silver saved x price of 1 gram of silver) x 2.5% or 2.577%

h. Zakat Fitrah

In Indonesia, the collection of zakat fitrah is carried out on a mosque-based basis, Baznas DIY is only responsible for the provincial-level grand mosque to collect and distribute it immediately before 1 Shawwal. Determination of the amount of zakat fitrah annually is regulated by the ministry of religion. Zakat fitrah can be paid in the form of staple food or cash.

The management of zakat fitrah in Sabah is centrally in Sabah. 3 months before Ramadhan, the Assistant Secretary (Amil Fitrah) as the Chief of Amil appoints the Penyelaras Wakil Amil (PWA) in each District / Zone, and after the appointment of the PWA for each District / Zone, PZS provides zakat management training to each PWA. This PWA task is ultimately responsible for regulating the zakat collection in the respective District / Zone and responsible in the event of deficiency, loss or deficiency in the collection of zakat. In its role, the PWA designates its own Wakil Amil (WA) in each village in its District. In 2016 there were 37 PWAs and 1973 WAs.

The determination of amount of zakat in Sabah is determined by the Assistant Secretary (Dakwah and Shariah) and certified by the Sabah State Mufti. The tithe amount of zakat is calculated from

the average price of rice throughout the state of Sabah by setting one price per state. In 2016, the zakat rate in Sabah was MYR 7. In addition PZS received only zakat in the form of money, given the unavailability of storage space and the need for zakat distribution in cash.

From the explanations on the management of zakat in Sabah and DIY there are several differences, including the authority to collect zakat owned by the DIY Baznas only in the Grand Mosque of Yogyakarta while PZS is responsible for regulating zakat gatherings throughout the region by appointing PWAs assigned to each area and zones in Sabah.

Then there is also a difference in the form of zakat paid, in DIY it is still possible for zakat to be paid with staple foods such as rice. Whereas in Sabah, payments must be in the form of cash, bearing in mind the needs of the community and the limitations of the storage warehouse if it is paid in the form of rice

1. Comparison of Zakat Collecting Mechanisms in Baznas DIY and PZS MUIS

In the collection mechanism, Baznas DIY and PZS do not have much difference. The similarity between the two is the ease of payment through various banking services, such as through counter service, interbank transfers, etc..

The difference between the two is, for example in PZS there is the convenience of making scheduled salary cuts by the company treasurer. Where every company treasurer is a partnership appointed by PZS to be Wakil Amil who can directly cut the salaries of each employee and will be sent directly to PZS either by transfer or post.

Then another difference is that in terms of zakat fitrah payment mechanism, PZS will annually appoint Penyelaras Wakil Amil (PWA) in charge of each District / Zone, then PWA will appoint Wakil Amil (WA) in each village and only in charge of collecting zakat.

B. Comparison of Zakat Distribution in Baznas DIY and PZS

Distribution of zakat is distribution to people who are entitled to receive (mustahiq zakat) from the total collection obtained, both for consumptive or productive use.

The distribution of zakat has several purposes including: Menunaikan hak dan tanggungjawab kepada *asnaf* seperti yang di tetapkan oleh *syarak*.

1. Improve the standard of living of asnaf groups including social, economic, educational and spiritual.
2. Help carry out efforts in upholding Islamic religious law.
3. Defend and fight for the dignity of the ummah.

The principle of distribution of zakat is

1. *Al-Haq*, all zakat funds are the rights of 8 asnaf which have been stipulated by the shariah law.
2. *Al-Khususiah*, the results of the collection of zakat are specific to certain groups only as determined by the *syarak* which is to 8 asnaf
3. *Al-Isti'ab*, the results of the zakat collection should be distributed as a whole to the rightful asnaf,
4. *Al-Taswiah*, the results of the collection must be shared equally among all participants.
5. *Had al-Kifyah*, to give alms at a reasonable rate to each individual in a satisfactory manner.
6. *Amanah*, All proceeds of the charity will be a trust in the hands of the charity which must be distributed to the beneficiary who receives it.
7. *Al-Istiqlal*, zakat funds should be separated from other sources.
8. *Al-Iqtisad*, all expenses should be used wisely.
9. *Al-Riqabah*, all zakat distributions should be done with careful supervision and control.
10. *Al-Mas'uliyat*, amil should be responsible for the zakat property it distributes.
11. *Al-Ihsa'*, The distribution of zakat should be made based on the survey by performing detection, checking on the persons who are eligible to receive zakat.
12. *Al-Tarsyih*, zakat payers are given the right to recommend the names of people who are eligible for zakat.

13. *Al-Fauran*, zakat distribution should be implemented immediately.
14. *Al-Awlawiyat*, The distribution of charity should be on the priority of the indigenous, poor, and amil as well as the next five asnaf.
15. *Khabar al-sadik*, Each collection and distribution of zakat must be reported and audited to ensure that all the responsibilities entrusted to it are fulfilled.

Not everyone is entitled to receive the proceeds of zakat. The general assumption is that if a person qualifies to pay zakat, he/she is not entitled to receive it. According to the Holy Quran (9:60, 17:26), eight types of people can receive zakat money i.e: Miskin, Fuqara, Aamileen, Muallafatul Quloob, Ar-Riqaab, Ibnus-Sabeel, Al Ghaarimeen and Fi Sabeelillah.

The zakat fund was initially more dominated by consumptive distribution patterns for the purpose of alleviating the burden of mustahiq and is a short-term program in order to overcome the problems of the people. without hope the emergence of new muzakki. However, currently the distribution of zakat has begun to be developed with a productive distribution pattern. The following is an explanation of the pattern of distribution of zakat:

1. Traditional Consumptive Pattern, is the zakat fund distributed to mustahiq to be used directly for daily consumption needs, such as the distribution of zakat fitrah in the form of rice and money to the needy every Idul Fitri or distribution of zakat maal to victims of natural disasters.
2. Creative Consumptive Pattern, is zakat fund which is manifested in other forms of original goods, such as the provision of school supplies and scholarships for students, or assistance in religious facilities such as sarong and mukena.
3. Traditional Earning Patterns, are zakat funds given in the form of productive goods, such as giving aid to goats, cash cows or to plow fields, carpentry tools, sewing machines. Giving in this form will be able to create a business and open employment for the needy and poor.
4. Creative Productive Pattern, is zakat fund which is realized in the form of giving capital, both to build social projects or increase small business capital, such as the construction

of schools, health facilities or places of worship as well as business capital for developing small traders.

There are rules of distributing zakat from several opinions, affirmations and performance from the scholars of fiqh:

1. Zakat should be distributed to all mustahiq if there is a lot of zakat and all mustahiq groups exist. Must not obstruct even one group to get zakat, if it is their right and is really needed. This only applies to imams who collect zakat and distribute it to mustahiq.
2. It is not obliged to equalize the giving of zakat to all groups of mustahiq, all depends on the amount and needs. Because sometimes in a region there are a thousand people needy, while the number of people who have debt (garim) or Ibn Sabil only ten people. So it is better to prioritize the most numerous targets and needs with a large share.
3. It is permissible to give all zakat funds to certain groups, in order to realize the benefits that are in accordance with sharia. Likewise, when giving zakat funds to only one group, it is permissible to exaggerate the zakat portion between one individual and another according to the needs because actually the needs are different from one another.
4. The destitute and the poor should be the first target in distributing zakat, because giving sufficient to them is the main goal of zakat.
5. If the zakat fund is a little like individual assets that are not so large, then it may be given to one group of mustahiq or even one person. Because distributing a small amount of zakat funds to a large group or a large number of people from one group mustahiq, is the same as eliminating the expected use of zakat itself.
6. Should take the opinion of the mazhab Shafi'ite of thought in determining the highest limit in giving zakat to officers who collect and distribute zakat (amil), which is 1/8 of the collected zakat funds and may not be more than that.

1. Distribution of Zakat in Badan Amil Zakat Nasional DIY

Based on 8 asnaf who are entitled to receive zakat then it is

breakdown by BAZNAS into various programs including Indonesia Peduli, Indonesia Sehat, Indonesia Pintar, Indonesia Sejahtera, and Indonesia Taqwa. Then by each BAZDA, including the BAZNAS DIY, these programs are restarted so that they become a distribution program for BAZNAS DIY, including

a. DIY Sehat

1. Assistance for minimum food needs
2. Assistance for minimum clothing needs
3. Assistance for wedding dowry
4. Assistance for minimum housing needs
5. Assistance for transportation of displaced persons
6. Other miscellaneous assistance, etc.

b. DIY Sehat

1. Medical expense assistance,
2. Wheelchair assistance
3. Walking aid assistance
4. Hearing aid assistance
5. Other health assistance according to observation, etc.

c. DIY Cerdas

1. Assistance in tuition fees
2. personality / character development, etc.

d. DIY Sejahtera

1. Business and professional skills training
2. Capital / financial assistance for business or job access
3. Business management assistance or career development, etc.

e. DIY Taqwa

1. Education and skills for preachers and prospective preachers,
2. Development of da'wah in mosques, majlis taklim, schools, and Islamic boarding schools / orphanages,
3. Assistance in the construction of mosques / musholla in

- remote or vulnerable areas,
4. Assistance for the development of da'wah in remote areas or prone to damaging the creed
 5. Provision of strengthening the Islamic creed for converts, etc.

1. Distribution of zakat ini Pusat Zakat Sabah

Of the 8 Asnaf as determined by the syariah, Pusat Zakat Sabah based on the Sabah Zakat and Fitrah Enactment of 1993 defined the following:

- a. **Asnaf Fakir** is a person who does not own any property or occupation or receives income from other sources whose income is below 50% of the living expenses of the average person and his or her people.
- b. **Asnaf Miskin** is a person who has a wealth or income from his work that is insufficient for his daily needs and for his dependents.
- c. **Asnaf Amil** is a person appointed by the Sabah Islamic Religious Council (MUIS) who is responsible for collecting zakat in the State of Sabah under Islamic law.
- d. **Asnaf Muallaf** is a new convert to Islam and needs financial help.
- e. **Asnaf al-Riqab** is a person detained as a slave or prisoner who needs help to free himself from all the liability that has been imposed on him.
- f. **Asnaf Gharimin** is a person who owes money or property for public use as permitted by Islamic law.
- g. **Asnaf Fisabilillah** is a person who is involved in an activity to uphold and propagate Islam and its virtues.
- h. **Asnaf Ibnu Sabil** is a traveler for purposes allowed by Islamic law in any state in need of assistance even though he may have property in his home state.

Out of these 8 donations, it was reduced to 48 zakat distribution schemes in Sabah, namely;

1. General assistance (*fakir, miskin, muallaf, fisabilillah*)

2. Legal assistance (*fakir, miskin, mualaf, fisabilillah*)
3. Monthly assistance (*fakir*)
4. Hari raya assistance (*fakir, miskin, mualaf*)
5. Help to celebrate a new brother (*mualaf*)
6. Help for counterfeit limbs (*fakir, miskin, mualaf, al-gharimin, fisabilillah*)
7. Medical aid (*fakir, miskin, mualaf, al-gharimin, fisabilillah*)
8. Emergency - financial assistance (*ibnu sabil*)
9. Emergency assistance - flight tickets (*ibnusabil*)
10. Natural disaster relief - group (*mualaf, al-gharimin*)
11. Natural disaster relief - individuals (*mualaf, al-gharimin*)
12. Funeral management assistance (*fakir, miskin, mualaf, al-riqab, al-gharimin, ibnu sabil*)
13. Assistance in the management of the deceased's body (*mualaf, fisabilillah*)
14. Orphanage help (*fisabilillah*)
15. Help for NGOs (*fisabilillah*)
16. Assistance to Islamic charities - public and private sectors (*fisabilillah*)
17. Assistance to the state Islamic religious school / maahad tahfiz (*fisabilillah*)
18. Assistance for the people's religious schools and the tahfiz maahad (*al-gharimin, fisabilillah*)
19. Help for school students (*fakir*)
20. Help with setting up dialysis center (*fisabilillah*)
21. Annual dialysis center help (*fisabilillah*)
22. Private dialysis treatment help (*fakir, miskin, mualaf, al-gharimin, fisabilillah*)
23. NKF-MUIS dialysis treatment help (*fakir miskin mualaf, fisabilillah*)
24. Help pay for mosque and surau electricity bills (*fisabilillah*)

25. Group takaful insurance assistance - monthly and yearly assistance (*fakir, miskin, mualaf*)
26. Assistance for obligatory fardhu kifayah workers at government hospitals (*fisabilillah*)
27. Assistance for JHEAINS claims officer allowance (*fisabilillah*)
28. Remuneration / comfort (*fisabilillah*)
29. Remuneration for amil zakat fitrah (*fisabilillah*)
30. The gift of the abd aziz- zakat fitrah (*fisabilillah*)
31. Assistance in attending workshops / courses / seminars (*fakir, miskin, mualaf*)
32. Business capital assistance - in groups (*fakir, miskin, mualaf*)
33. Business capital - retail assistance (*fakir, miskin, mualaf*)
34. Helpwithbusinessequipmenttools(*fakir, miskin, mualaf*)
35. Remuneration for wakil amil fitrah (*amil*)
36. allowance wakil amil - management (*amil*)
37. Religious teacher allowance allowance - basic (*mualaf, fisabilillah*)
38. Assistance for selected domestic and foreign IPTA / IPTS educational flight tickets (*fakir, miskin, mualaf, fisabilillah, ibnu sabil*)
39. Aid scholarships and first degree religious studies – Egypt (*fakir, miskin, mualaf, fisabilillah*)
40. First degree scholarship assistance in religion - Jordan (*jordan*)
41. Graduate help in dental and pharmacy degree – Egypt (*fakir, miskin, mualaf, fisabilillah*)
42. First degree scholarship assistance in religion - indonesia (*fakir, miskin, mualaf, fisabilillah*)
43. First degree scholarship help in religion - morocco (*fakir, miskin, mualaf, fisabilillah*)

44. Ild scholarship assistance, IKMAS - certificate (*fakir, miskin, mualaf, fisabilillah*)
45. Undergraduate aid, IKMAS - diploma (*fakir, miskin, mualaf, fisabilillah*)
46. Ild scholarship assistance, PERKIM - certificates (*fakir, miskin, mualaf, fisabilillah*)
47. Tuition fee assistance (*fakir, miskin, mualaf, fisabilillah*)
48. Excellent student incentives / awards help (*fakir, miskin, mualaf, fisabilillah*)

Conclusion

The conclusion of this research is there are several differences in the management of Zakat between BAZNAS DIY Indonesia and Pusat Zakat Sabah Malaysia. The differences are in several points, those are:

1. Regulation

The existing regulations in Indonesia explain that Zakat can be managed by the government under the name Amil Zakat Agency, and by the private sector under the name Amil Zakat Institution. Amil Zakat Agency is a non-structural institution that reports directly to the President through the Minister of Religion. at the Regional level, especially the Special Region of Yogyakarta, zakat becomes the authority of the Yogyakarta Special Region Amil Zakat Agency under the auspices of the DIY Ministry of Religion Regional Office and is formed based on the Decree of the Governor of DIY and has a collection area for provincial level government institutions.

Whereas in Malaysia, the affairs of zakat are left to the entire Religious Council in each country because of cultural differences and the needs and economic conditions in each country. In the State of Sabah, Zakat can only be managed and by the Sabah Zakat Center (PZS) which is a unit in the Sabah Ugama Islamic Council (MUIS) which has the task of collecting and distributing alms, having work areas in all regions and Sabah communities, including the Sabah community who works abroad.

2. Zakat Collection

The collection in DIY does not use online registration and is integrated with all zakat institutions or zakat bodies in the City / Regency in DIY, the collection is still dominated by professional zakat taken from the DIY provincial government ASN salary.

At the Sabah Zakat Center, the highest collection is in the Zakat Cut scheme, where all government and private employees who get monthly income can be automatically deducted by PZS based on an agreement with the company.

3. Zakat Distribution

Baznas DIY distributes zakat through 5 programs which are broken down from the Central Baznas program, namely DIY Caring, healthy DIY, prosperous DIY, and Taqwa DIY. These five programs represent the 8 Asnaf that are determined by the Shari'a. This distribution is carried out in the district / city area in synergy with the Baznas Regency / City with funding starting from the central, provincial, and district / city.

The Sabah Zakat Center distributes the distribution of zakat divided into 48 aid programs taken from the meaning of 8 asnaf predetermined by the Shari'a, the distribution of zakat is carried out throughout the Sabah State and is carried out by the Sabah Zakat Center together with branch offices in the regions.

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