

## **The Issue For Baitul Mal Managers in Promoting Muzakki Awareness Through Islamic Education.**

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### **Abstract**

The Aceh Qanun and province and national governments have confirmed regulations for entities that manage zakat, infaq, waqf, and other assistance assets. This study examines Muzakki's zakat awareness. Muzakki has an obligation to hand up his assets in time and measure, but he either doesn't or gives them to the mustahik without consulting the Baitul Mal, resulting in a very low zakat collection. Qualitative research allows for clear and in-depth attainment of study objectives through theory application. This research relies on the official amil zakat institution, notably Baitul Mal Lhokseumawe administration. Baitul Mal Lhokseumawe promotes zakat muzakki through networking, collaboration, publication, and lectures. Communication develops. Now that people are more tech-savvy, all community activities are online, and most information is on social media like YouTube, Facebook, Instagram, and TikTok, Baitul Mal's challenge to raise awareness of muzakki in Lhokseumawe needs more attention. Mass media uses social media as the information funnel. In Lhokseumawe, muzakki know they must give zakat, but some prefer to give it to mustahik since it helps them immediately and they are well-known. Some muzakki give zakat outside Lhokseumawe to help family.

**Keywords : *baitul mal, obligation, muzakki, zakat, Islamic education***

### **1. INTRODUCTION**

The Baitul Mal is a specific and special institution in the wheels of Aceh government and district/city administration in Aceh, according to Article 1 paragraph 11 of Aceh Qanun Number 10 of 2018. This institution is charged for independently maintaining, administering, and developing zakat, infaq, and waqf assets, as well as religious assets based on Islamic Sharia in Aceh. Baitul Mal is divided into three tiers, from the provincial district/city level to the village/*gampong* level. At the province level, it is known as Baitul Mal Aceh, shortened as BMA, followed by Regency/City Baitul Mal, abbreviated as BMK, and Baitul Mal Gampong, abbreviated as BMG, which manages zakat in rural regions.

Regulations governing entities that manage zakat, infaq, waqf, and other assistance assets are explicitly outlined in the Aceh Qanun and have been confirmed by both the provincial and central governments. The issuance of zakat is a responsibility for a Muslim and for corporate entities, according to Law Number 23 of 2011.

This law established an official institution, BAZNAS, from the provincial to the district levels. Because Aceh has a specialization, BAZNAS in Aceh is known as Baitul Mal; despite the name, the role of this institution should be the same, namely managing religion. The significance of this zakat institution is highly essential for the region and the country, because it plays a part in achieving justice and can realize Islamic symbols for all levels of society.

Because of the uniqueness of Aceh, zakat money received by Baitul Mal are utilised as Regional Original Income (Pendapatan Asli Daerah, PAD). Despite being included in the PAD category, the assets collected by Baitul Mal cannot be utilized to cover expenses in the Aceh regional income and expenditure budget (Anggaran Pendapatan dan Belanja Daerah, APBD); the funds must be used in conformity with Islamic Sharia.

According to Didin Hafidhuddin (2002), awareness in issuing zakat is also a method to reduce poverty and promote welfare for those who are required to pay it. The pillars of Islam include prayer, fasting, and zakat, which is a form of Muslim obedience. The potential in Aceh, especially in Lhokseumawe, when evaluated from the wonderful regional income with distinctiveness already embedded and the revenue of various private businesses, will not cause social disparity, but it is happening in society. Economic inequality will lessen if wealthy people can give zakat according to Islamic beliefs. *Maliyah ijtimai'iyah* worship, which prioritizes constructing a better life, includes zakat. Proper administration, from collection from muzakki through transparent distribution, will eliminate poverty and hunger.

For Aceh's primarily Muslim population, it's easy to assume or forecast that zakat funds will improve welfare, alleviate poverty, and make the area far from destitute. Despite being primarily Muslim and following Islamic law, Aceh has not been able to escape poverty. Aceh's Baitul Mal zakat funds and awareness are still low. Baitul Mal distributes a lot of zakat each year, although most of it comes through monthly deductions from ASNs and other government agencies. Residents who must pay zakat on it are still unaware that they can pay it directly to the Baitul Mal.

According to Baitul Mal Aceh's 2020 annual report, mustahik received over IDR 62 billion in zakat funds and over IDR 57 billion in zakat profits. Because Baitul Mal Aceh has a government budget, zakat distribution can exceed regional zakat income. Aceh remains poor with such a high number. The community's zakat funds have not improved Aceh's status, as it is expected that they will turn a tough situation into a profitable one, aiding those in need to be more roomy and so on. According to Aceh law, ASN must pay zakat monthly, which is taken from their wage. Thus, majority of Aceh's zakat is government-issued rather than self-issued.

If the Muslim majority community knows their zakat requirement, Baitul Mal Aceh can collect more than IDR 57 billion in zakat. The inhabitants of Aceh are primarily successful businesspeople, therefore trade zakat has fallen on them, yet even successful entrepreneurs only pay zakat fitrah once a year in rice.

If Muslims are conscious of their duties, many less fortunate individuals will benefit. An experienced businessman contributes his zakat to the Baitul Mal, knowing that other businessmen will follow, creating a community habit of granting others' property rights. If probed, some people prefer to distribute zakat personally rather than giving it to the Baitul Mal. Some people bring their zakat to mustahik themselves because they feel better doing so. However, Baitul Mal is an official government-approved agency that manages religious finances in Aceh. Because of Aceh's uniqueness, it is the only region that can have such an institution. The community, especially mustahik, will lose if it doesn't use the opportunities and facilities. Baitul Mal features track-monitoring components. The central government will be more influenced by Aceh if the population totally surrenders religious funding to Baitul Mal. because they manage regional finances well.

An amil zakat institution, known as Baitul Mal in Aceh, manages Muslim religious money and motivates and invites muzakki (those who must issue zakat) to release some of their assets as zakat responsibilities. Muzakki awareness will help mustahik (zakat recipients) and become charity. The Baitul Mal or other associated institutions must emphasize the importance of zakat as one of Islam's pillars to muzakki.

This study focuses on Muzakki's zakat awareness. Muzakki has an obligation to hand over his assets when the time comes, both in terms of time and measure, but he chooses not to issue them or to issue them but to hand them over straight to the mustahik without consulting the Baitul Mal, resulting in a very low zakat collection.

## **2. RESEARCH METHODS**

The researcher utilized a qualitative strategy in the research since it leads to clear and in-depth achievement of research objectives through the application of theories, in this study employing an inductive (empirical) style of thinking, because this research demands in-depth explanation and analysis. The management of Baitul Mal Lhokseumawe used a communication approach to raise awareness of muzakki to issue zakat. Qualitative research will generate descriptive research data, such as written, spoken, and observed behavior. This method examines the history of both individuals and groups holistically.

The research was conducted at Baitul Mal Lhokseumawe, while the time of this research was carried out for six months starting from May to October 2022. The major source for this research is the official amil zakat institution, specifically the management of Baitul Mal Lhokseumawe. Other secondary data sources for this research include books, journals, and so on, in addition to the administration of Baitul Mal Lhokseumawe.

More detailed interviews were performed with the management of Baitul Mal Lhokseumawe, along with the identities of the informants who were requested for information regarding Baitul Mal Lhokseumawe's communication strategy in promoting awareness of muzakki in dispensing zakat. The informants chosen are qualified to provide information about the research being conducted. This study employs the approach of data collection by observation. In this case, researchers will record and evaluate at the site, Baitul Mal, Lhokseumawe City. Because in-depth interviews are flexible, this study used them. The interview might also change the question and phrase. Researchers collected photos of activities, interviews with sources, and research-related shots. To adequately maintain interview data, voice recording was done during the session.

The descriptive analysis method was utilized to analyze the data. Following the collection of data from interviews and observations, the next stage is to assess the results of the interviews. This data analysis is a procedure for assembling data so that descriptive inferences can be drawn from the data. Data reduction, data presentation, and making conclusions are the stages.

## **3. RESULTS AND DISCUSSIONS**

The collection of zakat and infaq funds at Baitul Mal has increased since the issuance of the Mayor of Lhokseumawe's Decree Number 366 of 2012 concerning Deducting Zakat from Salary and Honorarium for Every Civil Servant and Official in the Lhokseumawe City Government Environment, so that the Regional Financial and Asset Management Service (DPKAD) The City of Lhokseumawe takes part in collecting and storing zakat (BUD). Furthermore, the Baitul Mal receives and holds zakat and infaq funds received directly from it before distributing them to mustahiq.

Similarly, funds collected at the Regional General Treasury are channeled by the Baitul Mal, which is issued by the City Government in a variety of ways, including the Lhokseumawe Mayor's Welfare Section, the Lhokseumawe City Regional Financial and Asset Management Office, and the Lhokseumawe City Islamic Shari'a Service.

Concerns were raised at the time by the Lhokseumawe City Government, agencies that support Baitul Mal in collecting and distributing zakat and infaq funds, and Baitul Mal itself. Because zakat and infaq funds are collected in two locations in the DPKAD and the Baitul Mal, as well as in distributing them, the City Government has taken many steps to find loopholes in the process of spending them because they are issued through the Regional General Treasury in accordance with the wishes of Law No. 11 of 2006. (PAD).

As a result of this concern, the Baitul Mal Secretariat of the City of Lhokseumawe was established in 2012 by referring to the Minister of Home Affairs Regulation Number 37 of 2009 concerning Organizational Guidelines and Work Procedures for the Secretariat of Regency/City Privileges Institutions in Aceh Government, namely the issuance of Qanun Kota Lhokseumawe Number 3 of 2012 concerning Organizational Structure and the Secretariat of the Privilege

Following the formation of the Baitul Mal Secretariat, the Revenue Treasurer at the Baitul Mal Secretariat accepts zakat and infaq money, which are then placed into the Regional General Treasury and recorded as PAD. Similarly, the Spending Treasurer of the Baitul Mal Secretariat is in charge of disbursing zakat and infaq monies. Because it was feared that the duties and functions of the Expenditure Treasurer at the Baitul Mal Secretariat, namely channeling zakat and infaq funds, would not be appropriate, the distribution of zakat and infaq funds was later handed over to the ZIS Distribution Treasurer at Baitul Mal, as stipulated by Mayor Decree.

This has not produced flawless results; in 2013, the Mayor published Lhokseumawe Mayor Regulation Number 51 of 2013 about the Organizational Structure and Working Procedures of the Lhokseumawe City Baitul Mal, with the intention of directing the work organization of the Baitul Mal itself.

The Baitul Mal Head selected the Paying Officer to distribute zakat funds in 2014. In 2015, the Mayor reissued Lhokseumawe Mayor Regulation number 15 of 2015 about Zakat Management Mechanisms to direct zakat and infaq management.

After this regulation was issued, new issues arose, including the existence of a Receiving Treasurer and Expenditure Treasurer at the Baitul Mal Executing Agency of Lhokseumawe City, the system for receiving and disbursing zakat and infaq funds is different from what has been done for a long time, audited Financial Reports, and the Supervisory Board's Cash Flow Report, which is prepared by requesting public accounts. In 2015, the Mayor designated the Baitul Mal Executing Agency Receiving Treasurer and Expenditure Treasurer to receive and distribute zakat and infaq funds himself out of concern for future issues. Due to the Mayor's Decree, the Baitul Mal Executing Agency's Receiving Treasurer was temporarily disabled in 2016.

The Mayor issued Lhokseumawe Mayor Regulation Number 9 of 2016 regarding the Organizational Structure and Work Procedure of the Lhokseumawe City Baitul Mal Implementing Agency and Lhokseumawe Mayor Regulation Number 14 of 2016 regarding the Supervisory Board because it was feared that the Supervisory Board did not have strong rules to supervise, guide, and give syar'i considerations to the Ba. The Receiving Treasurer and Expenditures Treasurer were created at the Baitul Mal Executing Agency with the Lhokseumawe Mayor Regulation Number 9 of 2016.

Lhokseumawe Mayoral Regulation Number 9 of 2016 created eight new Sub-Division Heads to assist four Section Heads: Head of Inventory and Data Collection, Head of Bookkeeping and Reporting, Head of Distribution, Head of Utilization, Head of Socialization, Head of Development, Head of Legal and Advocacy, and Head of Certification.

Along with Aceh's privileges from the Central Government, the Lhokseumawe City Qanun No. 9 of 2016 established and organized the city's regional apparatus. The Lhokseumawe Mayoral Regulation Number 24 of 2017 on the Position, Organizational Structure, Duties, Functions, and Work Procedures of the City Privileges Institution Secretariat was issued since the previous regulations needed to be changed again. This Regulation clarifies the Baitul Mal Secretariat's administrative role and the organization's needs.

Baitul Mal Lhokseumawe actively promotes zakat distribution. Baitul Mal did not emphasize that these funds be channeled to Baitul Mal Lhokseumawe because zakat can be distributed to other private institutions, but because Aceh has specificities and has official institutions managed by the Government, BML suggested that funds be channeled to official institutions to best execute the specifics. If the Aceh Regional Administration doesn't exploit the Central Government's possibilities to administer its own government, it shows that Aceh isn't appreciative.

Effective communication involves making information clear and evident. Billboards calling for zakat to Baitul Mal Lhokseumawe are appropriate information media because the scope of the organization is the people there. Billboards must be appealing to read. Demands property and professional zakat.

Government and commercial entities working with Baitul Mal Lhokseumawe improves zakat management communication. Cooperation by developing good communication by visiting the target personally is a good and effective technique to get strata of society to distribute zakat. At mosques and recitation centers, tablighs, lectures, and sermons demand for zakat.

Baitul Mal Lhokseumawe has actually made it easy for muzakki to distribute zakat, the results of an interview with the Chairman of Baitul Mal Lhokseumawe (10 May 2022), muzakki can distribute their zakat in several ways at Baitul Mal Lhokseumawe, namely: the Service Counter, qris, Mbanking, ATM, and Bank account transfer.

Baitul Mal Lhokseumawe makes it easier for persons who have reached the limit to distribute zakat to make transactions by offering methods to receive zakat at any time. Monthly zakat from professions can be submitted to Baitul Mal Lhokseumawe for distribution to eligible recipients. Baitul Mal Lhokseumawe's amenities help improve manager-muzakki communication.

#### **4. CONCLUSIONS**

The management of Baitul Mal Lhokseumawe raises knowledge of zakat muzakki through socializing, collaboration, publication, and zakat lectures. Communication happens gradually.

Baitul Mal's challenge to raise awareness of muzakki in Lhokseumawe needs greater attention now that people are more comfortable with technology, all community events are online, and most information is on social media like YouTube, Facebook, Instagram, and TikTok. Since social media is the information funnel, mass media has also resorted to it.

In Lhokseumawe, muzakki are aware of their need to provide zakat, but some chose to distribute it to mustahik personally because it is thought to aid them quickly and the recipients are well-known. Because they have family in need back home, some muzakki distribute their zakat outside Lhokseumawe.

The author encourages Baitul Mal Lhokseumawe Management to improve and grow managers in various domains of publication and socialization. Roadside banners are not enough to connect with the community. If they are still hesitant to visit Baitul Mal, take up the ball. The manager picks up the ball to create a rapport between the muzakki and the amil zakat so that when it reaches the nisab, the muzakki can ask for help taking or calculating the zakat. The Baitul Mal must establish a legal framework for zakat collection and distribution. Civil society muzakki increases when zakat distribution is fair and understood by the community.

Baitul Mal management can also befriend Lhokseumawe swallow merchants, coffee shops, and others who can distribute zakat. Baitul Mal managers are more innovative in da'wah, using social media to show mustahik's satisfaction after receiving zakat and their success after using it for survival.

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