

STRATEGY ANALYSIS OF AMIL IN MANAGEMENT OF ZAKAT INFAK SEDAKAH (ZIS)

Fifi Bahril Wahdah Majid
Asfi Manzilati
Multifiah

ABSTRACT

This study aims to determine the management strategy, namely the collection and distribution of ZIS (Zakat Infak Sedekah) funds carried out by the Al-Falah Social Fund Foundation (YDSF) Malang. The appropriate type of research is qualitative research. This research is also an activity where exploration must be carried out to identify new information and understand the limited circumstances and want to know in depth and detail of the activities to be carried out. Interviews, documentation, and observations were conducted to collect data. Then after the data is collected, data interpretation and data validation are carried out. The results of this study found that the mechanism for managing ZIS funds carried out by YDSF Malang was to collect funds either through cash, transfer, and barcode scanning. Furthermore, 75% of the funds from the collection will be distributed to eight asnaf and beneficiaries in the form of consumptive and productive programs in the Greater Malang area and its surroundings. The strategy taken by YDSF in managing ZIS funds is to choose amil who must meet the requirements of amil such as being Muslim, honest, trustworthy and understanding zakat fiqh. In addition, YDSF employees are also advised to be able to read the Koran and are not allowed to smoke. YDSF also conducts trainings for its employees in order to maximize their ability to manage ZIS funds.

Keywords: Amil, Zakat Infak Sedekah (ZIS).

INTRODUCTION

Islam is established by five pillars called the pillars of Islam. The pillars of Islam itself are a foundation for every Muslim to live life. By carrying out the teachings of the pillars of Islam, the life of a Muslim will be safe in this world and the hereafter. The pillars of Islam are the Shahadah Laa ilaaha illa Allah and (the creed of) Muhammad Rasulullah, praying, paying zakat, hajj, and fasting Ramadan. Of the pillars of Islam, zakat is number three after the creed and prayer. Zakat is one of the obligations of a Muslim, which can be interpreted that people who have fulfilled the requirements to pay zakat but if they do not do it will get a sin and vice versa. As can be seen in tithing there is no reciprocal relationship or it can be said as a voluntary gift and only expects the pleasure of Allah. Likewise, the obligation to pay zakat applies to Muslims who expect pleasure from Him.

Apart from being worship, zakat will provide a more just life and the welfare of the people will increase (Rahman, 2015). In Islam, zakat is considered as a relationship between human beings, in an activity to overcome the inequality between the rich and the poor. The concept in Islam in reducing the poor is by giving some of the wealth from the rich to be given to the poor which can be in the form of zakat, infaq or sedekah (Aulia, 2020). The existence of differences in property between humans is not to discriminate but God has arranged it and the group given the property has more responsibility to help people who are in need by paying zakat, infaq and sedekah (ZIS). By helping disadvantaged groups, rights and obligations will be created between the rich and the poor which will create an even distribution of wealth (Armia, 2016). An even distribution of wealth will make wealth spread not only to one rich group but also to be spread among the less fortunate groups (Almahmudi, 2020).

According to Khairina (2019), the spread of wealth will increase the standard of living of the underprivileged. The assets obtained will be used to meet daily needs or can also be managed to build a business. The distribution of zakat carried out can be interpreted as socio-economic justice. Justice in the Islamic point of view is that every individual has the right to take advantage of existing resources in economic activity (Muhammad and Abu Bakar, 2011). Apart from being a distribution of wealth, the impact of the ZIS can also affect the allocation of economic resources and economic stability (Jaelani, 2015). According to Arwani and Anis (2020) ZIS itself is included in Islamic fiscal policy which is one of the main joints of the Islamic economic system. As can be seen, Islamic fiscal policy is different from conventional fiscal policy which uses the tax system to influence economic activity. Another thing that makes conventional fiscal policy different from Islamic fiscal policy is the Islamic fiscal policy that uses zakat where the provisions for the amount of zakat come from the instructions of the Prophet (Amiruddin, 2015). As an Islamic fiscal policy, zakat has advantages over other instruments in conventional fiscal policy (Sakti, 2007).

From the magnitude of the benefits generated by ZIS, its management must also be utilized optimally in order to obtain maximum results. In distributing zakat, it is not only from the consumptive aspect that must be considered but also from the sustainable productive aspect of the zakat (Basri, 2018). The distribution of the productive aspects that are utilized will improve the economy of the mustahik because the form of the distribution can be in the form of business capital (Mardiantari et al, 2018). With this business capital, mustahik will use it so that they can work where their lives will be fulfilled and they can also turn into muzakki (Masruroh and Muhammad, 2019). If the distribution of zakat is done consumptively, the mustahik will always depend on the provision of muzakki only and cannot be productive in managing finances (Aziz, 2017).

Some people still think that ZIS is not able to solve the problem of poverty (Mardiantari et al, 2018). In fact, according to Hafidhuddin in Alam (2018), there is evidence of zakat to equalize the economy in Islamic history, which during the caliphate Umar bin Abdul Azis was able to change mustahik into muzakki during his 22 years of rule. Even in Pakistan, it has been found that there is a positive influence of zakat on economic development in Pakistan (Azam, 2014). The relationship that exists in zakat, namely giving and sharing will be able to increase economic prosperity (Widiastuti et al, 2016).

In 2020, the potential for zakat in Indonesia is IDR 327.6 trillion (Indonesian Zakat Outlook 2021). Meanwhile, the zakat collected until the end of November 2020 was only IDR 12.27 trillion or only 3.8% of the potential zakat in Indonesia (Kumparan.com, 2020). The reason for the lack of collected zakat funds is the lack of public awareness to distribute their zakat to

a zakat institution and prefer to distribute it individually (Huda and Tjiptohadi, 2013). People prefer to distribute their zakat individually because their trust in zakat managers is still lacking (PIRAC, 2007).

Whereas ZIS funds managed in an institution will be more optimal which will be used productively. Utilization is by allocating, utilizing and distributing properly. Zakat institutions not only hand over ZIS funds but also provide assistance and direction to mustahik so that they can manage these funds properly (Masruroh and Muhammad, 2019). In addition to managing funds, a zakat institution also plays a role in providing an explanation of the importance of zakat to increase the faith of Muslims (Ghani et al, 2018). This requires professional and accountable management.

In Law Number 23 of 2011 article 8 paragraph (3) concerning Zakat Management, it is stated that the membership of the zakat management body consists of several elements of society, one of which is professional staff. With the professional staff, the goals of an organization will be achieved. Therefore, a zakat institution must have professional staff to manage it because it contains the interests of the community (Mursal, 2016).

The role of amil becomes very important, because it acts as an intermediary between muzakki and mustahik, although muzakki can also directly hand over their zakat to mustahik (Armia, 2016). According to al-Qardhawi (2005) in the Islamic point of view, the distribution of zakat must be paid to the amil or rather must use a government agency or private institution. There are several reasons that emphasize that the distribution of zakat must be carried out through amil zakat, namely the first in order to ensure compliance with payments, secondly to eliminate the feeling of awkwardness and awkwardness that may be experienced by mustahik when dealing with muzakki, and the third to make the allocation of zakat funds more effective and efficient. Huda and Mohamad, 2010). A zakat institution is needed for the distribution and management of zakat funds in a directed manner. Zakat funds that have been collected will be used according to needs, for example, zakat funds are allocated in the health or education sector.

The distribution of zakat through amil itself has been exemplified since the time of the Prophet. Good distribution and collection will make people distribute through institutions rather than individual distribution. According to Law Number 23 of 2011 there are two institutions to manage zakat in Indonesia, namely the National Amil Zakat Agency (BAZNAS) which is managed by the government and the Amil Zakat Institution (LAZ) which is managed by the private sector. The National Amil Zakat Agency (BAZNAS) which is managed by the government has the task of collecting, managing and distributing zakat, infaq, and Sedekah at the national level. The Amil Zakat Institution (LAZ) is managed by the private sector to assist BAZNAS in collecting, managing and distributing zakat.

The management of zakat carried out by BAZNAS and LAZ includes the collection, distribution and utilization of zakat funds. To manage it, a strategy is needed so that zakat can be well organized. Just like companies, zakat institutions must also have a strategy in attracting the attention of donors and muzakki (Zumrotun, 2016). In the zakat management strategy there is management management which consists of planning (planning), organizing (organizing), implementation (executing) and good supervision (Abidah, 2016). There are several things that are usually included in planning, among others, specifying things that must be carried out, when and how to implement them. The next stage is organizing, with organizing, zakat management activities can be unified and directed to achieve goals. Then the implementation where the plans that have been arranged will be carried out. Furthermore, the last stage is supervision, with supervision it is hoped that in managing zakat there will be no deviations and in accordance with Islamic law.

From this strategy, planning, organizing, implementing and supervising the acquisition of zakat funds will be carried out to be effective and efficient (Kalimah, 2018). With a good strategy, it is hoped that a zakat institution will carry out its duties properly and correctly. There are several tasks in zakat institutions including attracting the attention of donors and muzakki and maintaining their loyalty (Zumrotun, 2016). In addition, a zakat institution must also make zakat obligators aware to pay zakat. This is important because if the obligatory zakat pays zakat, the more mustahik will be helped. Furthermore, the strategies that exist in zakat institutions will optimize performance in the collection and distribution of zakat. The better the management of a zakat institution, the more people will channel their zakat funds to zakat institutions. Furthermore, if more and more zakat funds are managed by a zakat institution, the benefits of zakat will be achieved.

Both the collection and distribution of zakat an institution must have a strategy. For the collection strategy there are four stages, namely; determining muzakki segments and targets, preparing resources and operating systems, building communication systems, and compiling and implementing service systems (Bakar and Muhammad 2011). Meanwhile, the zakat distribution strategy can be done by; provide business capital, provide skills and skills, and create employment opportunities (Aminah, 2014). According to Abidah (2016) zakat must be managed through zakat institutions so that the usability and usability of zakat funds can be increased. Optimally, a zakat institution will also streamline one of the functions of zakat, namely as an instrument of wealth distribution. Zakat funds managed by a zakat institution will be utilized so that they can improve the community's economy. These funds must be managed professionally and responsibly so that they can benefit the community, for example in alleviating poverty and eliminating social inequality (Nizar, 2016). However, it should be noted that in Law Number 23 of 2011 there is no regulation to make a list for zakat payers, this is very different from the taxpayers who have a list. In addition, the Act also does not explain the existence of sanctions if the zakat payers do not pay their zakat. In the absence of these regulations, the zakat management institution, namely BAZNAS or LAZ, cannot force zakat obligors to pay zakat. This causes the realization of zakat collection is not in accordance with the potential for zakat collection.

Although the realization of zakat collection is not optimal, zakat management in Indonesia is growing from year to year, which can be proven by the increase in collection and the increasingly diverse empowerment programs in OPZ (Outlook Zakat Indonesia 2020). It can be seen that in a zakat management institution, both BAZNAS and LAZ do not only manage zakat but also manage infaq and Sedekah. According to Alam (2018), when compared between BAZNAS and LAZ, there are different sources of funds, namely BAZNAS gets more funds than LAZ. The funds come from deductions from the salaries of civil servants, which has now changed to the term ASN (Mualimah and Edi, 2019). The payment will be deducted 2.5% from gross income after the income is received by the ASN (Sahla and Dian, 2019). Meanwhile, LAZ itself does not cut salaries and must be active in finding funds to be managed. Although LAZ does not have the right to deduct salaries for ASN, the collection and distribution of LAZ is among the highest. In 2016 the BAZNAS Puskas created a measuring tool to assess the performance of a comprehensive zakat

management, namely the National Zakat Index (IZN). Furthermore, with the development of zakat management, better measuring tools are needed. Thus, in 2020 improvements will be made by changing the measurement weights and adding criteria to the IZN.

In addition to updating the IZN, in the same year Puskas BAZNAS in collaboration with the Ministry of Religion of the Republic of Indonesia (Kemenag RI) developed a measuring instrument, namely the Sharia Compliance Index of the Zakat Management Organization (IKSOPZ) to determine the level of compliance of a zakat institution with several sharia laws and regulations in Indonesia. Measurement of the level of sharia compliance of zakat institutions nationally involves 353 OPZ in 33 provinces. In this measurement, it is divided into 3 categories, namely the good category or predicate A, the category is quite good or predicate B, and the category is not good or predicate C. There are several provinces that received the predicate A, one of which is East Java (Outlook Zakat Indonesia 2021). Puskas BAZNAS and the Ministry of Religion of the Republic of Indonesia also measure the level of transparency of zakat institutions, namely the OPZ Transparency Index (I-Trans OPZ) which is carried out nationally by involving 353 OPZ in 33 provinces. The value of I-Trans OPZ is measured with a value from 0 to 1. East Java Province gets an I-Trans OPZ score of 0.65 which can be categorized as transparent (Indonesian Zakat Outlook 2021).

In addition to the index above, there is also a mapping of zakat and poverty studied by the BAZNAS Puskas. With this study, it can be seen the number of muzakki and mustahik on the island of Java. In the Outlook for Zakat Indonesia 2021, it is stated that Malang Regency has the highest number of muzakki among regencies/cities in East Java Province. The number of muzakki in Malang Regency who contributed is 11,000 people or 14.6% of the total muzakki in East Java. There are several LAZs in Malang including the Ash Shohwah Social Charity Foundation (YASA) Malang, Al-Falah Social Fund Foundation (YDSF) Malang, Nurul Hayat Foundation, Baitul Maal Hidayatullah, Yatim Mandiri Malang, Lazismu Malang, Daarut Tauhid (DT) Care for Malang, Zakat Outlet for Dompot Dhuafa Malang, and LAZ Sidogiri. This research will focus on the al-Falah Social Fund Foundation (YDSF) in Malang. This is because YDSF is an independent institution, meaning that the funds it manages in the form of Zakat Infak Sedekah (ZIS) are only focused on the Malang area. At first YDSF Malang was a branch of YDSF Surabaya, but it has been separated since 2010, so that starting from that year YDSF Malang managed ZIS funds only focusing on the Malang area. In contrast to other LAZs which are branches so that the management of funds does not focus on the Malang area.

In addition, YDSF also reports on every activity, both collection and distribution of ZIS funds through its magazine, "al-falah". The magazine will be given to everyone who donates either zakat infaq or Sedekah. So that from this magazine, donors will know transparently about ZIS funds managed by YDSF. There are several studies regarding the collection and management of zakat/ZIS both domestically and abroad. In the research of Aziz (2017) and Nizar (2016), the results of their research show that the management of zakat is carried out in a productive and consumptive way. Furthermore, the research conducted by Khairina (2019) to collect funds at LAZ Nurul Hayat Medan branch to collect Zakat, Infak, and Sedekah (ZIS) funds is done by visiting the muzakki or muzakki himself transferring the funds and can be done by going directly to Nurul Hayat's office. Meanwhile, to distribute ZIS funds by conducting a survey to mustahik who need assistance.

Research conducted by Amiruddin (2015) regarding the management of zakat in several Muslim countries resulted in the following: (1) In Saudi Arabia, assets that have reached the nisab will be deducted from their income. (2) In Sudan, the collection of zakat becomes one with the collection of taxes, here the tax officer is also in charge of distributing zakat. (3) In Pakistan, zakat is collected from citizens who are Muslim by deducting assets that have reached the nisab, which will be carried out by financial institutions and will be handed over to the Central Zakat Fund (CSF). Meanwhile, to distribute zakat in Pakistan, it will be distributed to eight asnaf but according to priorities, the main priority is the poor. Research conducted by Aedy in 2015 found that collecting zakat was done by cutting salaries. The research conducted by Bariyah in 2016 found that philanthropic institutions in Indonesia carried out several forms of collection, including using print, electronic, internet and communication media. Research conducted by Almahmudi in 2020 found that with the management of non-zakat funds (infaq, Sedekah, and waqf) it is directed to be a productive form so that it has wider benefits for the benefit of the people.

In the studies above, both those conducted in Indonesia and other countries have different methods or strategies in zakat management. These various strategies also produce different effects, there are studies that show the ineffectiveness of collecting zakat in an institution. In addition to problems in collection, there are studies that reveal problems in distribution, where it is still dominant to distribute consumptively. If distributed consumptively, the mustahik will always depend on the person who gave it and cannot develop to meet his own needs. Therefore, this research is entitled "Amil Strategy Analysis in Management of Zakat Infak Sedekah (ZIS) Case Study of the Malang al-Falah Social Fund Foundation" which will not only discuss the collection and distribution of ZIS funds but will also discuss the strategies used to increase ZIS funds.

LITERATURE REVIEW

Overview of Zakat Infaq Sedekah (ZIS) in General

There are two types of worship in Islam, namely, a vertical relationship which is the relationship between a person and God and a horizontal relationship which is a relationship between human beings. Islam teaches to maintain both relationships. To maintain these two relationships can be done by means of tithing. Zakat can strengthen the relationship between humans and God because zakat itself is an obligation for a Muslim who has reached the nisab. Zakat will also strengthen relations between fellow humans because there is an element of help in tithing, namely giving some of the muzakki property to mustahik. The zakat in question can be in the form of zakat fitrah and zakat maal. In general, people only know about zakat fitrah. There are still many people who think that zakat is zakat that is paid before the holidays or just zakat fitrah is enough. Even though there is still zakat on property that must be issued by every Muslim. The meaning of zakat is to issue part of the property with certain conditions that are required by Allah to the owner, to be handed over to those who are entitled to receive it with certain conditions and have an impact on both parties, the giver and recipient of zakat (Muhammad and Abu Bakr, 2011). Article 1 paragraph 2 of Law Number 23 of 2011 concerning Zakat Management states that zakat is a property that must be issued by a Muslim to be given to those who are entitled to receive it in accordance with Islamic law. According to al-Qardhawi (2005) zakat is a certain amount of property that is required by Allah and handed over to those who are entitled. The word zakat in the form of ma'rifah (definition) in the Al-Quran is mentioned 30 times, eight words are found in the Makiyah letter and 22 words are found in the Madaniyah letter (Mubarak, 2014). A total of

27 times of them are mentioned in one verse with prayer. Meanwhile, by using the terms Sedekah and infaq, zakat is mentioned 82 times.

Zakat Infaq Sedekah (ZIS) in Economic Perspective

Conventional economics explains that efficient allocation is when all resources are allocated, but it is not explained whether these resources are allocated equitably or not (Karim, 2016). Efficient here is to use the minimum cost but get the maximum benefit. In distributing fair income, the government can do it in two ways, namely conventional economics and Islamic economics. The conventional economic fair distribution of income can be done by collecting taxes. Meanwhile, economically Islam can use zakat. The role of zakat itself is very important in this life in addition to fulfilling one's obligations to Allah, zakat has other functions, namely social functions and economic functions. These two functions can reduce the gap between the rich and the poor, and strengthen the economic independence of the community (Putriana, 2018). The social function of tithing is to prevent poor people from becoming beggars and committing crimes because of the giving of zakat from people who have more assets to them. In addition to preventing the poor from becoming beggars, zakat can also make the rich people feel all levels of the social environment. While the economic function of zakat is the addition and development of mustahik, muzakki and the property itself. The addition and development of mustahik and muzakki can be seen from the micro-economic prospects. Meanwhile, the addition and development of property itself is seen from the macroeconomic outlook. The function of zakat on a micro basis can be seen from the role of zakat for mustahik and muzakki. From the mustahik side, they will get the funds obtained from the distribution of wealth. The funds that have been obtained will increase their daily consumption.

Amil Zakat Professionalism

Muzakki expects zakat administrators to demonstrate competence, effectiveness, and fairness in relation to all stakeholders, including mustahik (Mustafa, 2013). However, at this time in distributing zakat, many people do it themselves or not through a zakat institution because they think that zakat is a matter of worship. Another reason for people who distribute their zakat individually is that they lack trust in an institution that is afraid that they will misappropriate zakat funds and cannot manage them optimally to overcome poverty. People who distribute their zakat individually and not through an institution are not to blame, but it would be better if it was through an institution so that it could be utilized. Distributing zakat through professional and trustworthy institutions will allow limited zakat funds to be distributed to those who need it most. From the fiqh aspect of muwazanah, the limited zakat funds are not proportional to the number in need (Sahroni, 2019). Thus ensuring that every zakat fund is only given to mustahik who need it the most. The party who knows about which mustahik needs the most is a professional and trustworthy zakat institution. With a professional workforce, the goal of zakat will be achieved (Jaelani, 2015). Professional means that the staff in the zakat management institution must be focused and full time (Mursal, 2016). If people choose to distribute their zakat individually, there will be no amil zakat, which should also receive zakat in accordance with the Qur'an letter at-Taubah verse 60. Furthermore, at-Taubah verse 103 states that zakat is taken from muzakki which is then given to mustahik, where the person who takes and distributes it to mustahik is amil (Hafidhuddin, 2002).

METHOD

This type of research is qualitative research. This study seeks to determine the management strategy, namely the collection and distribution of ZIS (Zakat Infaq Sedekah) funds carried out by the Al-Falah Social Fund Foundation (YDSF) Malang. This research is also an activity where exploration must be carried out to identify new information and understand the limited circumstances and want to know in depth and detail of the activities to be carried out. The approach that will be used for this research is the case study method. The unit of analysis in this study includes the collection and distribution of ZIS (Zakat, Infaq, Sedekah) conducted by the Al-Falah Social Fund Foundation (YDSF) Malang. In addition, the strategy in increasing the number of muzakki and donors is also used as the unit of analysis in this study. In this study, there are three stages of data analysis, namely data reduction, data presentation, and drawing conclusions/verification. In research that uses qualitative research to test the truth, triangulation is used, namely source triangulation, method triangulation, and time triangulation.

DISCUSSION

ZIS Fund Management Mechanism Conducted by YDSF Malang

YDSF Malang is a zakat management institution which collects and distributes zakat funds, although as a zakat management institution, the funds managed not only come from zakat but also from infaq and alms. Alms funds that go to YDSF will be recorded as infaq funds. Infaq itself is divided into two, namely free infaq and bound infaq. It is called bound infaq because the distribution of the infaq is tied according to the donor contract, for example the donor contract is infaq for orphans so the infaq funds must be distributed to orphans. Meanwhile, for free infaq, the funds to be distributed are not bound by a contract from the donor.

Funds that enter YDSF apart from zakat and infaq, there are also non-halal funds. The non-halal funds here come from profit-sharing funds from several banks that YDSF uses in one of the transactions. The funds are non-halal because they come from conventional banks where the activities of the bank use the usury system. In addition, non-halal funds can also come from donors who say that the funds provided are non-halal funds. These non-halal funds can come from assets where the way to get them is in a non-halal way. Funds from conventional banks for transfers only stay for a while because according to the sharia board it is not allowed to keep funds in conventional banks for too long and must be spent immediately. YDSF accepts fund transfers from conventional banks here, for example, BCA. This was explained by Mrs. Ratna as the secretary of the YDSF Malang institution.

As a zakat institution in managing ZIS funds, they must receive halal funds and know the clarity of these funds. If a zakat institution receives non-halal funds, it can be said that the institution supports the existence of funds originating from non-halal activities. However, if the funds are a form of repentance from non-halal activities, a zakat institution may accept them. This was stated by Ustad Anas. Fundraising by YDSF itself has a rule that the origin of the funds received must be clear. There are several rules, especially for zakat, the funds cannot be from people who have prohibited professions. As explained by Ustad Djalal as the Sharia board of YDSF Malang.

To anticipate that the funds received are non-halal funds, YDSF is obliged to ask the source of the funds but in a subtle way so that donors are not offended. If the funds come from non-halal funds, YDSF will still receive the funds, but the distribution will be for public facilities. Knowing the source of funds, especially the zakat received, must be done because in terms of the assets subject to zakat, apart from the property being fully owned, the property must also be obtained in a lawful way (al-Qardhawi 2005). Even though it is a zakat institution, the majority of the funds obtained by YDSF come from infaq funds. YDSF received infaq funds amounting to 80% of the total collection, while for zakat it was around 16%. This is because if zakat must meet several requirements in carrying it out while infaq is not bound by conditions. This was explained by Mr. Baihaqi as the YDSF collection manager.

There is a collection method applied by YDSF in obtaining zakat and infaq funds. Donors can channel ZIS donations by cash and transfer. The cash in question can mean that the donor comes directly to the YDSF Malang office or can ask YDSF officers to collect the donation. Meanwhile, for transfers, donors can directly transfer their donations to a YDSF account either through mobile banking or the like. In previous studies, there were zakat institutions that used the ZIS fund collection method by coming directly to the office, asking officers to pick up donations, or transferring donations to an account that had been provided (Khairina, 2019). Thus the method applied by YDSF in collecting ZIS funds in Malang Raya is the same as the method used by other zakat institutions. Mrs. Ratna added that for collection methods other than cash and transfer, YDSF also provides several other methods, including via links and barcodes that have been provided. With this method, it will be easier for donors who will donate their ZIS funds.

YDSF Malang's ZIS Fund Management Strategy

As a zakat management institution, YDSF Malang organizes from an organizational structure which composes the structure, tasks, and job specifications of each department. This is in accordance with Law Number 23 of 2011 article (1) paragraph (1) where there is an organization of ZIS management that regulates the organizational structure. In the organizational structure there are several things that are regulated including the preparation of the structure, job specialization, job descriptions, and so on. YDSF has four departments, namely, the fundraising department, the utilization department, the finance department, and the human resources development & general affairs department. Of the total 29 employees, 13 employees are in the fundraising department. The collection department has their respective roles but the main task is to collect zakat, infaq, alms funds both online and offline and also educate the public. With education to the community, people can get to know ZIS, especially zakat.

Meanwhile, the utilization department has five employees. The five employees each have their respective roles, namely as manager, admin, in the field of education and orphans, in the field of social humanity and the last in the field of da'wah and mosques. The task of the utilization department is to work on programs in accordance with their respective fields from selecting incoming proposals, assessing the feasibility of incoming proposals, implementing the program to evaluating the program. The division of departments is one of the strategies carried out by a zakat institution in collecting ZIS funds. In carrying out its duties, zakat institutions must be guided by several amil principles which have been explained in PERBAZNAS Number 1 of 2018 concerning the Amil Code of Ethics, which includes the principles of trust and professionalism. With the trustworthy and professional requirements, it is expected that zakat management in an institution can be carried out optimally. Apart from having to meet the requirements as amil, YDSF employees must also be able to read the Koran. There are several fields that must be in accordance with their disciplines, for example in the field of finance they must understand accounting and so on.

In addition to implementing several requirements, YDSF also provides training for its employees so that they can be more optimal in managing ZIS funds. For new employees, there will be job training from each manager and amil school will be included. Existing employees will be included in mandatory upgrades. The training will be held according to the needs of each department by institutions including SAI (Indonesian Amil School), IMZ (Zakat Management Institute, FOZ (Forum OPZ Zakat) and others. In order to maximize the collection in Malang Raya, the right target is needed. The targets targeted by YDSF Malang are companies, government agencies, Islamic banks, schools, hospitals, shopping centers, communities, entrepreneurs and communities in Malang Raya. Every month YDSF makes a visit as well as socializing zakat awareness to companies that have been previously listed. These companies are obtained from donors who work in these companies. With a visit to the company, it can increase the number of donors.

Visits were also made to several schools and hospitals. However, for schools themselves, YDSF often synergizes programs. The program synergies in question are training for teachers, mentoring school management and fostering students. From this synergy YDSF was allowed to provide piggy banks for students. Determining the right target is one of the things that a zakat institution must do in managing ZIS funds. The existence of these targets is also included in the strategy carried out by zakat institutions to raise funds. Target accuracy is also an indicator of the success and effectiveness of zakat institution governance (Kalimah, 2018). By implementing targeting, YDSF has implemented one of the indicators of the success and effectiveness of zakat institution governance.

After determining the target YDSF can educate the public about ZIS, especially zakat. Zakat itself is divided into two, namely zakat fitrah and zakat maal. Zakat fitrah is zakat issued in the month of Ramadan and before Eid prayer, while zakat maal itself is zakat issued by a Muslim who has met the requirements but is not bound by time in issuing it. There are still many people who still lack knowledge about zakat maal and only know zakat fitrah. Most people still think that just issuing zakat fitrah is enough, even though there is still zakat maal that must be issued by a Muslim who has met the requirements. So it is YDSF's job to educate the public to increase their knowledge about zakat maal.

CONCLUSION

The mechanism for managing Zakat, Infaq and Sedekah (ZIS) funds carried out by YDSF Malang is to collect these funds either through cash, transfer, and barcode scanning. Furthermore, 75% of the funds from the collection will be distributed to eight asnaf and beneficiaries in the form of consumptive and productive programs in the Greater Malang area and its surroundings. The form of consumptive consumption can be in the form of living expenses, basic necessities, gifts of prayer equipment and the Koran, assistance with health costs, debt payments, iftar and sahur Ramadan, Eid gifts, and social clinic services. Meanwhile, for productive purposes, it is in scholarships, economic empowerment of sheep, tahfidz houses for toddlers, and gem companions. The strategy taken by YDSF in managing ZIS funds is to choose amil who must meet the requirements of amil such as being Muslim, honest, trustworthy and understanding zakat fiqh. In addition, YDSF employees are also advised to be able to read the Koran and are not allowed to smoke. YDSF also conducts trainings for its employees in order to maximize their ability to manage ZIS funds. Other strategies implemented by YDSF are to determine the collection target, educate the public on the importance of tithing and use an institution to channel their ZIS funds, create programs and provide assistance by selected partners, provide facilities to donors to be more loyal, report every financial and activity through banners and magazines, planning and raising targets every year, evaluating every week and month carried out by internal and external parties, as well as collaborating with BAZNAS Malang City, LAZ in Malang, and several mosques in Malang. The advantages of YDSF that can be used as an opportunity to raise ZIS funds are having loyal and potential regular donors, donor coordinators to assist in collecting ZIS funds, conducting consultations with the sharia board in each of its activities, and having a complete program. However, there are also weaknesses that exist in YDSF, namely the limited existing human resources, where these weaknesses can be overcome by the collaborations that have been carried out.

As a zakat institution, YDSF must know the source of the funds received, if YDSF receives non-halal funds, it is the same as YDSF supports the existence of these non-halal funds, but that does not mean that a zakat institution cannot receive non-halal funds, for example non-halal funds. This is a form of repentance from the donor, so it is permissible for a zakat institution to accept it. In addition, non-halal funds must also be separated from zakat, infaq and Sedekah so as not to contaminate halal funds. YDSF records Sedekah as infaq where it should be if there is a donor who states that the donation is in the form of Sedekah then it must be recorded as Sedekah and not infaq. It is hoped that in the future YDSF Malang will be more aggressive in providing education about the importance of tithing, especially for people in Malang Raya. Apart from educating the community, it is hoped that YDSF Malang will also cooperate with zakat institutions in Malang in the form of utilization programs to improve the community's economy.

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Fifi Bahril Wahdah Majid
Faculty of Economics and Business
University of Brawijaya, Malang, Indonesia
fifibahrilmjd@yahoo.com

Asfi Manzilati
Faculty of Economics and Business
University of Brawijaya, Malang, Indonesia

Multifiah
Faculty of Economics and Business
University of Brawijaya, Malang, Indonesia