

COMPREHENSION AND IMPLEMENTATION OF ZAKAT TRADE AMONG RESTAURANT ENTREPRENEURS AT MATARAM CITY INDONESIA

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Abstract

The research aims to know how about comprehension and implementation of trade zakat among restaurant entrepreneurs in the city of Mataram. The research is qualitative approach. Informants in the study consisted of 12 people, namely 7 restaurant owners in Mataram City, 3 Vice Chairmen of National Amil Zakat Agency (BAZNAS) of Mataram City, and 2 recipients of zakat. Determination of informant in this research is done by purposive sample and with technique of observation, interview and documentation. The results show that informants have understood what is zakat and its benefits for themselves and for the welfare of the people. Because in this case from their understanding of the zakat that from all points of zakat they have applied that is from the religious side they have implemented the pillars of Islam that is paying zakat, in terms of morality among those who have excess wealth and who is capable or muzzaki (donatur) has had awareness in distributing zakat. From the social side the muzzaki can help cover the needs of the poor who need the helping hand of the muzzaki and with this zakat can also tighten the ropes of brotherhood and eliminate the envy and jealousy that is in the chest of the poor and those who are not able.

Keywords: Comprehension, Implementation, Zakat, Trade, Indonesia

INTRODUCTION

Islamic economic development built on ethical and moral values One of the instruments of development of Islamic Economics and its application in Indonesia is distributive justice, distributive justice is rooted in the Islamic concept of human affinity in Allah SWT and each other. Commercial distribution systems and following market mechanisms take place through economic processes. One of the efforts of Islam in the distribution of income is with the teachings of zakat, while the zakat infak and alms is a form of distribution that relies on aspects of social justice (Chapra, 2015).

In addition, zakat can be used to encourage the justice of the distribution of property, because the property is collected from the rich to be distributed to the poor in the area where the zakat is collected. Zakat is the third pillar of Islam after the shahadah and prayer, so it is a very important teaching for the Muslims. Empirically, zakat has succeeded in navigating the problem of poverty, and can improve human welfare. The establishment of an amil amil zakat entity in article 8 of this law states that the Amil Zakat Board is tasked to collect, distribute and utilize zakat in accordance with the provisions of religion.

In Indonesia National Zakat is controlled by the National Amil Zakat Agency (BAZNAS) established under Presidential Decree No. 21/2001 and Law No. 38/1999 which has been renewed by the Law No. 23 of 2011 on the management of Zakat) as an Amil Zakat Nasional, BAZNAS has a duty the main to collect Zakat, infaq, and shadaqah (ZIS), and distribute to those eligible under the provisions of Religion, until 2011 the network of BAZNAS consists of 33 Provincial Amil Zakat Agency (BAZDA), 240 BAZDA Regency / the network is at the level of BAZ sub-district, 18 UPZ (Zakat Service Unit) in various government agencies, state-owned enterprises, BUMS, Embassy (Embassy of the Republic of Indonesia) and Consul General, and 19 Zakat distribute Partners in the region.

West Nusa Tenggara Province (NTB) with a population of 4,896,162.00 people (NTB in the numbers 2016: 67) with a Muslim population of approximately 4,092,393 (kasubag / PR KUB, July 2010) is a great potential for the acceptance of Zakat, Infak and Alms (ZIS). Provincial BAZDA was established based on West Nusa Tenggara Provincial Regulation No. 7 of 1964 concerning the establishment of BAZ, Joint Decree of the Ministry of Religious Affairs 01B / SK / 1419/199 on the appointment / appointment of officers on the collection/ collection of zakat paddy, Zakat Maal / Tijarah in village at whole of district in West Nusa Tenggara No. 3 of 2011 about zakat management.

The city of Mataram which is the capital of the province of West Nusa Tenggara with the population of Islam reaches the number 385.254 Soul where BAZDA Mataram city was formed based on Local Regulation No. 7 of 1964 to regulate the Establishment of Amil Zakat Agency,

and this is applicable and used as guidance in the implementation of zakat in NTB in addition to the arrangement traditionally still in effect / running. In the local regulation, the Zakat management institution is named Badan Amil Zakat, Infak, alms area abbreviated BAZISDA, Lembaga BAZIS is formed from Provincial level up to Village level. This institution continues to carry out its duties in accordance with Islamic law and local regulations until the birth of Law No. 38 of 1999 on the Management of Zakat, the agency was changed to BAZ. Although in the implementation of his duties is not managing about zakat alone and even manage infak, alms, grants, testament

Today the restaurant business is growing rapidly marked by the increasing number of lesehan scattered in various regions in the city of Mataram. With this development has made a real contribution to the economy of the region. Appears entrepreneurs who have created jobs so that the workforce will be absorbed a lot. It can reduce unemployment and create economic growth. With the reduced unemployment rate there is an increase in economic growth. Furthermore, with increasing economic growth will create economic equity. Restaurant business is a business that has no death, with the growing population that more and more food needs to be provided, eating is a primary need for all humans. As a result, in the admit or not home food business is always there the market and have unlimited market segmentation.

In the restaurant business, there are various ways to always present the consumption or food, whether presented in the form of catering, rice box, buffet (standing party) or the other for that business is believed to be one of the many businesses that are not too subject to the impact in the economic crisis. Restaurant business establishments growing rapidly marked by the increasing number of lesehan (restaurant with sitting on the floor) scattered in various areas in the city of Mataram.

Mataram city is one of the areas that experienced rapid development in the culinary business sector. The owner of this restaurant is the majority of Muslims with a high level of awareness in issuing zakat trade. So from the restaurant business sector is collected substantial funds in the form of zakat trade. But in the determination of zakat trade conducted by restaurant entrepreneurs in the city of Mataram is still far from the values of Islamic shari'a.

Restaurant in the city of Mataram in running its business does not use accounting bookkeeping. Even if there are only a few that use bookkeeping very simply. This bookkeeping has not presented a report on business growth in any one year period. The financial statements should contain the income statement, the change of capital report, and the trial balance of the trading business.

LITERATURE REVIEWS

Entrepreneurs

According to Abdulkadir Muhammad entrepreneur means people who run the company means to manage their own company either with their own environment or with the help of workers. (www.landasan.com, 2015/09). Meanwhile, according to Peter F Drucker entrepreneur or entrepreneur is a person who is able to create something new and different (creativity), entrepreneurs are very closely study with taxation. The entrepreneur or entrepreneur is a considerable source of taxation for the State (<https://pengertiankuu.blogspot.com>).

Restaurant

Restaurant or commonly called Restaurant is a term to describe a business that serves food to the community as well as provides a place to enjoy the meal, and also set a certain cost for food and service. The restaurant itself is a word of absorption that comes from the French language in adaptation by the English "restaurant" which is from the word "restaurer" which means "restore". According to the Decree of the Minister of Tourism, Post and Telecommunication No.KN.73 / PVVI05 / MPPT-85 concerning Regulation of Restaurant, in this pour rial referred to as the Food Service is: "A business that provides food and beverage services that are managed commercially ". According to the Minister of Health RI regulation no. 304 / Menkes / Per / 89 on restaurant requirements is a food service company located in part or all of permanent building equipped with equipment and equipment for process of making, storing and selling food and beverage for public in place his business. While Wojowasito and Poerwodarminto (Marsyangm, 1999: 71) classify restaurants or restaurants into several types, among others: A'la Carte Restaurant: is a restaurant that gets full permission to sell food complete with many variations where guests are free to choose their own food want. Each food in this restaurant has its own price.

Comprehension Theory

Comprehension comes from the word "comprehend" which has a sense of responsiveness, comprehend right, views, teachings. While comprehension means process, how to comprehend or comprehend (Big Indonesian Dictionary 2001). Further Purwanto in (Irwan: 53) interpret comprehension is the ability to comprehend or comprehend about the meaning or concept, the situation and the facts are known. So comprehension can be interpreted as a thing or a result of comprehension something. Based on the opinion of Jalaludin Rakhmat (Ria S. Muzammil, 2010) "comprehension is an intellectual aspect relating to what is known to man." This comprehension shows that the aspect of comprehension is closely related to intellectual

attitudes and it is related to what is known by man. According to Nana Sudjana (1995), comprehension is the result of learning that can be demonstrated by the ability to explain again a problem with an example. Meanwhile, according to Bloom (1979) comprehension is one of the signs a person knows a thing marked by comprehension that can be conveyed to others either in terms of ability to convey the contents of an object or matters relating to the object.

According to Winkel and Mukhtar (Sudaryono, 2012), comprehension is the ability of a person to grasp the meaning and meaning of the material being studied, which is indicated by describing the underlying content of what he or she learns or changing the data presented in a particular form to the form other. According to Sudijono (in Irwan, 53) comprehension is the ability of a person to comprehend or comprehend something after being known and remembered. In other words comprehension is knowing something and seeing it in many ways. So understanding is the level of ability to comprehend and comprehend a fact once it is known and remembered based on the vision which will then be taken a decision

Zakat

Zakat in terms of language, the word zakat is the basic word (masdar) of zakat which means blessing, growing, clean, and good (Mu'jam wasith juz 1 p.398). Something that is zaka means to grow and develop, and someone is zakat means that person is good. While the syara ', the zakat means a certain part of the possessions that Allah has required to give to mustahiqin (those who are entitled to receive zakat). (Fiqh az-Zakah: the work of Sheikh Dr. Yusuf Al-Qaradawi vol. 1 page 38). While Imam An-Nawawi said that the term zakat is a term that has been known to 'urf by the Arabs long before the coming of Islam. Even it is often mentioned in syi'ir-syi'ir Arab Jahili before. Hal same told by Daud Az -Zhahiri who says that the word zakat has no source of meaning in the language. The word zakat is the 'urf of the Islamic Shari'a.

Zakat in terms of jurisprudence means certain property which Allah obliges to be handed over to the rightful ones in addition means to issue a certain amount of itself. The amount spent from the wealth is called zakat because it is issued it adds much, makes more meaning, and protects the wealth it is from destruction (Imam Nawawi) .The word of Allah SWT which means:

"Take zakat from some of their possessions, with that charity you cleanse [658] and purify [6591] them and pray for them. Verily, your prayer is a serenity for them and Allah is All-Aware of the All-Knowing. "(Al Qur'an translation Ministry of Religious Affairs of the Republic of Indonesia).

Ibn Taymiyyah said: "The soul of the person who is tithe becomes clean and his wealth will be clean also, clean and increase its meaning". (Sheikh Yusuf Qardawi 988) In Kararah (1983) explains that the Qur'an makes zakat and prayer as a symbol of the whole

teachings of Islam. Zakat is a religious duty and is a religious service whose development can be thought through by ijtihad. Zakat and various other forms of alms have a potential position as a source of expenditure in the Muslim community, as well as resources to overcome various social costs resulting from human relationships. Zakat, in addition to the fardlu 'ain and alms positions that have a sunnah position, economic potentials capable or at least can contribute in order to build economic growth as well as equity income-economic growth with equity, if managed optimally and professionally. The argument based on naqli, al-Qur'an and al-Hadith gives a lot of explanation about the background zakat ruled in Islam. Zakat is the taking of some property from Muslims this is in accordance with the word of Allah in QS At-Taubah: 103) for the welfare of Muslims by people Muslim (QS Az-Zariyaat (51): 19)

"And those who have occupied the city of Medina and have believed (Anshor) before (their coming) (Muhajirin), they (Anshor) 'love' those who emigrated to them (Muhajirin) and they (Anshor) have not put in their hearts of what is given to them (Muhajirin); and they give priority (the muhajirin), upon themselves, Though they are in distress and who is nourished from their filthiness, they are the ones who are fortunate." (Al Qur'an translation Ministry of Religious Affairs of the Republic of Indonesia)

Zakat rules as mentioned above have special implications for the organization and allocation of zakat property. Not just anyone has the right to organize it and not just anyone entitled to enjoy it. Zakat is a religious duty so that in a heterogeneous religious community, organizing and applying zakat is an interesting thing Sjadzali, 1992: 159).

The word zakat in the Qur'an is mentioned 32 times.30 times with the meaning of zakat and twice with the context and meaning that is not zakat.8 of the 30 verses it descends in the Mecca period and the remainder comes down in the Medina period (Al-Mu ' hour Al-Mufahras by Ust.Muhammad fuad Abdul Baqi).

A Muslim who has the property that has fulfilled the zakat requirement is obliged to issue it. If he neglects it then the ruler who is represented by the zakat's duties, must compel him. (Ali, 2006: 29).

This is in line with the word of God in Qur'an Surah At-Taubah: 103 which means: "Take zakat from some of their property, with that charity you cleanse and purify them and pray for them. Verily, your prayer is a serenity for them and Allah is All-knowing, All-knowing.". (Al Qur'an translation Ministry of Religious Affairs of the Republic of Indonesia)

The fiqh scholars agree that zakat is only compulsory for normal adult Muslims, independent and has a certain amount of wealth under certain conditions. The obligations of this zakat have also been found in the old covenant. In al-qur'an also repeatedly mentioned that the earlier peoples are also subject to the obligation to pay zakat. It just only difference background

of socio-economic life at the time of the decline of the command then the object and the amount of zakat issued is different from the concept of zakat in Islam. Moreover, in the old covenant purely meant for religious institutions, while in al-qur'an zakat aimed at providing economic support to society and not to the hierarchy of institutions (aflah, 2009 `163-164)..

Zakat aims

- a. Moral field, zakat erodes the greed and greed of the rich heart.
- b. Social field, serves to eliminate poverty from the community.
- c. Economic field, zakat prevents the accumulation of wealth in the hands of a small part of humankind and is a mandatory contribution of the Muslims to the State treasury.

Entitled Group to receive zakat

The group that earns zakat is the eight classes that Allah has revealed in QS At-Taubah (9): 60 "Those zakat are only for the poor, the poor, the managers of the charity, the mu'allaf who is enticed into their hearts, to (liberate) the slaves of the debtors, for the way of Allah and for them yuang being on the way, as an obligatory provision of Allah, and Allah is All-knowing, All-Wise. "[647] (Al Qur'an translation Ministry of Religious Affairs of the Republic of Indonesia).

RESEARCH METHOD

Research method using qualitative research approach. Informants in the study consisted of 12 people, namely 7 restaurant owners in Mataram City, 3 Vice Chairmen of National Amil Zakat Agency (BAZNAS) of Mataram City, and 2 recipients of zakat. Determination of informant in this research is done by purposive sample and with technique of observation, interview and documentation.

RESULTS AND DISCUSSION

Comprehension About Zakat By Muzakki (Restaurant Entrepreneur)

Based on the comprehension of informants about paying zakat so far is in accordance with the provisions of Islamic law how much has been determined in issuing zakat if it has reached its nishab. Another informant showed that in the case of paying zakat has been implemented and in accordance with the provisions of the amount of zakat which if in conducting business activities has reached one year and has reached nishob period. In this case the restaurant owner has implemented the Islamic sariat which has been listed in the word of Allah SWT which means:

"Take zakat from some of their property, with that charity you cleanse and purify them and pray for them. Verily, your prayer is a serenity for them. and Allah is all-knowing. That is to say: the charity cleans them of the stinginess and exaggerated love of property, it nourishes the qualities of goodness in their hearts and develops their possessions. "(Surat At-Taubah 9: 103)

On the other hand, in distributing zakatnya the owner of the restaurant directly send it to the mustahik residing in the neighborhood where he lived. The owner of this restaurant has given his zakat directly because the owner of this restaurant has his own satisfaction directly to the one who really needs it and the owner of this restaurant has his own principle of giving the zakat more in priority to the immediate surroundings of the former who need it more. Judging from the views and benefits gained by the owner of this restaurant dinah that the owner of this restaurant already understand what it is zakat and to whom the charity was given, but in terms of distribution of this restaurant owner prefer to give it directly instead of channeling through the amil zakat institution.

Implementation of restaurant entrepreneurs zakat in Mataram City

Zakat, basically fund for the benefit of others who are in need and have the same meaning in the view of the ulama so that is not distinguished, but in the distribution differentiated antara zakat, infaq and shadaqah. Distribution of zakat by the existing restaurant businessmen in the city of Mataram has been well managed by doing programs and distributing zakat evenly. The distribution done by the Muzaki is really given to the Mustahik (people who are entitled to receive zakat), including in this case that is 8 asnaf and there is also given to small trading that requires venture capital.

The advantage of zakat for society welfare

Based on the results of the research is known that what they received from the restaurant entrepreneurs is very helpful for those who can not afford and those in need who have received assistance from pengusaha simple restaurant. according to the word of God contained in the letter of Al-Baqarah verse 254 which means: "O who believe! Spend (in the way of Allah) a portion of the provision We have given you before the Day which in that day shall no more trade and no intercession. and those who disbelieve That are those who do wrong. Syafa'at: mediation in giving something benefit to others or to avoid something harmful to others. the intercession which is not accepted in Allah's sight is the intercession for the unbelievers."

On the other hand also the benefits they get from sedeqah and zakat that they receive every day or every year have been able to help their daily needs for those who live together in the neighborhood of the restaurant entrepreneurs.

CONCLUSION

Based on data from observations and information that the authors obtain on the implementation of Zakat Entrepreneurs in Mataram restaurant as has been discussed in the previous chapters can be put forward some conclusions as follows:

1. Restaurant entrepreneurs in the city of Mataram already really comprehend about zakat trade related with Islamic Shari'a. As for the implementation of the restaurant entrepreneurs who are in the City of Mataram has distributed zakatnya 2.5% of net income earned from the results of his business.
2. Implementation of zakat trade among restaurant entrepreneurs in the city of Mataram has been done and in distribute zakat restaurant entrepreneurs who are in the city of Mataram prefer to his closest relatives and the environment around his residence and not give zakat through zakat institutions.

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