

# **ETHICS OF ISLAM IN THE UTILIZATION OF ZAKAT FUNDS: A STUDY AT NATIONAL ZAKAT AMIL AGENCY (BAZNAS) EAST LOMBOK REGENCY PROVINCE OF WEST NUSA TENGGARA (NTB) INDONESIA**

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## **Abstract**

*The research entitled Islamic ethics in the utilization of zakat funds aims to find out how Islamic ethics in the benefit of zakat funds in The National Amil Zakat Agency East Lombok. The research method used is qualitative research using phenomenology approach. Informants in this study are Mustahik Beneficiary, Distribution Staff of BAZNAS East Lombok. After Research was held, the number of informants interviewed was 11 people consisting of 1 The National Amil Zakat Agency staff, 1 The National Amil Zakat Agency employee, 9 beneficiaries (1 mustahik), and 1 religious person. Determination of informant in this research is done by purposive sample and with technique of observation, interview and documentation. The National Amil Zakat Agency as the official institution of zakat managers distributes zakat funds to the beneficiaries (mustahik), especially to some groups, among others, the poor, the muallaf, and fisabilillah. Islamic ethics in the use of zakat funds in BAZNAS of East Lombok indicates that ethics are applied differently, that is in accordance with Islamic syaria and those that are not in accordance with Islamic Shari'a. In other words, it is impossible to leverage zakat funds by fraud and violation, but some are doing with honesty.*

*Keywords: Islamic ethics, utilization, zakat funds, distribution, beneficiaries*

## INTRODUCTION

National Zakat Amil Agency is the official and the only one formed by the government based on Presidential Decree No. RI. 8 of 2001 which has the duty and function of collecting and distributing zakat, infaq, and alms (ZIS) at the national level. With these tasks, this institution can improve the welfare of society and increase the solidarity of the people, especially for the recipient of zakat. BAZ/ LAZ zakat management agency channeled zakat funds to the mustahik especially poor people through the distribution of zakat consumptively or productively. As in the book of Zakat in the dimension mahdah and socialmenjelaskan that the management of zakat distribution applied in Indonesia there are two kinds, namely the distribution of consumptive and productive. Zakat is more prduktif to the management of zakat, from the previous only used for things that are consumptive and the fulfillment of just a moment, then changed the distribution of zakat funds that have been collected to the things that are productive in order to empower the people. In other words zakat funds are no longer given to mustahik and then consumed. According to Didin Hafiduddin in the zakat guidebook, zakat funds are not giving a bite of rice within a day or two, then the mustahik becomes poor again, but the zakat funds must meet the needs of life better in a relatively long period of time.

Based on data from the Central Bureau of Statistics of NTB Province, in the last five years, the national zakat collection grew an average of about 20% per year. In 2016, it is estimated that the national zakat collection will reach around Rp 4.4 trillion. When compared with the zakat potential of 3.4% of GDP, the realization of 2016 accumulation is only 1.0% of its potential. • However, compared to the zakat potential of 1.7% of GDP, the realization of 2016 accumulation represents 2.0% of its potential. And when compared with the zakat potential of 0.8% of GDP, the realization of this 2016 gathering reached 4.3% of its potential.

National Amil Zakat Agency in West Nusa Tenggara targets the achievement of tax target of Rp 106 billion in 2017. Looking at the potential, the target is possible to achieve. The potential of zakat that can be collected in NTB is very large, just how the provincial The National Amil Zakat Agency or districts / cities work. While the highest target is charged to East Lombok which reached Rp 17 billion, followed by West Lombok Rp 15 billion. While the lowest is the City of Bima and West Sumbawa, each Rp 5 billion. the National Amil Zakat Agency West Nusa Tenggara province itself targets to collect zakat Rp 6.5 billion. For Provincial the National Amil Zakat Agency, last year his zakat achievement reached Rp 5 billion more. The achievement of zakat in some areas will reach the target set. Moreover, based on data, starting up to last June, the achievement of zakat in some districts / cities reached above 50 percent.

In this case researchers are more focused towards the utilization of zakat funds. Efficiency in the National Amil Zakat Agency of East Lombok regency can be categorized,

among others, consumptive utilization and productive utilization. This is the use of conformability in the category of distribution given to people who are entitled to receive it to be used directly by the concerned is to some groups, among others, the poor, the muafaf and the fisabilillah. Each beneficiary is given some financial support as a capital to expand his business, and those who use the funds for daily needs and to renovate the house. Zakat Fund Assistance is taken from the property of excessive people such as civil servants and channeled to people who are deficient. Therefore the allocation of zakat funds can not be given indiscriminately and only distributed to certain communities. Zakat given to mustahik will serve as a supporter of their economic improvement when it is consumed in productive activities. Zakat funds for productive activities will be more optimal if implemented zakat institution as a trusted organization for the allocation, utilization, and distribution of zakat funds.

The problems that occurred in the National Amil Zakat Agency of East Lombok regency is happened to mustahik who received the Assistance from The National Amil Zakat Agency not given also to his group. Based on the previous submission it was agreed between BAZNAS party and it mustahik that the funds will be distributed to its members in order to help each other, but in the end it mustahik not give the funds to its members, In other words that mustahik utilize the funds for himself. This is one form of ethics that is not in accordance with Islamic Shari'a. Because good ethics must apply honesty and the existence of injustice in Islam that is Al-Gharar. The principle of Adamul Gharar means that any form of mu'amalat should not be deceitful or which causes any party to feel disadvantaged by the other party resulting in an element of willingness of one party in doing a transaction as the Word of God in Q.S. Al-Baqarah: 188 which means: "And let none of you eat the other treasures among you in a foolish way, and (bring) not the treasure unto the judge, that ye may eat part of the possessions of others with (the way to do) sin, but you know. The next problem is mustahik which require funding assistance for livestock was not used in accordance with the previous submission. It is known based on survey results from the the National Amil Zakat Agency. Like the case of cattle in cattle and goats. This case also includes an element of fraud and violation of Islamic ethics.

## **LITERATURE REVIEW**

### **Ethics In Islam**

Islamic ethics or "Adab and Akhlak Islamiyah" is the ethics and morals recommended in the teachings of Islam contained in the Qur'an and Sunnah, following the example of the example of the Prophet Muhammad, who in Islamic aqidah is declared as the most perfect man akhlaknya in Al-Qur'an which means Truly already existed in (the self) Messenger of Allah is a good example for you. Then in the Qur'an which means "And verily you are truly virtuous character."

Islamic ethics has anticipation far ahead with two main characteristics. First, Islamic ethics is not against human nature. Secondly, Islamic ethics is very rationalistic.

### **Utilization of Zakat Funds**

Zakat funds are sources of funds collected from zakat funds (zakat fitrah in Ramadan, maal, infaq, and sadaqah) aimed at the society of Muslims who can not afford. Zakat fund referred to in this study is zakat funds managed by the National Amil Zakat Agency. From Salim bin Abdullah ibn 'Umar from his father (Umar ibn al-Khatab) may Allah bless them, that the Messenger of Allah once gave Umar bin Khatab a gift, then Umar said "grant to the more faqir of me, then the Prophet said", after that have (develop) and give up to others and what comes to you from this treasure while you do not need it and not you ask, then take it. And everywhere that is not so thou shalt not take away your lusts. (Hadits Muslim).

### **Mustahik (Beneficiaries)**

Mustahik is a Muslim who is entitled to get a share of zakat property due to belong in one of 8 asnaf (group of recipients of zakat), ie fakir. Poor, amil, mu'allaf, freeing slaves, debtors, fisabilillahs, and people on the way. Zakat as a social assistance fund is very big role and its benefits in building and improving the living standard better for mustahik. Therefore, the accumulated zakat is channeled to the mustahik as stated in the Word of God S.W.T in the Qur'an. Zakat is only for the poor, the poor, the administrators of zakat, the mu'allaf whom he is persuaded, to (liberate) the slaves, the debtors, for the way of Allah, and for them which is on the way, as an obligatory provision of Allah, and Allah is Knower and Wise "(Qur'an Surat At-Taubah: 60) (Ministry of Religious Affairs, 1983).

### **RESEARCH METHOD**

This research is a qualitative research. The type of qualitative research used in this research is using phenomenology approach. Informants in this study are Mustahik Beneficiary, Distribution Staff The National Amil Zakat Agency East Lombok. After Research was held, the number of informants interviewed was 11 people consisting of 1 The National Amil Zakat Agency staff, 1 The National Amil Zakat Agency employee, 9 beneficiaries (1 mustahik), and 1 religious person. Determination of informant in this research is done by purposive sample and with technique of observation, interview and documentation.

## RESULTS AND DISCUSSION

### Ethics Islam in Utilization Zakat Funds

In summary the results of research that researchers have done about Islamic ethics in the utilization of zakat funds that there are several forms of utilization of zakat funds, among others, the use of consumptive and utilization in productive. If viewed the consumptive utilization is more directed to the daily needs given by the National Amil Zakat Agency to mustahik entitled to receive it, while the use of productively in the form of capital to run the business and in the form of livestock to be bred.

The National Amil Zakat Agency East Lombok Regency distributes zakat and distributes aid to some groups such as the poor, fisabilillah and mu'allaf. If it is outside the asnaf, then funding can be collected from infaq, and Shadaqah. In accordance with the provisions that already apply.

Whatever is carried out by mustahik by utilizing the aid of zakat funds is inseparable from Islamic ethics. It is the ethic that is strongly recommended in the teachings of Islam contained in the Qur'an and As-Sunnah by following the example of the Prophet Muhammad S.A.W, which in the Islamic creed is declared as the most perfect man of morals. Ethics possessed mustahik in zakat funding is not entirely in accordance with the teachings of Islam and there is also a mustahik ethics that is in accordance with the teachings of Islam. As happened in the field, the National Amil Zakat Agency found a case, where when the mustahik applying for aid does not match the reality in the field. As already mentioned above about mustahik ethics which is not in accordance with Islamic teachings where there is no honesty but deception. As for the case of mustahik who are honest and ethical according to Islamic teachings, they use the zakat fund in accordance with the agreement with the National Amil Zakat Agency. As a result are those who really want to try will mendapatkan maximum results. Many of the mustahik who have received help have a happy life and can improve the economy so that they do not feel the lack of sufficient cravings. Those who set up business continue to grow rapidly and have the advantage.

Based on cases that have occurred, the Islamic ethics in the utilization of zakat funds, the results are not according to the Shari'a and some are in accordance Shari'a. Our command to the Muslims should be guided by the Qur'an and As-Sunnah, both in words and in deeds based on the attitude of honesty. Because not a few we see people who have good intentions but because it is less able to observe the nature of a problem that has either associated with the economy or the other and eventually he fell in error. So the National Amil Zakat Agency take a lesson on cases that have occurred that the case is used as a reference to avoid happening or repeated again.

## CONCLUSION

From the discussion of the results of these studies it can be concluded that the mustahik ethics vary, there are in accordance with Islamic law and those unrelated to the Islamic Shari'a. The ethics that should be applied by the mustahik is more to dishonesty and deceit, because based on the hadith of Bukhori, the zakat should be developed instead of dikonsumsi. While the mustahik ethics that have been more appropriate have the development of the business they do such as establishing a business up to the success rate. It can be proved that when someone does a deed earnestly in accordance with the teachings of Islamic ethics, then the results will be optimal that the fulfillment of economic needs both in terms of eating, clothing and others.

In relation with the results of this study, the researchers are very hopeful to the supervisor of the National Amil Zakat Agency of East Lombok regency of West Nusa Tenggara province of Indonesia to better optimize the monitoring of the use of zakat funds by beneficiaries because we see many people who still behave arbitrarily in utilizing the funds they have. Should the funds can be used as well as possible in accordance with Islamic Shari'a.

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