

Factors Affecting Zakat, Infaq And Alms Payments In Gorontalo City (Case Study At Baznas Gorontalo City)

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Abstract

Study This aim For analyze factors that can influence payment of Zakat, Infaq and Alms and for know method used in payment of Zakat, Infaq and Alms in Gorontalo City. As for Methodology study This is use study qualitative with studies case . Data collection techniques were carried out with interview in a way depth and observation location research . Whereas technique data analysis was carried out with method examination data validity with use method triangulation . Research result this show that the factors that influence collection zis that is lack of awareness self road heart public in paying zakat, lack of sincerity in spending money, lack of education especially knowledge about the Islamic religion , postpone payment as well as lack of trust public to administering institutions zakat payment . There are methods that can be done used in There are 3 (three) ZIS payment methods that is with pay direct to Gorontalo City BAZNAS office , via mobile banking application and can deposit direct to the bank that owns it cooperation with BAZNAS including Bank Sulut Go (BSG), Bank Syariah Indonesia (BSI), Bank Muamalat .

Keywords : *Zakat, Infaq , Alms, Factors, ZIS Payment Methods.*

INTRODUCTION

Society is element most importantly in management of zakat, infaq, alms. Because society is what it is party the giver and also the recipient benefit from management of zakat, infaq and alms. As zakat giver. Infaq, alms is public Muslims, meanwhile recipient benefit Can public general in a way wide both Muslims nor nonMuslim. Islam is a religion of mercy lil' alamin give guidance and views alive throughout man . Islamic teachings as road instruction for all over humans to always be remember and understand direction of the Creator human and whole natural raya , so the implications man capable integrate corner problem worldly and hereafter, without must give difference priority to both of them because both of them each other bound One each other and multifaceted.

In the field Islamic economics does not positioning material aspects as form objective mainvof the activity process economics , because Islam positions it activity economy as A activity or activity glorious with presents motives and orientation all

form activity a just and prosperous economy . Because of That form achievements and goals economy in Islam that is achieved falah which means success , glory and victory One of Islamic teachings in activity economy ie in a way Islam strictly forbids it all activity economy only controlled by a handful or group of people, but must done in a way collective For well-being together so that capable prosperous and empowering . Moreover , helplessness public usually caused by the lack of it access economy to various sectors.

To give impact empower and prosper people humans, esp Muslims. So, Islam provides obligations and recommendations For pay zakat, infaq, sadaqah (Zis). The existence of zakat is a very important core Islamic teaching attention even at the beginning of Islam's founding, because That a Muslims who don't Want to paying zakat is fought until fulfilled payment the zakat . This thing show that zakat is element important in life Muslims , or not in corner spiritual field , but also physically social.

Zakat is one of them Islamic pillars and commandments For pay the same zakat the level with order For carry out prayer , however in practice life society , zakat is not yet become attention Good in collection , management , and its distribution . Likewise, with infaq , alms , and waqf Whereas prayer and zakat are almost acts of worship called in the Qur'an always side by side . In the Qur'an the word zakat is often used simultaneously with the word prayer, which confirms exists connection complementary between prayer and zakat . If you pray dimensions vertically divinity (divineyyah) , then zakat is a worship that has a horizontal- humanitarian dimension (insaniyyah). Explained in surah Al- Mu'minun Verses 1-4 :

بِسْمِ اللَّهِ الرَّحْمَنِ الرَّحِيمِ
 قَدْ أَفْلَحَ الْمُؤْمِنُونَ ① الَّذِينَ هُمْ فِي صَلَاتِهِمْ خَاشِعُونَ
 ② وَالَّذِينَ هُمْ عَنِ اللَّغْوِ مُعْرِضُونَ ③ وَالَّذِينَ هُمْ لِلزَّكَاةِ
 فَاعِلُونَ ④ وَالَّذِينَ هُمْ لِفُرُوجِهِمْ حَافِظُونَ ⑤ إِلَّا عَلَىٰ

It means :

(1) Really fortunate are those who believe , (2) (namely) those who are solemn in his prayers , (3) and those who keep him away self from (actions and words) that are not useful , (4) for people who pay zakat.

Based on explanation on so in report This will explained What do you mean with zakat, infaq and alms as well as What just factors that can influence public especially in inner Gorontalo City do payment of zakat, infaq , and alms and methods What only one can used in do payment of zakat, infaq and alms .

LITERATURE REVIEW**Zakat**

In Islam, zakat is considered as one of the of the five pillars faith Because confidence that with give to the poor, someone purify heart and treasure Alone . By language , zakat means grow (numuw) and increase (ziyadah) (ziyadah). Zaka al-zar ', if be spoken with right , meaning plants That develop multiply and expand . Whereas Sharia ' defines zakat as minimum amount of assets required shared to resident certain . To the poor, someone own right For share part from his wealth , which is known with zakat, as present from God.

The pillars of zakat are the people who pay it , the assets that can zakati , and the person who gets it benefit from him . To fulfill condition For pay zakat or muzakki , a Muslim must Enough age , sense healthy , and have adequate facilities . Obtainable assets Zakati must fulfil criteria as following : must is good and perfect treasure from zakat giver _ the value is at least one nisab and them must saved at least during One years in qamariyah or haul.

وَالْمُؤْمِنُونَ وَالْمُؤْمِنَاتُ بَعْضُهُمْ أَوْلِيَاءُ بَعْضٍ يَأْمُرُونَ بِالْمَعْرُوفِ
وَيَنْهَوْنَ عَنِ الْمُنْكَرِ وَيُقِيمُونَ الصَّلَاةَ وَيُؤْتُونَ الزَّكَاةَ وَيُطِيعُونَ اللَّهَ
وَرَسُولَهُ أُولَئِكَ سَيَرْحَمُهُمُ اللَّهُ إِنَّ اللَّهَ عَزِيزٌ حَكِيمٌ ﴿٧١﴾

It means :

And those who believe , men and women , some they (are) be helper for some others. They order (do) what is ma'ruf , prevent it from the evil , establishing praying , paying zakat and them obey Allah and His Messenger. They are will given mercy by Allah; Verily Allah is All-Mighty, All - Wise . (Surah At- Taubah : 71)

Types of Zakat**Zakat Fitrah**

Zakat fitrah is mandatory personal zakat on every Muslims . There are conditions set that is , paid in the month Ramadan until approaching Sunnah Eid prayers Fitri . The ulama and fuqaha have in a way acclamation or ittifaq opinion that the mandatory period the issuance of zakat fitrah is when the end month Ramadan . Understanding end here is start sunset sun , or moment

break the fast fasting at the end month Ramadan . If paid after Eid prayer _ so its nature like alms normal not zakat fitrah.

a. Zakat Mal

Zakat malal is the zakat that is charged on assets owned by a person / individual with the terms and conditions that have been set in a way syara '. Types of zakat maal among others:

- Gold and Silver Zakat
- Zakat on Livestock
- Zakat on Grains and Fruits (agriculture)
- Trade Zakat
- Zakat Rikaz (goods findings) and Ma'din (goods mine)
- Zakat on Stocks and Bonds
- Product Zakat Animal
- Company Zakat
- Profession and Income Zakat

1. Infaq

Infaq is assets issued by someone or business entities outside of zakat for benefit general (Law No. 23 of 2011). Whereas according to Gusfahmi (2010: 102) explains that Infaq is expenditure done voluntarily somebody . God gives freedom to the owner For determine type assets , how much? the best amount submitted . Infaq different with zakat, infaq No about nishab or amount specified assets in a way law . Infaq No must given to mustahiq, but rather to anyone, for example parents, relatives, children orphans , poor people, or deep people journey .

Income infaq / alms differentiated according to source acceptance and category type income For every type. This is proven with exists separation between income infaq / alms bonding and acceptance infaq / alms No bound . Where is the reception infaq / alms bound reception on the funds determined appropriation by munafiq, for example like infaq orphans , sacrifices , and infaq other .

Whereas reception infaq / almsnot bound reception on the funds not specified _ intended by munafiq, for example like reception individual , collective and other , share results placement of funds as well the tax .

2. Alms

Alms is treasure or non- property issued by someone or business entities outside of zakat for benefit general (Law No. 23 of 2011). Whereas according to Iqbal (2008: 149) Alms comes from from the word shidq which means Correct . Alms is giving from part riches in a way sincere For look for please Allah SWT. Alms can be done nature must such as zakat, or volunteer like giving alms in general . Either volunteer nor must in Al-Qur'an both of them called alms . So, every zakat is also meaningful charity , however only charity obligatory is called zakat.

3. Provision Zakat Nisab

Nisab is limitation minimal riches someone who is obligated For pay zakat. If somebody own treasures that have been reach nisab then that person Already

required For tithe . Rather , someone No must pay zakat if his wealth No reach nisab . Unit treasure nisab on zakat is possible many kinds of depends type the zakat .

- Zakat on gold and silver fulfilled If a muzakki (people who pay zakat) have gold reach nisab worth 85 grams or silver with reach Nisab 595 grams. Zakat rates are mandatory paid is amounted to 2.5% of gold or owned silver . As for the method calculate the zakat that must be paid namely $2.5\% \times$ amount stored gold / silver for 1 year .
- Zakat on animals livestock , Nisab For camel is 5 tails . Meanwhile , nisab For 30 cows , horses and buffalo each . Temporary that is , nisab For goat or sheep is 40 heads , or amounting to 2.5 % of livestock owned .
- Nisab for agricultural zakat is as many as 5 wasaq or around 653 kg of rice . If results harvest reach nisab the . Agricultural zakat levels is of 5% or 1/20 of results harvest or production agriculture after cut cost production .
- Treasure trade subject to zakat is calculated from current assets business reduced term debt short (debts that are due only One year). If there is a difference of current assets and liabilities the Already reach nisab , then must paid the zakat . Nisab of trade zakat worth 85 grams gold with the zakat rate is 2.5% and that's it reach One year (haul). Following method calculating trading zakat : $2.5\% \times$ (current assets- debt period short)
- Treasure Rikaz that is treasure hidden which is legacy past nations . Which when found both by Muslims or non- Muslims , then must issued the zakat by 20%, calculated since treasure the found . Nature of goods legacy ancient obligatory subject to one-fifth zakat is everyone who has mark economical like gold , silver , tin , copper , containers , and the like .
- Zakat on shares and bonds including the obligatory zakat issued on ownership letter valuable . Nisab of zakat on shares The same value with nisab zakat malal that is worth 85 grams gold with 2.5% zakat rate and that's it reach One year (haul).
- Zakat production animal for example like the honey produced from bees which are then bought and sold must issuing zakat . The scholars agree that zakat on honey taken from income clean honey , or after reduced from costs For got it and the size one tenth (10%).
- company zakat calculation based on reports financial (balance sheet) with subtract obligation on current assets , or all over assets (outside facilities and infrastructure) added profit , reduced payment of debts and obligations other , then issued 2, 5% as the zakat . Temporary another opinion stated that is mandatory issued the zakat That just the advantage just . The calculations namely $2.5\% \times$ (current assets debt period short) .
- Somebody said Already must pay zakat on income if He his income has reach zakat income nishab as big as 85 grams gold per year .

4. Legal Basis for Zakat, Infaq and Alms

Zakat is something obligations commanded by Allah SWT. This can seen from arguments , good ones there are in the Qur'an and elsewhere in the hadith books , including : following :

a. Al-Qur'an

خُذْ مِنْ أَمْوَالِهِمْ صَدَقَةً تُطَهِّرُهُمْ وَتُزَكِّيهِمْ بِهَا وَصَلِّ عَلَيْهِمْ إِنَّ صَلَاتَكَ سَكَنٌ

هُمٌ وَاللَّهُ سَمِيعٌ عَلِيمٌ *clean and*

Infaq and shodaqoh are highly recommended in Sharia Islam. Basic law infaq. The Word of Allah in the Qur'an in surah Al-Baqarah verse 262:

الَّذِينَ يُنْفِقُونَ أَمْوَالَهُمْ فِي سَبِيلِ اللَّهِ ثُمَّ لَا يُتْبِعُونَ مَا أَنْفَقُوا مَنًّا

وَلَا أَذَى لَّهُمْ أَجْرُهُمْ عِنْدَ رَبِّهِمْ وَلَا خَوْفٌ عَلَيْهِمْ وَلَا هُمْ

يَحْزَنُونَ

It means : "people who spend his wealth in the way of Allah SWT, then they No accompany what is spent That with mention his giving and with No hurt (feelings si recipient), then obtain reward with their Lord and not (nor) them sad heart " (Al-Baqarah: 262).

b. Hadith

مَنْ تَصَدَّقَ بِعَدَلٍ تَمْرَةٍ مِنْ كَسْبٍ طَيِّبٍ وَلَا يَصْغَدُ إِلَى اللَّهِ إِلَّا الطَّيِّبَ فَإِنَّ اللَّهَ يَقْبَلُهَا

بِيَمِينِهِ ثُمَّ يُرْتَبِهَا لِصَاحِبِهَا كَمَا يُرَى أَحَدَكُمْ فُلُوهُ حَتَّى تَكُونَ مِثْلَ الْجَبَلِ {رواه أحمد}

Meaning : " Whoever gives shadaqah _ worth seed dates from good effort (Allah does n't either accept charity other than the good) then Allah will accept sadaqah That with hand His right , then hand it over to the culprit like one of you giving up her dowry until sadaqah That for example mountains ." (HR. Ahmad)

5. Influencing Factors Muzakki in Zakat , Infaq and Alms

According to research by Sifa Nursalimah and Ifa Hanifa Senjiati about Analysis Prioritization of Factors that Influence Interest in Muzakki in Zakat , Infaq and Alms during the Covid-19 Pandemic at BAZNAS West Java that there is a number of thing that can be influence interest muzakki For tithe , infaq and alms at BAZNAS West Java , among others that is :

1. Income Level Muzakki
2. Muzakki 's level of religiosity
3. Knowledge level Muazkki
4. Level of confidence Muzakki to BAZNAS and other institutions on duty For collect zakat, infaq and alms .

RESEARCH METHODS

In research this , researcher use approach study qualitative . Approach qualitative is deep approach proposal research , process, hypothesis , down to field , data analysis and data conclusions arrived at with the writing use aspects tendencies , non-numerical calculations , situational descriptive , in-depth interviews , analysis contents , snowballs and stories.

Based on approach in study this , then method used _ is method studies case (case study). Research methods This is detailed research about something object certain during period time particular reviewer to One case done in a way in-depth , detailed and comprehensive . Study studies case is research that examines phenomenon contemporary in a way intact and comprehensive in actual conditions , with use various form of qualitative data .

Research sites This carried out at the Baznas Office Koat Gorontalo , time writing and drafting report study This done from November 2023 to December 2023. Data source used in study This is with using primary data obtained from results interviews and observations location study as well as secondary data obtained from studies literature such as websites, social media, internet, and methods study from reference related books with study .

DISCUSSION

1. Influencing Factors ZIS payments at Baznas Gorontalo City

Payment of zakat, infaq and alms (ZIS) has rule Zakat itself has been determined to be paid when has reach / exceed nisab in accordance with the rules listed in the Qur'an and Hadith that have been customized with situation economy Now This whereas for people who don't / haven't required pay zakat then recommended For pay infaq and alms that obey teachings Islam No determined his nisab and only based on sincerity of each member individual .

According to Mr. Husain Dima as Deputy Head of Division 1 Collection there is a number of obstacles faced by BAZNAS Gorontalo City in do ZIS fund collection , namely lack of awareness self road heart public in paying zakat, lack of sincerity in spending money, lack of education especially knowledge about the Islamic religion , postpone payment and p This will influence the achievement of each ZIS fund collection target the year as well as lack of trust public to administering institutions zakat payment .

In facing the the obstacles above BAZNAS did a number of matter among them that is do socialization about procedures payment of zakat or splash spiritual related

with Zakat, Infaq and Alms as well optimize good zakat collection from civil servants (PNS) and partnership strategic (from outside Gorontalo City services /agencies).

2. ZIS Payment Method

There are methods that can be done used in There are 3 (three) ZIS payment methods that is with pay direct to Gorontalo City BAZNAS office , via mobile banking application and can deposit direct to the bank that owns it cooperation with BAZNAS including Bank Sulut Go (BSG), Bank Syariah Indonesia (BSI), Bank Muamalat .

As for the term time ZIS payments are starting from 1-10 every the month after That will closed deposit of Zakat funds later 11-20 every the month is time tolerance Zakat deposit if zakat deposits are not done in time the so BAZNAS will come each agency For question related reason Why Not yet did it depositing to the bank.

Mosques not in every region own right For collect zakat mall, zakat that can be collected by parties mosque only zakat fitrah is paid before Eid al-Fitr Fitri (before preacher down from pulpit).

Based on interview together with Mr. Husain Dima as Deputy Head of Division I Collection that Now This is the target that must be achieved in 2021-2022 , namely amounting to 5 billion more . The following is related data payment has been made collected for 2 years final :

No	Fund Type	Year	
		2021	2022
1	Zakat Maal	4,935,282,778.40	4,927,177,536.77
2	Zakat Fitrah	549,237,000.00	579,799,000.00
3	Infaq	27,276,500.00	12,398,345.00
Total		5,511,796,278.40	5,519,374,881.56

From this data can seen that the total of ZIS fund collection in Gorontalo City in 2022 will increase compared to with year previously that is amounting to Rp. 5,519,374,881.56, however If seen of the total collection of zakat maal funds and infaq funds in 2022 experienced reduction from year previously while zakatm fitrah funds in 2022 will experience enhancement .

So from explanation the can seen that the obstacles that have been mentioned previously indeed impact in collection of zakat maal .

CONCLUSION

In Islam, zakat is considered as one of the of the five pillars faith Because confidence that with give to the poor, someone purify heart and treasure Alone . Infaq

is expenditure done voluntarily somebody. God gives freedom to the owner For determine type assets , how much? the best amount submitted . Alms Alms is giving from part riches in a way sincere For look for please Allah SWT. Alms can be done nature must such as zakat, or volunteer like giving alms in general

Factors that influence collection zis that is lack of awareness self road heart public in paying zakat, lack of sincerity in spending money, lack of education especially knowledge about the Islamic religion , postpone payment and p This will influence the achievement of each ZIS fund collection target the year as well as lack of trust public to administering institutions zakat payment .

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