

Analysis Of The Causes Of Unachieved Realization Of Potential Revenue Bogor City Asn Professional Zakat (Case Study Of The Amil Zakat Agency Of Bogor City)

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Abstrak: Zakat merupakan rukun Islam ketiga bagi umat Islam yang memiliki potensi luar biasa untuk mengimplementasikan kegiatan ekonomi umat, terutama bagi kaum dhuafa. Zakat juga merupakan instrumen pemerataan pendapatan yang berperan dalam pembangunan kesejahteraan umat. Salah satu zakat yang sering kita dengar adalah zakat profesi atau zakat penghasilan. zakat profesi ASN Kota Bogor memiliki potensi yang besar, namun realisasi penghimpunan zakat profesi ASN Kota Bogor yang dilakukan oleh BAZNAS Kota Bogor belum maksimal. Penelitian ini bertujuan untuk menganalisis apa yang menjadi penyebab belum tercapainya realisasi penerimaan potensi zakat profesi ASN Kota Bogor dan strategi apa yang digunakan untuk meningkatkan penerimaan zakat profesi ASN Kota Bogor. Penelitian ini menggunakan metodologi kualitatif dengan pendekatan studi kasus. Sumber data yang digunakan adalah sumber data primer, data yang diambil langsung dari informan yang terdiri dari pengurus BAZNAS Kota Bogor, Pemerintah Daerah Kota Bogor dan ASN Kota Bogor. Teknik pengumpulan data dilakukan dengan cara observasi, wawancara langsung dengan Badan Amil Zakat Kota Bogor sebagai pengelola zakat, Pemerintah Daerah Kota Bogor sebagai regulator dan ASN Kota Bogor sebagai muzakki. Sumber data sekunder diperoleh dari literatur dan dokumentasi yang mendukung pembahasan ini, seperti buku, makalah, artikel dan lain sebagainya. Hasil penelitian ini menyimpulkan bahwa penyebab tidak tercapainya realisasi potensi penerimaan zakat profesi ASN Kota Bogor adalah adanya beberapa instansi pemerintah yang memiliki potensi zakat profesi terbesar namun tidak menjalankan amanah Peraturan Walikota Bogor Nomor 118 Tahun 2020, rendahnya kepercayaan ASN Kota Bogor terhadap BAZNAS Kota Bogor.

Abstract: Zakat is the third pillar of Islam for Muslims who have tremendous potential to implement community economic activities, especially for the poor. Zakat is also an instrument of income distribution that plays a role in the development of the welfare of the people. One of the zakat that we often hear is professional zakat or income zakat. professional zakat of ASN Bogor City has great potential, but the realization professional zakat of ASN Bogor City collection carried out by BAZNAS Bogor City has not been maximized. This study aims to analyze what is the cause of the non-achievement of revenue realization of the potential zakat of the ASN profession in the City of Bogor and what strategies are used to increase the acceptance of zakat for the profession of ASN in the City of Bogor. This research uses a qualitative methodology with a case study approach. The data sources used are primary data sources, data taken directly from informants consisting of BAZNAS Bogor City administrators, Bogor City Regional Government and ASN Bogor City. Data collection techniques were carried out by means of observation, direct interviews with the Bogor City Amil Zakat Agency as zakat manager, Bogor City Government as regulator and ASN Bogor City as muzakki. Secondary data sources are obtained from literature and documentation that support this discussion, such as books, papers, articles and so on. The results of this study conclude that the cause of the failure to achieve the realization of the



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potential for professional zakat receipts for ASN Bogor City is that there are several government agencies that have the largest potential for professional zakat but do not carry out the mandate of Bogor Mayor Regulation Number 118 of 2020, the low trust of ASN Bogor City towards BAZNAS Bogor City and what strategy will be carried out by the BAZNAS Bogor City to increase the collection of professional zakat funds for the Bogor City ASN profession.

INTRODUCTION

Zakat is a worship that has a very important and strategic role when viewed from the aspect of Islamic teachings in which the position of zakat is parallel to the position of prayer. In the Qur'an Allah SWT mentions the word zakat 32 times, namely 26 times following the word prayer in one verse and 6 times separately with the word prayer. Zakat is a fiscal policy that has tremendous potential to implement community economic activities, especially for the poor. Zakat is also one of the income distribution instruments that play a role in developing the welfare of the people. One of the parameters in assessing the progress of zakat management in Indonesia is the growth in the performance of zakat managers and the extent to which zakat utilization programs touch the root of the problem of poverty, both in urban and rural areas. In this regard, it is necessary to continue efforts to accelerate and optimize the management of zakat at the institutional level so that in time it will present a phenomenon of the revival of zakat in its truest sense.

The concept of zakat in Islam departs from efforts to create dynamics towards the allocation of separation of personal ownership for humanitarian and social purposes. The good intention of allocating personal funds in the form of volunteerism from various assets owned is an instrument for achieving broad humanitarian goals. For this reason, identifying development opportunities, accelerating the zakat program, monitoring management, risk assessment and improving skills and services are the main keys in zakat institutional management. One of the zakat that we often hear about is professional zakat or income zakat. Professional zakat (al-Maal al-Mustafad) is zakat that is imposed on any work or certain professional expertise, whether done alone or together with other people/institutions, which

generates halal income (money) that fulfills the nishab.

According to (Qardawi, 2012), there are two kinds of productive work. First, work that is done alone without depending on other people, thanks to the dexterity of the hands and brain. Income earned in this way is professional income, such as the income of a doctor, engineer, advocate, artist and others. Second, work that is done by a person for government, companies, or individuals by getting wages that is done with hands, brains, or both. Income from such work is in the form of salary, wages, or honorarium. Sources of income from professions are not widely known, therefore there is not much discussion on types of professional zakat with a level of detail that is equivalent to other types of zakat. And it is really very unfair and challenging with the mission of Islamic justice and its partiality for the poor if there are groups of people with low incomes such as (farmers, traders, breeders, and small miners) are required to pay zakat, while there are other groups of Muslims who have higher incomes are allowed to do so. do not pay zakat.

Vice President Ma'ruf Amin highlighted the wide gap between the potential and realization of national zakat. According to him, the national zakat potential reaches IDR 300 trillion, while the actual funds collected are still far below that figure. Based on Indonesia's zakat outlook data in 2021, potential. Indonesian zakat reached IDR 327.6 trillion. This figure consists of corporate zakat (Rp. 144.5 trillion), zakat income and services (Rp. 139.07 trillion), zakat money (Rp. 58.76 trillion), agricultural zakat (Rp. 19.79 trillion), and livestock zakat (Rp. 9.52 trillion).). Nevertheless, Baznas research shows that the realization has only reached IDR 71.4 trillion. In fact, more than 85 percent of zakat collected is done through unofficial OPZ. (source: <https://finansial.bisnis.com/>).

Table 1 Zakat Potential in Indonesia

No.	Zakat object	Potential Zakat (Trillion Rupiah)
1.	Agricultural Zakat	19.79
2	Livestock Zakat	9.51
3	Money Zakat	58,76
4	Zakat Income and Services	139.07
5	Corporate Zakat	144.5
Total Zakat Potential		327,6

Source: Indonesian Zakat Outlook 2021

In collecting zakat funds for professional ASN Bogor City at BAZNAS, Bogor City is guided by Mayor Regulation Number 118 of 2020 concerning Management of Professional Zakat, Infaq, and Alms from State Officials, State Civil Apparatuses, and Candidates for State Civil Apparatuses, as well as Supervisory Boards/Bodies, Directors, and Employees in Regional Owned Enterprises and Regional Public Service Agencies in the Regional Government Environment. Where the mechanism for collecting zakat for

professional ASN Bogor City begins with the UPZ in each service/agency to collect data on ASN willingness by signing a statement of willingness or unwillingness to become a muzaki, then the service UPZ cooperates with the official salary treasurer to deduct ASN income/salary in the amount of professional zakat from each - each muzaki. Professional zakat funds from muzaki by UPZ are deposited into a special account in the name of BAZNAS Bogor City which is at the Bank.

Table 1 Potential and Actual Zakat Receipt of ASN Bogor City in the Last Five Years

Year	Potential (Rp)	Realization (Rp)	Percentage (%)
2017	8,908,425,000	1,266,077,283	14,21
2018	8,014,650,000	1,358,347,338	16.95
2019	8,908,425,000	1,529,488,386	17,17
2020	8,727,375,000	1,434,671,245	16,44
2021	8,727,375,000	1,654,550,734	18.96

Source: Division of Zakat management BAZNAS Bogor City

Looking at the table above, the potential for receiving professional Zakat for ASN Bogor City is very large, but in reality the realization of revenue is still far below expectations and the increase is not too significant, even though in 2020 the Regional Government of Bogor City has issued Mayor Regulation Number 118 of 2020. This is a concern on this problem and the question is,

what caused the ASN professional zakat collection to not be achieved in Bogor City?.

METHODS

This study uses a qualitative approach because data on the potential and realization of zakat receipts for ASN profession in Bogor City requires more qualitative data. The type of data used in this study consisted of

primary data and secondary data. Primary data were obtained from the results of interviews through distributing questionnaires and direct interviews with the Bogor City BAZNAS amil zakat officers as administrators, the Regional Government of Bogor City as the regulator and ASN Bogor City as muzaki. Secondary data was obtained through documents and reports from BAZNAS Bogor City and library literature such as books, journals, papers, articles and so on that are in accordance with the discussion and other sources that can help with data availability. (Tanjung Hendri, 2018)

RESULTS AND DISCUSSION

The cause of not achieving the realization of the potential for receiving professional zakat ASN Bogor City

The Bogor City ASN professional zakat has enormous potential, but in reality the actual receipt of it is still far below expectations. This was revealed based on the results of an interview by the author with Mr. Irril Aldiyaat Tenna, S. Kom as the head of the Bogor City BAZNAS collection division.

"The potential for professional zakat for ASN Bogor City is very large, with a rough calculation the number of ASNs for Bogor City is approximately 6,800 ASNs if multiplied by the obligation to pay professional zakat based on Perwali Number 118 of 2020, which is Rp. 106,250, - so the potential zakat for the ASN City profession in Bogor reaches Rp. 722,500,000, - per month or Rp. 8,670,000,000,-"

"The realization of the Bogor City ASN professional zakat receipts that were

In its operationalization, researchers went directly to the field including researchers going to Bogor City BAZNAS (zakat fund manager), Bogor City Regional Government (regulator) and Bogor City ASN (muzaki) to listen, observe carefully, ask questions, and take notes for later understanding and interpreted based on the researcher's interpretation, then compared with the results of studies conducted by previous researchers, using references to be used as a basis and reinforcement of data found in the field.

successfully collected by the Bogor City BAZNAS in 2020 reached approximately Rp. 1,400,000,000, - thank God, after the issuance of the Perwali on collection, there will be an increase in 2021 reaching approximately Rp. 1,600,000,000, - but this amount is still far below the potential zakat for the ASN City profession in Bogor. This is due to a lack of support in the form of appeals from agency/service leaders to their subordinates to deduct and pay their professional zakat to BAZNAS Bogor City with a salary deduction system, so that guardianship is not carried out optimally so that SKPDs with the largest number of ASNs such as SatPol PP, Environmental Service , Kec. South Bogor has not deducted and paid professional zakat from its ASN salaries and the Education Office has not maximized, of the 3,000 ASNs, only around 800 ASNs have paid professional zakat."

Table 3 Potential and Realization of Zakat Collection for ASN Professionals in Bogor City in 2021 based on Regional Work Units (SKPD)

No	SKPD	ASN number	Potential Monthly ASN Zakat	ASN Zakat Potential Per Year	Realization of Annual Zakat Collection
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1	Staffing and Human Resources Development Agency	54	5,737,500	68,850,000	55,988,750
2	Agency for National Unity and Politics	29	3,081,250	36,975,000	
3	Regional Financial and Asset Agency	44	4,675,000	56,100,000	17,579,100
4	Bogor City Regional Disaster Management Agency	20	2,125,000	25,500,000	
5	Bogor City Regional Revenue Agency	87	9,243,750	110,925,000	98,740,949
6	Bogor City Regional Development Planning Agency	49	5,206,250	62,475,000	40,569,863
7	Bogor City Archives and Libraries Office	35	3,718,750	44,625,000	4,560,000
8	Bogor City Population and Civil Registry Service	55	5,843,750	70,125,000	62,415,962
9	Bogor City Health Office	763	81,068,750	972,825,000	387,034,600
10	Bogor City Food and Agriculture Security Agency	81	8,606,250	103,275,000	92,293,500
11	Bogor City Communication and Informatics Office	50	5,312,500	63,750,000	
12	Office of Cooperatives, Small and Medium Enterprises, Bogor City	35	3,718,750	44,625,000	807,999
13	Bogor City Environment Agency	319	33,893,750	406,725,000	
14	Bogor City Tourism and Culture Office	33	3,506,250	42,075,000	22,660,000
15	Public Works and Spatial Planning Office of Bogor City	118	12,537,500	150,450,000	19,991,321
16	Office of Women's Empowerment and Child Protection	35	3,718,750	44,625,000	50,722,000
17	Bogor City Youth and Sports Service	49	5,206,250	62,475,000	20,023,950
18	Bogor City Investment and One-Stop Services Office	46	4,887,500	58,650,000	48,309,711
19	Bogor City Education Office	3087	327,993,750	3,935,925,000	90,273,552
20	Bogor City Population Control and Family Planning Office	26	2,762,500	33,150,000	

21	Department of Trade and Industry of Bogor City	57	6,056,250	72,675,000	1,908,000
22	Bogor City Department of Transportation	252	26,775,000	321,300,000	5,825,313
23	Bogor City Housing and Settlements Office	108	11,475,000	137,700,000	23,402,400
24	Bogor City Social Service	42	4,462,500	53,550,000	28,266,500
25	Bogor City Manpower Office	35	3,718,750	44,625,000	40,513,000
26	Bogor City Regional Inspectorate	50	5,312,500	63,750,000	35,169,500
27	West Bogor District, Bogor City	144	15,300,000	183,600,000	72,031,500
28	South Bogor District, Bogor City	139	14,768,750	177,225,000	
29	Central Bogor District, Bogor City	100	10,625,000	127,500,000	19,997,500
30	East Bogor District, Bogor City	61	6,481,250	77,775,000	7,756,250
31	North Bogor District, Bogor City	87	9,243,750	110,925,000	
32	Tanah Sareal District, Bogor City	105	11,156,250	133,875,000	42,106,550
33	Bogor City Hospital	78	8,287,500	99,450,000	
34	Bogor Civil Service Police Unit	283	30,068,750	360,825,000	
35	Regional Secretariat of Bogor City	185	19,656,250	235,875,000	103,349,300
36	Bogor City Council Secretariat	57	6,056,250	72,675,000	23,292,756
37	Bogor City Election Commission Secretariat	4	425,000	5,100,000	
	Total ASN (source SIMPEG June 2021)	6802	722,712,500	8,672,550,000	1,415,589,826

Source: Simpeg Regional Government of Bogor City and BAZNAS of Bogor City processed data

Based on the table data above, it can be seen that the collection of zakat funds for the ASN profession in Bogor City has not been maximized because there are still UPZs that have not carried out the mandate of Perwali Number 118 of 2020, namely the UPZ of the National Unity and Politics Agency, UPZ of the Regional Disaster Management Agency of Bogor City, UPZ of the Office of

Communication and Informatics of Bogor City, UPZ of Population Control and Family Planning Office of Bogor City and the biggest potential that has not implemented the mandate of Perwali Number 118 of 2020 is UPZ of Environment Service, UPZ Office of Civil Service Police Unit of Bogor City and UPZ of South Bogor District. Apart from that, also at the UPZ of the Bogor City Education

Office where the distribution of ASN personnel for the City of Bogor is more in the Education Office, namely as many as 3087 ASNs which have the potential to generate large professional zakat, but in reality, out of 3087 ASNs at the Bogor City education office, only 851 paid professional zakat ASN or 27.6% of the total ASN in the Bogor City Education Office.

There are still many muzaki who are happier and satisfied to distribute their zakat directly to orphans, dhuafa and the poor around their neighborhood, this shows that muzaki's trust in BAZNAS Bogor City is still low. As explained by Mr. Irril Aldiyaat Tenna, S.Kom as follows:

"There are still many ASNs who distribute or pay their zakat directly to mustahik without involving the Bogor City BAZNAS, this was revealed at the socialization event and question and answer session with the Bogor City ASN. That they have paid zakat directly to relatives, neighbors and the environment around their homes.

The same thing was also expressed by Mr. Saepulloh Adi Herdian, SE, MM as Head of the Mental Spiritual Development Subdivision at the People's Welfare SKPD (Kesra) who also serves as Acting Deputy Chairman II of BAZNAS Bogor City.

"There are several official/agency zakat collectors or salary treasurers who do not deduct the ASN professional zakat directly from their income, on the grounds that the ASN has made zakat payments directly to mustahik in their home environment."

The government's role in managing zakat can be summarized in 2 (two) roles. First, the government acts as the sole executor in the management of zakat, both in collecting and distributing zakat. Second, the government acts as a sanctioner ('uqubat) against those who are reluctant to carry out zakat (Nadilla Roza).

There are no sanctions from the Regional Government of Bogor City to ASNs who do not pay their professional zakat through the Bogor City BAZNAS. In addition, the Regional Government of Bogor City has not conducted a thorough evaluation of zakat collectors or UPZ offices/agencies that have not optimally carried out the mandate of Perwali Number 118 of 2020, as stated by Mr. Saepulloh Adi Herdian, SE, MM in the interview session:

"As for the sanctions themselves, in my opinion the Regional Government of Bogor City has not applied sanctions to ASNs who do not want to distribute their zakat through the Bogor City BAZNAS, because zakat is a matter of worship to Allah SWT and is also the right of the ASN concerned which we cannot enforce."

"The Regional Government of Bogor City has not carried out overall monitoring and evaluation of the optimization of the ASN professional zakat fund collection carried out by the Bogor City BAZNAS and the service/intansi UPZ which functions as a temporary zakat collector from ASN before being deposited into the Bogor City UPZ account which is at the Bank. . This is because they are still busy with their main duties as a Regional Government Employee of the City of Bogor."

In addition, the results of a survey of 100 Bogor City ASN as respondents showed the level of trust of Bogor City ASN in Bogor City BAZNAS based on the average score being below four, which means the level of trust of Bogor City ASN in Bogor City BAZNAS as zakat manager is still very low, this can be seen from the average value of the questionnaire results below.

The low understanding of muzaki about zakat results in low awareness of muzaki in paying zakat. There are still many muzaki who do not understand whether they are obligated to pay zakat or not, how to distribute zakat properly according to the Shari'a. Even though zakat is the 3rd pillar of

Islam that must be carried out by every Muslim who has reached his nisab. In fact, the obligation to pay zakat is expressly ordered by Allah SWT in the Qur'an, one of which is in the letter At-taubah verse 103.

It was very interesting indeed when the researcher asked one of the ASN Bogor City regarding zakat:

"In addition to following the existing regulations, I pay zakat, I also want to help our brothers and sisters in need, I don't understand the reasons and nisab itself, I don't know whether I am obligated or not to pay professional zakat, because my own income has been deducted from obligations for living expenses. and loan deductions."

CONCLUSION

There are SKPDs which are the largest potential ASN professional zakat contributors who do not carry out the mandate of Mayor Regulation Number 118 of 2020. Lack of coordination between BAZNAS Bogor City and policy makers, in this case the heads of agencies or Regional Working Units (SKPD). There are no sanctions from the Regional Government of Bogor City to ASNs who do not pay their professional zakat through the Bogor City BAZNAS. Lack of oversight from the Regional Government of Bogor City as a regulator of the Bogor City BAZNAS in collecting zakat for the Bogor City ASN profession. ASN has low trust in BAZNAS Bogor City so that ASN prefer to distribute their zakat directly to mustahik around their environment. ASN has low knowledge about the nishab of zakat so that it is still being debated among ASN about income that must be subject to zakat.

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