

Public Perception of Accountability and Transparency of Zakat Institutions in Optimising Zakat Distribution (Case Study on Pekalongan Community)

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ABSTRAK: Tujuan dari penelitian ini yaitu untuk mengidentifikasi persepsi masyarakat terhadap akuntabilitas dan transparansi lembaga zakat dalam pengoptimalan distribusi zakat. Metode yang digunakan dalam penelitian ini adalah pendekatan kualitatif, dengan teknik pengumpulan data menggunakan wawancara dan kuesioner. Hasil didapatkan bahwasannya lembaga zakat sudah akuntabel dan transparan dalam pengelolaan dana zakat, namun masih banyak masyarakat yang belum mengenal lebih jauh mengenai lembaga BAZNAS tersebut dan masih banyak juga masyarakat yang belum mengeluarkan zakat di BAZNAS. Maka dari itu perlu adanya sosialisasi dari pihak terkait agar masyarakat lebih percaya untuk mengeluarkan zakat di BAZNAS dan melakukan inovasi-inovasi yang relevan di zaman sekarang agar mampu bersaing dengan lembaga zakat lainnya. Solusi yang bisa ditawarkan oleh peneliti bagi lembaga Zakat diharapkan dapat meningkatkan kepercayaan publik khususnya muzaki untuk semua kegiatannya baik penghimpunan, pendistribusian, dan pendayagunaan zakat, dengan memberikan edukasi kepada muzaki mengenai persepsi literasi amil. Selain itu juga dari BAZNAS sendiri harus ada sosialisasi dan mampu bersaing dengan pihak lembaga amil zakat lainnya. Serta mengembangkan aplikasi dan platform digital untuk memudahkan masyarakat dalam menyalurkan zakat dan mendapatkan informasi terkait program-program BAZNAS.

Kata kunci: Persepsi masyarakat, akuntabilitas, transparansi, dan distribusi.

ABSTRACT: This study aims to identify public perception of accountability and transparency of zakat institutions in optimizing zakat distribution. The method used in this research is a qualitative approach, with data collection techniques using interviews and questionnaires. The results showed that zakat institutions are accountable and transparent in managing zakat funds. However, there are still many people who need to learn more about the BAZNAS institution and there are still many people who still need to issue zakat at BAZNAS. Therefore, there is a need for socialization from related parties so that people are more confident in issuing zakat at BAZNAS and making innovations that are relevant in this day and age in order to compete with other zakat institutions. Solutions that researchers can offer for Zakat institutions are expected to increase public trust, especially muzaki for all activities, both the collection, distribution, and utilization of zakat, by providing education to muzaki regarding the perception of amil literacy. In addition, BAZNAS itself must have socialization and be able to compete with other amil zakat institutions. I also developed applications and digital platforms to facilitate the community in distributing zakat and getting information related to BAZNAS programmes.

Keywords: Public perception, accountability, transparency, and distribution

1. INTRODUCTION

With the largest Muslim population in the world and a primarily Muslim nation, Indonesia ought to have an effective zakat administration system. The five pillars of Islam -shahada, prayer, zakat, fasting, and the hajj, are the cornerstones of Islam. The third pillar of Islam, zakat, is the distribution of money from those who possess more than they need to those who are eligible to receive it. Three parties are involved in the implementation of zakat: amil zakat (officers authorized to collect, distribute, and use zakat in compliance with sharia regulations), muzaki (zakat obligors), and mustahik (zakat recipients) (Rifani et al., 2023).

According to Islamic teachings, the state should collect zakat or an institution mandated by the state on behalf of the government to act as guardian of the poor and needy. Compared to zakat collected and distributed by institutions that operate independently and without coordination, management under the authority established by the state will be far more effective in carrying out its functions and impacts in building the welfare of the people, which is the purpose of zakat itself (Wati et al., 2022).

Islam divides zakat into two categories: socioeconomic (*hablumminannas*) and religious (*hablumminallah*). From a religious perspective, zakat is a duty mandated by Allah SWT. On the other hand, zakat plays a crucial role in driving the community's economy and meeting basic requirements in the socio-economic realm. In addition to boosting the mustahik economy, zakat can also be used as a counterbalance measure in the US economy. Ultimately, the primary goal of zakat is to convert mustahik into muzakki. This shows that zakat has the potential to overcome economic disparity and poverty in a country. The essence of the Islamic spirit in solving the poverty dilemma is inclusive and should be attached to the development of Islamic finance (Iswanaji et al., 2021).

Several types of zakat have specific purposes and implementation rules. Some types of zakat found in the Quran include: zakat fitrah, zakat mal, Zakat on Gold and Silver, zakat on agriculture and fruits (Haikal et al., 2024). Still far from reaching its full potential, nationwide zakat collection still needs to be fully realized. For the muzakki's zakat to be recorded in the national zakat collection statistics, it will take a lot of effort to persuade them to pay it to the official zakat management organization in an orderly and regular manner (Rifani et al., 2023).

Some research on public perceptions of the accountability and transparency of zakat institutions in optimizing zakat distribution has been carried out by several previous researchers including, Rifani, Muhammad Taufiq, and Anwar Sholihin (2023). With the title 'Analysis of Accountability and Transparency of Zakat, Infaq and Alms Management (ZIS) (Case Study of Baznas Payakumbuh City)'. Demonstrates the ways in which BAZNAS Payakumbuh City has applied the accountability principle to the management of ZIS funds in line with the idea created by the Indonesian magnificence of zakat in both the policy outreach and decision-making processes. Nonetheless, BAZNAS Payakumbuh City's implementation of the transparency principle falls short of its full potential. The information has not been presented by BAZNAS Payakumbuh City in its entirety.

Good governance of zakat is positively correlated with public trust. If the governance of zakat is weak, it can lead to disappointment and loss of trust in zakat institutions, and even have an impact on public doubts about the role of zakat itself. Therefore, as a public fund that has the potential to overcome the problems of the poor, zakat must be managed transparently and accountably (Yusra & Riyaldi, 2020).

Law Number 23 Year 2011 on Zakat Management, namely in Article 25 on the Collection, Distribution and Utilisation of Zakat (Badan Amil Zakat Nasional, 2018). According to this law, zakat must be distributed to mustahiq in line with Islamic law. These eight groups of *asnaf* include fakir, miskin, amil, muallaf, riqab, gharimin, fii sabilillah, and ibnu sabil. The distribution of zakat is done according to a priority scale that takes territoriality, equity, and justice into consideration (Pitri & Fadholi, 2021).

The phenomenon of zakat management in Indonesia is still facing various challenges and problems. One of the problems that occur is the lack of public trust in zakat management institutions which also becomes an obstacle in the collection and distribution of zakat. There are doubts about transparency and accountability in the management of zakat funds, which has the potential to harm donors and recipients of zakat (Risnawati et al., 2023). Another challenge is that public awareness of zakat is still relatively low, and there is a tendency for people to give zakat directly to mustahiq.

The essence of the problem of zakat so far can be grouped into three parts: muzakki, managers and supervisors (the community itself). As long as these three factors run independently, the optimization of zakat potential will not be achieved. If the manager is not transparent in managing the existing zakat and there is no supervision in the management of zakat, it is not impossible that muzakki lose trust in the manager, because muzakki assume that the management of zakat is not transparent. For this reason, transparency is needed in the management of zakat. Accountable and transparent management of zakat funds will increase public interest in making amil zakat agencies the first choice in distributing zakat and inviting others to pay zakat (Supratman et al., 2023).

2. METHOD

The research method explains the activity design, scope or object, main materials and tools, place, data collection techniques, operational definitions of research variables, and analysis techniques.

The instrument in this research is the researcher himself and the tools used by the author in collecting data so that the research data becomes systematic. The research instruments used are stationery and paper to record the results of interviews with respondents. For the interview technique, use stationery and paper containing questions related to the accountability and transparency of BAZNAS Pekalongan Regency. It was also assisted by supporting instruments such as field notes and recorders.

2.1 Type of Research

This research uses qualitative research methods which are methods used to research on natural object conditions, where the researcher is the key instrument (Ghofur et al., 2021).

2.2 Data Type and Source

Interview, which is a data collection technique by asking questions directly to respondents who can provide information to researchers. Researchers conducted question-and-answer interviews directly with the community. This research uses a qualitative field approach based on descriptive qualitative. This study uses both primary and secondary data sources. The primary data used in this study are the findings from surveys and interviews conducted with Pekalongan Regency residents regarding their opinions of zakat institutions. In this study, articles, journals, and other pertinent sources serve as secondary data.

2.3 Data Retrieval Technique

The data collection technique in this research is interview. This interview was conducted by asking questions directly to respondents who could provide information to researchers. The second type of data collecting is a questionnaire. This research approach involves distributing questionnaires to a large number of respondents in a short amount of time. In general, a questionnaire can be used in two ways: either as a guide

for an interview with the respondent or as a tool that is distributed and filled out by the respondent.

3. RESULT AND DISCUSSION

Indonesia Magnificence of Zakat notes three challenges of zakat management by BAZNAS. The first challenge relates to the voluntary nature of zakat obligation in Indonesia's legal system. Therefore, the awareness of paying zakat will be more determined by the level of one's religious awareness. If the awareness of paying zakat among Indonesian Muslims is still low, it can be assumed that the application of basic Islamic principles in the daily life of Indonesian Muslims is still low. This assumption is supported by the fact that the percentage of poor people in Indonesia is still relatively high.

The second challenge is related to customs. The custom or tradition in Indonesian Muslim society is to give zakat directly to the recipient - where the recipient is usually one's own family or relatives. To change a habit or tradition that has been going on for a long time in the midst of society is not easy. Continuous socialization to the community is needed to persuade them that giving zakat should be through *amil zakat* so that it can have a greater cumulative effect on the Muslim community as a whole.

The third difficulty pertains to the poor faith that ZIS payers have in zakat institutions. This low trust is a result of financial reports' lack of transparency and accountability, which is an expression of the payers' responsibility to the community, state, and Allah SWT. Thus, in order to win the community's trust and increase the potential for zakat collection due to public confidence in *amil zakat* institutions, *amil zakat* institutions must disclose the outcomes of zakat management and distribution to muzakki.

The distribution of zakat funds is one of the activities directly related to financially deprived people. Therefore, distribution has a very big role. Every institution cannot be separated from the problem of distribution or distribution of zakat funds received to be distributed to the community. Institutions receiving zakat funds have the right to determine distribution policies. In Indonesia, zakat monies are distributed into two categories: consumptive distribution and productive distribution. As of right now, consumptive zakat has a greater influence on communal zakat distribution. This means that *mustahik's* gains from zakat distribution are limited in time. Zakat serves a dual function of eliminating poverty over the long term in addition to providing consumption help to the impoverished (Wati et al., 2022).

3.1 Zakat Management Organisation

The important role of zakat management institutions is to optimize zakat as a wealth transfer mechanism from those who have excess assets to those who experience the absence and lack of assets. The running of this zakat mechanism can bring peace and tranquility, not only to the recipient, but also to the payer of zakat, also called muzakki. Therefore, it can be said that the establishment of an official institution that manages zakat in the midst of Muslim life is a necessity (Yusra & Riyaldi, 2020). When management upholds quality standards, is open and accountable, bureaucratic but not inflexible, and clearly defines the quality targets and goals to be met, an institution is considered to be in good health (Ardini & Asrori, 2020).

The National *Amil Zakat* Agency (BAZNAS) and *Amil Zakat* Institution (LAZ) are governed by Law Number 23 Year 2011, which was the sole zakat management law issued in Indonesia until recently. In Indonesia, BAZNAS is an authorized government agency recognized as *amil zakat*. In the meantime, the community independently founded LAZ, an *amil zakat* institution (Rifani et al., 2023). The huge potential of Zakat

funds makes Zakat institutions should get more attention such as guidance and supervision from the government like other government institutions, in accordance with Law No.23 of 2011 BAZNAS is expected to exist in every Regency and City.

Of the total number of respondents that the researchers interviewed, all of them knew about the zakat management institution (BAZNAS), but almost all of them had never paid zakat at BAZNAS. But there are some respondents who work as civil servants who have their salaries deducted for income zakat of 2.5% per month.

3.2 Accountability and Transparency in Optimising Zakat Distribution

Accountability is the obligation of those who hold responsibility to provide accountability, present, report and disclose all activities and activities that are their mandate to those who give them a mandate where the trustor has the right and authority to hold them accountable (Grahesti et al., 2023).

Accountability is the clarity of functions within the entity, as a manifestation of the entity's responsibility to achieve effective management. Accountability activities do not only aim to 'hunt' mistakes, but rather to seek answers to what, why, who, which, where, and how an accountability is carried out (Eka et al., 2022). To understand more deeply the public's perception of the accountability of zakat institutions in optimizing zakat distribution in the Pekalongan Community, researchers conducted in-depth interviews with Mrs. Amel, a civil servant teacher who has direct experience in zakat at Baznas institutions. The following is an excerpt from an interview with him:

"The system is good, but the management of zakat is not optimal. There are emerging zakat institutions being private actually makes zakat management in Indonesia less effective and there is overlap overlap between one institution and another institution"

When an institution is transparent, it means that its stakeholders may readily access and comprehend pertinent information in a clear and understandable manner (Lilis Susanti & Grandis Imama Hendra, 2024). Transparency is related to the submission of reports openly or transparently to all parties so that they can be accessed easily. In the Islamic point of view, transparency in zakat institutions must be open to muzaki both about zakat management activities, secondly the information submitted must be honest and complete, thirdly in providing information is also done properly and fairly to all parties who need this information (Grahesti et al., 2023). No matter shall be withheld, concealed, covered up, or delayed in disclosure (Yusra & Riyaldi, 2020). This condition can cause concern among the public, because transparency should give them the right to obtain information, understand, monitor, evaluate and analyze activities. It is clear from the definition of openness in Islam that honesty and transparency go hand in hand. In order to ensure that nothing is hidden from the recipient of the information, the information provider must be truthful when disseminating it. This includes informing the community or muzaki of all the policies they uphold. So that people will be more selective, and make the first choice to donate Zakat, Infaq, Shodaqoh (ZIS), and have an impact on increasing public interest in determining their interest in choosing a transparent institution (Lilis Susanti & Grandis Imama Hendra, 2024).

Increasing transparency in zakat collection and distribution is an important solution to improve zakat management in Indonesia. High transparency will provide confidence to the public that the zakat they pay really reaches those entitled to receive it and is used for the proper purpose. First, in the collection of zakat, steps need to be taken to ensure that the collection process is carried out transparently and reliably. Zakat management institutions must provide transparent and open information to the public regarding the

zakat collection mechanism, including the type of zakat received, payment method, and payment deadline. This will help people to make zakat payments with the confidence that their donations will be accepted and managed properly (Risnawati et al., 2023). Researchers conducted an in-depth interview with Mrs. Wita, the following is an excerpt from the interview with her:

“Most zakat institutions in Indonesia try to be transparent in their demonstrations how zakat funds are distributed, but the level of transparency can vary depending on each country own institution”.

The next respondent named Aurelia said that:

"The distribution of zakat to the people of Pekalongan is quite transparent and accountable".

Some respondents stated that zakat management institutions, namely BAZNAS, have shown transparency in their financial reports and publication of programmes and activities. This reflects how the zakat fund is distributed accountably to those who are entitled to receive it.

3.3 Zakat Public Perception of Zakat Institution

Lack of support from the local government apparatus in strengthening the institution because so far paying zakat is only an appeal, namely zakat is only applied to civil servants, so that BAZNAS cannot move freely in collecting zakat (Pitri & Fadholi, 2021).

This statement is in line with the results of interviews that researchers conducted with respondents. The following explanation is said by Mrs Uripah :

“Personally, I prefer to give zakat directly because I can directly know the meaningfulness of giving zakat and frankly I don't trust zakat institutions”.

From the interview excerpt above, this was also reinforced by Mrs Devi as another respondent. The following is an excerpt from her interview:

“I prefer to give zakat directly to mustahik because by giving it directly, I can ensure that it reaches those in need.”.

For Zakat institutions, it is hoped that they can increase public trust, especially muzaki, for all their activities, including collecting, distributing, and utilizing zakat, by providing education to muzaki regarding the perception of amil literacy. In addition, BAZNAS itself must have socialization and be able to compete with other amil zakat institutions. I also developed applications and digital platforms to facilitate the community in distributing zakat and getting information related to BAZNAS programmes.

4. CONCLUSION

Based on the results and discussion that have been presented, it can be concluded that public perception of accountability and transparency of zakat institutions, especially BAZNAS, in Pekalongan shows mixed results. Although BAZNAS is considered to have implemented the principles of accountability and transparency in the management of zakat funds, there are still significant challenges in optimizing zakat distribution. The research revealed that many people do not know BAZNAS deeply and still choose to

distribute zakat directly to mustahik. This is due to several factors, including lack of socialization, people's habit, and low level of trust towards zakat management institutions.

To overcome these problems, efforts are needed to increase socialization and education to the public regarding the role and function of BAZNAS, as well as the importance of channelling zakat through official institutions. In addition, innovation in the form of application development and digital platforms can make it easier for people to channel zakat and access information related to BAZNAS programmes. Increasing the accountability and transparency of zakat institutions is also the main key in building public trust, which in turn can increase public interest in making BAZNAS the first choice in distributing zakat. Thus, the optimization of zakat distribution can be achieved, which ultimately contributes to poverty alleviation and improving the welfare of the wider community.

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