

**THE MOSQUE BASED ZAKAT MANAGEMENT: A STUDY OF AMIL
ZAKAT EXISTENCE IN BANJARMASIN**

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ABSTRACT

The main problem in this study is the legality of zakat managers' existence and the effectiveness of zakat management at mosques and langar in Banjarmasin as the most significant potential among Banjarmasin people who are known to be religious. The research seeks to reveal the existence and role, and efforts to revitalize the presence and function of amil zakat formed by the ta'mir/ mosque administrators who are the research objects. The research method applied is classified as field research. The research type is qualitative research. Data mining is carried out by interviewing the mosque ta'mir administrators and the committee / amil zakat and BAZNAS Banjarmasin administrators. Also, data collection is carried out by documentation. Based on the study results, it was found that the existence of amil zakat in most mosques in Banjarmasin. According to the zakat law, the form of committees was formed seasonally before Eid al-Fitr and did not formally and permanently establish management as Zakat Collection Units (UPZ). Only a small number of them have officially started the administration of amil zakat to become UPZ. The existence of amil, which is only ad hoc, has not shown the maximum function and role in the direction of zakat, especially in the management of zakat fitrah. Most of the amil/zakat committees formed by mosque administrators are only limited to serving the acceptance and distribution of zakat fitrah. The type of zakat mal is still relatively small. Regarding the optimization of the collection, especially the kind of zakat mal, the amil / mosque zakat committee, which is the subject of this research, has never made any efforts to pick up the ball (zakat mal) to the surrounding muzaki. Socialization or invitations for zakat distribution through amil's mosque are also only carried out in limited media (through mosque loudspeakers or banners).

Keywords: Management; Amil; Zakat; Mosques

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INTRODUCTION

Zakat is a form of worship with a significant, strategic, and decisive position, both in terms of 'ubudiah and the public's social dimension (Abidah, 2011). Zakat can use as one of the ummah's economic potentials, which can use as a source of funds that can be utilized for Muslims' welfare, significantly to alleviate poverty and eliminate social inequalities (Firmansyah, 2016). There needs to be professional and responsible zakat management that carries out with the community and the government. Yusuf al-Qaradawi said that we have to implement zakat practice by an amil institution with a functional and professional management system to achieve optimal and effective results (Al-Qaradawi, 1975).

In the Koran, the facilitation of zakat management by amil (zakat officer) explicitly mentioned, as stated in the QS. Al-Taubah (9): 60, that one of the groups entitled to receive zakat (*mustahiq* zakat) are people who are in charge of managing zakat (*al-'āmilīna 'alaihā*). Apart from that, in another verse in the same surah (QS. Al-Taubah (9): 103), Allah states that zakat take from the assets of people who are subject to the obligation to give zakat (*muzakki*). The sign in this verse indicates a superior officer who gives the authority to collect zakat. These two verses also suggest that the management of zakat is not solely done individually. From *muzakki* it is provided directly to mustahik, but is carried out by an institution that explicitly handles zakat or what is called amil. This amil zakat has the duty and responsibility of collecting and utilizing the zakat assets, then distributing them appropriately to the rightful people. Therefore, amil zakat has a very strategic and influential position and position in implementing zakat worship.

In the perspective of fiqh, zakat worship is *qadā'i* (Rosadi, 2017), which is an authoritative obligation of worship (*ijbā'ri*), because zakat is taken from *muzakki* and then distributed to mustahik shows that the zakat obligation is not merely charitable (generosity), therefore, the implementation of this worship requires the handling of officers. In this perspective, zakat is different from praying and fasting. In the zakat performance, if an authorized manager does not handle it, other people's rights will take directly, namely the rights of the mustahik. In contrast, in the implementation of prayer and fasting, it is only dayyani. not implemented only implies rights with Allah SWT and does not concern the rights of others (Abidah, 2011).

Based on Law Number 23 of 2011 concerning Zakat Management, two amil organizations officially carry out the authority to manage zakat in Indonesia. Namely, the National Amil Zakat Agency (BAZNAS), which formed and accountable to the government and the Amil Zakat Institute (LAZ).) created by a social organization with the permission of the government. Following Article 4 paragraph (1) of the Law, it states that the zakat management includes zakat maal and zakat fitrah.

In some tafsir and fiqh literature, what is called amil zakat is the priest, caliph, or '*amir*' (Al-Jashah, n.d.; Al-Qurtubi, 1993; Rida, 1949). This shows that what is called amil is a government agency that has a special duty to collect and manage zakat. In line with that, Sayyid Sabiq defines amil in his book *Fiqh al-Sunnah*, assigned by the imam, head of government, or representatives to collect or collect zakat depositors, cattle herders, and those who take care of its administration (Sabiq, 1985). Meanwhile, M. Quraisy Shihab defines amil zakat as a manager. Namely, the person who collects looks for and determines who should receive zakat and then distributes it. So what is clear is that amil zakat is the one who manages zakat, both collecting it, determining who has the right, looking for those who are entitled, as well as distributing and delivering it to them (Shihab, 2002).

In the context of positive Law, related to amil or zakat management officers is regulated in Law Number 23 of 2011 concerning Zakat Management, in Government Regulation Number 14 of 2014 concerning the Implementation of Law Number 23 of 2011 concerning Management of Zakat. Based on Indonesia's provisions to implement zakat management, the government established the National Zakat Board (BAZNAS), a non-structural institution independent and responsible to the President the Minister. To help BAZNAS, the community can form the Amil Zakat Institution, which helps collect, distribute, and utilize zakat.

In its development, the definition of amil zakat experiences refraction and shifts to religious figures and non-governmental organizations or committees appointed by religious organizations. There are still many in society that the purpose of amil is a person or group of people who are "appointed" by the community, usually from among the ulama, mosque takmir administrators, or zakat committees who are on duty "seasonally," namely when implementing zakat fitrah in Ramadhan month.

Potentially, the existence of "amil" mosques and violations in zakat management is an excellent opportunity to optimize the collection and effectiveness of distribution and empowerment of zakat benefits for congregations in their respective regions. The potential for zakat, both zakat maal and zakat fitrah, in a community around the mosque / langgar is more likely to be facilitated and empowered to boost national zakat's overall potential. The local amil zakat mosque / langgar is very knowledgeable. It can accurately map the zakat potential of the surrounding *muzakki* and, of course, know exactly where the closest *mustahik* is to be the target of zakat distribution to be done appropriately.

Empowerment of zakat mal from muzaki around the mosque / langgar will also contribute positively to the welfare of the mustahik around the mosque itself. Apart from zakat mal, zakat fitrah must also manage optimally and adequately. According to Bariyah (2016), zakat fitrah is very potential and has multiple benefits for the needy and poor. Numerous benefits can realize if the optimization of zakat fitrah carry out by improving management and reliable amil resources. Zakat fitrah is not just a routine but an effort to enhance the quality of life of the *muzakki* faith and enhance the quality of life for *mustahik*.

Mosques are also very strategic institutions of the ummah because apart from being an existing institution in every community, mosques are also known as transparent and trusted institutions in managing congregational funds. Unfortunately, this strategic opportunity seems not fully utilize. The author's temporary observation of the existence of form-based amil zakat only carries out the task of managing zakat in a limited manner. In terms of time and type of zakat collected, namely only taking care of zakat fitrah in the month of Ramadan on an annual basis, if there is any receipt of zakat maal alms, infaq and fidyah are only collected passively and in small amounts. The mosque-based zakat management program is still very minimal and limited.

Moving on from this problem, the author wants to reveal more about the existence, legality, and performance of amil zakat at mosques in Banjarmasin and the forms and efforts of zakat management functionalization role of mosques as institutions for empowering people. The writer carries out this scientific effort in the form of research by focusing on the extent to which zakat management's part and effectiveness carried out by amil zakat in several mosques in Banjarmasin City.

Studies related to the theme of zakat management by amil's mosque have been carried out previously in several studies produced, including a paper published by N. Oneng Nurul Bariyah in a proceeding in 2016 descriptively about the activities of collecting and distributing zakat fitrah carried out by amil mosques. In the Kedaung Village area, which according to the author, is still conventional and very traditional, so the zakat fitrah collected and distributed has not had a major effect on the economic improvement of mustahik, this can be seen from the increasing number of *mustahik*. In terms of quantity every year. Management of zakat that is considered less than optimal, also lacks benefits (Bariyah, 2016).

The management of zakat carried out by mosque takmir has also been studied by Fitria (2016). This research that looks from an Islamic economic perspective states that the planning, organizing, implementation, and supervision that has been carried out by mosques in Palembang City (al-Jihaad mosque, Darussalam mosque, Daarul Janah mosque, and al-Amaliyah mosque) have met the criteria as a whole. According to Islamic economics, although some substances have not been maximally implemented in their management.

Another research was also conducted by M. Husni Arafat (2017), who concluded that most of the takmirs of mosques in the Jepara Regency are willing to become Baznas agents in receiving zakat maal but require knowledge, understanding, and standardization of zakat management, both manually. And online in real time. According to him, to make the mosque the closest place for zakat organizers, there needs to be socialization to all society levels, especially those who are obliged to pay zakat maal.

Budi Rahmat Hakim's dissertation (2017), it is revealed that one of the factors in the tendency of the community *muzakki* to distribute zakat directly to

mustahik without going through official amil (BAZNAS) is due to the difficulty of access and distance. Between their domicile and the BAZNAS counters in their area, apart from being lazy to distribute through BAZNAS, many also do not know this zakat institution's existence. According to this study, the presence of BAZNAS as an official institution for managing zakat is essential for the community to the lowest level.

From some studies carried out and several similar studies, the author has not found a focus of research on the existence and legality of amil zakat in mosques and efforts to revitalize the zakat managers functionalization of the role of mosques in empowering the people in particular.

The city of Banjarmasin is an area that is predominantly Muslim, so it is also known as a religious area, where many mosques and prayer rooms are scattered in almost every community. The existence of mosques and prayer rooms relatively large in quantity is a very strategic potential to be empowered functionally to optimize zakat management from the lowest level. This research is essential to reveal the existence and activities of "amil" in several mosques in Banjarmasin City. Opportunities and efforts to revitalize them can map as a basis for effective zakat management.

This paper expects to contribute to contributing theoretically to the development of the scientific treasures of Islamic Law, significantly enriching the themes of zakat fiqh related to pregnancy management and management. In practical terms, this research is also expected to contribute ideas to improve and empower the existence and function of amil zakat in each mosque and langgar to be the spearhead of strengthening the role of BAZNAS in maximizing zakat management.

RESEARCH METHODS

This research is field research (field research), which is research conducted on the committee/management of amil zakat in several mosques in Banjarmasin. This research's location was random, with the committee/amil zakat's target in six mosques scattered in the city of Banjarmasin. This research focuses on a portrait of the existence, and legal problems of pregnancy status and the effectiveness of zakat management carried out by the committee / amil zakat in several mosques in Banjarmasin City.

The parties used as data sources in this study include some administrators or zakat management committees formed at mosques as primary data sources. And as extracted from secondary data sources, namely through informants from the Banjarmasin City BAZNAZ management and parties who are considered to know related information such as administrators or local mosque officials. Secondary data sources were also obtained through documents and related reading materials. The data collection technique used in this research is interviews, namely by conducting direct communication with respondents in order to find answers to the phenomena

of *zakat* management practices that exist in several mosques and violations. Interviews were conducted with the managers (*amil*) and the informants involved to refine the data being studied. The Interview was conducted in an unstructured but in-depth manner. Meanwhile, data analysis in this study refers to descriptive analysis, which starts with the method of data collection, verification, and sorting according to themes that have been strictly designed. The theme is symmetrical according to the direction and priority of the study. After the data is narrated based on the natural speech (natural background) of the key informants, theoretical analyzes are carried out.

RESULTS AND DISCUSSION

The Existence of Amil in Several Mosques in the City of Banjarmasin

According to data obtained from the Office of the Ministry of Religion of Banjarmasin City (2018), there are 207 mosques, and 839 mosques spread across five sub-districts in Banjarmasin City. Most mosques and prayer rooms are mosques/ *mushalla* in the community living area; only a small part are in government offices/ agencies (Adm, 2018). Then based on data from the Banjarmasin City National Zakat Agency (2019), until the end of 2019, mosques and prayer rooms that have registered their zakat managers as official *amil* in the form of new Zakat Collection Units (UPZ) totaling 146 units, consisting of 115 mosques and 31 *mushalla* . According to these data, only about 14% of the total *amil* in mosques and *mushalla* form became official managers as UPZ. The rest of the zakat management activities in mosques and other prayer rooms have not received a decree from BAZNAS Banjarmasin City. They are still in the form of a committee whose management takes or concurrently as *takmir* of the mosque whose personnel are not permanent from year to year.

This study focuses on five mosques that spread across the city of Banjarmasin. Data of mosques that are the target of the research location can be seen in the following table:

Tabel 1. Mosque Data Used as the Research Location

NO	Mosques' Name	Type/ Typology	ADRESS
1	Masjid Annoor	Public Mosque	Jl.Veteran Komplek Perumahan Pengambangan Indah RT.31
2	Masjid Al Ikhwan	Public Mosque	Jl.Veteran No.10 RT.23
3	Masjid Kamel Humeyra	Public Mosque	Jl. Malkon Temon Komp. Taman Citra Kel. Surgi Mufti
4	Masjid Amanah	Public Mosque	Komplek Bina Brata Kelurahan Kebun Bunga
5	Masjid Al Amin	Jami Mosque	Jl. Benua Anyar RT.6

Based on the research on five mosques in Banjarmasin, it was found that the existence of *amil*, or more precisely the zakat committee, in each mosque was mostly formed on an ad hoc basis by the management when entering Ramadan or before Eid, after which the zakat committee form. Disbanded itself when the distribution task complete after *Eid*. The study of the zakat committee is only limited to receiving and distributing zakat fitrah only. In contrast, zakat *al-Fitr* is only accepted in a limited amount from a few *muzaki* and is distributed immediately along with the distribution of zakat fitrah on Eid's night *al-Fitr*. According to other information obtained in this research, there is one mosque in the District of South Banjarmasin that does not form *amil* or does not facilitate the receipt of zakat at all in the mosque. The local community is accustomed to paying zakat fitrah and zakat of their assets directly to people. people they consider entitled, such as Koran teachers, religious teachers, and also village midwives. (Interview result with Mansyah, Manager of a mosque in Banjarmasin, November 3, 2019).

The formation of *amil*, which is generally carried out in the mosques that are the object of this research, is mostly carried out spontaneously, by involving the existing mosque administrators or merely leaving it to the *marbot* (people) the mosque as an additional task. Sometimes the *amil* zakat that is formed is only done by appointment or asking for the congregation's willingness to help. The mosque *amil* zakat committee that form was never officially issued a decree either by the zakat institution (BAZNAS) or from the mosque management itself.

Amil personnel who form every year sometimes change, but some mosques routinely assign a committee to be Even if there are changes, only the addition of a few assistants who were appointed, this condition was found in 3 of the 5 mosques that were the objects of research, namely the Kamel Humeyra al-Husaini Mosque, the al-Amanah Mosque, and Masjid Al Amin (Interview with Akhmad Fauzie, Treasurer of the Kamel Humeyra al-Husaini Mosque. Interview, October 17, 2019. Sailillah, Kaum Mesjid al-Amin, November 3, 2019. Rahmadi, Management of Masjid al-Amanah, October 17, 2019).

Several other mosques, such as the Al-Ikhwan Mosque and the An Noor Mosque, the *amil* zakat found in their respective mosques. The Zakat Collection Unit (UPZ) is SK-certified by the National *Amil* Zakat Agency (BAZNAS) of Banjarmasin City. The *amil* management that was formally formed and SK-issued had each only been running for the past year. The management composition consists of one chairman, one secretary, and one treasurer, and several members. The number of administrators involved is not the same at each mosque. At the Al-Ikhwan Mosque, there are 21 people. In comparison, at the An Noor Mosque, there are only ten people (Results of Interview with Ahmad Farhanie, General Secretary of Masjid Al Ikhwan Banjarmasin, Banjarmasin, October 28, 2019. Muhaimin, *Amil* Mesjid An Noor Banjarmasin, November 4, 2019).

Regarding the formation of *amil* management officially in UPZ in each mosque, BAZNAS Banjarmasin admitted that it had disseminated a circular to each mosque to convey the board / congregation's names who become *amil* to be

officially SK-ed. In the future, City BAZNAS wants every mosque in the city of Banjarmasin to become a UPZ under the coordination of City BAZNAS as the spearhead of zakat empowerment at the village level or the lowest community. However, because the efforts to inventory and structure the mosque's *amil* have just been carried out, not all mosques are formed, officially as intended. (Results of Interview with Nadia Aziza, Head of Planning, Finance, and Reporting of Baznas Banjarmasin City, Interview, Banjarmasin, November 8, 2019).

Based on the confirmation with several mosque administrators who were informants in this study, they admitted that they had not received the circular, such as the Kamel Humeyra al-Husaini mosque and the Al Amin Mosque. While some other mosque administrators, such as the Amanah Mosque, admit that they have received and know the circular in question. But have not followed up by submitting the names of the committee / committee to be SK-ed (Interview with Akhmad Fauzie, Mosque Treasurer Kamel Humeyra al-Husaini, October 17, 2019. Sailillah, Kaum Mesjid al-Amin, November 3, 2019. Rahmadi, Management of Masjid al-Amanah, October 17, 2019.).

As several mosque administrators admitted, the fundamental problem regarding the structured formation of *amil* in their mosques is the lack of qualified human resources in handling zakat management. According to one informant, the lack of human resources willing and able to manage zakat is no different from the management problem in the mosque itself. Not a few of the existing administrators only have their names written on them, but in reality, those who work and take care of it are only 3-5 people. Many congregants find it challenging to be involved in their respective activities due to their actions (Results of Interview with Ahmad Farhanie, General Secretary of Masjid Al Ikhwan Banjarmasin, Banjarmasin, October 28, 2019).

The Role of Amil Zakat at the Mosque in Banjarmasin City

Amil zakat that is formed or found in several mosques in the city of Banjarmasin, especially those that are the object of this research, regularly receives and distributes zakat every year in the month of Ramadan or before *Eid al-Fitr*. The zakat received and distributed is mainly in zakat fitrah, which consists of rice and money. Some *amil zakat* also receives and distributes zakat on assets (*mal*), but it is still in a minimal amount.

The limited amount of zakat *mal* collected by the mosque *amil* is admitted by Ahmad Farhanie, a mosque administrator who said that the average amount of zakat *mal* collected annually is only around 1-2 million sometimes, it is also included in the collection. Infaq is given by *muzakki* when paying zakat fitrah. A somewhat larger zakat *mal* income was collected by the *amil zakat* at the An Noor mosque, as seen in the recapitulation of reports submitted by the UPZ An Noor mosque zakat management as of November 2017, totaling 3,890,000, -.

Meanwhile, the zakat managers at several other mosques that are the object of this research state no obtain from zakat mal. They admit that the zakat distributed by the congregation / local community through the mosque is only in the form of zakat *fitriah* in the month of Ramadan. According to the information obtained, this is possible by two things; the first is because the average economic condition of the people who live around the mosque environment is classified as a middle to lower economy. It isn't easy to be sure that they become muzaki (malls). The second is that even if several muzaki do not distribute their *zakat* through mosque *amil*. But channel it themselves directly or usually through an ustadz they know (Interview with Akhmad Fauzie, Mosque Treasurer Kamel Humeyra al-Husaini, October 17 2019. Sailillah, Kaum Mesjid al-Amin, 3 Noember 2019. Rahmadi, Manager of the al-Amanah Mosque, October 17 2019).

Several mosque figures who were informants of this study also admitted that so far, efforts to manage zakat are still running moderately. Apart from being more limited to handling zakat *fitriah*, the *amil* zakat service at the mosque was also only opened at the end of the month of Ramadan.

Eid al-Fitr. Also, *amil* only receives zakat that is delivered by *muzaki* and distributes it to nearby *mustahik* whom they know. Sometimes, zakat distribution is also carried out through local RT heads who are considered to learn more about their respective RT areas' distribution targets.

The rest, the administrators / *amil* zakat never make efforts to pick up the ball by visiting *muzaki* or socializing the existence of *amil* and the opening of zakat mal services in addition to zakat *fitriah*, which has been running so far. If there are any socialization efforts, usually only through announcements via loudspeakers or installing zakat acceptance banners, and more specifically, especially zakat *fitriah*.

The informants, the *amil* / mosque administrators, said that these efforts were complicated because the community had been accustomed to distributing their zakat al-mal directly. The organization was also not accustomed to entrusting their charity through *amil*, except zakat *fitriah*, which was not very large. Nominal compared to zakat mal. In addition to this, there is a temporary opinion that some existing mosque *amil* say that the zakat service is limited to zakat *fitriah*, as is the tradition that has been running (Interview with Akhmad Fauzie, Treasurer of the Mosque Kamel Humeyra al-Husaini, October 15, 2019. Sailillah, Kaum Mesjid al-Amin, Interview, November 3, 2019. Rahmadi, Management of Masjid al-Amanah, October 17, 2019).

Discussion

The committee's existence is considered *amil* zakat in several mosques in Banjarmasin has been going on for quite a long time. Even though its existence is only at certain times, from a legal point of view, many do not have SK from the Banjarmasin BAZNAS. Of course, because of its informal and ad hoc nature, "*amil*" in this sense has minimal movement. As a committee, they do not have a work

program, do not have specific targets, do not have a system that regulates the working mechanism, etc. The amil zakat committee is found in each mosque and mushalla / *langgar* designated by the congregation. The *ta'mir*, specifically during the month of Ramadan, is only to serve zakat fitrah from the local congregation and then distribute it to *mustahik* in the surrounding environment. The amil zakat committee is very rare and can even be said to have never facilitated zakat maal services.

The results of his research, Ahmad Rido, et al. (2018) state that mosques do not only function as places of worship alone, but have a significant role in the management of zakat with the model of collection, distribution, utilization of zakat and human resource management of zakat managers. Therefore, the government of zakat through mosques is expected to be more effective and efficient. The government of zakat in mosques must be done professionally, from collecting, distributing, utilizing, and managing human resources who work zakat itself (Rido & Fahmi, 2018).

The same thing was also stated by Santoso (2020) that one of the efforts to increase the spread of the benefits of zakat is to utilize Muslim places of worship, namely mosques. As a center for religious activities, a mosque can be an ideal place to socialize zakat to the community and zakat collection units or even zakat managers. The mosque's role as the center of the *ummat's* activities makes it not only limited to ritual activities in the aspects of *mahdlah* worship but as a forum for Islamic *syiar*ity in driving social and economic activities.

As a commendable activity, the management of zakat in mosques must be carried out professionally and towards a modern management system to anticipate the changing developments in advanced and quality community life. Fitria (2016) suggests in the results of her research that there are not a few mosques that pay more attention to addressing economic problems, especially those related to improving community welfare. The mosque's functions above must emphasize that the mosque must have good management and distribution. The creation of community welfare in the economic sector also increases their love for the creator because it has fulfilled its obligations.

In the Law, No. 23 of 2011 concerning Zakat Management, mosques are given space to take a role in managing zakat. This arrangement further elaborates in the provisions contained in Government Regulation Number 14 of 2014 concerning Implementation of Law Number 23 of 2011 concerning Management of Zakat and Regulation of the National Zakat Agency (PerBAZNAZ) Number 2 of 2016 concerning the Establishment and Work Procedure of the Zakat Collecting Unit. Based on these regulations, the existence of *amil* zakat in mosques can organize in the form of Zakat Collecting Units (UPZ), so that *amil* zakat activities can continue to operate at any time without waiting for specific times, even in terms of legality, it is stronger. It can increase public confidence in the task and *amil* zakat function.

In the Constitutional Court's decision regarding judicial review of Law Number 23 Year 2011 the phrase "everyone" in Article 38 Law Number 23 "does not include associations of people, individual Muslim figures (alim ulama) who have not been reached by BAZ, LAZ, and have notified the zakat management activities to the authorized official."

A mosque only gives a minimum requirement: notify the management of zakat in its mosque to the authorized official (village head / sub-district head / regent). The letter of the Constitutional Court decision was made to give broader scope to the public to participate in zakat management, but still under state supervision so that zakat funds are not misused and remain "on the right track."

According to some of the provisions referred to, it is a sign as well as a strategic opportunity that the mosque can function as a Zakat Collection Unit (UPZ) or even as an Amil Zakat Institution (LAZ), which coordinates and synergizes with BAZNAS to collect and utilize ZIS. This provision also implies that the role of amil zakat should serve to receive special zakat fitrah in the month of Ramadan and cover all types of zakat. More than that, the UPZ mosque is a gathering unit. It plays a role in the distribution and utilization of zakat because mosques are considered the closest institutions to the people and know the *mustahik* map around them.

This space for movement and opportunities has not been fully utilized by the mosque *ta'mir* administrators to empower the existing amil or zakat committee. The achievements and results of zakat management are not optimal and have a practical impact on improving the community's welfare around the mosque as expected. The research results show that most of the duties of amil zakat in mosques only receive zakat fitrah, which carry out once a year (in the month of Ramadan). The distribution is limited only to the funds sourced from zakat fitrah alone. Zakat service activities carried out do not run continuously, are temporary, and seasonal.

The zakat committee only works seasonally because the committee is only formed and works only for a certain period, usually from the middle to Ramadan. These problems because zakat committees formed in mosques are tasked explicitly with receiving zakat fitrah from local congregations. Even if there is a receipt from zakat maal, it is still in a small amount. It is also in the form of donations, almsgiving, fasting *fidyah*, and so on.

This phenomenon shows that the mosque does not empower in its ideal function. The mosque's role as a center for community empowerment, especially in the economic field, seems dwarfed. Also, this condition is truly not conducive to an Islamic philanthropic system that can ideally move the people's economy towards prosperity. Still, it cannot deny that this is the real condition of mosques' role and our current zakat collection (Beik & Arsyianti, 2013).

Structurally, the institutional zakat system in Indonesia is still very chaotic. In terms of the legality of zakat committees in mosques, zakat committees are only local and not well coordinated. Mosque zakat committees are usually only "SK" by

the chairman of the Mosque Management Body concerned. It is not wrong, but this temporary zakat committee has resulted in several things that reduce (read: lower) the meaning of "amil" as mentioned in the Al-Quran (Hafidhuddin, 2003).

Related to this, Rokan (2013), in an article, states that the zakat committee formed in the mosque is only localist at the same time (temporary) works for a certain period. If average, the committee only works five to ten days before the end of Ramadan. This "temporary style" zakat committee certainly reduces the meaning of "amil" as one of the *mustahik* zakat.

Although some opinions say that the task of collecting zakat "temporary model" can also be called amil, in its essence amil is a person or group of people who work as zakat collectors while managing zakat permanently so that it is "natural." Zakat fund, not a few mosques still regard him as "amil" a collector of zakat or rice money.

Mosque-based zakat management programs are still minimal and very limited. This situation is presumably due to the small amount of zakat collected. Local religious figures' role is still dominant, and the human resources of mosque-based zakat organizations are still conventional so that zakat distribute for consumptive purposes.

Apart from the *muzakki* and internal organizations, mosques are still the favorite of the people in distributing their zakat, especially zakat fitrah, so that their existence take into account in the world of zakat. Based on research by IMZ (2010), most of the *muzakki* in the country choose mosques as places to pay zakat. The mosque location that is close to the community makes it more desirable as a place for zakat. It is undeniable that another reason behind *muzakki* to pay zakat to the mosque is because he seeks his satisfaction by paying his zakat at the mosque where he lives so that his zakat allocate for the *mustahik* around him.

The mosque is a very strategic community institution. Apart from being a place for congregational prayers, mosques can also function as the spearhead of zakat management. In QS Al Taubah / 9: 18, it is emphasized that among the characteristics of people who like to prosper, the mosque accustom to praying in congregation and fulfilling the obligation of zakat. There is a robust correlation between prayer, zakat, and mosques. Therefore, among the mosque indicators whose activity is "alive" is when the management of zakat, *infaq*, and alms has become an essential part of the mosque's daily life. The mosque's role becomes bigger and not only deals with imams, khatibs, and Islamic holidays. But it also realizes its role as a center for empowering the people, especially in the economic field, by taking care of congregations classified as needy and poor to get out of poverty (Beik, 2012).

People's tendency to channel their zakat (fitrah) through mosques is an opportunity to make mosques a more expansive center for zakat services by forming

temporary amil committees in the month of Ramadan for zakat fitrah services only. Amil Zakat in every mosque / langgar must be created permanently with more professional management to facilitate people who want to distribute their zakat alms, which also sometimes takes place outside Ramadan.

The mosque can be an ideal place to socialize zakat to the community and a zakat collection unit or even a zakat manager. Suppose the mosque-based collection / management of zakat is recognized as a formal body. In that case, the collected zakat can be calculated in the calculation of the national zakat acquisition so that the realization of the zakat acquisition will slowly approach its potential. Not only in terms of obtaining zakat, from the distribution side, it will also be more efficient because the distribution channel will be shorter. Also, recording *muzakki* and *mustahik* can be easier because mosque administrators carry out who are local people. It makes it easier to identify the community's socio-economic problems in their respective mosque areas.

However, it must admit that making the mosque the spearhead of zakat management is not easy. Moreover, the community's understanding of zakat is still minimal. Many community members, including mosque leaders and administrators, only understand the zakat made through the mosque in the context of zakat fitrah. Therefore, education and socialization of the concept of zakat that is correct and comprehensive is an entry point that must adequately pass, so that unnecessary conflicts do not occur due to the lack of knowledge.

The ZIS collection carried out by UPZ mosque for journalists around the mosque will again be distributed mostly to the *mustahik* community around the mosque. In other terms, ZIS is from congregation mosques (rich) to congregations of mosques (*duafa*). The desire of the *muzakki* who wants their zakat to return the channel to the family network. As revealed in their reasons for choosing to distribute zakat directly as stated earlier, the surrounding neighbors will fulfill channeling their zakat through the mosque in the place where they live.

With the facilitation of amil from the UPZ mosque - if needed - *muzakki* can also consult or ask for assistance in calculating their zakat accurately to issue zakat obligations and make their distribution appropriately to sharia rules. By channeling their zakat through the mosque's UPZ, which incidentally is an extension of BAZNAS, the *muzakki* have fulfilled the state regulations to distribute their zakat officially and according to the will of the Law. The realization of zakat obedience, which carry out following state regulations, is a form of the *muzakki's* adherence to the government (*ulil amri*).

With this context of interest, it is necessary to reconstruct or rearrange the "seasonal amil zakat" in each mosque to become permanent, structured, and systematic. Zakat managers in professional management in the UPZ organization are officially formed under the coordination and guidance of BAZNAS (districts / cities) to facilitate and optimize the collection of ZIS-which is not only in the form of zakat fitrah-from every *muzakki* and hypocrites. Mosques must be managed and

empowered, not only for the benefit of the mosque's *ta'mir* but also more broadly for the use of the *ta'mir* (prosperity and welfare) of the congregation around the mosque.

In his writing, Arafat (2017) said that by making a mosque as a BAZNAS agent, it would make the mosque a formal institution or body recognized by the state in carrying out zakat collection. This article means that the existence of mosques as zakat collectors is not an illegal institution. With the presence of the mosque as a BAZNAS agent in receiving zakat, it will achieve the maximum potential of zakat so that the Muslim community's welfare will create. To realize the mosque as an agent for receiving zakat, BAZNAS must be supported by professional and accountable human resources (HR) for the mosque manager or mosque *ta'mir*.

The actualization of zakat management through the formation of *amil* at each mosque / *langgar* as an official zakat collection unit under the coordination of BAZNAS will be able to organize and facilitate zakat services to the lowest level, to minimize the tendency of *muzaki* to distribute their zakat without considering the benefit or benefits of zakat for *mustahik*. Also, this mosque-based zakat management will map the needs and priority scale of zakat distribution to *mustahik*. There is no overlap and confusion in the distribution of zakat funds.

In its technical realization, District / BAZNAS may first form sub-district Zakat Collection Units (UPZ) as an extension of BAZNAS at the sub-district level. In its formation, this UPZ coordinates with the Office of Religious Affairs (KUA) and the local District Office. Then each sub-district UPZ will collect data on *amil* mosques in their respective areas to carry out structuring the official management and guidance by the District / City BAZNAS.

Each mosque UPZ with an official form gives the authority to collect zakat funds and distribute them to local *mustahik*. The UPZ mosque carried out the zakat fund management mechanism. The problem of reporting and the proportion of the percentage of funds paid to BAZNAS with the funds managed by each UPZ mosque must be regulated and agreed so that the principles of transparency and accountability can be realized properly.

For the function and role of UPZ to be well-realized, the Banjarmasin City BAZNAS needs intensive assistance and guidance. This UPZ is very important because not all mosques with a UPZ have adequate understanding and zakat management capacity. This assistance also aims to standardize the management of zakat at the UPZ mosque level. They have a uniform system with the management patterns developed by district and city BAZNAS.

CONCLUSION

The existence of amil zakat in almost every mosque and *mushalla* in Banjarmasin has not formed into a structured organization as an official zakat manager. It only has an informal nature on duty seasonally (ad hoc), especially in Ramadan before *Eid al-Fitr*. Most of the amil zakat committee are only formed by mosque administrators who mostly facilitate the receipt and distribution of zakat fitrah. In contrast, the type of zakat mal is still relatively small.

The performance activities of amil at mosques and *mushalla* in the city of Banjarmasin, especially those still in conventional committees, have not shown their maximum function and role in zakat management. The figure for zakat maal, in particular, is still relatively small and has not been able to be used productively for the broader interests of *mustahik*.

A mosque's function as the basis for zakat management requires an influential institution with pregnancy management and strengthening human resources with intensive assistance by the local BAZNAS. Optimizing the role of UPZ mosque in managing zakat will accommodate the interests of *muzakki* practically and fulfill the formal juridical elements and streamline the mapping of the surrounding *mustahik* in the context of distributing zakat, which manages according to their needs.

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