

## CHAPTER IV

### RESEARCH FINDINGS

#### A. The Relationship of Zakat and Maqasid al-Sharia

Most Islamic scholars emphasize economic achievement on the basis of Islamic norms for the welfare of humankind in this world and the hereafter. Achieving prosperity in economic development enables for people to live in a good way of Islamic life and be able to perform all obligations in Islam including hajj, jihad, zakat (Ibn al-Qayyim), and leads to national power, stability and national defense (al-Tartusi). Al-Tartusi indicates a phenomenon that is facing the world about economic backwardness that leads to political instability, poor national defense, political-economic domination from any foreign powers and on the other side, economic power leads to political power, control the world, domination and security of a country from foreign power. Intellectual thinking of al-Tartusi can clearly see this phenomenon and therefore advise Muslims to achieve economic progress by not abandoning Islamic values (Sadeq, 1992).

Every economic system has a philosophy, as well as an Islamic economy based on the philosophy of life. The philosophy of Islamic economic is based on the important foundations of the dimensions of human life. First, *tawheed*, a concept that shows obedience to One Creator, Sustainer, Owner of everything, All-Wise and All-Powerful over all things. Secondly, *risalah*, in the form of a book that contains guidance on all dimensions of human life from God through the prophets. Third,

*the hereafter*, the calculation and the result of all deeds included in economic activity on eternal life later on. Fourth, economic and non economic aspects of implementing social life based on Islamic teachings to achieve the ummah welfare and goodness in the hereafter. It is based on economic achievement in accordance with Islamic norms and values that have been passed on prophetic revelations for the ummah welfare. Any research in the field of Islamic economics should be based on that philosophical foundation (Sadeq, 1992).

God has guided the Islamic economic scientific knowledge that has now grown from direct theological principles to the development of sophisticated theories. The economic-theological concept that embraces human behavior and responds to one of the responses emerging to the overall economy must relate to human behavior, including from the revelations of God (Kusuma, 2014).

*“But keep in remembrance the name of thy Lord and devote thyself to Him whole heartedly.”* (Quran Surah Al-Muzzammil [73]:08)

It can be concluded that some basic principles of Islamic economic policy described by the Quran as follows: (1) Allah SWT is the supreme ruler as well as the absolute owner of the whole universe. (2) Human is only the *khalifah* of Allah SWT on earth, not the real owner. (3) All that human owns and gets is by the mercy of Allah SWT. Therefore, disadvantaged humans have the right on partly portion of the wealth that their brother owns. (4) Wealth must rotate and should not be hoarding. (5) Economic exploitation in all its forms, including usury, must be eliminated. (6) Applying the inheritance system as a wealth redistribution medium that can eliminate individual conflicts. (7) Establish various forms of alms, whether

compulsory or voluntary, against individuals possessing large amounts of wealth to help disadvantaged members of society (Karim, 2012).

Kusuma (2014) explains every commandment or prohibition from Allah has a purpose in life. There are some commands and prohibitions from Allah that have one pure purpose, but in some commands there are also complexity. There are five categories of maqasid al-Sharia ie the preservation of faith, life, intellectual, posterity and wealth. One of them will be found that preservation of the faith area consists of many Sharia commands and prohibitions. For example, the pillars of Islam in the command of prayer, fasting and pilgrimage have a function only to fulfill the maqasid of protecting the faith. Meanwhile, zakat has a comprehensive maqasid al-Sharia function.

<b>Maqasid al-Sharia</b>	<i>Shahadah</i>	<i>Salah</i>	<i>Saum</i>	<i>Zakat</i>	<i>Hajj</i>
<b>Hifdzu ad-din</b>	√	√	√	√	√
<b>Hifdzu an-nafs</b>	-	-	-	√	-
<b>Hifdzu al-‘aql</b>	-	-	-	√	-
<b>Hifdzu an-nasl</b>	-	-	-	√	-
<b>Hifdzu al-mal</b>	-	-	-	√	-

Source: Kusuma, 2014, edited by the author.

However, the author evaluate and improve maqasid al-Sharia dimensions on Islamic pillars based on the Quran and Hadith, as follows:

<b>Maqasid al-Sharia</b>	<i>Shahadah</i>	<i>Salah</i>	<i>Saum</i>	<i>Zakat</i>	<i>Hajj</i>
<b>Hifdzu ad-din</b>	√	√	√	√	√
<b>Hifdzu an-nafs</b>	√	√	√	√	-
<b>Hifdzu al-‘aql</b>	√	√	-	√	-
<b>Hifdzu an-nasl</b>	√	-	-	√	-
<b>Hifdzu al-mal</b>	-	-	-	√	-

One of the most important things in Islamic economics is getting and issuing zakat from the wealth that Allah gives to humankind, especially to Muslims, in way that is in accordance with the will of Allah embodied in the Sharia. Zakat is a complete or comprehensive function mandated by Allah SWT. The role of zakat will obviously help the actualize of Islam as *rahmatan lil alamin* since its presence and will show the economic and religious level. Zakat by its level can be described as follows (Kusuma, 2014):

<b>Sharia</b>	<b>Levels of Maqasid</b>	<b>Objectives</b>
<b>Zakat</b>	1. Faith ( <i>iman/suluk</i> (spirituality))	Consciousness to Allah ( <i>Al 'Adl/</i> Divine Justice)
	2. Philosophy (falsafah)	Socio-economic Justice/ distributive justice
	3. Value ( <i>qimah</i> /morality value)	<ul style="list-style-type: none"> <li>• Purification of:               <ol style="list-style-type: none"> <li>1. Self</li> <li>2. Wealth</li> </ol> </li> <li>• Welfare distribution</li> </ul>
	4. Mutual interest ( <i>maslahah</i> ) (materialistic kind of level)	<ul style="list-style-type: none"> <li>• Social welfare</li> <li>• Economic welfare</li> </ul>
	5. Rule/Law ( <i>ahkam/fatawa</i> )	Obligatory ( <i>wajib</i> ) for Muzzaki
	6. Sign (' <i>alamah/'ilal</i> )	Zakat Payment

Source: Kusuma, 2014.

In addition to the aspect of need, as has been mentioned that the purpose of Sharia has level (Auda, 2010). There are six levels of maqasid al-Sharia, namely sign, rule/law, mutual interest (*maslahah*), value (*qimah*), philosophy and the highest level is the level of faith. The payment of zakat involves the perspective of maqasid al-Sharia level. Zakat payment is at the lowest level, which can be

observed on the empirical sign. This shows how much zakat is paid by muzaki (Kusuma, 2014).

This is the fiqh of maqasid which also needs to be understood that described in the Quran, zakat is mentioned explicitly as an antithesis of the usury economic system (Quran 2:275-276 and 30:39). It means that zakat has a very strong economic dimension, which can be fulfilled when the concept of zakat object assets can be expanded in accordance with the development of the world economy (Beik and Arsyianti, 2016). When prohibiting all forms of usury practice, on the other side, Islam introduced a new concept that has changed the whole perspective of Muslims. The concept is to command to give alms, whether compulsory or sunnah. Rasulullah SAW ordered the Muslims who have the wealth to spend some of their income in the way of Allah, the way that does not expect the material worldly returns, but only expect the pleasure of Allah SWT. Including spending the wealth on the way of Allah, include: helping each other, feeding and lending to the poor relatives, orphans, widows, poor people, prisoners/slaves, poor travelers, poor muhajirin, debtors and even neighbors and institutions. In the Quran, this loan has a purpose to Allah and inevitably Allah will multiply it in enormous amount if perform with an intention for Allah alone without any intentions for personal or worldly gain (Karim, 2012). This is based on the Quran 2:245, 64:17 and 73:20. Integrating development with law objective theory or maqasid al-Sharia, which should also be the vision of any Sharia regulated institution. Measurement of the institution whether the existence of the institution has achieved another goal in support of building the vision of Islam or the real human welfare (Chapra, 2008).

Widiyanto (2014) explains that the social and economic security system of Islam is based on the Divine guidance or on the commands of Allah and His Messenger with high standards of morality (truth). This explains that Islamic social security reflects the divine dimension as a form of relationship with Allah and obedience to Allah (vertical dimension) and the relationship of affection between human (horizontal dimension), and whatever virtues did by the human, it will be justified in the hereafter. He quotes Quran 2:177 and 3:92, from the verses indicating that giving of a small portion of the beloved property to others is seen as truth and also shows the level of faith and devotion to Allah and the Prophets. Islam considers social security is a very important thing, in which the command is considered parallel to divinity based on Quran 4:36. Al-Assal and Karim (1999) state that the principle of social security is one of the pillars of Islamic economic system that guarantee the welfare of Muslim society based on justice, through zakat and various alms can be used as a charity system and social security as well as insurance from the State for each individual to fulfill a decent standard of living and adequate. Al-Qardawi (2006) explains that Islam provides full social security to the poor and their families to show kindness, compassion and rights to the poor. Widiyanto (2014) states that Islamic social security principles are, (1) the role of the State in order to provide social security, (2) the principle of faith to Allah and His Messenger, and the day of judgment; (3) the principle of brotherhood and help the weak (*ta'awun*), (4) the principles of truth and (5) the principle of justice. These principles show that economic security in the form of insurance or social security in Islam there are two aspects that are fulfilled, ie worship to Allah SWT and

humanitarian aid (*ta'awun*) as social obligations. Thus, the greatness or superiority of zakat in the Islamic view is a miracle of Islam and a sign of God's mercy, because Islam is the last religion, the complete revelation, comprehensive and eternal of the Creator who governs all aspects of life including matters relating to economics and also security economy. Zakat is insurance or social security which comprehensive. Economic security as a form of social security is how to provide economic assistance to people who are unable to fulfill primary needs (poor and needy) because of the inability to provide it. A person who has fulfilled the basic necessities of his life to offer help to the poor and needy, it is necessary to protect them from harm. Al-Haritsi (2006) defines social security as collateral responsibility for people in need to fulfill their basic needs and strive to fulfill their basic needs, pay attention to them and avoid damage that occurs to them.

Kusuma (2014) reveals in particular the payment of zakat which is meant to improve the welfare of society to make Islamic Economics as a discipline science that is truly effective and efficient in running important character in fulfilling *maqasid al-Sharia*. Combining commands of zakat and *maqasid al-Sharia* will find the purpose of zakat payment. In the discussion of the *maqasid al-Sharia* reveals the completeness of zakat which intersects with all five famous preservation in *Sharia* or *Sharia* purposes as it has been described by scholars namely Al-Ghazali (d. 1111 AD), Al-Shatibi (d. 1388 AD) and Abu Zaharah (1997) in which *maqasid al-Sharia* provides a comprehensive framework that can be used to measure development. This framework is represented by three levels of *maslahah* and five universal values or essential elements (*al-Daruriyat al-Khams*). In this way, the three levels of

masalahah are the growth path and the stage of development from the maqasid perspective. The first level, *Dharuriyat* or basic needs, represents the minimum level that every individual, institution and nation should be able to achieve. This level demonstrates the preservation of the five universal values or essential elements of the maqasid al-Sharia. The second level provides the way for the growth of the five elements and the third level is the stage for the sustainability of the five elements. In the discussion of the function of zakat will tend to focus on the fulfillment of basic needs at the first level of maqasid al-Sharia which is the essential need (*daruriyah*) of humankind.

Every efforts that guides to protect these five elements is recommended. For example, going to school to gets knowledge is an effort to protecting intellectual, and eating healthy food is an effort to protecting life (Ascarya and Sukmana, 2014). In this perspective, considers the *hajiyyah* (complementary) and *tahsiniyyah* (desired or luxurious) as not part of the responsibility of zakat to fulfill it. It is interesting to know that discussing zakat in the context of maqasid al-Sharia one of them will find zakat which covers the basic concept of maqasid al-Sharia by Islamic scholars. Zakat fulfilled maqasid al-Sharia to protecting faith, life, intellectual, posterity and wealth. The following table describes how zakat payment can fulfill basic Sharia objectives (Kusuma, 2014):



<b>Category of Maqasid al-Sharia</b>	<b>Muzzaki (Zakat Giver)</b>	<b>Mustahiq (Zakat Receiver)</b>
<b>Hifdh Din</b> (Safeguarding the Faith)	<ol style="list-style-type: none"> <li>1. Conscience of Allah (strengthen the <i>iman</i>)</li> <li>2. Enhance social-spiritual welfare</li> <li>3. Enhance Muslim social solidarity</li> <li>4. Enhance humanity solidarity (between Muslim and non-Muslim)</li> </ol>	<ol style="list-style-type: none"> <li>1. Conscience of Allah (Away from <i>kufir</i> (for the Muslim))</li> <li>2. Enhance social-spiritual welfare (for the Muslim and the new convert (<i>muallaf</i>))</li> <li>3. Enhance socio-economic welfare (for non-Muslim)</li> <li>4. Enhance humanity solidarity (between Muslim and non-Muslim)</li> </ol>
<b>Hifdh Nafs</b> (Safeguarding the Self/Life)	<ol style="list-style-type: none"> <li>1. Increase self-spiritual state</li> <li>2. Break selfish practices</li> </ol>	Fulfilling physical needs which eventually strengthen spiritual state
<b>Hifdh Aql</b> (Safeguarding the Intellect)	<ol style="list-style-type: none"> <li>a. Peaceful Mind</li> <li>b. Enhancing a better environmental and educational system</li> </ol>	<ol style="list-style-type: none"> <li>1. Peaceful Mind</li> <li>2. Fulfill the need for education</li> </ol>
<b>Hifdh Nasl</b> (Safeguarding the Progeny)	Lesson for the progeny on sharing and not to be greedy in life	Fulfill the physical needs for the progeny
<b>Hifdh Maal</b> (Safeguarding the Wealth)	Income (wealth) purification	Additional income to fulfill basic needs

Source: Kusuma, 2014.

Zakat is God's command for Muslims to be obliged to give charity to the eligible people as prescribed in the Quran. Carrying out such commandments means protecting religion (faith), life (self), intelligence, posterity and wealth. From the table above can be seen that paid zakat has a positive impact on each party involved. Not only zakat recipients who get benefit from zakat payment but zakat givers also get benefit. The positive impact of zakat payment is not only on the material aspect

but also on the spiritual aspect for muzzaki and mustahiq. Zakat payment create socio-economic justice that ultimately increases solidarity among society. This shows that the maqasid al-Sharia is a mercy from God for humankind (Kusuma, 2014).

Al-Qardawi (2006) states that Islam does not neglect the poor members of society as Allah has established (as an obligation) in a certain part (payment of zakat) as their right from the wealth of the rich. Zakat is obligatory for Muslims among the rich, which aims to eliminate income differences and restore purchasing power parity to the poor. This is part of the establishment of Sharia which aims to actualize human victory (*falah*) and the good life (*hayatan thayibah*) by emphasizing the aspects of brotherhood (*ukhuwah*), socio-economic justice, and the fulfillment of the spiritual needs of humankind (Chapra, 2000).

Maqasid al-Sharia has been developed by Islamic scholars. From an economic point of view, the existence of obedience for the purpose of paying zakat obligation intended to improve the welfare of society and actualize the Islamic Economy is really effective and efficient in implementing important Islamic characteristics. Until today there is a difficulty any sense of how strong the Islamic economy is while using conventional tools is impossible because it contains the ultimate possibility of not conforming to the goal (*Maqsad*) of realizing the concept of the ummah, that is, to meet each moral and ethical standard (Kusuma, 2014). Another important point is that an increase in zakat payment can reduce and even eliminate social class conflicts by removing gaps in individual economic conditions. Based on the previous discussion it can be stated that zakat as a social

security instrument is built on the principle of the Divinity (*Tawheed*), the principle of justice, generosity and mercy. Thus, the measurement of prosperity and welfare at the level of Muslim society should be in accordance with the principles of maqasid al-Sharia, ie to achieve *falah* or glory (Widiyanto, 2014).

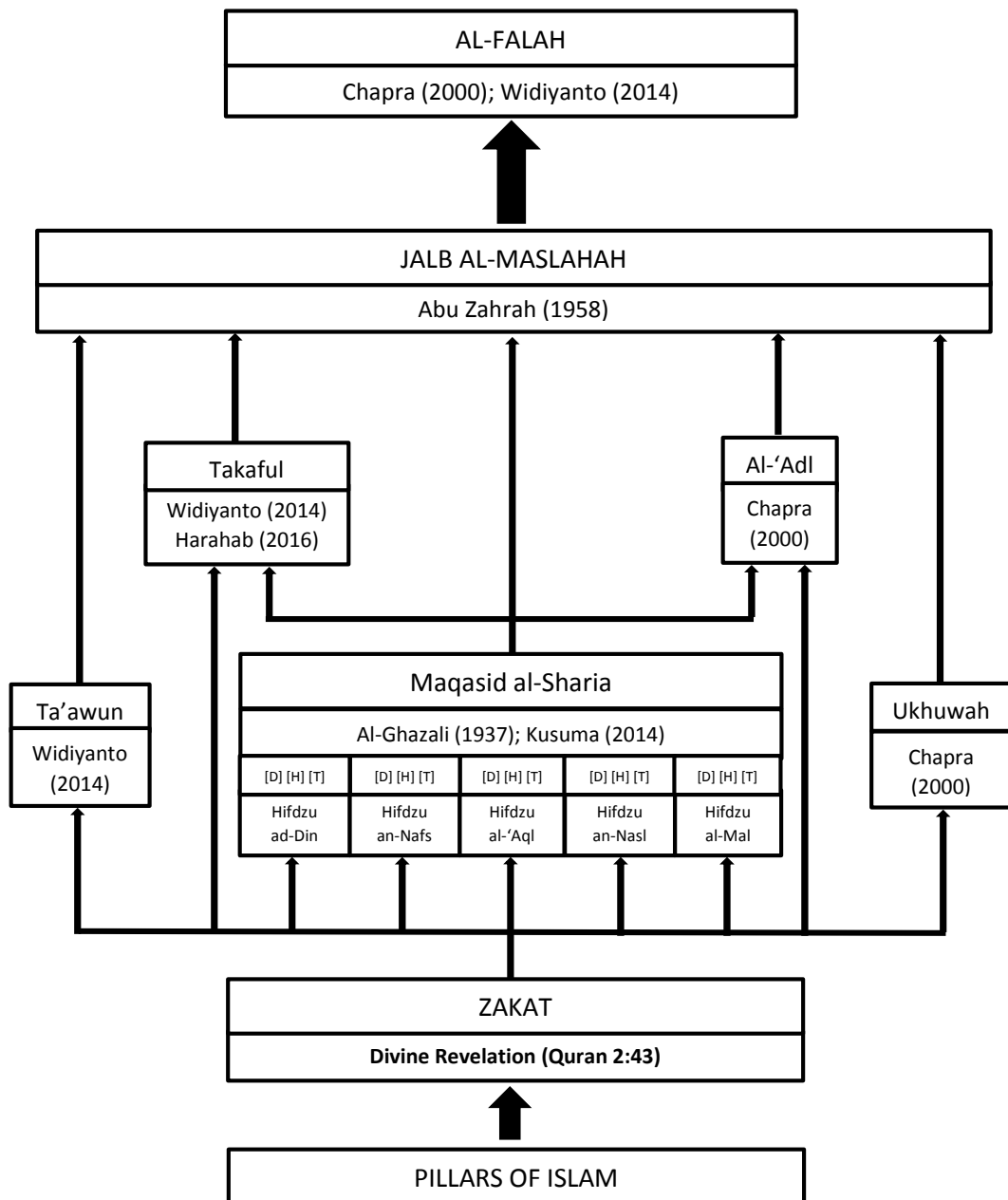
Islamic economics as one of Islamic science still needs to develop further technical analysis on certain categories to develop knowledge about Muslim society in terms of welfare. This requires the factors, and one of the factors is zakat. Through this, Muslims especially leaders or policymakers in the community, will be able to make policies and monitor how the sustainability of Muslims welfare in the future, including on how to collect and distribute zakat efficiently and effectively. The discovery of such factors in Islamic economics is necessary, because these factors will help the economic development of Muslim society not only in terms of increasing physical wealth, but also primarily to purify the wealth and soul of the Muslim community. It is possible to recover and continue what the Prophet has left as the inheritance that will make the future a better place not only for Muslims and achieving an important core objective as Islamic State that *Baldatun Tayibatun wa Rabbun Ghafurun*, but also to the universe (Kusuma, 2014).

In this study zakat and maqasid al-Sharia will be used as a background to achieve *al-falah* based on best practices, prior researches and theory to achieve important Sharia goals. This study examines to develop or design a conceptual framework by using zakat as a basis that can protect maqasid al-Sharia. Thus, analysis and development of the framework required for prosperity based on zakat in accordance with maqasid al-Sharia covering Islamic and conventional literatures.

The aim of this study is to develop conceptual of zakat based on the elements of maqasid al-Sharia that have been developed by previous researchers and reclassified by Widiyanto (2014) and Kusuma (2014), where the new conceptual should be designed to accommodate new data related with an intent of Sharia elements. From the explanation of the theoretical framework above in this study, the author illustrates (shown in figure 4.1.) the concept of study concerning the relationship of zakat with maqasid al-Sharia to achieve *al-falah* according to previous theory through level of zakat objectives, as follows:

<b>Researcher/Author</b>	<b>The Objectives of Zakat</b>
Widiyanto (2014)	Ta'awun (helping each other)
Chapra (2000)	Ukhuwah (brotherhood)
Al-Ghazali and Kusuma (2014)	Maqasid al-Sharia (objectives of Sharia)
Al-Ghazali and Kusuma (2014)	Hifdzu ad-Din (protection of faith)
Al-Ghazali and Kusuma (2014)	Hifdzu an-Nafs (protection of self/life)
Al-Ghazali and Kusuma (2014)	Hifdzu al-'Aql (protection of intellectual)
Al-Ghazali and Kusuma (2014)	Hifdzu an-Nasl (protection of posterity)
Al-Ghazali and Kusuma (2014)	Hifdzu al-Mal (protection of wealth)
Chapra (2000) and Abu Zahrah (1958)	Al-'Adl (justice)
Widiyanto (2014) and Harahab (2016)	Takaful (insurance)
Abu Zahrah (1958)	Jalb Al-Maslahah (human welfare)
Chapra (2000) and Widiyanto (2014)	Al-Falah (success; glory; victory in life)

Thus, the level of zakat objectives above in this study can be illustrated on the conceptual framework in a chart based on the relationship of zakat with maqasid al-Sharia to achieve *al-falah* according to the previous theory by the author, as follows:



**FIGURE 4.1.**

Achievement of Human Welfare Based on Zakat and Maqasid al-Sharia

The conceptualized scheme of this relationship using Islamic principles standard development theoretic frameworks is to achieve *falah-maslahah* as success in both this world and the hereafter. This zakat conceptual framework can

be used as one of the basis for more complex welfare factors that represent the goals of Sharia. This concept of zakat has positive impact in life of the society through the safeguarding of human life with the maqasid al-Sharia approach namely protection of faith (*hifdzu ad-din*), protection of self/life (*hifdzu an-nafs*), protection of intellectual (*hifdzu al-'aql*), protection of posterity (*hifdzu an-nasl*) and protection of wealth (*hifdzu al-mal*). Furthermore, it has positive impact on the awareness of society by implementing the Islamic principles of helping each other (*ta'awun*), brotherhood (*ukhuwah*), justice (*al-'adl*), insurance (*takaful*) and human welfare (*jalb al-maslahah*) by itself which can facilitate to achieve the real well-being of human in life (*al-falah*).

This is in line with Afifi in Cahyadi (2016) that zakat is a worship of *maaliyah ijtima'iyah* which has a very important, strategic and decisive position for the ummah welfare development. Zakat teaching provide the foundation for the growth and development of socio-economic power of the ummah. The content of this zakat teaching has a wider scope and complex dimension, not only containing the values of worship, moral, spiritual and hereafter, but also economic and worldly values.

The inequality of wealth must be overcome by using methods already taught by Islam, in this way eradicate *ihtikar* (illegal trade) or hoarding goods with the purpose of raising prices in the market when scarce goods in order to gain multiple profits. Ensure the right and opportunity of all parties to be active in the process of the economic system. Guarantee the basic needs of each member of the society can be fulfilled. Implementing the mandate of *at-takaaful al-ijtimai* or social

and economic security guarantees aimed at endorsing and supporting disadvantaged groups of society. Islam justifies a person to have more questions according to his nature and needs, but not exaggeratedly and can fulfill his obligations to the welfare of society, whether in the form of *zakat* or *shadaqah* (charity) and *infaq* (donations). Islam teaches the rich to be humble. If all Islamic teachings (including the application of Sharia and norms of justice) are applied, then inequality of wealth and high income gaps will not occur in society (Haron *et al.*, 2015).

Islam regards humanity as important and all human beings are same, which distinguishes only the level of piety each individual. God's law does not distinguish between rich and poor, black or white, educated or homeless, officials or commoners. Socially, the value that distinguishes one another is devotion, sincerity, ability and social life with others. The concept of brotherhood and equal treatment of every individual in society and under the law must be measured by economic justice. Without an element of balance, social life will lose its meaning. With economic justice, each individual will adjust to their respective contributions to the society. Every individual must be free from the exploitation of other individuals. Islam strictly forbids a Muslim to harm others. This prohibition is intended to protect the rights of individuals in society and to improve the welfare of the society, it is the main goal of Islam downgraded (Haron *et al.*, 2015).

## **B. Overview of Research Object: BAZNAS Daerah Istimewa Yogyakarta**

### **1. Institution Profile**

National Board of Zakat, referred to BAZNAS, is a legal and syar'i institution which conducts zakat management nationally. BAZNAS Daerah Istimewa Yogyakarta is the official institution that performs zakat management nationally established by the government with the Decree of the Minister of Religious Affairs of the Republic of Indonesia Number 118 the year 2014, BAZNAS Daerah Istimewa Yogyakarta originated from BAZIS confirmed by Governor Decree Number 9/KPTS/1992 dated June 15 the year 1992 which was subsequently refined by Law of the Republic of Indonesia Number 23 the year 2011 regarding National Zakat Management. The task and function of BAZNAS is to carry out and be responsible for the utilization of zakat, infaq and shadaqah or ZIS.

BAZNAS Daerah Istimewa Yogyakarta consists of 5 (five) leaders consisting of a chairman and 4 vice chairmen. The chairman of the Provincial BAZNAS is appointed and dismissed by the Governor after receiving consideration from BAZNAS. The leader of BAZNAS Daerah Istimewa Yogyakarta was confirmed based on Governor Decree Number 309/KEP/2015 regarding the appointment of the Chairman of BAZNAS DIY for the period of year 2015-2020.



## **2. History of BAZNAS Daerah Istimewa Yogyakarta**

National Board of Zakat (BAZNAS) Daerah Istimewa Yogyakarta that exist today is started from the BAZIS in the Regional Office of the Department of Religious Affairs of the Province Daerah Istimewa Yogyakarta based on the Decree Number 25/KPTS/1989 dated May 1 the year 1989. In further developments with the decree with the Minister of Home Affairs and the Minister of Religious Affairs of the Republic of Indonesia Number 29 the year 1991 regarding the coaching of BAZIS, operational BAZIS is expanded to the environment of the Regional Government of Province Daerah Istimewa Yogyakarta. Then confirmed as BAZIS Province DIY based on Governor's Decree Number 9/KPTS/1992 dated June 15 the year 1992.

Then with the issuance of the Law of the Republic of Indonesia Number 38 the year 1999 on the Zakat Management, the name of this BAZIS changed into BAZDA (Regional Amil Zakat Board) Province DIY. Along with creating the laws that Yogyakarta as the Special Region and the result of National Coordination Meeting of Amil Zakat Board 2012 in Jakarta, then nomenclature of BAZDA changed to BAZNAS (National Board of Zakat) Daerah Istimewa Yogyakarta.

The legal basis for the establishment of National Board of Zakat Daerah Istimewa Yogyakarta is:

- a. Law Number 23 the year 2011 regarding Zakat Management;
- b. Government Regulation Number 14 the year 2014;
- c. Presidential Instruction Number 03 the year 2014;

- d. Circular Letter of the Governor of DIY Number 451/2252 regarding ZIS movement for Muslims in Daerah Istimewa Yogyakarta;
- e. SE Regional Secretary Number 451/1194 dated April 17 the year 2010 concerning Establishment of Zakat Collection Unit (UPZ) and the Implementation of Zakat;
- f. The decision of Fatwa of Majelis Ulama Indonesia Number 3 the year 2003 regarding Zakat Type Income.

The purpose of BAZNAS DIY is to improve the effectiveness and efficiency of services in the zakat management, and increase the benefits of zakat to realize the welfare of society and poverty alleviation.

### **3. Vision of BAZNAS Daerah Istimewa Yogyakarta**

The vision and mission are basis of the running of an organization, institution and company. Vision of BAZNAS DIY is the realization of BAZNAS as professional, effective, efficient and reliable in Daerah Istimewa Yogyakarta.

### **4. Mission of BAZNAS Daerah Istimewa Yogyakarta**

The mission of BAZNAS DIY is:

- a. Improving the quality of ZIS management;
- b. Facilitate service for muzzaki and mustahiq;
- c. Provide adequate facilities and infrastructure;
- d. Intensification and extensification of ZIS collection and utilization;
- e. Cooperate with all components of society.

## **5. General Explanation of BAZNAS Daerah Istimewa Yogyakarta**

The task and function of BAZNAS are planning, implementing, controlling and accounting for the collection, distribution and utilization of zakat. In performing its functions, BAZNAS may establish Zakat Collection Unit (UPZ) of National Board of Zakat or called UPZ BAZNAS on government institutions, state-owned enterprises, regional-owned enterprises, private companies and representatives of the Republic of Indonesia abroad and establish UPZ in sub-district and other places.

In carrying out its functions of BAZNAS DIY and BAZNAS Regency or City may establish UPZ at government institutions, state-owned enterprises, regional-owned enterprises, private companies and representatives of the Republic of Indonesia abroad and may establish UPZ in sub-district and other places. Zakat collection unit is an organizational unit formed by the Amil Zakat Board at all levels with the task of collecting zakat to serve muzzaki, located in villages and sub-districts, governmental and private institutions, both domestically and abroad. The benefits of becoming UPZ BAZNAS as follows:

- a. Legality by becoming UPZ BAZNAS, agency or institution legally has been legitimately acting doing zakat collection activity based on SK (Decree) Chairman of BAZNAS.
- b. Standardization of quality by becoming UPZ BAZNAS, UPZ operations have been standardized according to the principle of proper zakat management.

- c. Optimization of services provided by UPZ BAZNAS more optimal with the authority to provide Proof of Zakat Receipt (BSZ) printed by BAZNAS. BSZ can be used as proof that the zakat paid can be calculated as deductible taxable income.
- d. Quality and developing quality of service will be increasing and growing with various programs organized by BAZNAS.
- e. As part of the National Zakat network has standardization of policies, systems and procedures.

This is the data list of muzzaki from SKPD (Regional Devices Work Unit) which each month to distribute Zakat and Infaq to the National Board of Zakat Daerah Istimewa Yogyakarta to be distributed to 8 *asnaf* that has been determined, namely fakir, miskin, muallaf, fisabilillah, riqab, amil, gharimin and ibn sabil.

**TABLE 4.6.**  
List of Muzzaki From SKPD (Regional Devices Work Unit)

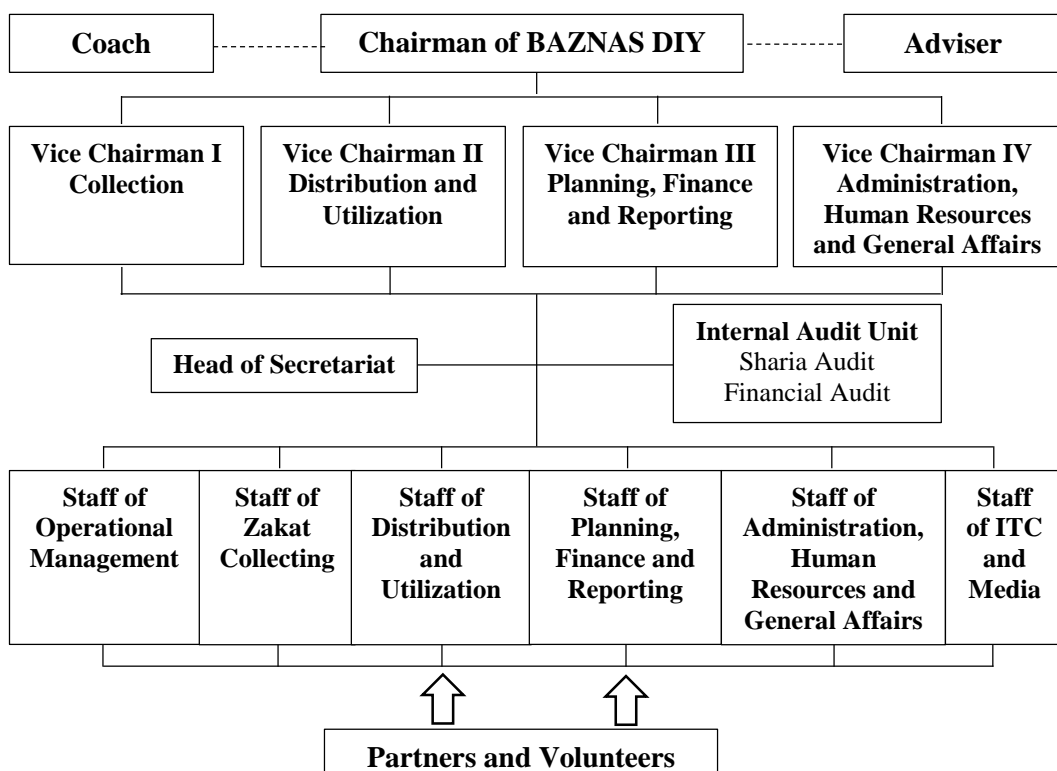
No	Institution	No	Institution
1	Bureau of Governance	12	Department of Regional Personnel
2	Legal Bureau	13	Department of Education and Training
3	Bureau of Welfare Society Administration	14	Department of Environment
4	Bureau of Development Administration	15	Department of National Unity and Politic
5	Organization Bureau	16	Department of Agriculture
6	The General Bureau and the Protocol	17	Department of Marine and Fisheries
7	Secretariat of DPRD DIY	18	Department of Culture
8	Inspectorate	19	Department of Tourism
9	Department of Social	20	BPTTG DIY
10	Department of Public Health	21	POLDA DIY
11	Department of Transportation	22	Regional Office of Tax Service DIY

23	Department of Cooperatives and Small Medium Enterprises	48	KOPERTIS Region V
24	Angkasa Pura Indonesia Ltd.	49	Secretariat of BAZNAS
25	B2P3KS Nitipuran	50	KOSPIN Jasa Branch DIY
26	Health Training Center	51	Ngupasan Pawnshop
27	Civil Service Police Unit	52	Employees of Bank Jogja
28	Secretariat of KPU DIY	53	Department of License
29	Secretariat of Parampara Praja	54	P2TSP Office
30	Air Force Academy	55	BPR Kurnia Sewon Ltd.
31	LANUD Adisucipto	56	UPT Taman Budaya
32	Naval Base	57	RSJ Grhasia
33	BPTTG DIY	58	KPPD in Yogyakarta City
34	POLDA DIY	59	KPPD in Sleman Regency
35	BPD in Yogyakarta City	60	KPPD in Bantul Regency
36	BPD in Bantul Regency	61	KPPD in Kulon Progo Regency
37	BPD Daerah Istimewa Yogyakarta	62	KPPD in Gunung Kidul Regency
38	BPD in Gunung Kidul Regency	63	Bureau of Economic and Natural Resources Administration
39	Department of Regional Library and Archives	64	Department of Regional Development Planning
40	Department of Food Security and Counseling	65	BKN I Regional Office of Yogyakarta
41	Department of Cooperation and Investment	66	Religious Court Yogyakarta
42	Department of Women's Empowerment and Society	67	BGSL on fund of Zakat and Infaq Sharia
43	Department of Regional Disaster Management	68	DPPKA Daerah Istimewa Yogyakarta
44	Department of Labor and Transmigration	69	Regional Office of Ministry of Law and Human Rights of DIY
45	Department of Public Works, Housing & Energy, Mines and Resources	70	Regional Office of Ministry of Religious Affairs of DIY
46	Department of Communication and Information	71	Regional Office of National Land Agency of DIY
47	Department of Industry and Commerce	72	Training Center of Regional III of Ministry of Home Affairs

Source: National Board of Zakat DIY, 2016.

## 6. Organizational Structure

Organizational structure is important in order to regulate every action of corporate funds to achieve a goal. The goal cannot be separated from plans that have been programmed. The organizational structure is the determinant of the division of each employee's work, the determination of divisions and determinants of relationships at each level. The selection of the right organizational structure in the company determines whether excellent or not the company's management. A good organizational structure is one that can clearly separate functions, responsibilities and authority. The organizational structure of BAZNAS DIY can be seen in Figure 2.1. below:



Source: Organizational Structure of BAZNAS DIY, 2016.

**FIGURE 4.2.**

Organizational Structure of BAZNAS DIY for The Period of Year 2015-2020

## **7. Description and Summary of Organizational Structure**

Based on the organizational structure of BAZNAS DIY can be explained as follows:

- a. Coach
  - 1) Fostering the National Board of Zakat DIY.
  - 2) Protect or nurture the National Board of Zakat DIY.
  - 3) Determining policies and consideration about legal developments regarding the National Board of Zakat.
  - 4) Determination of decision on merging or dissolution of the National Board of Zakat.
  
- b. Adviser
  - 1) Provide policy direction.
  - 2) Provide considerations in an idea and program in institutional development.
  - 3) Receiving of aspirations in organizational development efforts in accordance with AD/ADRT and Vision Mission organization.
  
- c. Chairman of BAZNAS DIY
  - 1) Implementing the policy line of Amil Zakat Board in the program of collection, distribution, utilization and development of zakat.
  - 2) To lead the implementation of Amil Zakat Board programs.
  - 3) Planning the collection, distribution and utilization of zakat.

- 4) Responsible for the implementation of tasks to muzzaki and other parties.

d. Vice Chairman I

- 1) Field of collection is led by one vice chairman with the title of Vice Chairman I.
- 2) Field of collection has the task and the function to arranging strategy of zakat collection.
- 3) Implementation of management and development of muzzaki data.
- 4) Implementation of the zakat campaign.
- 5) Implementation and controlling zakat collection.
- 6) Implementation of muzzaki service.
- 7) Implementation of evaluation of zakat collection management.
- 8) Preparation of zakat reporting and zakat collection.
- 9) Implementation of receipt and follow-up complaints on muzzaki services.
- 10) Coordination of implementation of zakat collection at the provincial level.



e. Vice Chairman II

- 1) Field of distribution and utilization led by one vice chairman with the title of Vice Chairman II.
- 2) Field of distribution and utilization have task and function to arranging strategy of distribution and utilization of zakat.
- 3) Implementation of management and development of mustahiq data.
- 4) Implementation of management evaluation of distribution and utilization of zakat.
- 5) Preparation of reporting and accountability of distribution and utilization of zakat.
- 6) Coordination of the implementation of distribution and utilization of zakat at the provincial level.

f. Vice Chairman III

- 1) Field of planning, finance and reporting led by one vice chairman with the title Vice Chairman III.
- 2) Field of planning, finance and reporting have task and function to preparation of strategic planning arrangement of zakat management at the province.
- 3) Arranging of the annual plan of National Board of Zakat DIY.
- 4) Implementation of annual and five yearly evaluation of zakat management plan at the province.

- 5) Implementation of financial management of National Board of Zakat DIY.
- 6) Implementation of accounting system in National Board of Zakat DIY.
- 7) Preparation of financial report and performance accountability report of National Board of Zakat DIY.
- 8) Preparation of arranging reports on the zakat management at the provincial level.

g. Vice Chairman IV

- 1) Field of administration, human resources and general affairs led by one vice chairman with the title Vice Chairman IV.
- 2) Field of administration, human resources and general affairs have task and function to arranging management strategy of Amil BAZNAS DIY.
- 3) Implementation of Amil BAZNAS DIY plans.
- 4) Implementation of Amil BAZNAS DIY recruitment.
- 5) Implementation of Amil BAZNAS DIY development.
- 6) Implementation of an administrative office in BAZNAS DIY.
- 7) Preparation of communication strategy and public relations strategy of BAZNAS DIY.
- 8) Procurement, recording, maintenance, controlling and reporting of BAZNAS DIY assets.

- 9) Providing recommendations for the opening of a national LAZ representative in the province.

h. Head of Secretariat and Staff of Operational Management

- 1) Audit program preparation.
- 2) Implementation of the audit.
- 3) Implementation of the audit for a particular purpose on the assignment of the Chairman of the National Board of Zakat.
- 4) Preparation of audit report.
- 5) Preparation of audit conducted by external parties.
- 6) Implementation of coordination of internal audit management with BAZNAS regency/city.

i. Staff of Zakat Collecting

- 1) Implementing data collection of muzzaki and mustahiq.
- 2) Doing effort on zakat and other digging.
- 3) Collecting zakat and others, and depositing the proceeds and receipt to the treasurer.
- 4) Record the results of collecting zakat and others.
- 5) Coordinate zakat and other collection activities.

- j. Staff of Distribution and Utilization
  - 1) Record, receive and select appropriate mustahiq.
  - 2) Perform the distribution of zakat funds and others in accordance with the decisions that have been determined.
  - 3) Record the distribution of zakat funds and others, and submit the receipt to the treasurer.
  - 4) Preparing the reports of zakat distribution funds and others.
  - 5) Responsible for his work to the Chairman.
  
- k. Staff of Planning, Finance and Reporting
  - 1) Manages all assets of zakat, infaq and shadaqah funds.
  - 2) Preparing financial reports.
  - 3) Receive receipt book sign, distribution and utilization of zakat.
  - 4) Prepare and submit of periodic reports on the receipt, distribution and utilization of zakat funds.
  - 5) Responsible for zakat funds and other funds.
  
- l. Staff of Administration, Human Resources and General Affairs
  - 1) Implementing general administration.
  - 2) Provide materials for the implementation of National Board of Zakat activities and prepare material reports.
  - 3) Doing other tasks assigned by superiors.

m. Staff of ITC and Media

- 1) Provides information transparently about BAZNAS or programs in BAZNAS through the website.
- 2) Provides BAZNAS development information.
- 3) Provides information on collection, distribution, utilization and zakat development program.

The policy of National Board of Zakat DIY for the period of year 2015-2020 is directed to three main points, as follows:

- a. Increasing awareness of muzzaki in the fulfillment of zakat, infaq and shadaqah.
- b. Improving Amil services to muzzaki and mustahiq.
- c. Increasing the yield of zakat utility and infaq for the welfare of the community.

The strategy to realize the policy, set forth in the program of National Board of Zakat DIY with each of priority activities, as follows:

a. Field of Management Support and Task Implementation

The main objective is to improve the quality of human resources, management support, maintenance and the availability of adequate facilities and infrastructure.

b. Field of Muzzaki Guidance

The main objective is to improve the quality and quantity of muzzaki in fulfilling zakat and infaq. The priority activities carried out as follows:

- 1) Implementation of the socialization of zakat and infaq to the public society and the Regional Device Work Unit (SKPD) or other government institutions.
- 2) Provide information and communication media.

c. Field of Collection

The main objective is to increase the collection of zakat and infaq. The prioritized activities as follows:

- 1) Data collection and mapping or grouping the potential of zakat and infaq.
- 2) Data collection and grouping of muzzaki.
- 3) Provide facilities to simplify muzzaki in implementing zakat and infaq.
- 4) Conducting cooperation with financial institutions.
- 5) To socialize Law Number 23 the year 2011 on the zakat management, through direct socialization or print and electronic media.
- 6) Establish effective cooperation with all components of society, whether executives, legislatives, institutions or community organizations and the bank.

d. Field of Utilization and Distribution of Funds

The main objective is to improve the utilization and distribution of zakat and infaq according to the guidance of shar'i. The priority activities undertaken as follows:

- 1) Conducting religious counseling to the mustahiq in every giving of zakat, infaq and shadaqah or called ZIS.
- 2) Distribution of ZIS funds incidentally to the dhuafa such as converts (*mu'allaf*), poor travelers (*musafir*) and so forth.
- 3) Distribution of ZIS funds for scholarship grants to underprivileged students in Elementary School until Senior High School.
- 4) Distribution of ZIS funds for the construction of educational facilities, religious facilities, boarding schools, madrasah, TPQ, social foundations and so forth.
- 5) Utilization and distribution of ZIS funds in economic activities with the aim of building the economic foundation of dhuafa such as job skills training, mentoring or micro business assistance, micro business capital assistance and giving work tools assistance. Micro business, for example snack sale and tire repairs.
- 6) Providing complete health services for dhuafa such as mass treatment, clinic to dhuafa, medical aid or surgery assistance.
- 7) Utilization and distribution of ZIS funds in the social sphere such as poor traveler assistance, the elderly poor, orphans, dhuafa and street children and disaster relief.

## 8. Operational Activities of National Board of Zakat DIY

In conducting its operational activities, BAZNAS DIY implements a system of working hours arrangements that have been agreed between the responsible parties, in this case BAZNAS DIY management, which is 5 working days per week and following the effective days in the national calendar. In detail, working hours on BAZNAS DIY can be seen in the table as follows:

**TABLE 4.7.**  
Working Hours of BAZNAS DIY

<b>Day</b>	<b>Working Hours</b>	<b>Break Time</b>
Monday until Thursday	08.00 am - 04.00 pm	12.00 am - 01.00 pm
Friday	08.00 am - 03.30 pm	11.30 am - 01.00 pm

Source: National Board of Zakat DIY, 2016.

The table is the work schedule of employees, working hours starting at 08.00 am and ending at 04.00 pm.

## 9. Programs of BAZNAS DIY

The work program of BAZNAS DIY is divided into three fields, namely the field of collection, the field of utilization and distribution, and the field of development. Job desk from each field can be explained as follows:

- a. Field of Collection
  - 1) To socialize Law Number 38 the year 1999 on the zakat management, the socialization of the zakat obligations and the suggestion of infaq and shodaqoh.
  - 2) Discussion of seminars in print and electronic media in accordance with Law Number 23 the year 2011.



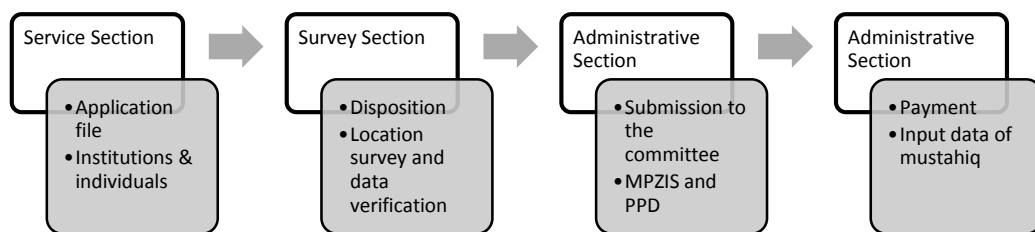
- 3) Establish effective cooperation with all components of the community, including the executive, the legislative, the institutions/community organizations and the bank.
- 4) Data collection of muzaki and mustahiq (data base zakat). Data collection of muzaki and mustahiq is done by:
  - a) BAZNAS provides database and muzaki inventory. A database is an important document of value for a long term. The data is for the sake of effectiveness in the collection of zakat funds, while the data of mustahiq for monitoring and evaluation of the effectiveness of zakat managed by BAZNAS.
  - b) Amil proactively meet muzaki, reminds and if need help calculate zakat funds. Zakat is calculated from collective wealth, for example a civil servant is calculated from hajj plus other calculations. Its nisab more than equivalent to the price of 85 grams of gold or approximately 8,500,000 rupiahs then zakat issued 2.5%.
  - c) Classification of mustahiq, which one chosen to be given consumptively and what is proper to be given productive zakat. Selection and classification of mustahiq are important, because productive zakat is only given to those who have a hard and productive effort that is able to change its nisab, zakat will look the results optimally and effectively.

- d) Management assistance to mustahiq and monitoring their business in an orderly manner.
  - e) Administration, documentation and reporting to the public, especially muzzaki, ranging from muzzaki data and collected zakat assets, mustahiq data, classification and distribution of zakat it receives to them.
- 5) Recruitment and training of ZIS collectol.
  - 6) Provision of an infak box at the institution or company.
  - 7) Opening zakat shuttle service.
  - 8) Establish Zakat Collection Units (UPZ) in the offices/institutions of BUMD and companies.

b. Field of Utilization and Distribution

- 1) Conducting religious guidance to the mustahiq on any ZIS funding.
- 2) Distribution of ZIS funds incidentally to the dhuafa such as blind, muallaf, ibnu sabil, etc.
- 3) Distribution of infaq and shadaqah funds for the construction of educational facilities, religious facilities, boarding schools, TPQ, social foundations, etc.
- 4) Distribution of ZIS funds for scholarships to outstanding and underprivileged students.
- 5) Providing good health services for dhuafa such as mass treatment, dhuafa clinics, medical/surgical cost help, etc.

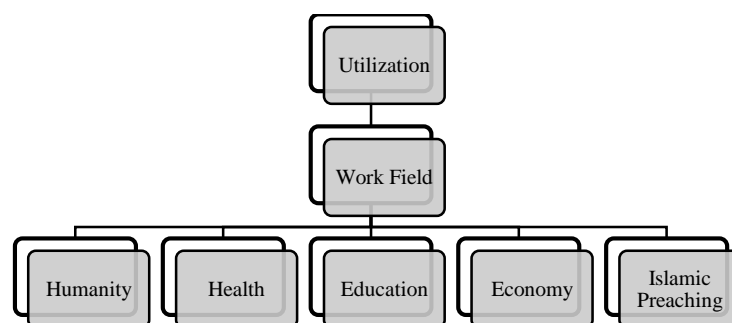
- 6) Utilization and distribution of ZIS funds in the economy with a view to building the economic foundation for the poor such as job ready skills training, mentoring/micro business assistance, micro business capital assistance, giving work tools assistance, etc.
- 7) Utilization and distribution of ZIS funds in the social field such as the assistance for the elderly poor, assistance for the orphans, dhuafa, street children and disaster relief, etc.



Source: National Board of Zakat DIY, 2016.

**FIGURE 4.3.**  
Mustahiq Services Process in BAZNAS DIY

BAZNAS DIY also has a zakat empowerment program where its activities are programs in the field, as follows:



Source: National Board of Zakat DIY, 2016.

**FIGURE 4.4.**  
Zakat Empowerment Program

Based on figure 4.4. zakat empowerment program can be explained as follows:

- 1) Humanity (DIY Care)
  - a) Disasters relief (earthquakes, floods, landslides, etc.)
  - b) Social disaster (fire, conflict, etc.)
  - c) Decent house
  - d) Social service
  - e) Poor traveler
  
- 2) Health (DIY Healthy)
  - a) BAZNAS Healthy House
  - b) Health assistance
  
- 3) Education (DIY Smart)
  - a) Scholarship
  - b) Financial assistance for underprivileged teachers
  - c) Books assistance
  - d) School tools assistance
  
- 4) Economy (DIY Prosperity)
  - a) Business training
  - b) Investment capital
  - c) Working capital

- 5) Islamic Preaching (DIY Piety)
  - a) Preachers assistance in the remote areas
  - b) Cost of Islamic preaching activities
  - c) Build mosque for Muslims
  - d) Facilities of worship infrastructure

c. Field of Development

- 1) The development of fiqh of zakat.
- 2) Organizational development is holding meetings of work, seminars and UPZ competitions.
- 3) Human Resource or HR development is management of training and zakat collection training.

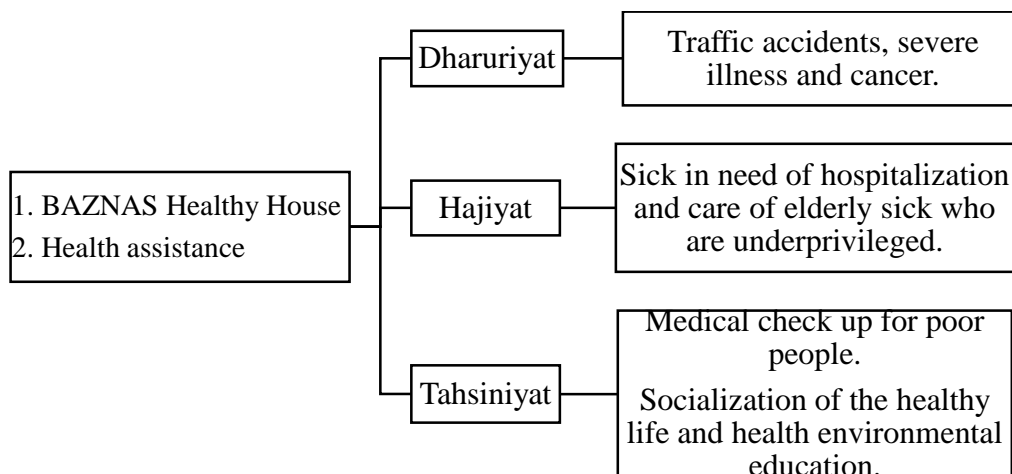
The program objective of BAZNAS DIY is to improve the function and the role of religious institution in the effort to realize the welfare of society and social justice, improve services for the community in the implementation of zakat and infaq in accordance with religious guidance and improve the utilization of zakat and infaq.

The program target of BAZNAS DIY is to increase society awareness in the implementation of zakat and infaq, increasing zakat and infaq services for muzzaki and mustahiq, as well as the increased utilization and benefit of zakat and infaq for human resources development and community economic empowerment.

**C. Evaluate by Classifying The Zakat Distribution Programs in BAZNAS Daerah Istimewa Yogyakarta Based on Five Essential Elements of Maqasid al-Sharia**

The researcher evaluate by classifying the zakat distribution programs in BAZNAS Daerah Istimewa Yogyakarta based on five essential elements of maqasid al-Sharia. The zakat distribution programs undertaken by BAZNAS Daerah Istimewa Yogyakarta are in accordance with the maqasid al-Sharia approach, as follows:

1. Zakat distribution programs in accordance with the protection of faith  
(*hifdzu ad-din*)  
Islamic Preaching (DIY Piety)
  - a. Preachers assistance in the remote areas
  - b. Cost of Islamic preaching activities
  - c. Build mosque for Muslims
  - d. Facilities of worship infrastructure
  
2. Zakat distribution programs in accordance with the protection of life/self  
(*hifdzu an-nafs*)  
Health (DIY Healthy)
  - a. BAZNAS Healthy House
  - b. Health assistance



**FIGURE 4.5.**

Suggestion on Zakat Distribution Program for Health (DIY Healthy) with Three Levels of Maqasid al-Sharia

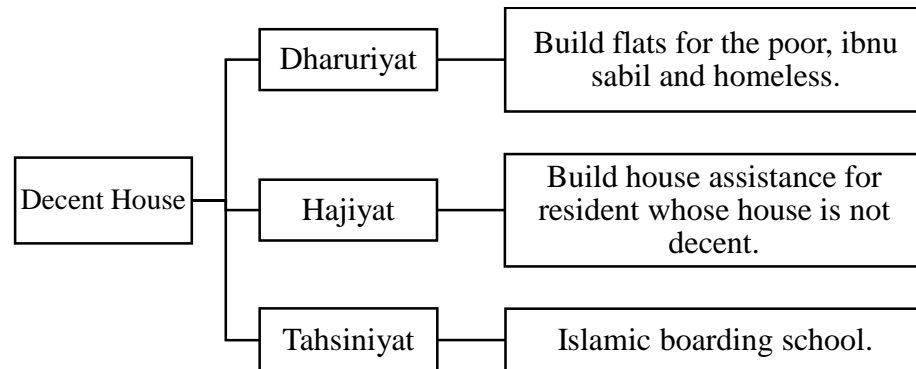
#### Humanity (DIY Care)

- a. Disasters relief (earthquakes, floods, landslides, etc.)
- b. Social disaster (fire, conflict, etc.)
- c. Decent house
- d. Social service
- e. Poor traveler

There are additional programs suggestion of zakat distribution in accordance with the protection of life/self (*hifdzu an-nafs*), as follows:

- a. Build food production house for the poor, poor traveler and homeless for free.
- b. Accepting clothing donations that is destined for the poor and needy.

- c. Build flats for the poor, ibnu sabil and homeless.
- d. Build house assistance for resident whose house is not decent.

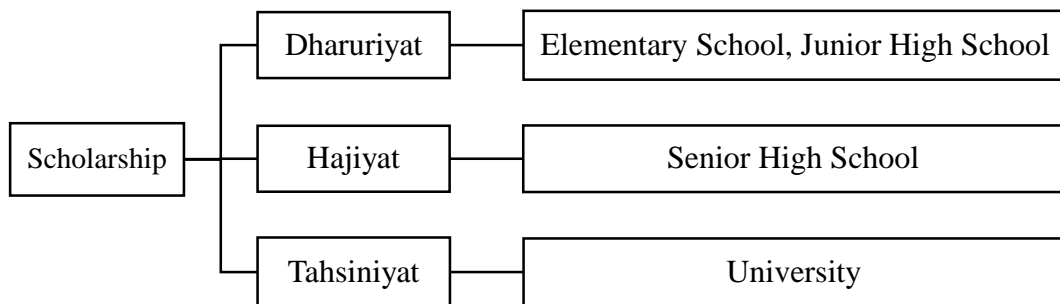


**FIGURE 4.6.**

Suggestion on Zakat Distribution Program for Decent House with Three Levels of Maqasid al-Sharia

- 3. Zakat distribution programs in accordance with the protection of intellectual (*hifdzu al- 'aql*)  
Education (DIY Smart)
  - a. Scholarship
  - b. Financial assistance for underprivileged teachers
  - c. Books assistance
  - d. School tools assistance





**FIGURE 4.7.**

Suggestion on Zakat Distribution Program for Students Scholarship with Three Levels of Maqasid al-Sharia

4. Zakat distribution programs in accordance with the protection of posterity

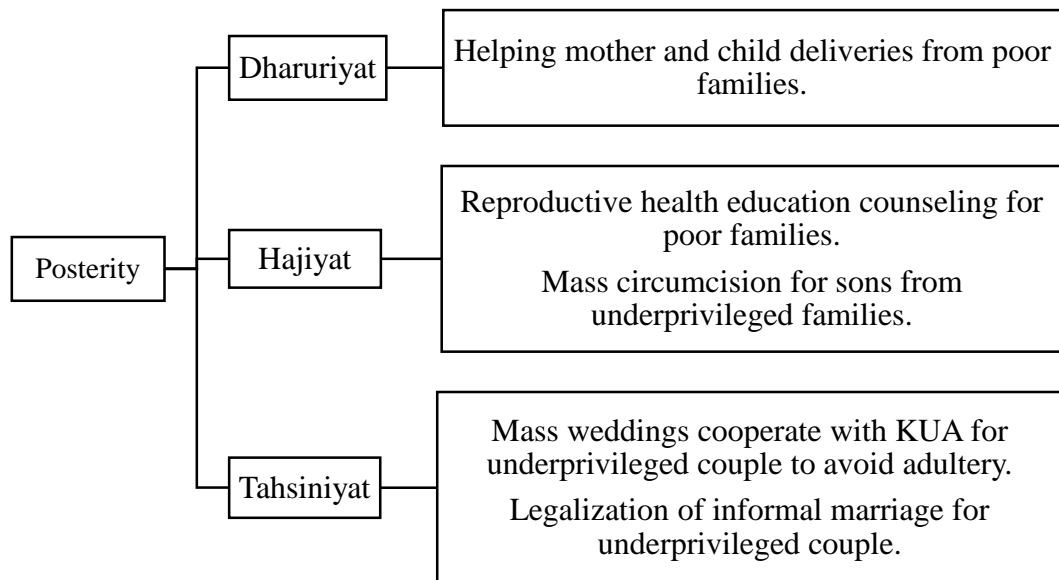
*(hifdzu an-nasl)*

Health (DIY Healthy)

a. Mass circumcision

There are additional programs suggestion of zakat distribution in accordance with the protection of posterity *(hifdzu an-nasl)*, as follows:

- a. Helping mother and child deliveries from poor families.
- b. Reproductive health education counseling for poor families.
- c. Mass weddings cooperate with KUA for underprivileged couple to avoid adultery.
- d. Legalization of informal marriage for underprivileged couple.



**FIGURE 4.8.**  
Suggestion on Zakat Distribution Program for Protection of Posterity with Three Levels of Maqasid al-Sharia

5. Zakat distribution programs in accordance with the protection of wealth

*(hifdzu al-mal)*

Economy (DIY Prosperity)

- a. Business training
- b. Investment capital
- c. Working capital
- d. Capital to running handicrafts or food small business

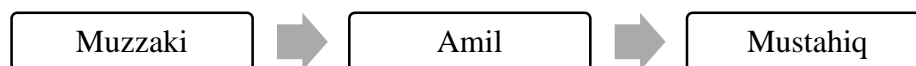
Evaluate by classifying the zakat distribution programs in BAZNAS Daerah Istimewa Yogyakarta based on five essential elements of maqasid al-Sharia is encouraging Human Development Index (HDI) to increasing number of life expectancy, literacy, education and income of living standard to all countries all over the world. Human Development Index (HDI) is used to classify whether a country is a developed country, a developing country or an underdeveloped country and also to measure the influence of economic policy on quality of life (Davies and Quinlivan, 2006).

Evaluate by classifying the zakat distribution programs in BAZNAS Daerah Istimewa Yogyakarta based on five essential elements of maqasid al-Sharia is also related with the eight Millennium Development Goals (MDGs) which is based on United Nations Development Programme (UNDP) that the targets of MDGs are eradicate extreme poverty and hunger, achieve universal primary education, promote gender equality and empower women, reduce child mortality, improve maternal health, combat HIV/AIDS, malaria and other diseases, ensure environmental sustainability, and develop a global partnership for development. Based on United Nations, the eight Millennium Development Goals (MDGs) which range from halving extreme poverty rates to halting the spread of HIV/AIDS and providing universal primary education, all by the target date of 2015 with form a blueprint agreed to by all the world's countries and all the world's leading development institutions. They have galvanized unprecedented efforts to meet the needs of the world's poorest. The UN is also working with governments, civil society and other partners to build on the momentum generated by the MDGs and

carry on with an ambitious post-2015 development agenda. As the MDGs era comes to a conclusion with the end of the year, 2016 ushers in the official launch of the bold and transformative 2030 Agenda for Sustainable Development adopted by world leaders last September at the United Nations. The new Agenda calls on countries to begin efforts to achieve 17 Sustainable Development Goals (SDGs) over the next 15 years. Based on UN Secretary-General, the seventeen Sustainable Development Goals are shared vision of humanity and a social contract between the world's leaders and the people are a to do list for people and planet, and a blueprint for success. Based on the United Nations Development Programme (UNDP), the targets of SDGs are no poverty, zero hunger, good health and well-being, quality education, gender equality, clean water and sanitation, affordable and clean energy, decent work and economic growth, industry, innovation and infrastructure, reduced inequalities, sustainable cities and communities, responsible consumption and production, climate action, life below water, life on land, peace, justice and strong institutions, and partnerships for the goals. Based on the Secretariat of SDGs Indonesia, the objectives of the SDGs include an universal scale, with a comprehensive framework in assisting the countries of the world toward sustainable development, through three approaches, namely economic development, openness in the social order and environmental sustainability. In this case, the purpose of development is not only for the present and only for certain groups but also pay attention to the continuity of generations and keep the balance with nature and other living creatures.

#### **D. Analysis of Zakat Distribution Using A Maqasid al-Sharia Approach Based on Key Informants in Daerah Istimewa Yogyakarta**

According to Mas'udi (1993), to realize the purpose of zakat as a means of achieving justice and welfare society, Prophet Muhammad SAW assigned zakat distribution through a third party, or *amil*, which structurally has the political authority to uphold ummah welfare and justice. The existence of an *amil* institution that has formal authority, from a structural point not only the party who refused to pay zakat can be forced, but in terms of distribution to empowerment it can be functioned as a real effort to build a social life order more justice for all. As from the cultural point of view, by passing the *amil* institution as a third party, the possibility of a patronage relationship between the giving/paying party (*muzzaki*) and the recipient (*mustahiq*) can be avoided; with this "*amil*" approach, it is asserted that for the establishment of social justice, patronage can only occur between human and God only, with the name of God is the rich people give, and in the name of God is the poor people receive. Based on the above explanation, the scheme of zakat payment as directed by Prophet Muhammad SAW, as follows:



**FIGURE 4.9.**  
The Scheme of Zakat Payment Directed by Prophet Muhammad SAW

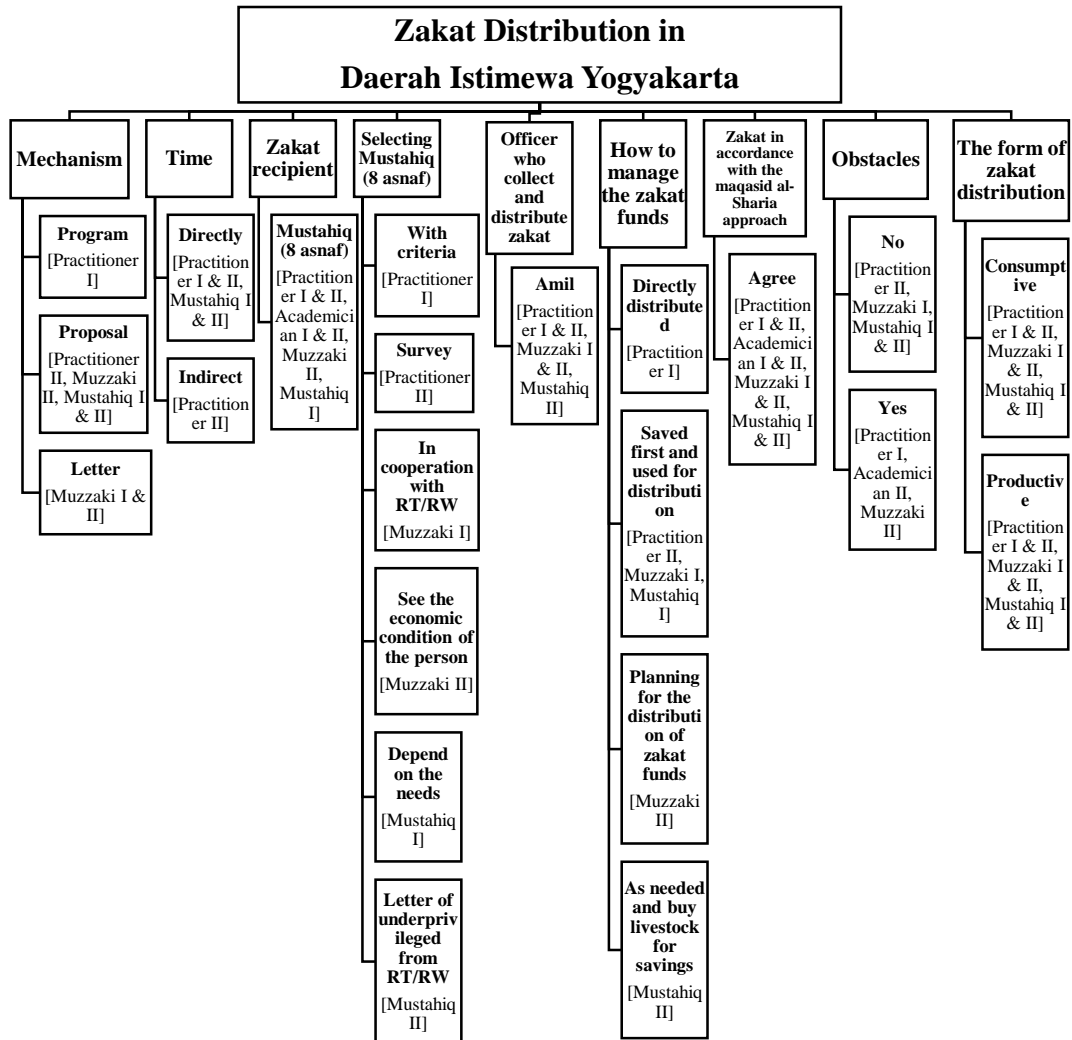
Zakat is taken by amil from muzzaki and distributed to mustahiq. In the study of *Kitab Al Amwal* by Abu Ubaid, Sharia economic expert Suharto said that zakat is a special institution in Sharia public finance, because it has special provisions, both in terms of collection, zakat compulsory criteria, distribution, criteria of those entitled to receive zakat and the wealth object of zakat. Thus, the utilization cannot be arbitrary, although to finance the government. In contemporary contexts, some instruments go through metamorphosis and adjustments, except for instruments explicitly defined by religion, ie zakat and waqf (Beik and Arsyanti, 2016).

In the other side, National Board of Zakat Daerah Istimewa Yogyakarta as an amil zakat institution face a problem because of the views of many people about the transparent of BAZNAS. Meanwhile, according to the key informant as practitioner of zakat distribution and utilization in BAZNAS DIY it self said that BAZNAS is transparent to the public.

*“..., many people assume that BAZNAS is less transparent, even though it has been proven in BAZNAS Central and throughout BAZNAS in Indonesia that BAZNAS is transparent and more communicates and publicized to the public” (Male, 27 years old, July 7, 2017)*

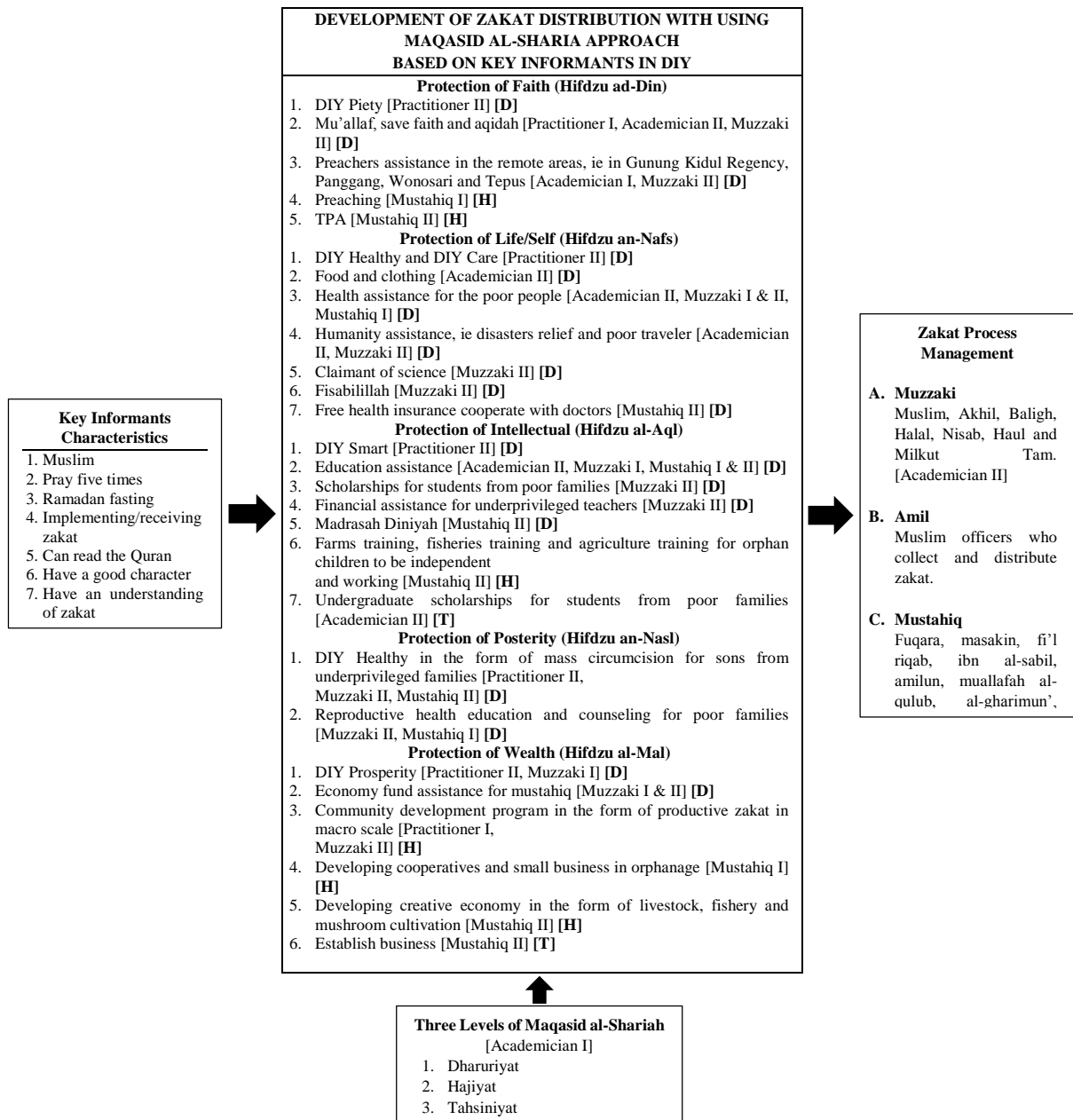
Based on the explanation and information from key informants (KI's), the researcher can know various views of practitioners, academicians, muzzaki and mustahiq about zakat distribution. So, researcher can analyze the results of interviews and exposed in two charts, namely chart of zakat distribution in Daerah Istimewa Yogyakarta (shown in figure 4.10.) and chart of development of zakat distribution with using maqasid al-Sharia approach based on key informants in DIY (shown in figure 4.11.).

FIGURE 4.10.



Source: Key Informants in DIY, 2017.

FIGURE 4.11.



Source: Key Informants in DIY, 2017.



Based on the charts (shown in figure 4.10. and figure 4.11.), the researcher can explain that there are similar views of KI's between practitioners, academicians, muzzaki and mustahiq on certain things in exposing their knowledge about zakat distribution. Researcher can analyze the key informations from different perspectives of KI's and describe it into a chart on developing of zakat distribution using maqasid al-Sharia approach based on what KI's was explained. The researcher also received new informations and suggestions on the zakat distribution in Daerah Istimewa Yogyakarta, especially in terms of selecting mustahiq (8 asnaf), how to manage zakat funds, as well as obstacles and solutions in zakat program. KI's explain the obstacles and solutions in zakat program in Daerah Istimewa Yogyakarta through each of perspectives.

*“But, many people do not know, why the amount of zakat is still not in accordance with the target, because many do not know. So this program needs to be expanded.”* (Male, Yogyakarta, August 4, 2017)

*“...lack of socialization about zakat mal, so the distribution of zakat mal is sometimes not optimal. Thus, it is necessary to socialize the zakat mal further expanded among the members of middle and upper class society and tells where the place to pay zakat mal.”* (Female, 53 years old, August 1, 2017)

The solutions of the zakat program needs to be expanded and socialize the zakat mal further among the members of middle and upper class society is good ideas to be improved by BAZNAS to increasing the awareness of people to pay zakat in BAZNAS as an amil zakat institution.

Furthermore, KI's belief that zakat has the direction to the maqasid al-Sharia which is protect the faith, life, posterity, intellectual and wealth. Its proof with zakat has the purpose to empowerment of community's lives in the field of education, economy, health, as well as to achieve welfare.

*"...indeed zakat has the purpose to empowerment of community's lives who really need help for education, for economy, for health, for welfare ..., indeed the direction to the maqasid al-Sharia to empower or to help or to protect the faith, life, posterity, intellectual, wealth..."*  
(Male, 49 years old, July 7, 2017)

However, there are 8 KI's in Daerah Istimewa Yogyakarta agreed that zakat distribution programs can be in accordance with the maqasid al-Sharia approach. So, with this analysis of zakat distribution is expected to provide an input as one way in overcoming the problem of poverty and provide solutions to other social problems.