Causes of Low Collection and Utilization of Zakat at the National Amil Zakat Agency of Polewali Mandar Regency

Muh Tabran¹, Muslimin Kara², Sirajuddin²
¹Postgraduate Alauddin State Islamic University Makassar, State Islamic University of Alauddin Makassar, Indonesia
²State Islamic University of Alauddin Makassar, Indonesia

Abstract: Zakat has two dimensions in the life of Muslims, the first is the dimension of worship because zakat is an order from Allah SWT and Rasulullah for Muzakki, and the second dimension is the human aspect because zakat has a connection with social and economic values. Zakat can be one of the alternatives in alleviating poverty and encouraging the economy of the community and even the State, which is given to Mustahik. Especially for the people of Polewali Mandar Regency, the potential for zakat in Polewali Mandar Regency is quite large, but the management has not been maximized so that the function of zakat cannot have a significant impact on society. The purpose of this research is to identify and provide solutions to the causes of the non-optimal management of zakat in Baznas Kab Polewali Mandar. This type of research is qualitative and phenomenological approach, and normative combined with the literature. The results of this study show that some of the causes of the low management of zakat in Baznas Kab Polewali Mandar are due to the lack of a legal system, low public awareness, lack of UPZ, lack of digitalization of zakat, topographical factors, and Amil's professionalism. By identifying the causes and providing solutions to Baznas Kab Polewali Mandar is expected to be able to contribute more to the community in optimizing zakat.

Keywords: Baznas, Zakat, Islamic Law, Muzakki, Mustahik.

INTRODUCTION

Zakat according to Islamic teachings is interpreted as the basis of the people's economy with routine management with the aim of helping the needs of certain groups, especially those who are recipients of zakat (al-ashanaaf al- Tasmiyah) to be more empowered than before (Sulaiman, 2021).

The essence of zakat is growth, development, blessing, praise, and goodness (Talli, 2022). Indeed, zakat is intended for the poor and needy, amil zakat, someone who has just embraced Islam (mu'allaal), freeing slaves, people who are in debt and those who run a business and someone who is traveling (musafir). Zakat should be managed professionally both in collection and utilization as well as in its management, in order to realize the ideals of zakat Islam is welfare and social justice so as to be able to change poverty towards the independence of the ummah (Risal, 2022).

Zakat should include a series of activities related to managing assets such as collecting, utilizing, distributing, monitoring, administering and being accountable for zakat assets. In order to have more potential and successful utilization, zakat must be managed by an institution through amil zakat so that services related to zakat management can be more effective and efficient. In order to optimize the collection and utilization of zakat, an institution that has the authority to manage zakat is needed, so the Indonesian government created an institution called the amil zakat agency, both at the national, provincial and city district levels.

Based on these problems, the National Amil Zakat Agency (Baznas) emerged as an effort to boost and optimize the effectiveness and results in the management of zakat, infaq, and alms on a national scale. The enactment of Law Number. 23 of 2011 concerning Zakat, Infaq, and Alms on a national scale. The enactment of Law Number. 23 of 2011 concerning Zakat, Infaq, and Alms on a national scale. The enactment of Law Number. 23 of 2011 concerning Zakat, Infaq, and Alms on a national scale. The enactment of Law Number. 23 of 2011 concerning Zakat, Infaq, and Alms on a national scale. The enactment of Law Number. 23 of 2011 concerning Zakat, Infaq, and Alms on a national scale. The enactment of Law Number. 23 of 2011 concerning Zakat, Infaq, and Alms on a national scale. The enactment of Law Number. 23 of 2011 concerning Zakat, Infaq, and Alms on a national scale. The enactment of Law Number. 23 of 2011 concerning Zakat, Infaq, and Alms on a national scale. The enactment of Law Number. 23 of 2011 concerning Zakat, Infaq, and Alms on a national scale. The enactment of Law Number. 23 of 2011 concerning Zakat, Infaq, and Alms on a national scale. The enactment of Law Number. 23 of 2011 concerning Zakat, Infaq, and Alms on a national scale. The enactment of Law Number. 23 of 2011 concerning Zakat, Infaq, and Alms on a national scale. The enactment of Law Number. 23 of 2011 concerning Zakat, Infaq, and Alms on a national scale. The enactment of Law Number. 23 of 2011 concerning Zakat, Infaq, and Alms on a national scale. The enactment of Law Number. 23 of 2011 concerning Zakat, Infaq, and Alms on a national scale. The enactment of Law Number. 23 of 2011 concerning Zakat, Infaq, and Alms on a national scale. The enactment of Law Number. 23 of 2011 concerning Zakat, Infaq, and Alms on a national scale. The enactment of Law Number. 23 of 2011 concerning Zakat, Infaq, and Alms on a national scale. The enactment of Law Number. 23 of 2011 concerning Zakat, Infaq, and Alms on a national scale. The enactment of Law Number. 23 of 2011 concerning Zakat, Infaq, and Alms on a national scale. The enactment of Law Number. 23 of 2011 concerning Zakat, Infaq, and Alms on a national scale. The enactment of Law Number. 23 of 2011 concerning Zakat, Infaq, and Alms on a national scale.
sadaqah to achieve the welfare of Muslims in Indonesia (Sarmada & Candrakusuma, 2021).

Zakat capacity in Indonesia, based on the measurement of the Zakat Potential Mapping Index in 2022, involves 416 regencies and 98 cities in 34 Indonesian provinces. The recapitulation of zakat potential based on the agriculture, livestock, company, money zakat, and income zakat sectors, the results of the calculation of all provinces in Indonesia reached 250 trillion potential zakat (Badan Amil Zakat Nasional, 2019). In addition, in Polewali Mandar Regency there is one BAZNAS. But there is no optimal collection and utilization of zakat, infaq and sadaqah. In terms of theory, zakat can improve the welfare of society which has been proven from the past as outlined in this background.

The potential for zakat in Polewali Mandar Regency is very high. Sourced from the Zakat Potential Mapping Indicator, the National Amil Zakat Agency of RI, that the potential for zakat in Polewali Mandar Regency reached Rp 298 billion. The results of the calculation of the potential for zakat are based on agricultural zakat reaching Rp104.29 billion, livestock zakat Rp33.22 billion, money zakat Rp1.90 billion, corporate zakat Rp 50million, and income zakat reached Rp 160.19 billion (Badan Amil Zakat Nasional, 2019).

This proves that the area actually has great potential to collect and utilize zakat, so that the purpose of zakat and the purpose of the law, namely the welfare of society can be achieved. In relation to this, the researcher has a great curiosity about BAZNAS Polewali Mandarin Regency and its role in optimizing the collection and utilization of zakat and the factors that hinder the area, in the hope that a number of causes of the problem can be found.

**RESEARCH METHODS**

Researchers applied a type of qualitative research (Tabran & Talli, 2021). This type of research is used to provide a description of existing facts and provide an assessment and description that exists in the field when the research is carried out. This research was conducted at Baznas Polewali Mandar Regency, located on Jalan.

M. Yamin, Syuhuda Great Mosque Complex, Kelurahan. Darma, District. Polewali, Polewali Mandar Regency, West Sulawesi. The approaches used are phenomenological approach, normative approach, and formal juridical approach. Primary data sources come from interviews, observation and documentation and secondary data comes from books and juranal, related articles.

### Table 1: Informant Data

<table>
<thead>
<tr>
<th>No</th>
<th>Description</th>
<th>Name</th>
</tr>
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<tbody>
<tr>
<td>1</td>
<td>vice chairman zakat collection section</td>
<td>Jamaluddin</td>
</tr>
<tr>
<td>2</td>
<td>vice chairman of zakat distribution</td>
<td>Hamzah</td>
</tr>
</tbody>
</table>

### RESULTS AND DISCUSSION

Zakat in Arabic terms is called "az-zakah" (Fuadi, Muhammad Natsir, Andi Rachmad, Zakki Ulya, 2023) which means to increase, grow and develop. The word al-zakah can also mean clean "al- zakiyyah" (Fitria et al., 2022), holy "al-thaharoh", blessing "al- barkah" (Danto et al., 2023), good or decent "al-shalah" (Wardana 2023). Based on these basic words, it can be understood that zakat is a property that is set aside and then given to those entitled to receive it. The assets that are issued will be able to purify, clean, bring blessings, there is goodness, will grow and develop from these assets. The meaning of zakat is also directed at the person who pays zakat, where zakat can make the hearts of people who pay zakat their souls will be pure, clean, and blessings will come (Adiyes Putra et al., 2023).

Zakat is a pillar of Islam and is also an act of worship and proof of one's Islamic faith and obedience to Allah swt, explaining that He obliges them to worship Him by fulfilling the obligations of obedience to Him, praying and paying zakat, as stated Zakat is obligatory because of the book of Allah, the sunnah of the apostle of Allah, and the consensus of the Muslim ummah. The following is the basis of the Book of Allah, namely the words of Allah, QS Al- Baqarah/2: 43 Establish the prayer, pay the zakat, and bow with those who bow (Agama, 2019) The words of Allah, "Perform the prayer and pay zakat" Mubarak ibn Fudhalah narrated from Hasan al-Bashri, who said: "The payment of zakaah is an obligation, and good deeds cannot be beneficial except by performing them and by performing the prayer." (Al-Sheikh, 1994)

As stated in Article 4 of Law No. 23 Year 2011, "zakat maal consists of: (Undang- Undang, 2011), Gold, silver, and other precious metals, Money and other securities, Commerce, Agriculture, plantation, and forestry, Livestock and fisheries, Mining, Industry, Income and services and Rikaz. Zakat collected by zakat management institutions must be immediately given to mustahik based on the priority scale that has been designed in the work program. The zakat must be distributed to mustahik as described in QS At- Taubah 9: 60 which describes the following: (Sherly & Atik, 2021), Fakir, Miskin, Amil Zakat (Zakat officers), Mualaf, Riqaq or slaves, Gharim, those who have many debts, Fisabilillah and Ibnu salib, are people who are on the road or musfir. In Law No. 23 of 2011 article 6 regarding zakat management, what is meant by Baznas is an
institution that has the authority to manage zakat (Undang- Undang, 2011).

Polewali Mandar Regency is the area with the highest zakat potential in West Sulawesi based on the Zakat Potential Mapping Indicator (National Amil Zakat Agency 2019), which amounted to Rp298,200,000,000, the zakat is a combination of agricultural zakat of Rp104,290,000,000, livestock zakat of Rp33,220,000,000, property zakat Rp1,900,000,000, company zakat Rp500,000,000, and income/ professional zakat Rp160,190,000,000, the potential for zakat in Polewali Mandar Regency is so great, it’s just how to manage the collection in order to maximize this potential for the welfare of the community.

Based on the results of interviews conducted, it proves that the collection of zakat funds from muzakki conducted by Baznas Kab. Polewali Mandar has three methods, namely, online or via transfer, pick up directly to the community or go to the homes of muzakki and, Come directly to the Baznas office in Polewali Mandar Regency or Unit Zakat Collection (UPZ). This was revealed by Mr Jamaluddin as the first vice chairman of Regency or Unit Zakat Collection (UPZ). This was described by Mr Hamzah.

“...coming directly here (Baznas office), to collect zakat and the last infak or alms sourced from the local government employees of Kab.polewali Mandar but especially for employees who have a monthly income of less than four million rupiahs, they are subject to infaq and for employees who have an income of more than four million, they are subject to zakat and the last infaq or alms sourced from the local government.community, infaq and alms submitted to the government.community, infaq and alms submitted to the Baznas or the Zakat Collection Unit, has succeeded in collecting zakat funds which can be categorized in the following table:

Efforts to maximize the collection of zakat by Baznas Kab. Polewali Mandar also made zakat collection units in each sub-district and mosques that have been appointed to form Zakat Collection Units. This is as described by Mr Hamzah.

Based on the results of interviews conducted, it proves that the collection of zakat funds from muzakki conducted by Baznas Kab. Polewali Mandar has three methods, namely, online or via transfer, pick up directly to the community or go to the homes of muzakki and, Come directly to the Baznas office in Polewali Mandar Regency or Unit Zakat Collection (UPZ). This was revealed by Mr Jamaluddin as the first vice chairman of Regency or Unit Zakat Collection (UPZ). This was described by Mr Hamzah.

The collection of zakat infak and sadaqah funds carried out by Baznas Kab.Polewali Mandar, in the management of collection and distribution is the main task of Baznas, in the management of zakat must do professionally in order to maximize the collection of zakat from muzakki, from the three collection methods carried out by Baznas, namely the method via online, the method of picking up zakat and the method of collecting zakat directly to the Bazanas or the Zakat Collection Unit, has succeeded in collecting zakat funds which can be categorized in the following table:

Table 2: Collection of zakat infak / alms Baznas Kab.Polewali Mandar Year 2019-2022

<table>
<thead>
<tr>
<th>No</th>
<th>Tahun</th>
<th>Zakat</th>
<th>Sedekah/Infak</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>2019</td>
<td>Rp97,955,500</td>
<td>Rp419,039,000</td>
</tr>
<tr>
<td>2.</td>
<td>2020</td>
<td>Rp123,607,250</td>
<td>Rp978,364,891</td>
</tr>
<tr>
<td>3.</td>
<td>2021</td>
<td>Rp338,612,527</td>
<td>Rp1,644,979,559</td>
</tr>
<tr>
<td>4.</td>
<td>2022</td>
<td>Rp197,762,566</td>
<td>Rp2,196,793,987</td>
</tr>
<tr>
<td>Jumlah</td>
<td></td>
<td>Rp757,937,843</td>
<td>Rp5,239,177,437</td>
</tr>
</tbody>
</table>

Source: Baznas Kab.Polewali

The collection of zakat includes property zakat, professional zakat (ASN), and agricultural zakat, infaq and alms from 2019 to 2022 and 2023 one semester (January-June), and provides information that zakat collected by Baznas Kab.Polewali Mandar in 2019 the zakat collected amounted to Rp97,955,500 and infaq / alms amounted to Rp419,039,000, and in 2020 the zakat collected increased by 26% from last year reaching Rp123,607,250 and infaq / alms increased by 133% amounting to Rp978,364,891 entering 2021 Baznas Kab.Polewali Mandar experienced an increase of 174%, at the level of Rp 338,612,527, infaq / alms grew 68%, amounting to Rp1,644,979,559, in 2022 the zakat collected decreased by -42%, or if normalized the zakat funds reached Rp 197,762,566, instead infaq / alms increased by 34%, reaching Rp. 2,196,793,987, while in 2023 in the first semester, namely the period from January to June, the baznas succeeded in Polewali Mandar Regency in collecting zakat reaching Rp96,207,847 and infaq / alms Rp1,412,394,023. The existence of a large gap between existing zakat and infaq and sadaqah the low amount of zakat collected compared to infaq and sadaqah.
In the distribution or distribution of zakat funds, it can be seen how effective the work program is, in the implementation of zakat empowerment in Baznas Kab. Polewali Mandar refers to five programs, namely Polman Sehat, Polman Cerdas, Polman Makmur, Polman Taqwa and Polman Peduli. The results of interviews with the sub-section of distribution and empowerment of zakat said that.

"In the distribution or empowerment of zakat infaq and alms by Baznas, it refers to eight asnaf, the distribution of zakat funds for the poor, for the poor, people who have debts (Gharimin), the distribution of zakat funds for Riqa (slaves / slave servants), zakat funds for muallaf people, zakat funds for Fisabilillah, The distribution of zakat funds for ibnu sabil and the distribution of zakat funds for Amil zakat in charge of prioritizing the distribution of zakat, as ordered in the Qur’an, for this dibaznas distribution and empowerment for the past 3 years distributed to, the poor and poor, muallaf, people in the fusingillah category, ibnu sabil and amil zakat. Meanwhile, the distribution of infaq and shadoqah is also distributed to the community in accordance with the work program that we have compiled, which refers to five work programs such as the healthy Polman program, Smart Polman, Prosperous Polman, Taqwa Polman and caring Polman (Hamzah, 2023).

| Table 3: Distribution of zakat infaq and sadaqah of Baznas Kab. Polewali Mandar in 2021-2022 |
|---|---|---|
| No | Asnaf | 2021 | 2022 |
| 1. | Fakir | Rp8.800.000 | Rp9.000.000 |
| 2. | Miskin | Rp289.896.000 | Rp140.877.660 |
| 3. | Gharimin | Rp0 | Rp0 |
| 4. | Rigab | Rp0 | Rp0 |
| 5. | Muallaf | Rp7.150.000 | Rp20.380.000 |
| 6. | Fisabilillah | Rp6.000.000 | Rp5.060.000 |
| 7. | Ibnu Sabil | Rp15.000.000 | Rp3.000.000 |
| 8. | Amil | Rp0 | Rp31.526.696 |

Source: Baznas Kab. Polewali

Causes of Low Collection and Utilization of Zakat in Polewali Mandar Regency.

1. Legal System in Zakat Management

Lack of or unclear legal system that regulates zakat management. Currently, regulations related to zakat management in Indonesia are still limited. Although there is Law Number 23 Year 2011 on Zakat Management, its implementation is still not fully structured and well-coordinated. Law 23 Year 2011 only regulates the principle of legality or the legal basis for the establishment of zakat management.

The national amil zakat agency (Baznas) which regulates the management of zakat, amil zakat to the threat of sanctions for those who violate the provisions listed, but there are no rules or laws governing Mustahik (people who are obliged to pay zakat) this results in a lack of regulation that can hinder transparent, efficient and fair zakat management.

Differences in interpretation of zakat law between zakat management institutions and the community. Sometimes, there are differences of opinion and interpretation on how to calculate zakat, who is entitled to receive zakat, and how zakat should be distributed. So that many people do not trust Baznas Kab. Polewali Mandar as a legitimate regulation in managing zakat. This lack of clarity can create uncertainty and conflict that affects the management of zakat. The people of Polewali Mandar still pay a lot of zakat to mosque imams, and community leaders, this can reduce the optimization of zakat management.

Legal constraints related to the collection of zakat from the business, and financial sectors. Some business and financial sectors may face obstacles in collecting and distributing zakat due to limited rules or regulations related to business zakat. This may cause difficulties in the optimal management of zakat.

2. Lack of Public Awareness about the Obligation of Zakat

The problem that often occurs in the management of zakat in Baznas Kab. Polewali Mandar is the lack of public awareness about the importance of zakat. Zakat is one of the pillars of Islam that has an important role in building social welfare and reducing economic inequality. However, there are still a large number of people in Polewali Mandar who do not fully understand the concept and benefits of zakat.

In addition, the lack of active role of religious institutions in socializing and providing in-depth understanding of zakat is also a contributing factor to the lack of public awareness. Religious institutions have the responsibility to provide directed and continuous education about zakat to their congregation. Furthermore, the existence of public ignorance about the zakat management mechanism also contributes to the lack of awareness. Most of the people do not know how their zakat is collected, managed, and distributed to the
rightful recipients. This makes them feel unsure and lack of trust in zakat management institutions.

3. Zakat Collection Unit (UPZ) that has not been optimized

The main purpose of the formation of UPZ is to assist the task of Baznas Kab. Polewali Mandar in collecting and distributing zakat, but the formation of UPZ itself at Baznas Kab. Polewali Mandar is still a little in each sub-district, this makes it difficult to report and utilize zakat in the community, based on the results of research data on Zakat Collection Units in Polewali Mandar Kab. Polewali Mandar there are only six UPZ from 16 sub-districts. The lack of zakat collection units (UPZ) in the community results in a lack of zakat services that can be provided by Baznas Kab. Polewali Mandar, so that muzakki are difficult to do zakat services and zakat consultations. The lack of Zakat collection units in the regions, be it sub-districts, villages, or business entities, has resulted in the data collection of muzakki and mustahik not being optimal.

4. Professional Amil Zakat

The meaning of amil zakat according to MUI listed in fatwa No. 8 of 2011 is a person or group of people formed by the community and authorized by the Government to manage the implementation of zakat worship. In carrying out the task of managing zakat, an amil (officer) must have special requirements so that he is able to carry out the mandate given by muzakki (people who give zakat). In terms of authority and duties carried out, in accordance with their respective expertise, the collection sub-section should have amil who are experts in it, the utilization sub-section must have amil who are experts in their work and so are the sub-divisions in Baznas Kab. Polewali Mandar.

5. Digitalization of Zakat

The main purpose of the zakat digitization process is to improve the efficiency and effectiveness of the work of a Baznas, in collecting to utilizing zakat, this effectiveness and efficiency can then improve services to the community.

As amil zakat must have technical expertise in creating or developing products or services in zakat management organizations. This is no other than to make it a means of growing the services of Baznas Kab. Polewali Mandar. In this scope, in addition to amil must master digital competencies, he still must also master well technical expertise such as marketing (collection), distribution / utilization, finance, IT technology. In the results of the researcher's research that Baznas Kab. Polewali Mandar has not maximized the digitalization of zakat, especially in the collection of zakat funds, Baznas still uses technology that is left behind, thus making mustahik who are located far from Baznas difficult to get zakat infak and sadaqah services.

Solutions to Improve Zakat Management in Baznas Kab. Polewali Mandar.

1. Improvement of Legal System in Zakat Management

Improving the legal system in zakat management is an important solution to improve zakat management in Indonesia. Currently, Indonesia already has a legal framework that regulates zakat management, including Zakat Law No. 32 Year 2011, on the amendment of Law No.38 Year 1999 however, It is necessary to make improvements and adjustments that are more comprehensive regarding the object of the law not only the legality of the establishment and management of zakat by Baznas but should also regulate for muzakki and business actors so that the legal framework functions effectively in regulating zakat management.

Furthermore, it is necessary to harmonize the zakat legal framework with tax regulations and the national financial system. A consistent and integrated legal framework will facilitate the implementation of zakat collection, distribution, and utilization. For example, the regulation on tax incentives for the people of Polewali Mandar Regency who pay zakat can be clarified and synchronized with the existing tax regulations. This can encourage more community participation in paying zakat.

2. Raising Public Awareness of the Importance of Zakat

The methods of fostering community awareness can be broken down as follows:

Lecture is a method of delivering information or messages by using oral to the listeners. To be able to convey material or information about the importance of giving zakat, lectures can be conducted in mosques, and certain events (Catur et al., 2023).

Door to Door/Pint uke pintu (Dalimunthe & Hendra, 2023) This method of socialization of zakat allows socializers and interlocutors to be more familiar and can talk in depth according to the needs of the community, the community can also consult easily about zakat.

Campaigns and advertisements, (Akbar et al., 2021) a way that can be done to disseminate information through digital platforms and social media about the importance of zakat including procedures for fulfilling the terms and conditions of zakat, collection and utilization to anyone, this method can also have a positive impact on Baznas and the community.

Local government, to foster public awareness of zakat the role of the government is also very necessary, because the government as a regulation that regulates regional autonomy can be (Shofya Humaira Siti Salma &...
Ayi Yunus Rusyana, 2023). It is also important to organize activities that involve the community in the management of zakat, such as direct collection and distribution of zakat. By actively involving the community, they will have the opportunity to see firsthand the benefits generated from the zakat they pay.

3. Increase the number of Zakat Collection Units (Upz)

The thing that Baznas Kab.Polewali Mandar can do in optimizing the collection and empowerment of zakat is to increase the Zakat Collection Unit (UPZ), not only at the sub-district level but can hold UPZ in government agencies, State-Owned Enterprises (BUMN), regionally owned enterprises, private companies, and can form UPZ in the village, this has become a mandate from Law No.32 of 2011. It is hoped that the number of zakat collection units in remote areas can facilitate the community and Baznas Kab.Polewali Mandar together manage zakat and supervision.

4. Professional Amil Zakat

The members of amil zakat are required to be professional in carrying out their duties to manage zakat, a professional attitude is to carry out tasks in accordance with their competence or expertise and be responsible for the results, to improve human resources at Baznas Kab.Polewali Mandar, it should select anggota amil zakat carried out by the government and provide guidance and supervision in accordance with their respective fields of expertise, as regulation contained in article 11 of Law No.32 of 2011 an amil zakat has competence in the field of zakat management, if this can be implemented then it will automatically foster public trust in Baznas. In 2011, an amil zakat has competence in the field of zakat management, if this can be implemented, it will automatically foster public trust in Baznas.

5. Digitalization of Zakat

The digital revolution has penetrated into every aspect of people’s lives and has changed people’s transactions including in the payment of zakat (Hada et al., 2023). This new trend certainly requires zakat institutions to adapt and adopt digital schemes in the process of collecting zakat to make it more effective and efficient, a form of development that can be done.

Zakat Via E-card the existence of Automated Teller Machines (ATMs) is almost in every region even at the village level, which provides an opportunity for muzakki to pay zakat.

Electronic money or e-money, is an effort to load payment instruments using applications on smartphones or electronic media, such as OVO, DANA, QRIS, E-Wallets and so on, which are considered more practical without using a PIN as and can be done anywhere.

Zakat Via Counter The existence of the Zakat Iinfak and Sadaqah (ZIS) counter aims to facilitate the community in making ZIS payments and obtaining information related to programs carried out by Baznas Kab.Polewali Mandar.

CONCLUSION

The cause of low zakat collection in Baznas Kab.Polewali Mandar is due to many causes, first, from the framework of The law regarding zakat management, the legal system that regulates zakat only regulates the basis for the establishment of amil zakat institutions, zakat criteria, amil zakat and sanctions for amil zakat listed in the regulation, the law does not regulate Muzakki and Mustahik. The second aspect of the Polewali Mandar community who are less aware of the importance of zakat, third, the factor of community habits, the fourth is caused by the lack of professionalism of Amil zakat in managing zakat, the fifth, the lack of transparency in the collection and utilization of zakat, the sixth, influenced by regional factors and poor infrastructure, the seventh, has not maximized the digitization of zakat so that less access to zakat services, the eighth is the lack of zakat collection units at the village level, and the last, the lack of reporting between Laz Kab.polewali Mandra with baznas Kab.Polewali Mandar

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