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INFAQ FUND GOVERNANCE SYSTEM AND ITS EFFECTIVENESS ON THE PERFORMANCE OF ZAKAT MANAGERS IN BAITUL MAL BANDA ACEH, INDONESIA

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Abstract

Baitul Mal is a financial institution that manages Muslim funds for social activities. The language is formal, objective, and value-neutral, and clear structure with logical progression is maintained. Grammatical correctness is observed, and precise word choice is employed when needed. This study aims to assess infaq fund governance policies and provisions, its impact on 'amil performance, and its compliance with Aceh Qanun No.10 of 2018. Descriptive analysis and Allocation to Collection Ratio (ACR) are the research methods employed. Technical term abbreviations are explained when first introduced and causal connections between statements are ensured. The author's research findings indicate that the implementation of governance in Baitul Mal of Banda Aceh City is carried out by the commissioners and the Shari'ah Supervisory Board in accordance with Qanun Aceh provisions. Their role is to assess, direct and monitor policies and provisions in accordance with the principles of 'amil governance to ensure effective implementation. (2) The ACR measurement indicates a 58% effectiveness rating, which is considered quite effective. The program's effectiveness is determined by activities that were not realized due to insufficient budget, despite the availability of adequate infrastructure for implementing planned activities. (3) The percentage of infaq funds managed by Baitul Mal exceeds the provisions outlined in Aceh Qanun No.10 of 2018 regarding Baitul Mal. The program's effectiveness is determined by activities that were not realized due to insufficient budget, despite the availability of adequate infrastructure for implementing planned activities. (3) The percentage of infaq funds managed by Baitul Mal exceeds the provisions outlined in Aceh Qanun No.10 of 2018 regarding Baitul Mal. Based on the preceding explanation, it is evident that Baitul Mal in Banda Aceh City has performed its responsibilities and functions proficiently.

Keywords: Infak, Baitul Mal, Banda Aceh, Governance, Indonesia, Philanthropy

INTRODUCTION

Baitul Mal Kota Banda Aceh has main tasks and functions, one of which is to manage *zakat* funds, *shadaqah, waqf, infaq,* and other religious assets. Related to *infaq* funds, are funds that are voluntary and have *spiritual* value and are obtained from *muwafiq* allocated to optimise the operational performance of *amil* in managing *zakat*. In Islam, *zakat* managers are entitled to receive operational costs/incentives from *senif 'amil*. However, in reality, the zakat managers in Baitul Mal Kota Banda Aceh not only take/obtain operational costs from senif *amil,* but they also take from *infaq* funds. This is not in accordance with the provisions of Islamic law, namely in surah at-Taubah verse 60 where the operational costs of *zakat* management should be taken from *senif 'amil* where *'amil* is part of *asnaf* who has a share of 1/8 of the total *zakat* funds and can be used for *'amil* operational costs.

The Banda Aceh City Baitul Mal Manager has a juridical basis in using *infaq* funds as operational funds, namely Aceh Qanun No.10/2018 concerning Baitul Mal in article 83 explaining "in the event that operational costs and salaries as referred to in paragraph (1)[1] are not available and / or insufficient in APBK, it can be taken from *senif 'amil* or *infaq* properly at a maximum of 12.5% (twelve point five percent) of the amount of *zakat* collected". From this article, it can be understood that the use of *infaq* funds for operational costs of *zakat* managers is something that is justified. If there are no rules governing the overall governance of *infaq funds*, this can lead to misuse of *infaq* funds. Thus, good and correct operational management is needed.

In order to achieve the success of the goals of *'amil* institutions in the distribution of *zakat,* it is necessary to improve the performance of *amil in* order to successfully achieve the expected targets, have qualified expertise, and be able to provide professional and excellent service. Thus, in its operations when providing services, customers feel satisfied. *Infaq* management is an activity of planning, organising, implementing and

[1] Chapter VII Financing Article 82 (1) Operational costs and salaries of DPS, BMA Board, BMA Secretariat and Professional Personnel are charged to APBA and other legal and non-binding sources.

supervising the collection, distribution and utilization of *Infaq*[2] based on faith and piety, openness, and legal certainty in accordance with Pancasila and the 1945 Constitution. Professional and transparent fund management can have a positive impact on zakat revenue, and will increase public trust in Baitul Mal Kota Banda Aceh. [3]

Based on the data obtained by the author, the amount of *infaq* funds managed by Baitul Mal Kota Banda Aceh is very large but the allocation is limited, as follows:

Table 1
Plan and Realisation of Infaq and Shadaqah Distribution of Baitul Mal Kota Banda Aceh in 2021 January to July 2021

No.	ACTIVITY NAME	Plan		Realiasai		Percentage %
		Mustahik	Target	Mustahik	Realisation (Rp)	
2	**DISTRIBUTION OF INFAQ AND SHADAQAH**					
2.1	ZIS socialisation through billboards	8 dots	80.000.000	4 (Point)	40.000.000	50%
2.2	Assistance with the cost of renovating the house of a poor person	10 Units	500.000.000	9	450.000.000	90%
2.3	Category I Business Capital Assistance Expenditure	35 People	105.000.000	-	-	0%
2.4	Category II Business Capital Assistance Expenditure	85 People	170.000.000	-	-	0%
2.5	Disaster Relief Expenditure and Other Humanitarian Disasters	1 Year	620.130.000	-	-	0%
2.6	Expenditure on Volunteer Assistance for Zakat Distribution	9 People/Times	67.500.000	-	-	0%
2.7	Shopping for Donations for Orphans at the Pemko Maulid Event	1725 People	172.500.000	20 People	2.000.000	1%
2.8	Shopping for Rice Infaq Charity Box	90 Units	22.500.000	90 Units	22.500.000	100%

[2] Republic of Indonesia, *Law no. 38 Year 1999. Article 1 Paragraph 1* explains that "Zakat management is the activity of planning, organising, implementing, and supervising the collection, distribution and utilization of zakat."
[3] Agus Arijanto, *Business Ethics for Business Actors* (Jakarta: Rajawali Pers, 2011), p. 129.

2.9	Documentary Video Production Expenditure	1 Video	15.000.000	1Video	15.000.000	100%
2.10	Role Banner Shopping	3 Banners	1.800.000	3 Banners	1.800.000	100%
2.11	Booth Socialisation Expenditure	2 Booths	1.600.000	1 Booth	800.000	50%
2.12	Expenditure on socialisation of capacity building for Baitul Mal Gampong	9 sub-districts	60.000.000	9 sub-districts	60.000.000	100%
2.13	FGD Expenditure on Formulation of SOP for BMK Distribution	1 Activity	4.600.000	1 Activity	4.600.000	100%
Infaq and Shadaqah Reasliation			**1.820.630.000**		**596.700.000**	**33%**

Source: Documentation Data of Baitul Mal Kota Banda Aceh 2021

From table 1, the mechanism for allocating *infaq* funds in Baitul Mal Kota Banda Aceh is carried out by the secretariat, where *shadaqah* and *infaq* funds become one in its management. The funds are allocated in several activities that can support the performance of *amil*. *First*, billboards used for socialisation amounting to Rp.40,000,000 (forty million rupiah). *Second*, assistance with the cost of renovating the house of the *senif* fakir or poor of Rp.450,000,000 (four hundred and fifty million rupiah). *Third* and *fourth,* business capital was not realised with the amount of funds targeted in two categories in category I am IDR 105,000,000 (one hundred and five million rupiah) and category II amounting to IDR 170,000,000 (one hundred and seventy million rupiah). *Fifth*, disaster relief and other humanitarian disasters, was not realised with the amount of funds targeted at Rp.620,130,000 (six hundred and twenty million one hundred and thirty thousand rupiah). [4]

Sixth, volunteer assistance for the distribution of *zakat*, was not realised with the targeted amount of funds of Rp.67,500,000 (sixty million five hundred thousand rupiah). *Seventh*, compensation for orphans with a targeted amount of Rp.172,500,000 (one hundred seventy-two million five hundred thousand rupiah). *Eighth*, rice *infaq* charity box with Rp.22,500,000 (twenty million five hundred thousand rupiah). *Ninth*, documentary video production with Rp.15,000,000 (fifteen million thousand rupiah). *Tenth*, *roll*

[4] Interview with Muslim, Head of Information Technology Management Subdivision, on 13 December 2021 at Baitul Mal Office, Banda Aceh City.

banner (a form of banner whose installation is pulled up) with a fund of Rp.1,800,000 (one million eight hundred thousand rupiah). [5]

Eleventh, *mini booth* (mini stage and its accessories that are used as a promotional event for products, services, and branding) with a targeted amount of funds of Rp.800,000 (eight hundred thousand rupiah). *Twelfth*, socialisation of the improvement of Baitul Mal Gampong with the amount of Rp.60,000,000 (sixty million thousand rupiah). *Twelfth*, FGD (*Focus Group Discussion*) expenditure for the formulation of SOP (*Standard Operating Procedure) for the* distribution or distribution of BMK / Baitul Mal Kota with a targeted amount of Rp.4,600,000 (four million six hundred thousand rupiah). [6]

As found in table 1 and the results of interviews, it is known that out of Rp.1,820,630,000 (one billion eight hundred twenty million six hundred and thirty thousand rupiah) of planned *infaq funds* only 53% of the funds have been realised, namely Rp.596,700,000 (five hundred ninety-six million seven hundred thousand rupiah). This shows that the implementation of the *infaq* fund governance system in the operations carried out has not been fully optimal, with unrealised funds, funds that have not reached the target.

From the description of the problems above, the author is interested in further examining the allocation of *infaq* funds on the performance of *zakat* managers in their operations with the aim of improving the performance of *amil* in distributing *zakat* at Baitul Mal Kota Banda Aceh, then the author analyses Qanun Aceh No.10 of 2018 concerning Baitul Mal, which is seen in the suitability of the large portion allocated by the Management of Baitul Mal Kota Banda Aceh, so that the author raises the title in this scientific work is "*Infaq* Fund Governance System and Its Effectiveness on the Performance of *Zakat* Managers at *Baitul* Mal Kota Banda Aceh (Analysis of Aceh Qanun Number 10 of 2018)".

Research Methods

The research method is basically a scientific way to get data with specific purposes and uses. The scientific method means that research activities are based on scientific characteristics, namely rational, empirical and systematic. In this study the authors used a *descriptive qualitative*

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[5] *Ibid.*
[6] *Ibid.*

approach. Research used to describe, explain, identify and find features of social influences that cannot be explained or measured by quantitative research approaches.[7] In conducting this research, the authors used *descriptive analysis* and *Allocation to Collection Ratio (ACR)* methods. This type of descriptive analysis research is a method that aims to focus on discussing and solving problems that exist at the present time that are accurate, by using data objectively.[8] Meanwhile, *ACR* is to calculate the level of effectiveness of institutional performance.[9] The data source is something that develops where the data is obtained. Data sources can be divided into two parts, including primary data and secondary data.[10] In this study using primary data and secondary data. Explaining primary data is data obtained from the first party to be further analysed to obtain a solution or problem under study.[11] The primary data in this study include the results of interviews with management and personnel as well as with the finance department at Baitul Mal Kota Banda Aceh. Meanwhile, secondary data is data obtained by researchers indirectly, including through intermediary media or obtained and made by other parties.[12] In this study, secondary data includes financial reports, literature materials as references such as books related to the allocation of infaq funds, performance effectiveness, management of zakat, infaq / alms, the internet, and other scientific works such as journals, as well as other information related to research.

RESULTS AND DISCUSSION

Infaq Fund Governance

Governance in English is called *governance* which is a series of processes or procedures and operational standards carried out by an organisation or society to overcome various problems that occur and

[7] Sugiono, *Educational Research Methods Quantitative, Qualitative and R&D Approaches*, (Bandung: Alfabeta, 2013), pp. 11.
[8] Sukrahmad Winarto, *Introduction to Basic Scientific Research Methods Techniques,* p. 139.
[9] Muhammad Burhanudin and Rachma Indraini, "Efficiency and Effectiveness of the National Amil Zakat Institution", *JESYA: Journal of Sharia Economics & Economics,* Vol. 3. No. 2, June 2020, pp. 5.
[10] Sekaran, U., & Bougie, R. *Research Methods for Business: A Skill-Building Approach (6th Edition,* (New York: John Willey & Sons, Ltd.2013), pp. 2.
[11] Muhammad Siddiq-Armia, *Determining Legal Research Methods and Approaches*, ed. Chairul Fahmi (Indonesia: Lembaga Kajian Konstitusi Indonesia (LKKI), 2022).
[12] Sekaran, U., & Bougie, R. *Research Methods for Business* ..., pp. 3,

achieve a strategic goal.[13] Another definition of *governance*, namely the use by institutions, power structures and even cooperation between parties to allocate existing data resources and regulate or control activities in society or the economy. [14]

The implementation of *good corporate governance* (*GCG*) in a company/organisation is to ensure that stakeholders' needs, conditions and options are evaluated, directed and monitored. This means that the main task and responsibility of governance is to *evaluate*, *direct*, and *monitor,* abbreviated as EDM (*evaluate, direct, and monitor*).[15]

1. *Evaluate,* i.e. stakeholder needs and expectations are evaluated to determine balanced and agreed company goals to achieve,
2. *Direct,* which is directing through prioritisation and direct decision-making, and
3. *Monitor,* which is to oversee performance, compliance and progress against agreed direction and objectives.

In a company, governance is generally the responsibility of the board of directors, under the leadership of the chairman of the board. In larger and more complex companies, specific governance responsibilities may be delegated to specific organisational structures. On the other hand, within a company, there is also management, which plans, builds, runs and monitors activities in accordance with the directions set by governance. Management tasks are the responsibility of executive management, under the leadership of the *chief executive officer* (CEO).[16]

The main components that can uphold the governance system in a company are operations, organisational structure, policies, procedures, information flow, culture and behaviour, skills, and infrastructure. This is

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[13] Fransiskus Adikara, "Implementation of Higher Education Information Technology Governance Based on COBIT 5 at the Esa Unggul University Software Engineering Laboratory". *OAJIS: Open Access Journal of Information Systems*, December 2013, pp. 2.
[14] Fenty Ariani, M. Alkautsar, & Yuthsi Aprilinda, "Audit of Insurance Service Information System Governance at Prudential Bandar Lampung Using COBIT Framework 5DOMAIN DSS and MEA." *Explore: Journal of Information Systems and Telematics (Telecommunications, Multimedia and Informatics)*, Vol.8, No.2, 2017, pp. 6.
[15] Aditya, M. A., Mulyana, R. D., & Mulyawan, A, "Comparison of Cobit 2019 and Itil V4 as a Guide for It Governance and Management". *Journal of Computech & Business*, Vol.13. No.2, 2019, pp. 3.
[16] Aditya, M. A., Mulyana, R. D., & Mulyawan, A., "Comparison of Cobit 19 and Itil V4 as a Guide to It Governance and Management". *Journal of Computech & Business*, Vol.13. No.2, 2019, pp. 3.

the definition of COBIT (*Control Objective of Information and Related Technology*) is a combination of data and instructions for implementing Information Technology governance *(IT Governance)*, in the form of a framework that can help auditors, management, and users with the intention of connecting as a separator between business risks, control needs, and other technical issues. It is also a framework for governance of an organisation's information management and technology funds, aimed at all areas of an organisation.[17]

Governance in Baitul Mal Kota Banda Aceh must be organised effectively and in line with common goals, namely material and spiritual prosperity. So to implement this, the government needs to provide it, by conducting a planned and targeted budget expenditure policy.[18] In Baitul Mal Kota Banda Aceh, governance responsibilities are carried out by the Supervisory Board together with the commissioners. Based on Qanun Aceh, the Supervisory Board has the meaning of an element that provides sharia consideration and supervision of the implementation of policies and the management of other religious assets, such as one of them is in the management of *infaq* funds.[19]

Infaq funds are a number of assets obtained from a person or business entity outside of *zakat* funds that are intended for public benefit.[20] *Infaq* is an individual action where he donates or gives sustenance (the gift of Allah SWT) or gives something to others based on sincerity and for the sake of Allah alone and is referred to as *muwafiq*. The recipients of *infaq* and *shadaqah* are *firstly* close family (father, mother, siblings, and those who are related by blood to the giver of *infaq. Secondly, the* 8 *asnaf of zakat, thirdly the* social interests of the community called *muwafiq lahu*.[21]

One of the instruments of income sources in Islam apart from *zakat* and *shadaqah* funds is *infaq* funds which aim to equalise income between *surplus*

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[17] *Ibid*.
[18] Singgih Muheramtohadi, "Medina State Financial Governance and Its Relevance to the Indonesian Context," *El-Jizya: Journal of Islamic Economics*, Vol. 6 No.2 (2018), pp. 11.
[19] Article 1 paragraph (16), *Aceh Qanun No. 10/2018 on Baitul Mal* explains "The District/City Baitul Mal Supervisory Board, hereinafter referred to as the Supervisory Board, is an element that provides sharia consideration and supervision of the implementation of policies and the management of zakat, infaq, waqf assets, and other religious assets, as well as supervision of guardianship by the BMK Board and BMK Secretariat".
[20] Article 1 point (3) *of Law Number 23 Year 2011 on the management of zakat* explains that "Infak is property spent by a person or business entity outside of zakat for public benefit."
[21] Amiruddin Inoed (ed.), *Anatomy of Fiqh Zakat Portrait & Understanding of South Sumatra Amil Zakat Board*, (Amil Zakat Board: South Sumatra, 2005), pp. 38.

(someone who has more income than the amount of spending) and *deficit* (someone who has more spending than the amount of income) in the hope of projecting income equality between *surplus* and *deficit* Muslims or to make deficit groups (*muwafiq*) and become *surplus* (*muwafiq Lahu*). [22]

The management of *infaq* funds that can be managed by *zakat* management institutions such as BAZNAS (Badan '*Amil Zakat* Nasional), LAZIS (Lembaga '*Amil Zakat, Infaq*, and *Shadaqah*), Baitul Mal and other institutions need to implement *good 'amil* governance, namely internal control, where internal control helps the organisation to achieve its goals efficiently. To increase public trust, it must focus on improving the quality of financial statements by increasing the effectiveness of the internal control system and the competence of '*amil,* so that the realisation of '*amil* can be maximised. [23]

The principle of good governance in *zakat* institutions is to apply the principle of *good 'amil governance* is a governance management system for *zakat* management institutions in creating healthy and correct management of *zakat, infaq,* and *shadaqah* funds. The instruments of the principle consist of *transparency, accountability, responsibility, independency, fairness,* and *sharia compliance.*[24]

1. *Transparency* is a basic principle that serves to maintain objectivity in the management of an institution. In the management of *zakat, infaq,* and *shadaqah,* institutions must provide relevant information and materials that can be understood by interested leaders in an easily accessible manner. It is very important for *muwafiq* and it is the right of *muwafiq* to get accurate and timely information about all important matters related to the performance of *zakat* management institutions.[25]
2. *Accountability* is an activity or activity carried out that can be accounted for, including clarity of function, structure, system, and

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[22] M. Arief Mufraini, *Accounting and Zakat Management: Communicating Awareness and Building Networks,* (Jakarta: Kencana, 2006), p. 49.
[23] Fera Yolanda, Muhammad Hasbi Zaenal, & Sigid Eko Pramono, "The effect of internal control, information technology and audit on good Amil governance practices." *International Journal of Zakat*, Vol. 5, No.2, 2020, p.69.
[24] Agus Permana, and Ahmad Baehaqi, "Management of Amil Zakat Institutions with Good Governance Principles," *Al-Masraf: Journal of Financial Institutions and Banking*, Vol.3. No.2. (2018), pp. 5.
[25] Muhamad Syaiful Anwar, "*Implementation of Good Amil Governance Principles in the National Amil Zakat Agency (Baznas) of Yogyakarta Special Region*", Thesis, (Yogyakarta: Universitas Islam Indonesia, 2019), pp.34-35.

accountability of each field in the institution, so that management is carried out effectively.[26] Accountability is a requirement that must be met before carrying out duties and responsibilities and is needed to achieve sustainable performance, so that *zakat* management institutions can maintain the trust of stakeholders (*muwafiq*) and the general public.[27]

3. *Responsibility*, is the suitability (compliance) in the process of managing the company towards sound corporate principles and applicable laws and regulations.[28]
4. *Independency*, is where the company in its governance situation is carried out professionally without any collision of outside interests and influence or pressure from any party that is not related to the applicable laws and regulations and the principles of a healthy organisation. *Zakat* management institutions must be managed independently so that each part or member does not dominate each other in the implementation of duties and responsibilities and there is no interference from other parties.[29]
5. *Fairness* (justice and equality), is the implementation of a fair and equal attitude in fulfilling the rights of stakeholders (funders) arising from agreements and applicable laws and regulations.[30]
6. *Sharia Compliance*, is an agreement based on the activities of depositing funds, financing business activities, and or other activities that are declared in accordance with sharia.[31]

Thus, the author concludes that the governance of *infaq* funds is to ensure that the allocation of *infaq* funds is not misallocated / misused. Through the governance component, namely *evaluate,* namely evaluating the needs and expectations of stakeholders to determine the objectives of the *zakat* management institution, then, set directions through prioritising

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[26] Agus Permana, and Ahmad Baehaqi, "Management of Amil Zakat Institutions with Good Governance Principles," *Al-Masraf: Journal of Financial Institutions and Banking*, Vol.3. No.2. (2018), pp. 5.
[27] Muhamad Syaiful Anwar, "*Implementation of the Principles of Good Amil* ..., p. 37.
[28] *Ibid.* p. 39.
[29] Muhamad Syaiful Anwar, "*Implementation of Good Amil Principles...*, p. 41.
[30] Agus Permana, and Ahmad Baehaqi, "Management of Amil Zakat Institutions with Good Governance Principles," *Al-Masraf: Journal of Financial Institutions and Banking*, Vol.3. No.2. (2018), pp. 6.
[31] *Ibid.*

activities in operations and direct decision making, then, evaluate performance, compliance, and progress towards the direction of the goals that have been set. These duties and responsibilities are carried out by the Shari'ah Council in *zakat* management institutions. As the implementation is in accordance with the instrument of *good 'amil governance* principle which consists of *transparency, accountability, responsibility, independency, fairness,* and *sharia compliance.*

Management of Infaq Funds based on Aceh Qanun Number 10 of 2018

Qanun, according to the Arabic dictionary, means law, custom or adat. Article 1 point 21 of the LoGA defines Qanun Aceh as legislation similar to provincial regulations that regulate the governance and life of the people of Aceh.[32] Qanuns are drafted by the government of Aceh and discussed with the Governor (at the provincial level) for joint approval and ratified by the House of Representatives (DPR).[33] The basis for the enactment of Qanun is the Law on Special Autonomy for Aceh.[34] The existence of Qanuns designed and compiled in Nanggroe Aceh Darussalam is part of an effort to fulfil the needs of the community for legislation based on Islamic law in the present and future, not the needs of the past.[35]

The Aceh Qanun that regulates non-commercial institutions is Qanun Aceh Number 10 of 2018 concerning Baitul Mal, where Baitul Mal itself has levels ranging from the province, namely Baitul Mal Aceh, Baitul Mal Kota to Baitul Mal Gampong, which is for the Gampong area. In the discussion of this thesis is Baitul Mal at the city level, namely Banda Aceh City. Baitul Mal is an institution of speciality and specificity in the Government of Aceh and Regency / City Governments which in carrying out its duties is independent and authorised to guard, maintain, manage and develop *zakat, infaq, waqf assets,* and other religious assets, and supervise guardianship based on Islamic law.[36]

In carrying out its duties, Baitul Mal requires adequate operational costs in order to achieve the targets that have been set in carrying out its

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[32] Republic of Indonesia. *Law No. 11/2006 on the governance of Aceh*, in Article 1 point 1.
[33] Kurniawan, R.S, "The *Effectiveness of Aceh Qanun Number 6 of 2014 concerning Jinayat Law against the Crime of Zina (Study of Wilayatul Hisbah Banda Aceh)*", Thesis. (Medan: UMSU, 2019), p. 35.
[34] *Ibid.*
[35] *Ibid.*
[36] Aceh Qanun No. 10/2018 on *Baitul Mal*, p.4.

duties, as if operational costs are not available by the government for *zakat* institutions. So, it is forced to use *senif 'amil* which is generally a large amount. However, specifically in Aceh, the operational funds of Baitul Mal Aceh Province and Regency/City are financed from the source of Regional Budget (APBD) of each region. With the hope that the *senif 'amil* funds will not be used, and will only be used when there is no APBD funding available from the government. [37]

Apart from *senif 'amil, it* can also be taken from *infaq* funds which are regulated in the 2018 Qanun Aceh, concerning Baitul Mal in chapter VII financing Article 82 (1) Operational costs and salaries of the DPS, BMA Board, BMA Secretariat and Professional Personnel are charged to APBA and other legal and non-binding sources. (2) In the event that the operational costs and salaries as referred to in paragraph (1) are not available and/or insufficient in APBA, they can be taken from *senif 'amil* or *infaq* properly at a maximum of 12.5% (twelve point five per cent) of the amount of Zakat collected. [38]

Benefits and Objectives of the *Infaq* Fund Governance System on the Performance of *Zakat* Managers

Zakat is one of the techniques to eliminate poverty in society, in addition to other techniques, such as *infaq*, *shadaqah, kafar, fidyah,* and others, all of which are aimed at alleviating poverty and poverty. In addition, *zakat* and *infaq* can purify wealth, purify the soul of the giver from miserliness (*bakhil)*, cleanse the soul of the recipient from spitefulness, and build the economy of weak communities.[39] To achieve this, *amil* has the task of maintaining and distributing the trustworthy assets of the givers and must be distributed evenly and right on target to the eight *asnaf*. However, because in its operation *amil* requires a fairly large fee even though it has its share in *zakat* as one of the *asnaf* groups. So, to cover these shortcomings, namely by utilising *infaq* funds whose purpose is to optimise the performance of *'amil*.

The management of *infaq* funds for *amil in* order to optimise the performance of amil must be managed with a good governance system and

[37] Armiadi, *Productive Zakat Alternative Solutions for People's Economic Empowerment (Portrait & Practice of Baitul Mal Aceh)*, (Darussalam: Ar-Raniry Press, 2008), p. 181. 181.
[38] Aceh Qanun No. 10/2018 on *Baitul Mal*, p.37.
[39] M. Ali Hasan, *Zakat and Infaq ...*, p. 18.

maintained because the property is the right of the poor and needy. If not, then these rights and other benefits will not be addressed.[40] This governance system is intended to ensure that there is an effective organisational structure and to ensure that there is a supervisory process before transactions occur (*ex-ante*) and after transactions occur (*ex-post*) in Islamic financial institutions such as Baitul Mal.[41] By having an effective structure, good performance can be seen in line with functions and objectives. In addition, it is also a defence system for *zakat* management institutions against internal and external pressures.[42] As well as regulating in setting goals so that every activity (including management in it) is in accordance with the goals, vision and values *of* a company or organisation and monitoring performance.[43] Through this governance system, it is expected to increase the trust of the wider community as *stakeholders,* so that they will be willing to channel *infaq* and *zakat* to *'amil*. Because, considering that there is suspicion in the community who think that there is fraud and injustice in the distribution of *zakat* by *'amil* and think that the use of funds is only for *'amil* circles.[44] This can have an impact on the image or *image of* a company / *zakat* management organisation, so to be able to minimise it, namely with a supervision or monitoring mechanism, namely through the implementation of corporate governance. [45]

The implementation of corporate governance in *'amil* institutions is expected to be able to inhibit unexpected behaviour, so that the performance report of the company/organisation managing *zakat* reflects the true fundamental value.[46] In addition, it is also expected to create organisational performance that is more transparent, accountable,

[40] Analiansyah, *Mustahiq Zakat* ..., p. 39.
[41] Rama, Ali and Yella Novela, "Shariah governance and the quality of Islamic banking governance," Vol.4, No.2. October 2015, pp. 3.
[42] *Ibid*.
[43] Eko Setiobudi, "Analysis of Employee Performance Appraisal System Study at PT Tridharma Kencana." *JABE (Journal of Applied Business and Economic)*, Vol. 3, No. 3, Mar 2017, pp. 4.
[44] Abdurahim, A., Sofyani, H. and Wibowo, S. A., "Building Good Governance in Amil Zakat, Infaq and Shadaqah (LAZ) Institutions: The Experience of Two Large LAZs in Indonesia". *INFERENSI Journal of Social and Religious Research*, Vol. 12, No.1, June 2018, pp. 46.
[45] Chairul Fahmi, 'Revitalising the Implementation of Sharia Law in Aceh (A Study of Law No.11/2006)', *TSAQAFAH* 8, no. 2 (30 November 2012): 295–310, https://doi.org/10.21111/tsaqafah.v8i2.27.
[46] *Ibid.*

responsible, and reasonable so as to increase the value of the company/organisation managing *zakat. It* can reflect whether the operational implementation of the *zakat management* has been carried out properly or according to the rules and does not deviate from the policies and provisions that have been determined or formulated.

The objectives of the implementation of this governance are *first,* to increase the ability to compete for resources from the government and non-government. *Second, to* reduce the risk of sudden changes and encourage investors in the long term. *Third, to* strengthen the financial sector. *Fourth,* to promote responsible management and solid financial work. Thus, the implementation of good governance patterns is a very vital part of an institution.[47] From these five objectives, the implementation of governance in '*amil* institutions, especially in the governance of *infaq* funds, which are part of the assets set aside by a Muslim or a body (corporation) in accordance with the provisions of Islamic law, the amount / percentage / amount of which is determined by the Mayor and does not recognise nisab and haul.[48] In addition, good *amil* performance in '*amil* institutions also has a very important role because it can reflect whether the operational implementation is appropriate or not. Regarding the operations obtained from *infaq* funds in accordance with the specified portion and as long as the allocation is on good things for the benefit of the people. [49]

The benefit of the people or the public interest is to maintain the balance of primary needs that make the basic foundation of human life, namely maintaining religion, reason, property, soul, and honour offspring. With the guarantee and maintenance of these five things, it can realise the benefit of the inner and outer, individual and society, the world and the hereafter. In the language of the Qur'an, it is called *hasanah fid-dunya* and *hasanah fil-akhirat*. The five things are known as *aldlaruriyyat al-khams* (five primary needs of human life). These five things are interrelated with one another.[50] Like someone who does not have property, cannot fulfil his

[47] Imam Adi, Governance, Accessed via: https://www.academia.edu, on 23 June 202.
[48] Banda Aceh Mayor Regulation No. 34 of 2011 on the Board of *Supervisors of Baitul Mal of Banda Aceh City*) in article 1, pp. 3.
[49] Chairul Fahmi, 'PHILOSOPHICAL TRANSFORMATION IN THE APPLICATION OF ISLAMIC SYARIAT (Critical Analysis of the Implementation of Islamic Shari'at in Aceh)', *Al-Manahij: Journal of Islamic Legal Studies* 6, no. 2 (2012): 167-76.
[50] Ahmad Munif Suratmaputra, "Kemaslahatan as the Purpose of Islamic Law." *Misykat*, Vol. 02, No. 02, December 2017, pp. 1.

needs, has debts with loan sharks, then that person can do things beyond human reason, namely killing people who have more property or heirs or other heirs.

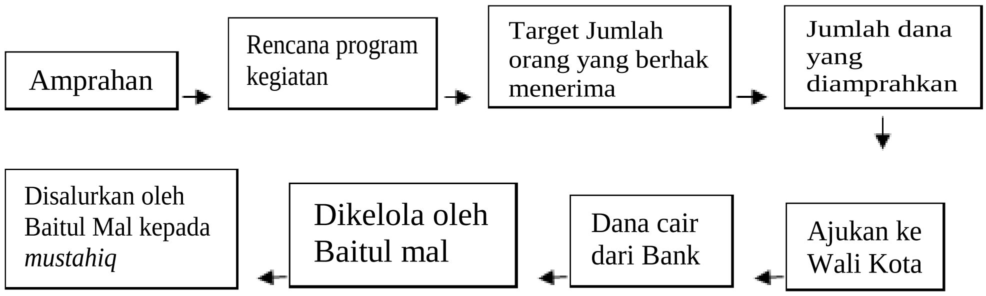
Policy and Provisions of *Infaq* Fund Ratio at Baitul Mal Kota Banda Aceh

Baitul Mal is an institution that has the main task of managing funds from the people, by the people for the people, namely ZIS funds (*Zakat, Infaq,* and *Shadaqah*) and strives to achieve its vision, mission, and in its implementation in accordance with the targets set by Baitul Mal of Banda Aceh City allocating *infaq* funds intended for the operations of '*amil with the* aim of optimising the performance of *zakat* managers. This is regulated in Qanun Aceh Number 10 of 2018 concerning Baitul Mal, Article 83 "In the event that the operational costs and salaries as referred to in paragraph (1)[51] are not available and / or insufficient in APBK, it can be taken from *senif amil* or *infaq* properly at a maximum of 12.5% (twelve point five percent) of the amount of *Zakat* collected. The purpose of maximising operations is done with the intention that if the operation of the facilities and infrastructure is adequate, it can reach the point of success of an '*amilin* institution.

The preparation of operational plans for the collection of *zakat, infaq, shadaqah* is carried out by the Collection Subdivision through several processes, namely in making amprahan, compiling an activity program plan, determining the target number of people entitled to receive, determining the amount of funds that are amprated in this case carried out by the Subdivision of Finance and Programs, then making a submission to the Mayor of Banda Aceh, The funds are disbursed from the Bank which Baitul Mal itself also has a master account that if it reaches 2 billion can be used, then, the funds are managed by Baitul Mal by adjusting the targets to be realised in the activity program, and finally the funds are distributed by Baitul Mal to *mustahiq* who are the people who are entitled to receive them. Simply put, it can be described through a scheme or operational flow system of baitul mal as follows:

[51] Chapter VII Financing Article 82 (1) Operational costs and salaries of the DPS, BMA Board, BMA Secretariat and Professional Staff are charged to APBA and other legal and non-binding sources.

Figure 1
Skema Alur Operasional Baitul Mal Kota Banda Aceh



Source: Data Documentation of Baitul Mal Kota Banda Aceh 2022

From Figure 1 above, if a programme has been created but there are not enough funds available, then at the end other funds will be seen that can be used to be allocated to the new programme, and changes can be made to the annual work programme. Changes to the programme must still go through a systematic process of submission to the Mayor to be ratified in the form of an Accountability Report (LPJ). Before being distributed, Baitul Mal Kota Banda Aceh must have evidence in the form of documentation in the form of signatures of *mustahiqs*, certificates from local Keuchik, and photos. Because the physical evidence is a tool that can be accounted for by Baitul Mal Kota Banda Aceh. So, the data can be accounted for and the money is managed systematically.[52] Based on the data obtained by the author from the results of interviews, the *infaq* funds managed by Baitul Mal Kota Banda Aceh are very large but their allocation is limited. Thus, an effective operational management governance system is needed to prevent misuse of funds to achieve targeted distribution and avoid misuse of funds. The mechanism for allocating *infaq funds* in Baitul Mal Kota Banda Aceh is carried out by the secretariat, with the *shadaqah* and *infaq* funds becoming one in its management. The funds are allocated in several activities that can support the performance of *amil*.

The infaq and *shadaqah* funds obtained were channelled to 13 (thirteen) activities. *First*, billboards *were* used to socialise the public to pay *zakat* through Baitul Mal Kota Banda Aceh, which were distributed at four points and realised Rp 40,000,000 (forty million rupiah), which is 50% of the target

[52] Interview with Aisyah M. Ali, Commissioner of Baitul Mal Kota Banda Aceh, on 30 June 2022 at the Office of Baitul Mal Kota Banda Aceh.

of Rp 80,000,000 (eighty million rupiah), for the socialisation of ZIS (*zakat, infaq, sadaqah*).[53] The billboards include information related to the distribution of ZIS funds so that the public can see the percentage distributed to *muallaf*, *fisabilillah, fakir miskin*, *gharim*. This information disclosure aims to increase the sense of trust from the community for the money that has been entrusted to Baitul Mal Kota Banda Aceh. [54]

Secondly, the cost of renovation assistance for house renovation *senif fakir* or *poor* with the amount of funds realised is IDR 450,000,000 (four hundred and fifty million rupiah) and is 90% of the target set of IDR 500,000,000 (five hundred million rupiah) which is intended for people whose houses are inadequate to be renovated by Baitul Mal Kota Banda Aceh and has now been realised nine housing units. *Third,* business capital for this year was not disbursed due to insufficient budget so that, no allocation was made and the activity programme was not implemented. The possibility of being channeled, however, currently no information has been received if the funds have been realised or not with the amount of funds that have been targeted in two categories in category I am IDR 105,000,000 (one hundred and five million rupiah) and category II amounting to IDR 170,000,000 (one hundred and seventy million rupiah). *Fourth*, disaster relief and other humanitarian disasters, not realised with the amount of funds targeted at Rp.620,130,000 (six hundred and twenty million one hundred and thirty thousand rupiah). [55]

Fifth, volunteer assistance for the distribution of zakat, was not realised with a targeted amount of Rp 67,500,000 (sixty million five hundred thousand rupiah). *Sixth*, compensation for orphans at the City Government's maulid event, realised funds of Rp 2,000,000 (two million rupiah) which is 1% of the targeted amount of Rp 172,500,000 (one hundred seventy-two million five hundred thousand rupiah). Specifically for the orphan's share, he does not get a share of *zakat,* but he gets it from *infaq funds*. And if he gets *zakat* funds, then he is a *poor* orphan. [56]

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[53] Interview with Muslim, Head of Information Technology Management Subdivision, on 13 December 2021 at Baitul Mal Office, Banda Aceh City.
[54] Interview with Aisyah M. Ali, Commissioner of Baitul Mal Kota Banda Aceh, on 30 June 2022 at the Office of Baitul Mal Kota Banda Aceh.
[55] Interview with Muslim, Head of Information Technology Management Subdivision, on 13 December 2021 at Baitul Mal Office, Banda Aceh City.
[56] Interview with Aisyah M. Ali, Commissioner of Baitul Mal Kota Banda Aceh, on 30 June 2022 at the Office of Baitul Mal Kota Banda Aceh.

Seventh, the rice *infaq* charity box with the amount of funds that have been realised amounting to Rp 22,500,000 (twenty million five hundred thousand rupiah) and has reached the target set by 100%, this charity box is distributed in a place that is crowded with visitors so that the funds available to be distributed to those entitled to receive it are greater in number, and *muwafiqs* also do not need to bother if they want to give *infaq* funds directly to Baitul. The distribution of rice *infaq* in Baitul Mal of Banda Aceh city uses a rice ATM machine, which is a machine specially designed to take rice automatically. By the way the recipients will *scan the* KTP (Identity Card) then the rice can come out automatically, the rice is obtained from *infaq* funds whose funds are obtained from charity boxes that are distributed and have 60 charity boxes. [57]

Eighth, making a documentary video totalling one video which reached the target of 100% with a realisation of Rp 15,000,000 (fifteen million rupiah). *Ninth*, *roll banner* (a form of banner whose installation is pulled up which contains information as a promotional activity containing advertisements) used for socialisation during events, the amount of funds targeted was 100% with a realisation of Rp 1,800,000 (one million eight hundred thousand rupiah).[58] *Tenth, mini booth* (mini stage along with its accessories that are used as a promotional event for products, services, and branding) budgeted for two, but only one *mini booth was* realised with the amount of funds realised of Rp 800,000 (eight hundred thousand rupiah) which is 50% of the target set at Rp 1,600,000 (one million six hundred thousand rupiah).

Eleventh, socialisation of the improvement of Baitul Mal Gampong which has reached the target of 100% with the realisation of IDR 60,000,000 (sixty million rupiah) to increase the capacity of Baitul Mal, and Baitul Mal Gampong, namely gampong, such as the socialisation of Perwal No. 38 of 2021 concerning SOTK which was carried out in early December 2021 to socialise how to form baitul mal gampong and so on. *Twelfth,* FGD (*Focus Group Discussion*) of zakat distribution, namely the process of formulating

[57] Iwandi Iwandi, Rustam Efendi, and Chairul Fahmi, 'THE CONCEPT OF FRANCHISING IN THE INDONESIAN CIVIL LAW AND ISLAM', *Al-Mudharabah: Journal of Islamic Economics and Finance* 4, no. 2 (29 September 2023): 14–39, https://doi.org/10.22373/al-mudharabah.v5i2.3409.
[58] Interview with Muslim, Head of Information Technology Management Subdivision, on 13 December 2021 at Baitul Mal Office, Banda Aceh City.

SOP (*Standard Operating Procedure*) for the distribution or distribution of BMK / Baitul Mal Kota which has reached the 100% target with the amount of funds realised of IDR 4,600,000 (four million six hundred thousand rupiah). So, in this activity invited ulama, MPU (Ulama Consultative Assembly), who formulated the SOP (*Standard Operating Procedure) for* BMK distribution, the SOP prepared will then be applied in operational activities. [59]

The use of *infaq* funds for *amil is* used, only for the benefit of developing the '*amilin* institution only such as socialisation, making video documentaries, charity boxes. However, for personal *amil, it is* obtained from ZIS. Although funds for general operational improvement are also obtained from the city government, but if there are special programmes such as making documentary videos, charity boxes, billboards that are taken from *infaq. The* function of the programme is to increase *zakat* income. Cars and buildings are not used from *infaq* funds. The employees in Baitul Mal Kota Banda Aceh are paid directly by the government, which is actually a *zakat* agency that used to not be paid from the government so that salaries were taken from '*amil* but, after being paid by the government, '*amil* did not take anymore and with zero nominal.[60] So, '*amil* funds are obtained directly from the government, but for the improvement of '*amil* operations, *infaq* funds are used.

As shown in Table 2 and the results of the interviews, it is known that out of IDR 1,820,630,000 (one billion eight hundred and twenty million six hundred and thirty thousand rupiah) of planned *infaq funds* only 53% of the funds have been realised, namely IDR 596,700,000 (five hundred and ninety-six million seven hundred thousand rupiah). This shows that the implementation of the *infaq* fund governance system in the operations carried out has not been fully optimal, such as the existence of unrealised funds, funds that have not reached the target, and the allocation of funds to other parts such as business capital. The determination of the ratio of *infaq* funds is by 12.5% multiplied by the total *infaq* collected and then allocated to several activities that are considered effective in running the programme.

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[59] Interview with Muslim, Head of Information Technology Management Subdivision, on 13 December 2021 at Baitul Mal Office, Banda Aceh City.

[60]. Interview with Muslim, Head of Information Technology Management Subdivision, on 13 December 2021 at Baitul Mal Office, Banda Aceh City.

The form of policies and provisions applied by Baitul Mal Kota Banda Aceh applies the principles of *good 'amil governance, which is* a governance management system for *zakat* management institutions in creating healthy and correct management of *zakat, infaq* and *shadaqah* funds. The instruments of this principle consist of *transparency, accountability, responsibility, independence, fairness,* and *sharia compliance*. The principles owned by Baitul Mal Kota Banda Aceh in the governance of *zakat, infaq,* and *shadaqah* funds, namely:[61]

1. Transparency, where Baitul Mal publishes the results of the accumulation and allocation of ZIS funds on billboards with the aim that people can see it, as well as broadcasting on the radio with the aim that people can listen to it, and occasionally broadcasting on TV (Television). Starting from the time of delivery to the *poor and gharim,* it is published with the intention of transparency.
2. Accountability, accountable is Baitul Mal, the same thing as other institutions. In the process, it is the same as Figure 1 of the operational scheme, namely making amprahan, activity programme plan, target number of people entitled to receive it, the amount of fundsamprahkan, submission to the Mayor, liquid funds from the Bank, managed by Baitul Mal, then distributed. In its distribution, Baitul Mal of Banda Aceh City must have documentary evidence. Thus, these activities can be accounted for.
3. Responsibility, Baitul Mal's accountability for funds managed in accordance with the legal umbrella, namely Qanun Aceh concerning Baitul Mal, Mayor's Regulations, and regional regulations, and of course based on the Qur'an. Before being examined by Allah Swt., examined by Bripda, Inspectorate, BPK (Supreme Audit Agency) Baitul Mal has physical evidence, if it has neat record marks, what it is used for, reports are easy and can be seen by people at any time and easily accessed on the Baitul Mal website of Banda Aceh City. The programme that Baitul Mal has is in the Strategic Plan (Reanca Strategi Kerja) which is updated every 1 year, it can be updated every 1 year twice, due to budget changes. Changes to the programme must still go through a systematic process of submission to the Mayor to be ratified in the form of an Accountability Report (LPJ).

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[61] Interview with Aisyah M. Ali, Commissioner of Baitul Mal Kota Banda Aceh, on 30 June 2022 at the Office of Baitul Mal Kota Banda Aceh.

4. Independence, *zakat, infaq,* and *shadaqah* must be independent without interference. Because, in the Qur'an it is clear to whom it is given. An *'amil* may give ZIS funds quoted to his brother, if his brother is a *fakir, poor, gharim. Sabilillah,* but if it does not meet these criteria then ZIS funds cannot be channelled to his brother because, Baitul Mal has SOP (Operational Standards). In the SOP, it is stated where the money is channeled or distributed.
5. Justice and equality, namely Baitul Mal Kota Banda Aceh gives it to people who deserve to be given according to the criteria in the SOP. For example, Baitul Mal provides business capital, given to anyone, who meets the criteria listed in the SOP is regulated. The criteria are such as, having an KTP (Identity Card) of the Banda Aceh City area if outside this area it is regulated by Baitul Mal in their respective regions, there is a business attached along with a certificate from the local Keuchik stating that he is a *poor* person who really has a business to run and needs to be helped.
6. Shari'ah compliance, the Banda Aceh City Baitul Mal has carried out its operational activities based on the Qur'an, such as providing ZIS to 8 *asnaf* which have been determined in the Qur'an. Then for the amount of *infaq* fund allocation for its operations, it is further discussed in the Aceh Qanun on Baitul Mal, and regional regulations.

The efforts made by Baitul Mal Kota Banda Aceh in order to optimise the performance of zakat management are, providing briefings to 15 BMK professionals about *digital knowledge* as a digital transformation in various lines, namely human resources, technology, information, and all activities in Baitul Mal. Providing access to this technology certainly needs to be supported by the quality of adequate human resources. Conducting an FGD (*Focus Group Discussion*) was conducted to capture suggestions, input and ideas to formulate the ideal formulation of SOP (*Standard Operating Procedure*) for Baitul Mal Kota Banda Aceh on the utilisation of ZIS (*zakat, infaq,* and *shadaqah*) that is right on target for the welfare of *mustahik*. [62]

The recruitment of *'amil* itself has its own criteria that have previously been recruited, according to the majors and competencies needed, for example, such as undergraduate degrees in communication, economics,

[62] Interview with Muslim, Head of Information Technology Management Subdivision, on 13 December 2021 at Baitul Mal Office, Banda Aceh City.

law, which have something to do with Baitul Mal. So, from several hundred who registered, 15 people were selected. Such as law graduates, namely seeing how according to constitutional law, Islamic law, how the existing *fiqh is* related to the management of Baitul Mal. Economics scholars, i.e. how is the management, accounting, and so on. So, '*amil* must be people who have an understanding of working relationships in ZIS management, professional, and in accordance with what is needed by Baitul Mal Kota Banda Aceh and the criteria according to the provisions of the Aceh Qanun. [63]

Programmes sourced from sustainable ZIS funds such as scholarships for children of poor and *aged* families. The flagship programme is building houses sourced from *zakat* funds for *poor* families in Banda Aceh City. All programs are priorities, why are they prioritised because all people are in dire need. For example, *fakir uzur* is an elderly person who is vulnerable, no longer able to earn a living, and take care of himself. It is very important to help, and must be prioritised. *Gharim, people* who are in debt if they are not paid then they may be killed by people, not to people who are in debt with the intention of buying a Honda, but to people who are in great need. For example, someone who has a child studying at a boarding school and needs money for his child's school fees and food costs, so he goes into debt. So, Baitul Mal prioritises it because it is to pay for his child's school fees. What has been mentioned in the Qur'an are all priorities, it's just that the budget is sufficient or not, many or not who deposit *their zakat*. Because, in Baitul Mal Banda Aceh City it is clear where it is distributed and every year it is also distributed. More than 5000 *mustahiq* who get compensation from Baitul Mal. Usually up to 18 billion, but during COVID-19 it decreased and only up to 11 billion. If it is not distributed, it is not distributed to other parts, but there is no money. [64]

From the form of policies and provisions contained in the principles of governance of Baitul Mal Kota Banda Aceh in managing its operations, especially in *infaq* funds, which are channeled to activities that support *zakat* income which will later be distributed to *mustahiq*, when viewed in the strategic plan of standard operating procedures by the Ministry of Religion

[63] Interview with Aisyah M. Ali, Commissioner of Baitul Mal Kota Banda Aceh, on 30 June 2022 at the Office of Baitul Mal Kota Banda Aceh.
[64] Interview with Aisyah M. Ali, Commissioner of Baitul Mal Kota Banda Aceh, on 30 June 2022 at the Office of Baitul Mal Kota Banda Aceh.

of the Republic of Indonesia in 2012, this has been carried out optimally which broadly includes:

1. Socialisation, if Baitul Mal Kota Banda Aceh has conducted socialisation in the form of ZIS socialisation through billboards, *booth* socialisation expenditures, socialisation expenditures for capacity building of Baitul Mal Gampong, and FGD expenditures for the formulation of SOPs for the distribution of BMK, the amount of funds can be seen in table 2.
2. Strategic Collection, i.e. Baitul Mal of Banda Aceh City conducts collection locations in agencies, companies, which should produce, and they can entrust Baitul Mal in its payment.
3. Distribution and Utilisation, at Baitul Mal Kota Banda Aceh is to distribute to those who are entitled to receive it such as postponing if the activity programme cannot be distributed *fakir uzur* (elderly people who are vulnerable, no longer able to earn a living, and take care of themselves). *Gharim, a* person who owes money if not paid then it could be killed by people, not to a person who owes money with the intention of buying a train, but to a person who is in dire need. For example, someone who is in debt does not have school fees for children and food costs. So, he is prioritised as a ZIS recipient so that he can pay for his children's needs.

Thus, the operation of Baitul Mal Kota Banda Aceh has implemented the principle of *good 'amil governance, which* is a governance management system for *zakat* management institutions in creating healthy and correct management of *zakat, infaq,* and *shadaqah* funds. The instruments of this principle consist of *transparency, accountability, responsibility, independency, fairness,* and *sharia compliance*. [65]

The Effectiveness of *Infaq* Fund Management in Baitul Mal Kota Banda Aceh in Optimising the Distribution of *Zakat* for *Mustahiq*.

Effectiveness in *zakat* management institutions or here is Baitul Mal Kota Banda Aceh, which is to see the effectiveness of a governance system in an '*amil* institution which is seen through the success achieved by Baitul

[65] Chairul Fahmi and Wira Afrina, 'ANALYSIS OF LEGAL ASPECTS ON DEBT TRANSFER FROM CONVENTIONAL BANK TO SHARIA BANK POST THE APPLICATION OF QANUN ACEH NO. 11 OF 2018', *Al-Mudharabah: Journal of Islamic Economics and Finance* 4, no. 1 (23 July 2023): 28-39, https://www.journal.ar-raniry.ac.id/index.php/mudharabah/article/view/3047.

Mal Kota Banda Aceh in a policy or programme in its efforts to achieve goals in accordance with the planned planning, so as to produce the planned impact. However, if the efforts made are not appropriate, causing the planned goals not to be achieved, then it is said to be ineffective. One of the main components in effectiveness is policies and provisions, which are able to maintain the governance system. So, it is important to measure the level of effectiveness of '*amil* institutions in managing ZIS funds (*zakat, infaq,* and *shadaqah)* which is seen in the results of '*amil's* performance whether it has an influence, effect, and brings results or consequences which are its effectiveness. This provides a foothold for the management of Baitul Mal Kota Banda Aceh to control the running of the institution effectively.

In its policies and provisions, *zakat is* distributed to eight *senifs,* which are based on the Qur'an, namely to the *poor, ibnu sabil, muallaf, gharim, fisabilillah, slaves,* and '*amil*. However, in Baitul Mal Kota Banda Aceh, it is only distributed to six groups except '*amil* and *slaves*, because, slaves in history, the Prophet has freed them and until now, trading slaves is prohibited on this earth. '*Amil* in the Qur'an has its share but, in the book of Banda Aceh City, the '*amil* share has been given by the Banda Aceh City Government. So, the '*amil* part is no longer taken from *zakat*. So, the distribution of ZIS all to all *senif* '*amil is* only to 6 groups of *asnaf* only, namely *fakir, poor, ibnu sabil, muallaf, gharim,* and *fisabilillah*. [66]

The determination of the *mustahiq is* determined at the beginning. For example, judging by the large number of people, then the group is channelled a larger amount of funds, why is this because, Baitul Mal sees the number of people who must be helped. So, the percentage is raised in that group. In *muallaf,* those who convert to Islam are not many in number with a range of approximately 10 or 15 people per year. So, it is not prioritised in its distribution. However, many are in the groups of *fisabilillah, ibnu sabil, the poor,* so it is prioritised to people who deserve it and are entitled to get it.[67]

The challenges and obstacles experienced by Baitul Mal Kota Banda Aceh so that, causing the targets set by Baitul Mal Kota Banda Aceh to not be fully implemented, namely, the *first* ZIS funds that are not always large

[66] Interview with Aisyah M. Ali, Commissioner of Baitul Mal Kota Banda Aceh, on 30 June 2022 at the Office of Baitul Mal Kota Banda Aceh.
[67] Interview with Aisyah M. Ali, Commissioner of Baitul Mal Kota Banda Aceh, on 30 June 2022 at the Office of Baitul Mal Kota Banda Aceh.

are obtained during the COVID-19 (*Coronavirus disease*)[68] which is a virus that infects the respiratory system. This viral infection is called COVID-19. The spread of the Corona virus which has spread to various parts of the world has an impact on the Indonesian economy, both in terms of trade, investment and tourism. In Indonesia, it has caused the economy to decline to 5% or will be close to lower. [69]

Likewise, the province of Aceh, which is part of Indonesia, is also experiencing the impact of COVID-19, especially in the economy, in trade has decreased, so that the amount of nisab owned by traders does not reach the nisab. So, ZIS is not given to Baitul Mal Kota Banda Aceh. Previously, the nisab of *zakat* determined by Baitul Mal was IDR 5,000,000 that could pay *zakat,* while now if it reaches IDR 6,900,000 it has reached the nisab of *zakat*. With the decrease in the amount of *zakat* collected by Baitul Mal, the funds distributed also decreased, because many entrepreneurs in Banda Aceh City went out of business, because their merchandise did not sell. The absence of buyers is because the community's economy is moribund, many are sick, and do not dare to leave the house.[70] *Secondly,* many people pay *their zakat* to their hometowns because they do not understand, for example earning a living in Banda Aceh City then paying it to their village in Sigli. Actually, this is not allowed and is not in accordance with the Qur'an, it is permissible to distribute it to his relatives a little by 50:50 or 2/4 (two fourths). *Thirdly, he* distributes it by himself because he feels that he has done something good, and actually in one's wealth is the right of Allah, the Almighty, which must be paid as *zakat*. So, the income of *zakat is* very little. [71]

This also had an impact on the activities planned by Baitul Mal Kota Banda Aceh, namely shopping for business capital assistance, shopping for disaster relief assistance and other humanitarian disasters, volunteer assistance for the distribution of zakat did not run, because there was not

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[68] *Ibid.*
[69] azSilpa Hanoatubun, "The Impact of Covid -19 on the Indonesian Economy", *Journal of Education, Psychology and Counselling,* Vol. 2. No. 1. (2020*)*, pp. 2.
[70] Chairul Fahmi et al., 'The Role of Local Government in Maintaining Coffee Prices Volatility in Gayo Highland of Indonesia', *PETITA: Journal of Legal and Sharia Studies (PJKIHdS)* 8 (2023): 40, https://heinonline.org/HOL/Page?handle=hein.journals/petita8&id=48&div=&collection=.
[71] Interview with Aisyah M. Ali, Commissioner of Baitul Mal Kota Banda Aceh, on 30 June 2022 at the Office of Baitul Mal Kota Banda Aceh.

enough money. Thus, what has been planned is not realised. *Second,* ZIS funds are not always available like monthly salaries. However, what has been planned by Baitul Mal Kota Banda Aceh must be fully implemented, but if the available budget is sufficient to be realised. This is the case with *infaq* and *shadaqah*. Because, the money can be targeted but, not necessarily achievable and the money is in the hands of people must be collected one by one to get it.[72]

As for strategic steps, carried out by Baitul Mal Kota Banda Aceh if it is not achieved then the distribution is postponed first, maybe next year there are more funds then the distribution is carried out. As well as, providing understanding to the community, for example in business capital that is not realised and *InsyaAllah* next year will be realised if there are enough funds. Conveying to *mustahiqs to* invite *muzakki* to pay *zakat* through Baitul Mal in order to get mercy. For example, the *mustahiqs* whose houses are close to the *muzakki invite them* to pay *their zakat through Baitul* Mal by saying that last year we received the following amount of *zakat* from Baitul Mal, but this year we did not get it because there were few who paid it. So, inviting the *muzakki* villages to pay through Baitul Mal is the role of Muslims inviting in good things. Then, socialising to agencies, companies, banks, PLN, anywhere that has the opportunity to get results. Thus, depositing and entrusting Baitul Mal in ZIS payments.[73]

To measure the success of *zakat* management organisations/institutions, namely Baitul Mal Kota Banda Aceh regarding the effectiveness after the *allocation* of *infaq funds to zakat* managers in distribution to *mustahiq, it* can be measured through the *Allocation to Collection Ratio (ACR)* method to calculate the level of effectiveness of institutional performance. In the calculation, to be able to assess the effectiveness of the institution, some data are needed in the form of distributed zakat*, infaq* and *shadaqah* funds (realisation of the distribution of zakat, infaq and *shadaqah* funds) and collected *zakat, infaq and shadaqah* funds (target distribution of *zakat, infaq* and *shadaqah* funds) contained in the

[72] *Ibid.*
[73] Interview with Aisyah M. Ali, Commissioner of Baitul Mal Kota Banda Aceh, on 30 June 2022 at the Office of Baitul Mal Kota Banda Aceh.

financial statements. The distribution of *zakat, infaq, and shadaqah* funds here is the same as the distribution of *zakat, infaq,* and *shadaqah* funds.[74]

Measurement of the level of effectiveness can be assessed through the *Zakat Core Principles (ZCP)* document published by the BAZNAS puskas with various levels. The results of the ratio calculation above show the extent to which '*amil* institutions manage and distribute the collected *zakat, infaq* and *shadaqah* funds. The following are the categories of assessment of the level of effectiveness of '*amil institutions*.[75]

[74] Muhammad Burhanudin and Rachma Indraini, "Efficiency and Effectiveness of the National Amil Zakat Institution", *JESYA: Journal of Sharia Economics & Economics,* Vol. 3. No. 2, June 2020, pp. 5.
[75] Muhammad Burhanudin and Rachma Indraini, "Efficiency and Effectiveness of the National Amil Zakat Institution", *JESYA: Journal of Sharia Economics & Economics,* Vol. 3. No. 2, June 2020, pp. 5.

Table 3
Interpretation of ACR Value

Value Range	Category
≤ 20%	Ineffective
20% - 49%	Below effective
50% - 68%	Effective enough
70% - 89%	Effective
≥ 89%	Very effective

Source: Indonesia Zakat Outlook 2022[76]

From table 2, the results of the interview, namely the total amount of the plan for *zakat, infaq* and *shadaqah* is spelled out as Rp 20,650,430,000 (twenty billion six hundred and fifty million four hundred and thirty thousand rupiah), while the amount of funds realised is Rp 12,041,350,000 (twelve billion forty-one million three hundred and fifty thousand rupiah), with the percentage of the results of the comparison of the total amount of realisation of *zakat, infaq* and *shadaqah* with the target/plan of *zakat, infaq* and *shadaqah* which results in 58% (fifty-eight percent). The percentage when measured through the *Allocation to Collection Ratio (ACR)* method to calculate the level of effectiveness of '*amil* institutions is classified in the moderately effective category.

The criteria or measures regarding the achievement of effectiveness goals can be seen through several indicators, namely:[77] The preparation of the right program a good plan still needs to be elaborated in the right implementation programmes because if not, the implementers will lack guidelines for action and work. In Baitul Mal Kota Banda Aceh, the preparation of the program is very adequate and realised to be effective, it's just that the activity program is not realised due to the absence of an available budget. The availability of work facilities and infrastructure, one indicator of organisational effectiveness is the ability to work productively. With the facilities and infrastructure available and possibly provided by the organisation.

In Baitul Mal Kota Banda Aceh all facilities and infrastructure are adequately available, from cars, buildings, and other equipment needs. The

[76] Noor Achmad et al, *Indonesia Zakat Outlook 2022*, (Jakarta: Centre for Strategic Studies - National Amil Zakat Agency (Puskas BAZNAS)), p. 102.
[77] Sondang P. Siagian, Development *Administration* ..., p. 77.

cost is also obtained from the APBD. Effective and efficient implementation, no matter how good a program is if it is not implemented effectively and efficiently, the organisation will not achieve its goals, namely in Baitul Mal Kota Banda Aceh it is said to be effective, it can be seen in the program, after the program is made then run, and it turns out that this is more effective because it is channeled then, the program is effective and very important, so it takes precedence over other activity programs. Meanwhile, programs that are not realised can be said to be ineffective, because the budget is not available. So, all indicators to measure the effectiveness of Baitul Mal Kota Banda Aceh in allocating *infaq* funds to *'amil* have been effective because they have fulfilled the existing indicators. Meanwhile, if measured through the *Allocation to Collection Ratio (ACR)* method to calculate the level of effectiveness of *'amil* institutions, namely Baitul Mal Kota Banda Aceh is classified in the moderately effective category.

Analysis of Aceh Qanun No. 10/2018 on the Use of *Infaq* Funds on the Performance of Zakat Managers (*'Amil*)

The management of Baitul Mal Kota Banda Aceh in managing people's funds such as *zakat, infaq, shadaqah,* and other religious assets is carried out based on the existing legal umbrella, namely Aceh Qanun No.10/2018 concerning Baitul Mal, Mayor's Regulations, and Regional Regulations. In order to produce maximum *'amil* performance and be able to achieve the objectives of the Banda Aceh City Baitul organisation. One of them is by maximising its operations, if in its operations the facilities and infrastructure are adequate, it can reach the point of success of an 'amil institution. The maximisation of operations can also be done by utilising *infaq* funds allocated to the performance of *'amil, in* addition to being used from *senif 'amil.* with this allocation, it is hoped that the operational system can be carried out optimally to achieve the set targets. has provisions in regulating the management of *infaq funds*. In particular, the *infaq funds* allocated to the performance of *zakat* managers (*'amil*) to support their performance in their operations which require adequate and even maximum funds so that the results of *'amil's* performance are also maximised and the plans that have been made at the beginning are realised.

In Aceh, the operational funds of the Provincial and District Baitul Mal Aceh are financed from the Regional Budget (APBD) of their respective regions. With the hope that the *senif amil* fund will not be used and will only be used when the APBD is not provided by the local government.[78] This is also regulated in Qanun Aceh[79] Number 10 of 2018 concerning Baitul Mal, Article 83 "In the event that operational costs and salaries as referred to in paragraph (1)[80] are not available and / or insufficient in APBK, it can be taken from *senif amil* or *infaq* properly at a maximum of 12.5% (twelve point five percent) of the amount of *Zakat* collected. All Baitul Mal financing is managed by the Baitul Mal Secretariat and accounted for in accordance with statutory regulations.[81]

The calculation of Baitul Mal Kota Banda Aceh itself regarding the suitability of its calculations with Aceh Qanun No.10 of 2018 is, for example, the funds obtained are 1 billion then multiplied by 12.5% what the results are. From these results, it can only be arranged in the operational work activity programme. more than these funds may not be used. For *infaq* itself, the amount is very small, not even 1 billion, only up to 800 million is owned. If it cannot be included in *zakat,* because *zakat is* certain to be distributed, while *infaq has* no restrictions on who can be given. So, it is complemented by what is not there.[82]

However, the percentage of *infaq funds* that the author has analysed with calculations, namely on funds allocated to support the performance of *zakat* managers, is 12.9%, which is the result of the accumulation of total *infaq* funds for *amil* divided by the realisation of *infaq* and *shadaqah* multiplied by 100%, with a systematic calculation: (Rp 40,000,000 for billboards + Rp 22,500,000 for charity boxes + Rp 15,000,000 for documentary videos + Rp 1,800,000 for *roll banners* + *Rp* 800,000 for *booths* + *Rp* 4,600,000 for FGD activities Formulating SOPs for BMK Distribution) with (Total Rp 84,700,000).

Realised *infaq* and *shadaqah* × P % = Total *infaq* funds for *amil*

P% = Total *infaq* funds for *amil* ÷Realisation of *infaq* and *shadaqah*

P% = IDR 84,700,000 ÷ IDR 596,700,000

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[78] Armiadi, *Productive Zakat*..., p. 181.

[79] Qanun Aceh are laws and regulations similar to provincial bylaws that regulate the governance and life of the people of Aceh. (Article 1 point 21 of Law No. 11/2006).

[80] Chapter VII Financing Article 82 (1) Operational costs and salaries of DPS, BMA Board, BMA Secretariat and Professional Personnel are charged to APBA and other legal and non-binding sources.

[81] Aceh Qanun Number 10 of 2018 concerning Baitul Mal Chapter VII Financing Article 84

[82] Interview with Aisyah M. Ali, Commissioner of Baitul Mal Kota Banda Aceh, on 30 June 2022 at the Office of Baitul Mal Kota Banda Aceh.

P = 0,1419473772 × 100
P = 14.19473772 % rounded up (14.2%)

The percentage of *infaq* funds managed by Baitul Mal of Banda Aceh City for the performance of *zakat* management of (14.2%) is a large percentage that exceeds the provisions of the maximum limit that should be taken of 12.5% and is not in accordance with the provisions of Aceh Qanun No. 10/2018 concerning Baitul Mal. So, in fact the realisation of the percentage of funds allocated by the management of Baitul Mal of Banda Aceh city is 14.2% which is more by 1.7%, the result of the reduction (14.2%-12.5% = 1.7%) is not in accordance with the portion of the provisions in article 83.

The discrepancy is due to the existence of several programs that are considered ineffective so that their distribution is postponed and diverted to effective activities which have an impact on the distribution of *zakat* to *mustahiq*, such as during the COVID-19 period the amount of *infaq* funds collected was small, which generally could be up to 1 billion, but the *infaq funds* collected or realised amounted to Rp 596,700,000 (five hundred ninety million seven hundred thousand rupiah). In particular, the amount of *infaq* funds is usually not so large when compared to *zakat, which* can reach up to 11 billion and the allocation is seen in activities that have not been realised from *zakat* added to *infaq*. This causes the percentage of *infaq* funds allocated for operations to exceed the 12.5% stipulated in the Aceh Qanun, because the funds used are also large in nominal terms. If in accordance with the Aceh Qanun, the funds that can be used from the *infaq* fund is Rp. 596,700,000 x 12.5% equals Rp. 74,587,500 (seventy-four million five hundred thousand eighty-seven five hundred rupiah).

CONCLUSIONS

From the description and study of the *infaq* fund governance system and its effectiveness on the performance of *zakat* managers in Baitul Mal Kota Banda Aceh (Analysis of Aceh Qanun No.10 of 2018 concerning Baitul Mal), in this last chapter the author can draw several conclusions, among others: *Infaq* funds

1. The policies and provisions of the ratio of *infaq* funds allocated by the Management of Baitul Mal Kota Banda Aceh in optimising the performance of *zakat managers are* applying the principles of *good 'amil*

governance which is a governance management system for *zakat* management institutions in creating healthy and correct management of *zakat, infaq* and *shadaqah* funds. The instruments of the principle consist of *transparency, accountability, responsibility, independency, fairness,* and *sharia compliance*. With a large ratio in each operational activity determined based on the total amount of *infaq* funds multiplied by 12.5% then allocated to each activity that supports the performance of '*amil* based on effective activities to run.

2. The effectiveness of *infaq* fund governance used by the management of Baitul Mal Kota Banda Aceh (BMK) in optimising the distribution of *zakat* to *mustahiq* is quite effective as measured using the *Allocation to Collection Ratio (ACR)* method to calculate the level of effectiveness of institutional performance regarding effectiveness after the *allocation* of *infaq funds to zakat* managers in distribution to *mustahiq*. From the measurement results, it shows that the effectiveness level of Baitul Mal Banda Aceh City is classified in the moderately effective category.
3. When analysed with the 2018 Aceh Qanun on the *infaq* fund governance system in Baitul Mal Kota Banda Aceh, it can be concluded that what is done by Baitul Mal Kota Banda Aceh is in accordance with the SOP and Aceh Qanun guidelines which state that based on the analysis of Aceh Qanun No.10 of 2018 concerning Baitul Mal, on the use of *infaq funds on the* performance of *zakat* managers carried out by the management of Baitul Mal Kota Banda Aceh that it is not in accordance with the provisions of Aceh Qanun No.10 of 2018, because in Aceh Qanun the funds that can be used for operations are only 12.5%. Meanwhile, the Banda Aceh City Baitul Mal uses it as much as 14.2%. This discrepancy is due to the existence of several programmes that are considered ineffective so that the distribution is postponed and diverted to effective activities that have an impact on the distribution of *zakat* to *mustahiq* increases.

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Chapter VII Financing Article 82 (1) Operational costs and salaries of DPS, BMA Board, BMA Secretariat and Professional Personnel are charged to APBA and other legal and non-binding sources.

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Banda Aceh Mayor Regulation No. 34 of 2011 on the *Supervisory* Board of *Baitul Mal Kota Banda Aceh*) in article 1.

Qanun Aceh are laws and regulations similar to provincial bylaws that regulate the governance and life of the people of Aceh. (Article 1 point 21 of Law No. 11/2006).

Aceh Qanun Number 10 of 2018 concerning Baitul Mal Chapter VII Financing Article 84

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