

CHAPTER V

CLOSING

A. Conclusion

Based on deeply analysis of the zakat management in LAZNAS BSM viewed from Act of Zakat and Islamic law, it could be concluded as follows:

1. There are several principles in the management of zakat in LAZNAS BSM, such as: Islamic law, trustworthy, usefulness, justice, legal certainty, integrated, and accountability. It is in line with the principles in Article 2 Act of Zakat. While mechanism of zakat management in LAZNAS BSM consists of three functions: collection, distribution, and *'āmil* of zakat.
 - a. Collection of zakat is related to the type of zakat. LAZNAS BSM only accepts three types of zakat, such as: zakat of company, zakat of savings wealth and zakat of profession. So, in this case, LAZNAS BSM is not maximal enough, because in Islam, there are many types of zakat that can be received by a zakat institution.
 - b. Distribution of zakat is related to the target of zakat. LAZNAS BSM distributes zakat to 7 (seven) *aṣṇāf* consisting of indigent, poor, *gārimūn*, convert, *sabīlillāh*, and *ibnu sabīl*. *Riqāb* is not includes the target of zakat in LAZNAS BSM because nowadays he cannot be found anywhere. Moreover, LAZNAS BSM also applies scale of priority in distributing zakat. Therefore, LAZNAS BSM has run the mechanism of zakat distribution well.

- c. *Āmil* of zakat associated with several functions: 1) Management Function; 2) Zakat Collection Function; 3) *Mustahiq* Service Function; 4) Financial Accounting Function; and 5) Computer Information Systems Function. These five functions generally have been implemented properly by LAZNAS BSM.
2. Management of Zakat in LAZNAS BSM viewed from Act of Zakat and Islamic Law, as follows:
- a. The majority of planning, organizing, actuating and controlling aspects is in line with the Act of Zakat. For example: LAZNAS BSM utilizes the zakat by fulfillment of consumptive and productive needs for *mustahiq* which is realized in the implementation of three superior programs. In this case, LAZNAS BSM has fulfilled the contents of Article 27 Act of Zakat. However, there are some practices that are not in line with Act of Zakat. For example: LAZNAS BSM provides zakat payment proof for *muzakkī* if it is requested by *muzakkī*. It is not in line with Article 23 paragraph (1) which states that LAZ is required to provide zakat payment proof for *muzakkī*.
- b. The majority of planning, organizing, actuating and controlling aspects are in line with Islamic law, especially *Fiqh Zakat* according to Yusuf Qardawi. For example: LAZNAS BSM is controlled by government through submitting the annual report. However, there are some practices that are not in line with Islamic law. For example: LAZNAS BSM does not conduct census of people who are required to pay zakat, while in the Islamic law, census includes the task of *āmil*.

B. Suggestions

After doing research in the field, the researcher can provide advice as follows:

1. LAZNAS BSM has been managed the zakat well and based on professionalism and good mechanism. It must be kept and also always developed every time. In the case of zakat collection, LAZNAS BSM only receives zakat in three forms: zakat of company, zakat of profession and zakat savings wealth. LAZNAS BSM ought to expand it by adding other source of zakat, such as: zakat of gold and silver, zakat of investment in buildings and zakat stocks and bonds. With the expansion of the source of this zakat, LAZNAS BSM is more maximal in distributing zakat to the *mustahiq*.
2. Act of Zakat regulates that the government is obligated to control and coach BAZNAS and LAZ. However, LAZNAS BSM is never be coached by the government. Therefore, the government is expected to provide guidance for LAZNAS BSM and other LAZ either in the form of facilitation, socialization, and education. In addition, to anticipate that there is no Indonesian people who do not pay zakat, it can be done by census the society who are required to pay zakat. LAZNAS BSM can cooperate with BAZNAS or other LAZ to get more easily realized. This method can also be set in the Act of Zakat, so that its implementation is legal and well-regulated.