



**FACULTY OF ECONOMICS  
ANDALAS UNIVERSITY**

**Thesis**

**The Preference and Behavior of Muzakki in Order to Distribute  
Their Zakat to BAZDA Padang**

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**The Preference and Behavior of Muzakki in Order to Distribute Their Zakat to BAZDA Padang**

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**ABSTRACT**

Total amount of zakat going to BAZ in Padang is higher than in Indonesia as a whole. So, this research attempts to analyze what are the reasons why the muzakki wants to pay their zakat to BAZDA Padang. This research employs Descriptive Qualitative Analysis in order to see what the reasons are. The result shows that most of the muzakki are forced to pay their zakat to BAZDA Padang because of the regulation of Padang city's government to cut their zakat directly from their salaries. That phenomenon implies that most of muzakki haven't had good comprehension about how to distribute zakat correctly based on Islam rules. So that, BAZDA Padang and all related elements need to socialize intensively, comprehensively, and structurally about how to distribute zakat correctly according to Islam rules with put forward the economic aspect, not only about the religion issue.

Keywords: Preference, Zakat, BAZDA.

This thesis has been presented before the examiners in the Thesis Examination and successfully passed the Thesis Examination on June 26, 2009.

The Abstract has been approved by the advisor and the examiner

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# CHAPTER I

## INTRODUCTION

### 1.1 Background

Development process in Indonesia which has been run for more than sixty years, has given us some impacts like we feel now. Development starts with old order regime government which had made big problem for the economics condition for that time. And new order regime government appeared with new hope to the society about the Indonesian development prospect.

Centralistic governance model which had been developed by the old order regime government, leaved a huge problem for development process now on. Foreign debt in a big amount has made the Indonesian development depend on the foreign debt itself. Moreover, district interdependency to the central also give a serious problem, it's caused by the government tend to be discriminative in making a policy.

Development problem which was faced by the third world country, include Indonesia, according to many economists are problems about poverty and unemployment. Those problems that become a devil's circle for the Indonesian development process until now. In Indonesia almost 95% country's wealth are holding by only 5% of individual (Tung Desem Waringin; 2008), it shows there is indication that the concentration of wealth in Indonesia are holding by the hands of a few.

Democracy process which includes economical aspect, political aspect, social and cultural aspect, can we say has not been running well in Indonesia, so that, the democracy power which will make fairness in Indonesia also cannot be achieved. Economic fundamental which had been wished to be a tool to solve the economic problem failed to prove. Moreover, the economic crises which ever attacked us in 1997 should realize us that the economic system that we had implemented was wrong because it couldn't solve those problems.

So, we need to think a new concept or an alternative system which can solve those problems that we have explained above. A concept that can distribute the wealth with fairness, a concept that can help the haves-not become the haves, and the concept that can solve the two basic economic problem in Indonesia, poverty and unemployment. Actually Islam has an alternative solution in order to solve this problem and able to answer all the questions that haven't been answered (Yuliane: 1999).

Islam has its own economic system, basally different from the economic system which is applied now. Islam has root on syariah that built the way to view world and strategic target (Magashid Asy-Syariah) which is different with secular system. Targets that Islam wants basically not material, but that targets are based on the Islamic concept about happiness in the world (falah) and better life (Hayatan Thayyibah), emphasized on the brotherhood aspect (Ukhuwah), social economic justice and the accomplishment on spiritual need of human (Umer Chapra, 1997 : 7).

## CHAPTER VI

### CONCLUSION AND SUGGESTION

#### 1.1 Conclusion

The preceding discussion leads to the following conclusions:

1. The tendency of muzakki to pay zakat to BAZDA Padang from 2006 until 2008 is increase gradually. From 2006 to 2007 it increased 88.4%, and on 2008 it keep increased 38% from the previous years.
2. Even it increased year to year, but most of muzakki (65.2%) reason that they are forced to pay zakat to BAZDA Padang, because of the implementation of directly cutting salaries regulation for zakat from Padang's city government. It means that the comprehension of muzakki hasn't well enough about the way to distribute zakat based on Islam rules.
3. It means only 34.8% of muzakki who aren't forced to pay it. They have different reasons to pay their zakat to BAZDA Padang. There is only 13.33% reason that they trust to BAZDA Padang. The trust of muzakki is still low because BAZDA Padang hasn't transparent enough in term of they managed the zakat fund from the collection until the distribution.
4. Muzakki after they pay their zakat to BAZDA Padang they still distribute their zakat with other ways. Because 73.3% of muzakki still distribute their zakat after they pay zakat to BAZDA Padang. And 68.9% of them distribute it through mustahik directly.

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