

Management Of Ziswaf Uin Su And Polmed Islamic Law Perspective

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Abstract

Zakat, Infaq, Sadaqah and Waqf (ZISWAF) is part of Islamic philanthropy which is currently starting to receive a lot of full attention, both from the government and other parties. Empowering various forms of philanthropy is part of efforts to help solve various problems in the community and at the same time improve the community's economy, especially after the Covid-19 outbreak. ZISWAF's various potentials deserve to be empowered and maximized to support the economic revival that is being pursued by the government. One of the management institutions is UIN SU and POLMED. In order to increase efficiency and usefulness, zakat must be managed institutionally and professionally in accordance with Islamic law. Through an empirical normative study, this research seeks to reveal the implementation of empowerment and management of Islamic philanthropic potential which is in fact part of Islamic sharia, namely ZISWAF in educational institutions in the dimension of Islamic legal studies. The research results show that in its management, POLMED among universities that have carried out philanthropic operations has not fully coordinated with local related institutions such as BAZNAS. This should be a problem because potential forces can be gathered well but seem to stand alone without good coordination. Moreover, distribution is only limited to intra-campus communities such as students and workers on campus, so there are allegations that distribution relies on several subjective recommendations. In addition, the existing supervisors are not fully involved in efforts to increase the transparency and accountability of ZISWAF management on campus. This research recommends that ZISWAF management adjust its governance in accordance with sharia provisions.

I. Introduction

Coffee is one In order to optimize the management of zakat funds, Law Number 23 of 2011 concerning zakat management was issued, which was supplemented by Government Regulation Number 14 of 2014 concerning the Implementation of Law Number 23 of 2011. Zakat is not only required to be paid, but must be well managed and distribution evenly until it reaches the hands of those entitled to receive zakat. In Indonesia there are zakat management organizations or institutions, where the existence of these organizations is regulated in Law Number 23 of 2011 concerning Zakat Management as a substitute for Law Number 38 of 1999 concerning Zakat Management.

The zakat utilization model with the concept of empowerment is currently a trend among zakat management institutions and is relevant to answering the problem of poverty, for example empowering ZIS by providing business capital either with a loan system without profit sharing or with a profit sharing system. The model for utilizing zakat for economic empowerment of poor communities is a program for utilizing zakat funds to encourage mustahik to be able to have independent businesses. This program is realized in the form of developing capital for existing micro businesses or starting prospective new micro businesses.¹

Nationally, ZIS data collection continues to increase exponentially. Zakat includes Infaq and Sadaqah which in general only collects IDR. 68.39 billion in 2002 rose to IDR. 6.2 trillion in 2017. The average growth in ZIS collections in this period reached 35.10% per year (BAZNAS 2018). In 2018, ZIS collections increased to IDR. 8.10 trillion.²

Indonesia is basically a country of law and it is a necessity that there are norms/rules/laws that regulate the lives of its people. As an institution that is created through an agreement, state institutions must be a rule of law, because agreements are about collective agreements, legal products, not products of individual, group or group power. A rule of law is a state that is governed by law, in other words, the ruler or government and those controlled or governed must submit and obey the law. The rule of law is above all else in a rule of law country.³

¹ Nedi Hendri dan Suyanto, "Analisis Model-Model Pendayagunaan Dana Zakat Dalam Pemberdayaan Masyarakat Miskin Kota Di Provinsi Lampung", *AKUISISI*, Vol. 11 No. 2 (November 2015), h. 63-73.

²Khalifah Muhamad Ali et al, *Enhancing The Role of Zakat and Waqf on Social Forestry Program in Indonesia*, *Economica: Jurnal Ekonomi Islam*, Volume 12, Nomor 1 (2021) <https://journal.walisongo.ac.id/index.php/economica>, h. 4.

³ Muhammad Alim, *Asas-asas Negara Hukum Modern dalam Islam:Kajian Komprehensif Islam dan Ketatanegaraan*, (Yogyakarta: Lkis Yogyakarta, 2010), h. 9.

This research is included in the category of Islamic law studies. Namely the study of normative Islamic law. What is included in normative research is all studies of Islamic legal literature whose contents are regulatory in the form of *ahkam* verses, *ahkam* Hadiths, fiqh books, religious court decisions, as well as *mufti* or ulama fatwas (individual or collective). Normative legal studies examine law conceptualized in norms and rules which are essentially applied in society and become the basis of human behavior. According to Soerjono Soekanto and Sri Mamudji, defining normative legal studies in legal studies is carried out by reviewing library materials and secondary data.⁴

2. Research Method

The research method used in the study "Management of ZISWAF UIN SU and POLMED Islamic Law Perspective" is qualitative research with a descriptive-analytical approach. This research involves the collection of primary and secondary data through in-depth interview techniques with ZISWAF management at UIN SU and POLMED, as well as direct observation of ZISWAF management practices. In addition, the analysis of documents in the form of financial statements, internal policies, and sharia guidelines was also carried out to understand the application of Islamic law in the management of ZISWAF. The data obtained were analyzed thematically to identify the conformity between ZISWAF's management practices and Islamic legal principles as well as to find the potential for more effective and efficient development.

3. Results and Discussion

ZISWAF Management

Muslims are also commanded by Allah to manage zakat, infaq and sadaqah. Management of ZIS must be carried out so that withdrawal and distribution are appropriate and in accordance with Islamic beliefs. The command to manage ZIS is in line with what Allah said in Surah At-Taubah 103 Allah said: *"Take zakat from some of their wealth, to cleanse and purify them and pray for them. Indeed, your prayer (grows) peace of mind for them. and Allah is All-Hearing, All-Knowing."*

Managing zakat by a zakat management institution, especially one that has formal legal powers, will have several advantages, including:⁵ *First*, to guarantee certainty and discipline of zakat payers. *Second*, to maintain the feeling of inferiority of the zakat mustahik when they are in direct presence of receiving zakat from the muzaki. *Third*, to achieve efficiency and effectiveness, as well as appropriate objectives in the use of zakat assets according to the priority scale that exists in a place. *Fourth*, to show the

⁴ Soerjono Soekanto and Sri Mamudji, *Penelitian Hukum Normatif, Suatu Tinjauan Singkat*, (Jakarta: Rajawali Pers, 2015), h. 13-14.

⁵ Abdurrahman Qadir, *Zakat Dalam Dimensi Mahdhah dan Sosial*, (Jakarta: RajaGrafindo Persada, 2001), h. 87.

spread of Islam in the spirit of Islamic governance.⁶

Governance of zakat effectively, professionally and responsibly. Careful planning, proper organization, actualization and good control are illustrations of professionalism. The effectiveness of zakat governance is also expected to make a significant contribution in solving social, economic and community problems. This can be done by carrying out good cooperation between zakat management institutions, the community and the government. The government is obliged to provide protection, guidance and services to muzaki, mustahik and zakat managers.⁷

In efforts to collect zakat, the government has established the Amil Zakat Agency (BAZ), namely a zakat management institution formed by the government, whose management personnel consist of ulama, intellectuals, professionals, community figures, and government elements, and the Amil Zakat Institute (LAZ), namely a zakat management institution formed by the community, whose inauguration is carried out by the government if it meets certain requirements.

These institutions are assigned as institutions that manage, collect, distribute and empower zakat recipients from zakat funds. It is impossible to rely on the government's role completely in realizing prosperity, which is why the role of these institutions is needed. Specifically in Jakarta, in 2001 there were seven Zakat Management Organizations (OPZ) which had been confirmed by the government, namely Dompot Dhuafa Republika, Yayasan Amanah Tafakul, Rumah Zakat Indonesia, Pos Keadilan Peduli Ummah, Lazis Muhammadiyah, Baitulmaal Muamalat, Hidayatullah, Persatuan Islam, and Bamuis BNI. Apart from the LAZ, the government also established a government OPZ in Jakarta, namely the National Zakat Amil Agency (BAZNAS).⁸ So it is hoped that a standardized national zakat system can be developed, which can be applied by all zakat managers.

With this legal umbrella, the existence of zakat institutions is guaranteed and protected by the government. Therefore, now many Amil Zakat institutions have been established by religious and social organizations. These institutions include: LAZIS NU, Dompot Dhuafa Republika and many more. This is a very good condition for creating the growth of zakat as a tool for empowering the people.

Based on the results of research conducted by Nurlinda & Zuhirsyan,⁹ there is an influence of the use of zakat, infaq/alms on improving the welfare of the people in

⁶ Didin Hafihuddin, *Panduan Praktis Tentang Zakat, Infak, Sedekah*, (Jakarta: Gema Insani, 2002), h. 125.

⁷ Achmad Syaiful Hidayat "Model Tatakelola Badan Dan Lembaga Amil Zakat Sebagai upaya Untuk Meningkatkan Pemberdayaan Ekonomi masyarakat (Studi Pada Badan/Lembaga Amil Zakat Di Kotamalang)", *Jurnal Humanity*, Volume 7, Nomor 2, (Juli 2012), h. 01-13.

⁸ Tulus, *Berderma untuk Semua: Kebijakan Pemerintah dalam Pengelolaan Zakat dan Wakaf*, (Jakarta: Pusat Bahasa dan Budaya UIN Syarif Hidayatullah, 2003), h. 253.

⁹ Nurlinda & Muhammad Zuhirsyan, *Potensi Zakat, Infak/Sedekh Pada Lembaga Pendidikan Islam di Kota Medan dan Pendayagunaannya Untuk Meningkatkan Keejahteraan Umat*. Laporan Penelitian Dosen Pemula, Dikti, 2018, h. 60.

educational institutions (primary and secondary levels) in Medan City. Therefore, it seems that higher education institutions are also appropriate to provide and distribute zakat, infaq/ alms obtained to empower productive zakat such as providing working capital, livestock assistance or providing training related to business improvement to the wider community in order to support the country's economy towards recovery after being hit by the Covid pandemic-19. Of course, this is a necessity, where the management of ZIS (Zakat, Infaq and Sadaqah) is carried out more beneficially than distributing zakat, infaq/sadaqah to consumptive consumers.

Management of Zakat Management in Islam

Strategic management is a series of fundamental decisions and actions made by top management and implemented by all levels of an organization in order to achieve the organization's goals.¹⁰ Another reference states that strategic management is the science and art of synergizing various resources owned by an organization in a proportional manner so that a series of strategic decisions (various managerial decisions that will affect the condition of the organization in the long term) can be taken to achieve organizational goals optimally by taking into account environment.¹¹ Zakat management is planning, coordinating and implementing activities in collection, distribution and utilization.¹² So, strategic management of zakat management is a strategic decision made by top management and implemented by all levels to achieve organizational goals in managing zakat.

Distribution activities are regulated in the Al-Qur'an surah At-Taubah verse 60: and Law no. 23 of 2011 that zakat must be distributed to muzakki in accordance with Islamic law, namely: *fakir, poor, amil, ibn sabil, sabilillah, gharim, mullaf, and riqab*. The distribution of zakat is carried out based on a priority scale taking into account the principles of equity, fairness and regionalism. The distribution of zakat must be evenly distributed both in terms of the number of mustahik and the amount of assistance.

Zakat utilization activities have also been regulated in Law no. 23 of 2011 that zakat can be used for productive efforts in the context of handling the poor and improving the quality of the people. Utilizing zakat for productive businesses is carried out if the mustahik's basic needs have been met and there is a surplus so it can be used by the mustahik for productive businesses, with the hope that their business can develop in the future.¹³

Higher Education in the Perspective of Development of the Community Service Wing in the ZISWAF Sector

¹⁰ Sondang P Siagian, *Manajemen Strategik*, (Jakarta: Bumi Aksara, 1995), h. 16.

¹¹ Prawirosentono, et. al., *Manajemen Strategik dan Pengambilan Keputusan Korporasi*, (Jakarta: Bumi Aksara, 2014), h. 7.

¹² Undang-Undang RI Nomor 23 Tahun 2011 *Tentang Pengelolaan Zakat Pasal 1*.

¹³ Departemen Agama RI, *Petunjuk Pelaksanaan Pengendalian dan Evaluasi Pengelolaan Zakat*, 2003, h. 15.

In the Indonesian Higher Education system, there is the term Tridharma of Higher Education which must be implemented by every tertiary institution. Community Service is one of the pillars of the Tri Dharma of Higher Education, in addition to the dharma of education and teaching and the dharma of research. Community service is an integral part of the tri dharma of higher education which in its implementation cannot be separated from the other two dharmas and involves the entire academic community, lecturers, students, education staff and alumni.

Through community service, the campus can be present in the midst of Indonesian society. Even in the midst of globalization, the campus is worthy of offering to various groups of society the opportunity to organize various efforts made by students and lecturers to help the Indonesian people in supporting the economy. Community Service as stated in the Tri Dharma of Higher Education is an activity that aims to help the community in several activities, without expecting anything in return. In general, this program was designed by various universities in Indonesia to make a real contribution to the nation, especially in encouraging the prosperity and progress of the Indonesian nation.

As public institutions that manage public funds, BAZNAS and the Amil Zakat Institution must have good accounting and financial management and create benefits for the organization. BAZNAS and the Amil Zakat Institution are required to be open to the community because the funds managed are funds from the community as zakat payers which will return to the community. Because society needs accountability and transparency from Zakat Management Organizations so that various financial reports can be more easily made accurately and on time. In the era of Rasulullah saw, Khulafaur Rasyidin and the government of Umar bin Abdul Aziz, zakat had an optimal role so that it was able to act as iron stock (reserves) and liquid (can be disbursed in the form of money) to improve the welfare of the people both in terms of improving infrastructure and super structure. The role of zakat can be optimal at that time due to several things:¹⁴ (1) Clear rules (Al-Qur'an and Hadith), (2) Honest and trustworthy officials, (3) *Law enforcement* is running well, (4) Public awareness is growing and developing well.

Implementation of ZISWAF Management at UIN North Sumatera

It is hoped that the implementation of Law Number 23 of 2011 concerning zakat management will not be rigid in assessing zakat issues, because our rigidity or fanaticism in only wanting to use one mazhab of fiqh for example, will actually hinder the realization of the objectives of enacting zakat which has economic and social dimensions. This spirit of non-rigidity and acceptance of contemporary ijtihads based on general Islamic principles will further encourage the effectiveness of zakat management, and will even give birth to additional zakat laws that not only manage

¹⁴ Naharus Surur, *Harapan FOZ Terhadap Pengelolaan Zakat Di Indonesia*, (Jakarta: Forum Zakat, 2006), h. 156.

managers but also define the assets subject to zakat. The Koran implicitly states that state involvement in managing zakat is very necessary. This is because the government is seen as having more provisions for collecting and distributing zakat.

UPZ UIN-SU stipulates that internal revenue procedures only apply to zakat collection, however this does not rule out the possibility of employees providing infaq, sadaqah or grants through the payroll system scheme. Zakat collection at UPZ UIN-SU currently only applies to ASN UIN-SU, and has not yet reached outsourced employees such as security and cleaning service (CS).

The implementation of UPZ UIN-SU in managing ZISWAF goes through several stages, namely:

1. Early Stage

The stages carried out by UPZ UIN-SU in collecting ASN UIN-SU zakat are as follows: **(1)** UPZ carries out socialization on income zakat and distributes power of attorney or approval from each ASN as muzakki. **(2)** UPZ coordinates with the leadership of the Work Unit (Dean, Director, Head of Institution, Head of Center, and Head of Technical Implementation Unit) to proceed to ASN. **(3)** UPZ only collects zakat from ASN who give approval or authority to UPZ. This letter of approval is the basis for UPZ to follow up on the collection of zakat in question as muzakki. **(4)** UPZ collects data on approval letters and submits them to the UIN-SU Finance Department as a basis for collecting zakat through the payroll system. **(5)** The UPZ Management for Internal Fundraising coordinates with the Head of Finance for the data alignment (matching) process, in the form of: Muzakki List; Payroll Amount; and Amount of Zakat Deductions. **(6)** Zakat is deducted directly from the muzakki bank account to the UPZ UIN-SU account for each salary payment. For cash receipts from the treasurer, the receipts are directly deposited into the UPZ account. **(7)** UPZ carries out bookkeeping and archives as well as redeeming zakat receipt data to the Finance Department, so that it is recorded in the software application and matched with bank statements.

These steps are the basic procedures for UPZ UIN-SU in collecting zakat using the payroll system. UPZ together with the Finance Department always updates data every month, remembering that salaries and remuneration are not static. Therefore, the deduction amount of 2.5% from each ASN (muzakki) has been integrated with the Finance Department's payroll system, for the sake of efficiency and effectiveness of deductions.

The power of attorney or approval from each ASN as muzakki is very important, because it is a voluntary agreement between muzakki and UPZ to deduct monthly income through the payroll system. Based on the provisions of Article 3 paragraph (5) of Government Regulation Number 53 of 2014 concerning Salary Provisions, it can be concluded that the mandatory contribution deductions that are justified on ASN income are contribution deductions based on statutory regulations.

Referring to these provisions, binding or imperative deductions cannot be implemented at all without statutory regulations. Until now, there are no statutory regulations that legitimize and justify the mandatory deduction of zakat on ASN income. For this reason, deductions can only be made if accompanied by a statement or power of attorney from ASN (muzakki) to UPZ, so that routine zakat deductions are not included in mandatory contributions, but are voluntary activities of each employee with the delegation of power to another party.

2. Zakat Financial Report

The strength and resilience of an institution can be measured and assessed from financial reports. In fact, almost every large institution has a special financial supervision system, both internal and external. Responding to the importance of financial reports, UPZ UIN-SU consistently and periodically reports its finances, both to muzakki and the public, reports are made via a website which plays a role in showing UPZ UIN-SU's openness to the public. Due to the openness of this information, it can be explained that UPZ's financial reports have implemented public service standards, where stakeholders can find out about UPZ UIN-SU's financial circulation.

UPZ UIN-SU's financial reports are prepared using a financial balance sheet, monthly fund change reports, as well as annual summary reports of receipts from each individual. The financial balance and fund changes report includes: **(1)** Receipt of zakat, infaq, sadaqah and hibah; **(2)** Special financial flows for amil zakat; **(3)** Profit sharing from the Bank; **(4)** Distribution of zakat, infaq, sadaqah and hibah funds to asnaf; **(5)** Balance of assets of current assets and small assets, both in banks and receivables from revolving funds; **(6)** Fixed assets and other assets; **(7)** Liability balance for short-term and long-term liabilities; and **(8)** Ending balance.

Meanwhile, the annual recap report on individual muzakki zakat receipts includes: **(1)** Muzakki receipts taken from basic salary; **(2)** Acceptance of muzakki taken from remuneration; **(3)** Acceptance of muzakki taken from Lecturer certification; **(4)** Muzakki receipts taken from the Professor's allowance; **(5)** Muzakki receipts taken from salary 13 and THR; **(6)** Information on the origin of the muzakki work unit; and **(7)** Total funds raised.

The annual recap report from individual muzakki is classified by work unit, to make it easier for each muzakki and the public to see their contribution to UPZ UIN-SU. The recap report also includes ASN who have not submitted a statement letter or who have refused to authorize UPZ UIN-SU to make zakat payments through the payroll system.

The UPZ UIN-SU report has met the standards set out in Article 23 PERBAZNAS Number 5 of 2018 concerning Zakat Financial Management, namely:

1. Units that carry out duties and functions in the field of accounting and finance prepare Financial Reports every 1 (one) month, 3 (three) months, 6 (six) months and at the end of the year.

2. The report as intended in paragraph (1) is submitted to the leadership of the Zakat Management.
3. The financial report as intended in paragraph (1) for 6 (six) months and the end of the year contains at least: **(a)** financial position report; **(b)** fund change report; **(c)** report on changes in assets under management; **(d)** cash flow statement; and **(e)** notes to financial reports.
4. The report as intended in paragraph (3) is prepared in accordance with generally accepted financial accounting standards.

In general, UPZ UIN-SU has met these standards as regulated in Perbaznas, but there are still no quarterly and semester reports. This deficiency is considered not substantive, considering that the monthly report covers financial circulation well. Meanwhile, the advantage of the UPZ UIN SU report is that the report is available on a network that can be accessed by the public, thus adding to the accountability value of the UPZ UIN-SU report.

3. Distribution of Zakat

Distribution of wealth and an attitude of mutual responsibility (takaful) are the core of administering zakat. Several Hadiths explicitly explain that zakat is taking away the rights of the poor from the rich. In fact, leaders are obliged to ensure that the rights of the poor are withdrawn from those of the rich. Economic heterogeneity is clearly impossible to avoid in the community, various factors contribute to forming this economic heterogeneity. Islam teaches that economic inequality must be addressed with a sense of brotherhood.

Economic inequality also occurs among students, parents and guardians of students who have different economic backgrounds and incomes. Even though there is no mathematical data, it can be explained that quite a few of them come from poor families, this can be proven by the students' ability to pay the Single Tuition Fee (UKT). These students' economic limitations affect educational and teaching activities at UIN-SU, the negative impacts that arise include: **(1)** Limitations of having textbooks according to scientific fields; **(2)** Difficulty copying presentation papers or assignments; **(3)** Limitations in developing knowledge such as seminars and training; **(4)** Leaving the lecture schedule because of working part time; **(5)** Not focused on carrying out lectures; and **(6)** Quitting or dropping out of college.

Financial limitations have a different impact on each student. Of the many negative effects that arise, dropping out of college is the worst of the other negative effects. Dropping out of college seems to indicate the absence of a solution to the problems that befall you. This problem is the background for the establishment of UPZ UIN-SU, which exists to provide an alleviation of dropping out of college for students. UPZ UIN-SU provides educational assistance and educational scholarships to underprivileged students.

Based on the rule that is closer to what is given priority (al-aqrab fa al-aqrab), where the distribution of zakat is prioritized to the environment or place where zakat is collected, then the UIN-SU environment is most important to get the benefits of zakat distribution. Referring to Article 8 of the UPZ UIN-SU AD/ART, the distribution and utilization of ZIS is determined with the following provisions:

1. Distribution of zakat according to asnaf for the UIN-SU Academic Community:
(a) Consumer compensation: *fakir*, poor, *muallaf*, *garim*, *sabilillah*, and *ibn sabil*.
(b) Scholarship compensation for students who are classified as *fakir* /poor.
(c) Scholarship compensation for those classified as *sabilillah* for outstanding students.
2. Utilization includes: **(a)** Productive utilization of ZIS: providing capital and strengthening the economy; **(b)** Qard loans for those in dire need with special considerations; and **(c)** Amil is 10% of the total collection.

Based on the provisions of Article 8 of the UPZ UIN-SU AD/ART, all groups of zakat recipients are still included in the benefits of zakat. However, the distribution of zakat is still focused on students and the UIN-SU Academic Community. Students can become zakat mustahiq through a scholarship scheme, while the UIN-SU Academic Community can become zakat mustahiq through the indigent and poor consumer scheme.

In filtering scholarship recipient students, UPZ UIN-SU collaborates with the Faculty and coordinates with the Deputy Dean for Student Affairs and Cooperation. UPZ and the Faculty conduct outreach to students to register themselves as potential scholarship recipients. Students first fill out the online registration form on the website: upz.uinsu.ac.id, the form is then printed and submitted to their respective Study Programs along with the following requirements: **(1)** Making an Application Letter; **(2)** Create a Curriculum Vitae (CV); **(3)** Photocopy of Student Card; **(4)** Photocopy of Study Results Paper (KHS) legalized by the Head of Study Program; **(5)** Photocopy of KTP/SIM; **(6)** Photocopy of Family Card (KK); **(7)** Electricity, water and telephone accounts; **(8)** 2 recent color photographs measuring 3 x 4; **(9)** Statement letter of not currently receiving a scholarship; **(10)** Certificate of incapacity from the Lurah/Kepala Desa; **(11)** Faculty Dean Recommendation Letter; **(12)** Especially for students from semester III to semester VII; **(13)** Register according to the predetermined schedule; and **(14)** All requirements are entered in 2 maps, each for study program and UPZ.

As stated by the Chairman of UPZ UIN-SU Dr Achyar Zein said, that during the scholarship distribution period, as many as 749 UIN-SU students were designated as UPZ zakat scholarship recipients for the ninth generation in 2022. The scholarship assistance was in the form of funds equal to 50 percent of each student's tuition fee who is declared to have passed or is entitled to be a recipient. He explained that the 749 students were students who had passed the requirements and were entitled to receive aid after going through various selection stages, including the administrative stage. Hundreds of students came from various faculties and from various semester

levels. So far, this institution has distributed zakat scholarships to thousands of students and raised IDR 9.5 billion.

Implementation of ZISWAF Management at Medan State Polytechnic (POLMED) North Sumatera

Medan State Polytechnic or previously known as North Sumatera University Polytechnic or USU Polytechnic is a state university located in Medan City, North Sumatera, Indonesia. The Medan State Polytechnic Campus is located in the University of North Sumatera complex in Padang Bulan, Medan Baru, Medan City.

Based on the results of research conducted by the author, this campus has been managing ZISWAF since 2021 as a result of PSTBI grant funds from the Ministry of Education and Culture, Technology and Higher Education (Kemdikbudristekdikti) and this institution is named "Polmed Ziswaf Center" and has received and distributed Zakat Fitrah, Zakat Mal, Infaq, Sadaqah and Waqf. which collaborates with PT Bank Syariah Indonesia (BSI). This institution is chaired by Mr. Hubbul Wathon MA.

According to him, this institution is also used as a laboratory in the ZISWAF Management Course in the Finance and Sharia Banking Study Program, Accounting Department Akuntansi Politeknik Negeri Medan. In carrying out its operations, this institution has 4 supervisors, one chairman and 4 (four) deputy chairman. One of the deputy chairmen came from another institution called Rumah Zakat.

In carrying out its operations, this institution has distributed scholarships in the form of tuition assistance for underprivileged students who achieve the best in each study program. This institution has also distributed aid from various donors to the poor in various rural areas in North Sumatra.

Based on existing search results, this institution has not collected much funds through waqf. However, the campus mosque which is located in front of this institution's office has collected funds through waqf through money to purchase mosque cover. Even though it has collaborated with BSI (LKS-PWU), this institution has not yet collected funds through cash waqf as has been promoted by the government.

In its management, this institution has not yet registered with the Provincial BAZNAS as mandated by the Chairman of BAZNAS No. 25 of 2018 concerning Management Guidelines for the Zakat Collection Unit (UPZ) of the National Zakat Amil Agency, so that the distribution of funds is only carried out internally based on decisions made by the institution and based on existing recommendations without coordinating with BAZNAS North Sumatera.

Of course, this creates confusion in terms of legal certainty in its management which is not in accordance with regulations, plus it is vulnerable to ignoring legal justice which is the reference. In addition, in the author's opinion, the presence of the LAZ Rumah Zakat (either as Exofficio or otherwise) in managing this institution creates a bit of a

problem, because UPZ actually coordinates with BAZNAS, not LAZ. The presence of Rumah Zakat in the management of ZISWAF adds a bit of confusion regarding governance, considering that Rumah Zakat's position is unclear in management, so it gives the impression that this institution reports to the Rumah Zakat and the income obtained could be considered as Rumah Zakat's LAZ income. Of course, this impression can be removed if the institution has actually obtained official legality as a UPZ by BAZNAS of North Sumatera Province.

The distribution that has been carried out by this institution also does not seem to be in line with the regulations, so there is potential for distribution to be carried out only based on the recommendations of several lecturers/parties to students or other mustahik who are deemed in need. Of course, this means that legal certainty in management and distribution must be evaluated and directed towards existing regulations.

Just like at UIN-SU, even though the institution at POLMED is called ZISWAF, the only thing that can be seen in management is ZIS, and the term waqf has not been managed in it. The author also found that this institution has not fully collaborated with the mosque in managing waqf through money, which is not uncommon for mosques to collect funds for the procurement of mosque goods such as ambals, prayer mats and collecting waqf funds through money in the context of mosque development.

4. Conclusion

The This paper is still far from perfection, it needs to be perfected by future researchers, hopefully future researchers can perfect the shortcomings of this research for the benefit of the ummah. Even though the arrangement for paying zakat is voluntary, in Islamic law, zakat is a pillar and it is obligatory to fulfill it. Based on this, the role of the state is needed to build awareness among Muslims to carry out their worship in the field of zakat, considering the potential of zakat to alleviate poverty and improve the welfare of society. From a legal perspective, the state must supervise every zakat management institution. This view was born because of the position of assets resulting from zakat collection which originate from the community, as well as for the welfare of the community as well. Higher Education UPZ's must socialize zakat management to government agencies and private agencies, considering the potential for zakat management that has been carried out. As a higher education institution, UPZ Higher Education must promote zakat management to all universities at regional and national levels, considering the role of zakat to help the welfare and educate students as stated in the state's goals in the Indonesian constitution.

Judging from Islamic law, ZISWAF UIN-SU is more in line with sharia provisions, this is different from POLMED where in its management, this institution has not registered with the Provincial BAZNAS so that the distribution of funds is only internal based on provisions made by the institution and based on existing recommendations. without coordinating with BAZNAS North Sumatera.

The presence of Rumah Zakat in the management of ZISWAF adds a little confusion to the management. The distribution carried out by this institution is also not in line with the regulations, so it has the potential to be distributed based on recommendations from several lecturers/parties to students or other mustahik who are deemed in need. Of course, this means that legal certainty in management and distribution must be evaluated and directed towards existing regulations.

It is recommended for all state and private university campuses to maximize the collection and management of ZISWAF at their respective universities because the potential for ZISWAF is very large.

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