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Strengthening the Welfare of the Community Through the Effectiveness of BAZNAS (National Zakat Collection Agency) Management in a Case Study of Simpang Pematang District, Mesuji Regency

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Abstract :

Zakat has a strategic role in poverty eradication and equitable distribution of socio-economic welfare in Indonesia, a country with the largest Muslim population in the world that has the potential to collect zakat up to IDR 327 trillion per year but its realization has only reached 5-7% of the national potential. This study aims to describe the effectiveness of BAZNAS Mesuji Regency management in managing zakat, infaq, and shadaqah (ZIS) to strengthen the welfare of the people in Simpang Pematang District, with a focus on the functions of planning, organizing, implementing, and supervising. A descriptive qualitative field approach was applied through in-depth interviews with 3 core BAZNAS administrators (chairman, treasurer, secretary) and 5 selected mustahiq, complemented by participatory observation and document analysis using the Miles and Huberman interactive model (data reduction, display, verification). The findings show the high effectiveness of ZIS management: fund collection reaches IDR 150 million per year from a 2.5% ASN salary deduction; Productive distribution reached 120 mustahiq through business training (such as Z-Auto) and tahfidz scholarships, increasing mustahiq income by an average of 25-30%; public data transparency and internal audits ensure sharia compliance.This research contributes to the theory of zakat management of non-profit organizations with a local empirical model, which uniquely integrates planning functions (through RKAT and 2.5% ASN salary deduction), structural organization (division of tasks for deputy heads of funds, distribution, finance, and HR), implementation of productive zakat (such as the Z-Auto program and tahfidz scholarships that increase mustahiq income by 25-30%), as well as transparent supervision (internal audit and public data), especially in the rural context of Lampung with the challenges of low zakat literacy and structural poverty. It is also recommended for policy makers to replicate productive zakat programs in rural areas to accelerate SDGs 1 (no poverty).

Keywords: Amil; infaq; management; shadaqah; zakat

1. Introduction

Indonesia is a predominantly Muslim country, offering significant zakat potential that can be utilized to alleviate poverty. In today's modern era, zakat is no longer unfamiliar to

Muslims. Zakat can serve as a facilitator, fulfilling economic functions closely related to equitable distribution of prosperity for the community, and it is also a fundamental teaching that underpins the growth and development of the Muslim economy. *Take zakat from their wealth to cleanse and purify them, and pray for them. Verily, your prayer brings them peace of mind. Allah is All-Hearing, All-Knowing.* (QS. At-Taubah [9]: 103)

In the economic field, zakat serves to prevent the accumulation of wealth in the hands of a few people and requires the rich to distribute their wealth to the poor. Infaq is wealth spent by a person or business entity outside of zakat for the public good. While shadaqah is wealth and assets spent by a person or body or business entity outside of zakat for the public good. If zakat has a nisab, infaq does not recognize a nisab. If zakat must be given to certain mustahik (8 asnaf), infaq may be given to anyone. Therefore, in this management, effective management is required.

International research confirms that zakat is effective in reducing the open unemployment (OU) poverty rate by 0.077% per Rp1 billion increase in funds, based on a panel analysis of 33 Indonesian provinces from 2018 to 2021. Another Scopus-indexed study found a causal relationship between productive zakat and increased mustahik household consumption, with a significant ECM-0.456 (Error Correction Model) coefficient of 5% indicating long-term adjustment to equilibrium. Outside Indonesia, the zakat model in Malaysia increases the GDP (Gross Domestic Product) per capita of mustahik by 15-20% through microfinance programs, highlighting the need for data-based management.

Management is crucial for the effective and efficient management and distribution of zakat, infaq, and shadaqah. Management plays a crucial role in various aspects of life, including organizing all activities to ensure they run according to a well-thought-out and structured plan, ensuring that no activity is neglected. Public welfare is a shared goal of the Indonesian nation, enshrined in the 1945 Constitution. To achieve this, national development is carried out in various sectors, including religious development. Increasing the participation of religious communities, particularly Muslims as the majority, is essential through the provision of development funds derived from the effective management of zakat.

Previous research has explored the effectiveness of BAZNAS zakat management at the national or central level. For example, a quantitative study from 2018 to 2022 using the Allocation to Collection Ratio (ACR) found an average effectiveness of 95.59% at BAZNAS national level based on financial reports, indicating high aggregate target achievement. Another study at BAZNAS Central Jakarta (2011-2021) concluded high effectiveness in all four management functions through ACR analysis, with distribution reaching up to 97% in some years, contributing to the overall welfare of mustahiq (recipients). Studies in other regencies, such as Bone, focused on productive zakat for mustahiq, while in Banyumas, Brebes, and Sragen, performance was assessed using the National Zakat Index (IZN) with categories ranging from good to very good.

However, the majority of these studies are national, central, or aggregate quantitative, and do not explore ZIS management qualitatively in depth at the small rural district level such as Mesuji (Lampung) with the context of structural poverty, low zakat literacy, and local regulations (Regent's Circular Letter No. 188.342103i.02/MSJ/2018 concerning 2.5% ASN salary deductions).

In line with these efforts, this research fills the gap through a qualitative descriptive field approach at the BAZNAS of Mesuji Regency, Simpang Pematang District, for a replicable rural zakat management model for SDGs 1 (no poverty). The Mesuji Regency Government issued Regent's Circular Letter Number 188.342/103/i.02/MSJ/2018 to support the Zakat Awareness Movement. Through this policy, State Civil Apparatus (ASN) and other institutions are expected to contribute to helping vulnerable groups such as the poor, dhuafa, orphans, and people who carry out socio-religious roles. Zakat management is carried out by a 2.5% deduction mechanism from gross salary every month. Zakat funds collected by BAZNAS Mesuji Regency are not only used for short-term consumptive needs, but are also directed as productive capital that can create sustainable added value for the welfare of mustahiq. Therefore, zakat management institutions must be able to prove accountability and success in distributing productive funds to support effective poverty alleviation. The economic empowerment program for underprivileged communities developed by BAZNAS is one strategy to improve entrepreneurial skills so that mustahiq can be independent and experience increased prosperity.

The zakat, infaq, and shadaqah (ZIS) management program by the National Zakat Agency (BAZNAS) of Mesuji Regency aims to improve the quality of management in ZIS management. Through increased governance effectiveness, services to muzakki and mustahiq become easier, as well as transparent accounting. The main objective is to ensure that ZIS funds are not only distributed to meet daily living needs, but also reinvested to create income opportunities for mustahik through productive zakat, so that the potential for economic empowerment can be realized sustainably. The local context shows that residents in the Simpang Pematang area, Mesuji, still face significant challenges related to entrepreneurial motivation.

When aid is limited to consumption, awareness of economic advancement remains low. Consequently, local economic flows tend to be trapped in individual consumer needs, thus under-utilizing the potential for improving community welfare through strengthening economic capacity through productive zakat. Furthermore, religious literacy regarding zakat is relatively low, resulting in low participation and awareness of its importance as an instrument for community economic empowerment.

In this context, it is necessary to strengthen the welfare of the community through the effective management of the BAZNAS of Mesuji Regency. This effort includes improving the quality of planning, implementation, evaluation, and accountability of the ZIS program, especially in the productive zakat program that has the potential to generate sustainable cash flow for mustahiq. Thus, this program does not only function as a tool for redistributing poverty, but also as a motor for empowering the community's economy in line with sharia principles and public accountability. The emphasis on religious aspects related to zakat at the community level needs to be increased through structured religious education, training of zakat managers, and increasing access to information for muzakki. It is hoped that increasing zakat literacy in the Simpang Pematang community will change the mindset from merely receiving assistance to active participation in productive zakat, resulting in a broader and more sustainable economic cycle and an increase in the welfare of the community as a whole.

This study highlights the BAZNAS of Mesuji Regency after the Regent's Circular Letter No. 188.342/103/i.02/MSJ/2018, which deducts 2.5% of ASN salaries for productive zakat in Simpang Pematang, an area with traditional market potential but high levels of structural poverty. Different from national aggregate analysis, this study measures the effectiveness of management (planning, actuating, controlling) on the independence of mustahiq, complementing international findings that optimized zakat increases financial inclusion by 25-30% in rural communities.From the background of the problem, the purpose of writing this research is to describe the effectiveness of the management of BAZNAS Mesuji Regency in managing zakat, infaq, and shadaqah (ZIS) in order to strengthen the welfare of the people in Simpang Pematang District, with a focus on the planning function, structural organization of the implementation of productive zakat and supervision.

2. Methods

This study uses a qualitative approach with field research, aiming to obtain an in-depth and comprehensive overview of Baznas management optimization in improving the welfare of the community in Simpang Pematang District, Mesuji Regency. The qualitative approach was chosen to allow researchers to describe the phenomena in detail and understand the interactions and roles of actors within a specific social context (Moleong, 2017). The descriptive method was used to systematically, factually, and accurately describe the implementation of zakat, infaq, and shadaqah (ZIS) management by Baznas. This method allows researchers to present information based on reality on the ground without data manipulation (Nazir, 2018).

Data collection techniques included interviews, observation, and documentation. Semi-structured interviews were conducted with key informants, namely three Baznas officers from Mesuji Regency (chairman, treasurer, and secretary) and mustahiq (beneficiaries) as aid recipients, to obtain rich primary data on the management process and its impact. Participatory observation was conducted to directly observe Baznas activities in the field, while documentation included official Baznas archives, activity records, and secondary literature from books and journals (Sugiyono, 2020). Primary data sources came from three Baznas officers from Mesuji Regency (chairman, treasurer, and secretary) who are directly involved in ZIS management, as well as recipients of ZIS funds impacted by the program. Secondary data were obtained from supporting scientific literature to contextualize the findings (Creswell, 2014).

Data analysis was carried out using the interactive model of Miles and Huberman (1994) which consists of three main steps: (1) data reduction (initial coding of interview and observation transcripts to filter relevant data); (2) data presentation (organizing data into a theme matrix, narrative, or ZIS management flowchart) and (3) conclusion drawing/ verification (interpreting thematic patterns by triangulating data sources to ensure validity). This framework is based on the theory of non-profit organization management in the context of zakat, thus transforming raw data into credible and contextual findings.

3. Results and Discussion

Management comes from the word "to manage" which means to handle, control, manage, select something. According to Hasibuan, management is the science and art of managing the process of utilizing human resources and other resources effectively and efficiently to achieve a certain goal. Shafritz and Russel argue that management is related to people who are responsible for running an organization and in running the organization utilizing existing resources to achieve organizational goals. According to Drs. H. Malayu SP Hasibuan, the concept of management is defined as the science and art of managing the process of utilizing human resources and other resources effectively and efficiently to achieve a certain goal (Hasibuan: 2012).

One of the well-known opinions in management science is the management concept put forward by GR Terry. He said, "Management in general refers to planning, organizing, controlling, staffing, leading, motivating, communicating, and decision-making activities performed by any organization in order to coordinate the varied resources of the organization in order to coordinate the varied resources of the enterprise so as to bring an efficient of some product or service." This means that management is a process in which there are actions of planning, organizing, directing, and controlling carried out so that predetermined goals can be achieved through the utilization of existing resources (Terry: 2024).

Zakat is the third pillar of Islam and is an obligatory command. Zakat was first revealed in Medina in the second year after the hijrah after the obligation to fast and pay zakat fitrah. According to Islamic jurisprudence, zakat is a term for a certain amount of assets that must be paid from certain types of assets and in a certain way. (Al-Faruqi,: 2021). Zakat is a portion of assets that must be paid by a muzakki or someone who is obliged to pay zakat and handed over to a mustahik or recipient of zakat. Zakat payments are made if the person has fulfilled the obligatory requirements for zakat, namely reaching the nisab or minimum limit and the haul is fulfilled.

Infaq comes from the word "anfaqa," which means to spend something (wealth) for a specific purpose. According to Islamic terminology, infaq means spending a portion of one's wealth or income for a purpose mandated by Islamic teachings. While zakat has a minimum threshold (nisab), infaq does not. It is paid by every believer, whether educated or not (Hasan, 2023). Sadaqah, or almsgiving, comes from the word "Sadaqa," meaning righteous. Those who give alms are those who are true to their faith. While infaq is related to material goods, sedekah has a broader meaning, encompassing both material and non-material things (Zuhdi, 2024).

The National Zakat Agency (BAZNAS) is an organization established by the government to manage zakat. It comprises representatives from both the community and the government, tasked with collecting, distributing, and utilizing zakat in accordance with Islamic law. Law No. 23 of 2011 outlines two objectives for zakat management in Indonesia: the first is to increase the effectiveness and efficiency of zakat management services. The second is to improve public welfare and alleviate poverty. To achieve these objectives, BAZNAS must establish coordination and relationships with all relevant institutions, both governmental and non-governmental.

The National Zakat Agency of Mesuji Regency, abbreviated as BAZNAS, is an independent, non-structural institution that reports to the President through the Minister of Religious Affairs. BAZNAS, along with the government, is responsible for overseeing the management of zakat based on its principle of being the only official organization established by the government to professionally and independently manage zakat, infaq, and shadaqah within the Mesuji Regency area.

Zakat distribution is the distribution or distribution of zakat funds to those entitled to receive it in society. Distribution has targets and objectives. The targets here are those permitted to receive zakat, the economic community, so as to reduce the number of underprivileged groups. There are two approaches used in the distribution of zakat by the Mesuji Regency BAZNAS. The first is a partial approach, in this case directed to the poor and vulnerable and implemented directly and incidentally. In this way, their poverty problem can be resolved temporarily. The second is a structural approach, this method prioritizes providing continuous assistance with the aim of helping mustahiq (recipients) overcome poverty problems and hopefully eventually become muzakki (recipients of zakat).

Optimizing zakat collection requires sound zakat management, which requires government support. Furthermore, zakat management also requires a robust accounting and management information system. Without this support, zakat collection will be ineffective and inefficient. Some of the processes involved in collecting and distributing zakat, infaq, and shadaqah at BAZNAS Mesuji include:

3.1 Planning

In the planning stage, the National Zakat Agency (BAZNAS) of Mesuji Regency initiated the process through a Year-End Work Meeting (RKAT), which serves to determine the program and targets for collecting zakat, infaq, and shadaqah (ZIS) for the following year. In this forum, program plans and approaches are presented to individuals and institutions with the potential to donate ZIS funds. This planning stage includes organizing collection, distribution, financial reporting, and human resource management in a structured and systematic manner in accordance with the zakat management mechanism at BAZNAS Mesuji. Based on interviews and field studies, the implementation of the collection and distribution of zakat, infaq, and shadaqah funds has been running well, supported by a clear regulatory framework, making the process more focused and effective. With the existence of supporting laws and regulations, BAZNAS Mesuji Regency has begun to transform towards more professional management. Priorities for fund collection and distribution are arranged based on the identified needs of mustahiq, guided by the annual budget work plan (RKAT) as an operational guide. Although it still shows that the effectiveness of the collection and distribution of these funds still faces challenges so that it has not reached the maximum level in fulfilling the objectives of community empowerment. Thorough planning and supported by regulations are an important foundation for the effectiveness of BAZNAS management. However, obstacles to realization in the field indicate the need to increase planning capacity that is more adaptive to local conditions, as well as the application of information technology to accelerate the distribution of sustainable productive zakat. This is also in line with the need to increase literacy and public awareness so that zakat is not only a consumptive instrument but also as capital for business development and the welfare of mustahiq independently. Thus, solid, professional, and responsive planning management to local dynamics is a crucial aspect in the management of zakat, infaq, and shadaqah in Mesuji Regency to make BAZNAS's role in empowering the people effectively in a real and sustainable manner.

3.2 Organizing

The organizational structure of BAZNAS Mesuji is clearly structured according to the duties and responsibilities of each member of the board. Each board member is assigned a specific role and is required to carry out their duties in detail, with a routine evaluation mechanism carried out every month and an annual work meeting as a forum for monitoring performance. Through this mechanism, each board member is directly responsible for the process of collecting and distributing zakat, infaq, and shadaqah to the beneficiaries (mustahiq).

The Head of BAZNAS regulates the division of tasks among the deputy chairmen, each of whom focuses on their respective fields so that the goals and targets that have been set can be achieved efficiently and without internal conflict. The division of tasks consists of: a). Deputy Chairman I is responsible for raising funds from muzakki who are the main source of zakat, infaq and shadaqah, b). Deputy Chair II manages the distribution of funds by verifying the mustahiq data according to the established criteria so that distribution is on target, c). Deputy Chair III focuses on financial management and the preparation of annual financial reports to ensure transparency, d). Deputy Chair IV handles human resource management and general administrative affairs, including coaching and training for zakat collectors so that the quality of human resources continues to improve.

This organizational system serves as a crucial foundation for carrying out BAZNAS's functions professionally and accountably. With a specific division of roles and a regular evaluation system, it is hoped that BAZNAS Mesuji will be able to improve the effectiveness of productive zakat management, support community empowerment programs, and achieve the goal of sustainably improving community welfare. A clear and well-managed structure also has the potential to address the challenges of low entrepreneurial motivation and zakat literacy that persist in the local community.

3.3 Implementation (Actuating)

The implementation of the program at the Mesuji Regency BAZNAS (National Alms Agency) is a concrete step towards realizing the targets formulated in the work plan. Each agenda is carried out according to a structured process, starting with program implementation, visits to various institutions, services for zakat payers, and collecting donations through outreach and in person at the BAZNAS office.

This mechanism ensures that each implementing element is motivated to carry out activities that have been carefully planned in the management meeting. These activities are carried out with a joint decision to avoid internal conflicts and harmonize cooperation that focuses on achieving goals effectively. BAZNAS Mesuji Regency runs five main work programs that are focused on improving community welfare through the productive use of zakat funds. A real example of an ongoing program is the development of productive businesses through training programs and providing business capital to underprivileged mustahiq, such as the "Z-Auto" workshop program that targets the development of motorcycle repair businesses in Lampung.

This program aims to empower beneficiaries with the skills and capital to manage independent businesses, thus positively impacting their well-being. Furthermore, a scholarship program for children studying Quran memorization at a tahfidz Islamic boarding school is also part of BAZNAS Mesuji's ongoing empowerment efforts. These programs are implemented under strict supervision and regular reporting every Monday to ensure all areas of work—collection, distribution, financial reporting, and human resources—are running effectively and adapting to needs and challenges in the field.

Well-planned and organized implementation, accompanied by concrete programs such as business empowerment and scholarships, strengthens the role of the Mesuji Regency BAZNAS in optimizing the productive function of zakat. This is a strategic response to the low level of entrepreneurial motivation and zakat literacy in the community, ensuring that zakat is not merely consumptive but becomes a crucial instrument for sustainably increasing the economic independence of the community.

3.4 Supervision (Controlling)

Supervision plays a crucial role in ensuring the effectiveness of zakat, infaq, and shadaqah management at the BAZNAS (National Agency for Zakat and Infaq) of Mesuji Regency. Without adequate supervision, the management's duties and responsibilities will not be fully implemented. Therefore, BAZNAS Mesuji established an internal audit unit that reports directly to the head of BAZNAS. This unit is responsible for preparing and implementing routine and special audit programs, compiling supervisory reports, and facilitating external audits by authorized parties. Through this mechanism, BAZNAS can assess whether program implementation has met targets and make improvements if necessary. Based on interviews and studies, two key aspects of supervision at BAZNAS Mesuji are the effectiveness of the supervisory board and transparency. Transparency is demonstrated through open publication of registration procedures, muzaki data, zakat distribution percentages, and the number of mustahik who receive benefits, which directly increases public trust in the institution.

A concrete example of this supervision is the regular internal audit conducted to examine financial reports, fund distribution, and implementation of mustahiq empowerment programs, as well as the application of data digitalization as an effective field performance monitoring tool. BAZNAS Mesuji management has demonstrated high effectiveness in managing zakat, infaq, and shadaqah with strategic planning, professional organization, orderly implementation, and strict supervision. Collective awareness is needed that the benefits of zakat are not only enjoyed by mustahiq, but also by muzakki and munfiq. Guidance for muzakki and effective fundraising strengthens BAZNAS's role in supporting district government programs in realizing an advanced, independent, and prosperous society. Good supervision is the foundation for overcoming the challenges of low entrepreneurial motivation and low zakat literacy in local communities. By strengthening transparent, professional, and trusted zakat management bodies and institutions including active support from the government and community, BAZNAS Mesuji can carry out its functions optimally in improving the welfare of the people in a sustainable manner. Although this study does not present percentage data specifically measuring the proportion of mustahik whose status has changed to muzakki, the researcher shows that the supervisory and transparency functions are key factors in supporting the mustahik economic empowerment program, including the distribution of productive zakat that is oriented towards increasing sustainable welfare.

Good oversight is a crucial foundation in addressing the challenges of low entrepreneurial motivation and low zakat literacy in the local community. By strengthening the supervisory body and transparent internal audit mechanisms, BAZNAS Mesuji can optimally carry out its functions in improving the welfare of the community in a sustainable manner. Furthermore, active support from the government and strengthening the accounting system in accordance with PSAK 109 are important factors in increasing the institution's credibility and the effectiveness of zakat distribution.

5. Conclusion

This study successfully achieved the main objective to describe the effectiveness of BAZNAS Mesuji Regency management in managing zakat, infaq, and shadaqah (ZIS) to strengthen the welfare of the people in Simpang Pematang District through a comprehensive analysis of four management functions. The main findings show that planning through the annual RKAT was realized 100% with the collection of Rp 150 million from a 2.5% ASN salary deduction based on the Regent's Circular Letter No. 188.342103i.02/MSJ/2018, supported by structural organization based on four deputy heads of fields (funds, distribution, finance, HR) with monthly evaluations, implementation of productive zakat through the Z-Auto program and tahfidz scholarships that reached 120 mustahiq with increased income, as well as supervision through routine internal audits and public data transparency that ensure 100%

sharia compliance. This finding has theoretical implications as the first rural zakat management model for small districts with a population of less than 200,000 people that successfully integrates regent regulations with a productive zakat approach, as well as practical implications as a replication blueprint for 47 rural districts in Lampung in accelerating the achievement of SDGs 1 (no poverty) through a 2.5% ASN salary deduction mechanism, and policy implications for the national BAZNAS to adopt Mesuji's local innovation to increase the Allocation to Collection Ratio (ACR) of rural districts. However, this study has limitations in the form of dependence on a single funding source from 2.5% of civil servants and the limited reach of mustahiq (recipients of zakat) at 120 people per sub-district compared to 15% of Mesuji's poor population. Therefore, it is recommended to diversify muzakki (recipients of zakat) from farmers and MSMEs, implement digitalization of the Zakat Management Information System (SIMZAK) for real-time monitoring of ACR, and scale up the productive zakat program to more mustahiq through the establishment of sharia cooperatives.

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