

## Zakat Management: Analysis of the National Amil Zakat Agency and Village-Based Zakat Management Unit Role as a Means of Ummah Economic Empowering in the Age of Society 5.0

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### ABSTRACT

Zakat is an important instrument in the Islamic economic sector and encourages progress, prosperity, and economic empowerment of the people. Zakat institutions need to be regulated and managed effectively and efficiently. Through a good collection, distribution, and utilization system, zakat can be an alternative to the stability of the economic crisis and can be an alternative solution to alleviating poverty. This study aims to analyze zakat management through the role of village-based BAZNAS and UPZ as a means of empowering the people's economy. This study also tries to describe the principles and models of UPZ-based zakat management applied by BAZNAZ in the Sinjai Regency. This study uses a descriptive qualitative approach. The data collection method used in this research is the method of observation, interviews, and documentation. Analysis of the data used is a descriptive-analytic method using the Miles and Huberman version by using three flow of activities, namely data reduction, data presentation, and drawing conclusions or verification. The results show that substantially BAZNAZ Sinjai Regency has implemented zakat management based on the principles of trust, professionalism, and transparency. The management of zakat management through the Village-based UPZ formed by BAZNAS of Sinjai Regency has been carried out by goals and targets ranging from socialization, collecting, registering, submitting the Zakat Mandatory Identification Number (NPWZ), preparing the Annual Work Plan and Budget (RKAT), to prepare activity reports. With the management of zakat management through village-based UPZ, BAZNAZ can realize its role in terms of economic empowerment of the people such as creating a climate that allows community potential to develop (enabling), strengthening the potential of the community (empowering), protecting the community, determining the priority scale of the most pressing problems. , solve problems with economic, social, and cultural approaches.

**Keywords:** Zakat management, Nasional Amil Zakat Agensi, village-based UPZ, community economic empowerment.

### Introduction

The economic empowerment of the people is now faced with community development towards the Era of Society 5.0 which raises new awareness in struggling with advances in science and technology. The idea of Society 5.0, which was introduced by Japan, offers the concept of a human-centered society. This idea combines the central position of humans and various technology-based life activities. Society 5.0 seeks to strike a balance between economic, socio-cultural, and technological progress with solving social problems through a system that connects the virtual world and the real world. If Industrial Revolution 4.0 relies on artificial intelligence to solve various things, then Society 5.0 focuses on the human component. Society 5.0 is an era where all technology is part of humans themselves. The internet is not only information and network technology but must be used to live and make sense of life. Thus, Society 5.0 is expected to be a milestone in the humanization of civilization. The world

community is indeed longing for a new civilization that is more humanistic and meaningful, not mechanistic.

The economic development of the people in the Society 5.0 era is important to realize the welfare of the community because technology and humans will coexist to improve the quality of human life sustainably. The era of society 5.0 integrates virtual space and physical space. The integration is done to make things easier. The balance of economic progress and solving social problems by utilizing a system that deeply integrates the two makes things easy. This can be applied in zakat management, where to expand and accelerate the performance of zakat managers from collection to distribution, they can use information technology as a support to achieve economic empowerment of the ummah.

Zakat instruments have various strategic functions in the foundations of Islam. Zakat is not only worshiped to Allah SWT or a moral obligation for Muslims but also serves as an alternative instrument for fiscal policy to realize income distribution among Muslims. Zakat is an important instrument in the Islamic economic sector and promotes the progress and prosperity of Muslims around the world. Therefore, special institutions are needed to regulate or manage zakat effectively and efficiently. Through institutions or institutions that function to collect, distribute, and make good use of it, zakat can be an alternative for the stability of the world economic crisis (Jumardi *et al.*, 2021).

Managing zakat through special institutions is not an easy matter, considering that zakat is a Muslim mandate whose management requires knowledge of zakat fiqh and management skills. Management of zakat requires trust as well as being able to maintain the trust mandated by the state and society. Trust can be realized by a manager who is trustworthy, professional, transparent, and understands the fiqh of zakat. In addition, zakat management institutions are required to have reliable, proactive human resources, and strong sincerity. Zakat management institutions must also inculcate the principles of openness and accountability so that the reporting of zakat funds from collection to distribution can be trusted and accessed more easily by the whole community (Muzakki and Mustahik).

Effective and efficient management of zakat requires the application of management functions which include planning, organizing, actuating, and controlling. Zakat which is managed by adopting these management principles will be effective and efficient in collecting, distributing, and utilizing zakat. Therefore, to realize good zakat governance, the state must form a special institution that takes care of zakat issues or zakat management. According to Purwakananta & Aflah (2008), zakat management under the authority established by the state will be much more effective in carrying out its functions and impacts on the development of the welfare of the people, compared to zakat which is collected and distributed by institutions that run independently and without coordination.

In Indonesia, the revival of zakat has been demonstrated ten years ago which was defined as a momentum to make zakat a pillar that can moderate social inequality, the revival of the populist economy, alleviation of poverty, and development of sources of funding for the people outside the State Budget (APBN). The problem of poverty cannot be solved only with State/Regional Revenue and Expenditure Budget (APBN/D) funds that come from tax revenues managed by the government. We need a solution that can be used as an alternative to minimize poverty and inequality in society.

Effective and efficient zakat management is a potential source of funds that can be utilized to promote the general welfare of the entire community. So zakat management is expected to be a potential alternative in overcoming the problem of poverty and economic inequality. Zakat which is managed with a management system that is trustworthy, professional, and transparent

with effective supervision can be a driving force for economic movement in society and nourish the social order so that social inequality will decrease.

Zakat which is managed through special institutions by applying the principles of trustworthy, professional, accountable, and transparent governance has a strategic role to realize the ideals of the nation, namely the welfare of the people equally. BAZNAS is one of the zakat institutions mandated by law to manage zakat comprehensively and massively. As an institution that is a leading pioneer in the zakat revival movement, the Strategic Plan of BAZNAS has a vision, "Being the Best and Most Trusted Zakat Manager in the World".

The Law on Zakat Management has encouraged efforts to establish a zakat management organization that is trustworthy, strong, and trusted by the community. The establishment of this institution will certainly increase the role of zakat as a source of funds that can assist the state in solving problems of social inequality, poverty alleviation, and developing sources of funding for the people outside the State Budget (APBN).

UU No. 38 of 1999 concerning Zakat Management, states that zakat management institutions in Indonesia consist of 2 types, namely the Amil Zakat Agency (BAZ) and the Amil Zakat Institution (LAZ). The establishment of the zakat institution aims to assist the government in alleviating poverty in Indonesia. Furthermore, Law no. 38 of 1999 concerning Zakat Management was revised into Law no. 23 of 2011 concerning Zakat Management. After the enactment of the law on zakat management, Indonesia has entered the stage of institutionalizing zakat management in the formal state area, although it is still limited. Zakat management institutions began to develop, including the establishment of zakat institutions managed by the government, namely BAZNAS (National Amil Zakat Agency), BAZDA (Regional Zakat Amil Agency), and LAZ (Amil Zakat Institutions) which are managed by the community with better and modern management.

Indonesia has a very large zakat potential, this is supported by demographic conditions which are dominated by the Muslim population. Based on the Zakat Potential Mapping (IPPZ) data and the 2021 Indonesian Zakat Outlook issued by BAZNAS, there is a zakat potential of Rp. 327.6 trillion equivalent to 1.72% of GDP in 2018 with the distribution of five zakat objects, namely zakat income and services of Rp. 139.07 trillion, corporate zakat Rp.144.05 trillion, cash zakat Rp.58.76 trillion, livestock zakat Rp.9.51 trillion, and agricultural zakat Rp.19.79 trillion. These data indicate that Indonesia has a very large zakat potential. However, so far zakat receipts are still not optimal, because various factors affect the potential for zakat receipts so they have not been absorbed according to the revenue target.

The realization of zakat receipts as released by the National Amil Zakat Agency (BAZNAS) amounted to 71.4 trillion or around 21.7% which came from the official Zakat Management Organization (OPZ) in 2020 amounting to Rp. 10.2 trillion or around 3.1% and The acquisition of ZIS funds that are traditionally managed in the community (non-OPZ) in 2019-2020 amounted to Rp. 61.2 trillion or around 18.71%. The realization of zakat receipts is still far from the potential targeted by BAZNAS, which is Rp. 327.6 trillion. It is undeniable that the realization figure will be much greater if it also accumulates the realization of informal or traditionally managed ZIS collections in Indonesian society. Even though the formal and informal ZIS realization figures are added together, the ZIS collection space is still very wide when compared to its potential. Therefore, strategic innovation is needed so that the ZIS collection can grow significantly.

When viewed from the facts that occur in the field, the gap in the realization of zakat receipts is still far from its potential. The disparity between the realization and the potential of zakat is caused by the lack of public awareness, the lack of information about zakat, the understanding

and participation of the community in paying zakat has not been maximally absorbed, and there are still many who pay zakat by distributing it directly to zakat recipients. This condition is one of the main factors causing the imbalance between realization and potential. Therefore, a strategic effort is needed to educate the public about the importance of zakat management from receipt to distribution which is managed by a special agency or institution. One of the special institutions entrusted with the mandate based on Law Number 23 of 2011 is the National Amil Zakat Agency (BAZNAS).

BAZNAS has a special task to carry out zakat management by the provisions of the applicable laws and regulations. Each district/city has a BAZDA institution as an extension of BAZNAS which is assigned the task of helping to achieve the potential for zakat receipts and distribution. BAZDA is authorized to innovate to achieve these goals. One form of innovation carried out by BAZNAS in regencies/cities is the establishment of a Zakat Collecting Unit (UPZ).

UPZ was formed with the task of helping BAZNAS, Provincial BAZNAS, and BAZDA to collect zakat properly and maximally. UPZ can also carry out assistance tasks to distribute zakat based on the authority of BAZNAS, Provincial BAZNAS, and BAZDA. The formation of UPZ can be used as an effective solution to educate and disseminate information to the public about the importance of managing and distributing zakat in a structured and appropriate manner.

Several studies are the basis and motivation of researchers to research zakat management. Research by Hidajat (2017) regarding the application of productive zakat management in improving the economy of the people in PKPU (Pos Keadilan Peduli Umat) Makassar City found that productive zakat managed by the Amil Zakat Institute PKPU Makassar Branch was able to improve the Mustahiq economy, train independence, and increase Mustahiq knowledge about science. The implementation of the productive zakat program is carried out by assessing to see the needs of the Mustahiq. The implementation of the productive zakat program uses a revolving fund system, namely distributing capital loans to Mustahiq in a Qardhul Hasan manner. And, supervision of Mustahiq is done by meeting once a month with the target group.

The research of Hafriza, Firdaus & Chuzairi (2018) on zakat management as a counterweight to the people's economy states that zakat management which is managed with an Islamic management pattern is very different from conventional management. Islamic management must become the standard in zakat management practices carried out by zakat management organizations, namely by applying the principles of faith, leadership, management, and good administration. So that through this management, zakat can balance the economy of the people. This is in line with research conducted by Afrina (2018), zakat management in Indonesia can be used as a strategy for the economic empowerment of the people as an effort to build the independence of the people in the economic field. The presence of organized zakat management to achieve certain goals. Organized zakat management starting from planning, organizing, implementing, and controlling or supervising is carried out to determine and achieve targets through the use of human resources and other resources.

According to Afrina (2018), the potential for zakat is the most significant thing because it has a large effect on the welfare of the community. If you look at the potential for greater zakat of the Indonesian people and cooperation among stakeholders, as well as support from government regulations, the zakat collected will be able to reduce the level of poverty in Indonesia. Zakat's management of poverty alleviation programs has made a positive contribution to reducing poverty levels. For zakat as economic empowerment of the people to be achieved, zakat managers must implement effective and efficient zakat management. As stated in the research of Hadi (2020) at BAZNAZ Banyumas Regency, structured and organized

ZIS management must implement management functions starting from the collection planning function, implementation of the collection, distribution, utilization of zakat, zakat control, and reporting of zakat management implementation. In addition, for all functions to run effectively, the level of education and experience of BAZNAS's human resources is a supporting factor in the process of program planning, organizing, directing, and facilitating supervision and coordination by the leadership of BAZNAS.

The research of Yusran *et al.* (2021), regarding the optimization of zakat management by BAZNAS in Mamuju Regency also confirms Hadi's (2020) research. Where zakat managed by BAZNAS is optimal in collection and distribution. Zakat which is well managed by the institution's management will increase public awareness of the obligation of zakat on assets, and the socialization carried out to the community reminds the public how important the management of zakat assets is in Islam. Meanwhile, Fauzi & Munandar's (2020) research on the effectiveness of the zakat collection unit (UPZ) in increasing the amount of ZIS towards increasing economic welfare suggests that the Mustahik group feels helped by the distribution of zakat from the Zakat Collecting Unit (UPZ). More specifically, the research of Murtani (2016), outlines the role of the UPZ Ibadurrahman Foundation in improving the economic welfare of the people of Mandau District which includes five indicators, namely: education, through the UPZ scholarship program has reduced the cost of children's education at the elementary level; easy access to health services; employment and income through the LKMS program have made its members prosperous; distribute consumptive zakat to 18,284 Mustahik; house renovation program into a simple house.

The collection and distribution of zakat through UPZ is a supporting tool for BAZNAS to optimize zakat receipts. Research by Murtani (2019) on zakat management strategies by UPZ at Lancang Kuning University said that zakat management managed by UPZ with proper and professional human resources can increase public trust and awareness as Muzakki to channel zakat funds through UPZ. The high public awareness and trust in UPZ will increase zakat receipts which affect increase community empowerment. This is in line with the research of Syahputri *et al.* (2020), that the optimization of campus-based UPZ as a means for community empowerment plays an important role in encouraging the increase in the collection and distribution of zakat so that the distribution and utilization of zakat will encourage an increase in the standard of living of the Mustahik community, both individually and in the aggregate. Thus, zakat contributes positively to increasing economic growth and contributes to providing alternative solutions to economic recession.

Research by Syahputri *et al.* (2020) was confirmed by the research of Syafii (2020) regarding the role of UPZ IAIN Madura on social poverty. There are at least four ways to collect zakat funds from UPZ, starting from the afterlife investment piggy bank, monthly ZIS pick-up service, sacrificial savings, and barakah balances. These UPZ programs are more effective because since their implementation the funds collected have been fairly large and have been able to help many people in need. Likewise, the research of Yulianto & Rahmawati (2021) which examines the strategy and implementation of UPZ UIN Sunan Ampel Surabaya, that the development strategy carried out by UPZ UIN Sunan Ampel Surabaya is collected in three ways, namely, collect zakat directly to Muzakki, bank transfer, and via barcodes. The inhibiting factors so that the strategy carried out has not been maximized, namely the inadequate number of resources, the lack of socialization carried out, the weak application of organizational management systems or principles, not cooperation with zakat institutions outside the campus, low support from the academic community, and technology. used is still low.

In addition to UPZ being implemented in the campus environment, UPZ also exists among the State Civil Apparatus, as stated in the research of Rahayu & Supriyadi (2022) regarding the management of professional zakat fundraising among the State Civil Apparatus to increase the acquisition of professional zakat at UPZ in the Regional Coordinator Unit of Panggul District. Rahayu & Supriyadi (2022) suggest that the implementation of zakat fundraising has been going well through socialization, giving brochures and forms, improving services in professional zakat payments, so that civil servants in the Regional Korwil Unit in the field of education have entrusted the payment of professional zakat at UPZ. Apart from that, fundraising planning has not been optimal, because the socialization carried out has not been able to invite all employees to distribute their professional zakat through UPZ in the Regional Coordinator Unit for Education, Panggul District.

In contrast to the research of Shuhufi & Fatmawati (2022), Buchari's (2022) research discusses the problems of distributing zakat through UPZ Mosques in Madura. Problems with the formation of UPZ Mosques in Madura can be categorized as cultural problems, administrative complexity, lack of public trust in the government or the agency that manages ZIS funds, lack of socialization budget for educating the public, and low public understanding. Therefore, the problem of culture must be solved by focusing on the UPZ of the mosque to manage Zakat Maal only, the problem of administrative complexity is solved by working with religious instructors to assist the Takmir of the mosque to become independent, and the problem of perception is by increasing transparency and accountability, the problem of the lack of socialization budget and the low level of public understanding requires the government's initiative to make a breakthrough in optimizing the budget for socialization and education.

The research of Astuti, Rusby & Zulbaidi (2017) explains the implementation of professional zakat in the UPZ of the Riau Provincial Government, that the implementation of professional zakat in the UPZ of the Riau Provincial Government can be said to be very bad. The management of zakat carried out by BAZNAS through the UPZ of each agency has not been implemented with good governance, it has not been optimal in providing socialization to SKPD employees of each agency; not yet transparent in informing the collection of professional zakat; limited human resources in UPZ; do not fully know the procedures for the level and Nishab of professional zakat; do not have experience in managing professional zakat; has not been maximal in providing training to UPZ managers on provisions for professional zakat collection; the information provided through social media and print media regarding professional zakat collection at each agency in UPZ has not been massive; instructions to UPZ managers regarding the collection of professional zakat in accordance with the regulations and laws have not been maximized; UPZ managers are not good at serving Muzakki; UPZ managers are not yet fully professional in zakat collection; and there are still many UPZ management agencies that have not fully reported the collection of managed zakat.

Based on the phenomena and facts described above, the researcher feels the need to conduct an in-depth study related to the implementation and actualization of zakat management. The urgency of this study also refers to previous studies that describe the importance of zakat management as opportunities and challenges for the economic development of the people. In addition, there are differences in the results of research regarding the role of UPZ in realizing the optimization of zakat receipts as an effort to empower the people's economy, so researchers feel the need to do further research, especially regarding the role of UPZ as a means of empowering the people's economy.

The unit of analysis in this study is different from previous studies. Previous studies analyzed zakat management through the general role of BAZNAS, campus-based UPZ, and

mosque-based UPZ as the unit of analysis in their respective regions. Meanwhile, this study specifically examines the role of BAZNAS together with the Village-Based Zakat Management Unit (UPZ) which was formed and run by BAZNAZ, Sinjai Regency. BAZNAS has an important role in supporting the economy in Sinjai Regency. BAZNAS of Sinjai Regency is a regional apparatus organization that requires extra work, especially in terms of the management and utilization of zakat.

This village-based UPZ is a synergy between all village communities and the Regency BAZNAS. If this synergy goes well, it will support the realization of zakat receipts nationally. In addition, the role of advances in information technology makes village-based UPZs unique in the process of public education through digital platforms. This village-based UPZ can be an alternative to optimize zakat receipts as a means of empowering the people's economy.

BAZNAS Sinjai Regency has formed a small unit UPZ or Zakat Management Unit in the village. According to the Head of BAZNAZ, Sinjai Regency, for the technical collection of Zakat, Infaq, and Sadaqah, his party has formed a Zakat Management Unit (UPZ) in 80 villages. Each UPZ consists of a chairman, secretary, treasurer, and 1 member each in each hamlet. This UPZ has been present as a small BAZNAS unit in every village in Sinjai Regency which aims to assist the task of BAZNAS in Sinjai Regency.

Based on the above background, the formulation of the problem in this research is how is the role of BAZNAZ through village-based UPZ as a means of empowering the people's economy in Era Society 5.0? Based on the formulation of the problem, the purpose of this study is to analyze and find out about the role of BAZNAZ and Village-Based UPZ as a means of empowering the people's economy in Era Society 5.0.

This research is expected to provide empirical evidence, especially regarding the role of village-based BAZNAZ and UPZ as a means of empowering the people's economy. The results of this study are expected to provide recommendations that contain contributions of thoughts and practices as guidelines and descriptions of the role of BAZNAZ through Village-Based UPZ. In addition, the results of this study are expected to serve as a reference and be used as a basis for developing similar research. This research can also provide empirical evidence to policymakers so that it can be used as consideration in formulating policies related to the role of BAZNAZ and Village-Based UPZ as a means of empowering the people's economy.

## **Methods**

This research is qualitative research with a descriptive type, research that emphasizes the understanding of problems in social life based on the conditions of reality or natural settings that are holistic, complex, and detailed. This qualitative approach is explained by the descriptive method. This method according to Nawawi (2012) is a problem-solving procedure that is investigated by describing the state of the subject or object of research (a person, institution, community, and others) at present based on visible facts. The data collected in qualitative research are in the form of words, pictures, and not numbers (Meleong, 2015). The type of qualitative descriptive research used in this study was intended to obtain information about the role of BAZNAZ through village-based UPZ as a means of empowering the people's economy in Era Society 5.0.

The research was conducted at the National Amil Zakat Agency (BAZNAS) of Sinjai Regency, which is located on Jalan Persatuan Raya, No. 111, district. North Sinjai, Sinjai Regency. Data collection is in the form of primary and secondary source data. Primary data in the form of words were obtained from interviews with predetermined informants covering various matters relating to the role of BAZNAZ through village-based UPZ as a means of

empowering the people's economy in Era Society 5.0. Secondary data or data collection indirectly comes from books, literature books, documentation on theories, concepts, rules, and reading sources (Sugiyono, 2013).

The data collection techniques used in this study are: 1) The method of observation, observation, and systematic recording of the symptoms that appear on the object of research. This direct observation was carried out by researchers to optimize data regarding the role of village-based BAZNAZ and UPZ as a means of empowering the economy of the people in BAZNAS, Sinjai Regency; 2) Interview method, researchers used unstructured interviews. The informants are the administrators of BAZNAS Kab. Sinjai; 3) Documentation method, in implementing the documentation method, researchers rely on documents as a source of data to support research.

Analysis of the data used is a descriptive-analytical method, which describes the data collected in the form of words, pictures, and numbers. Data derived from manuscripts, interviews, field notes, documents, and so on, are then described so that they can provide clarity on reality or reality. The data analysis version of Miles & Huberman (1992), that there is three flow of activities, namely: 1) Data reduction, a reduction is carried out since data collection, starting with summarizing, coding, tracing themes, writing memos, and so on, to set aside data. or irrelevant information, then the data is verified; 2) Data presentation, qualitative data presentation is presented in the form of narrative text, to be designed to combine information arranged in a coherent and easy-to-understand form; 3) Drawing conclusions or verification is the final activity of qualitative research. Researchers must arrive at conclusions and verify, both in terms of meaning and the truth of the conclusions agreed upon by the place where the research was carried out. The meaning formulated by the researcher from the data must be tested for correctness, suitability, and robustness.

## **Results and Discussion**

### **1. Research Overview**

The BAZNAS is the official and only body established by the government based on the Decree of the President of the Republic of Indonesia No. 8 of 2001 which has the task and function of collecting and distributing Zakat, Infaq, and Sadaqah (ZIS) at the national level. UU no. 38 of 1999 concerning Zakat Management which was revised into Law Number 23 of 2011 concerning Zakat Management further confirmed the role of BAZNAS as an institution authorized to manage zakat nationally. In the law, BAZNAS is declared as a non-structural government institution that is independent and responsible to the President through the Minister of Religion.

BAZNAS Sinjai Regency was established on June 14, 2019. The First Meeting was held on June 15, 2019, to arrange management and work programs. BAZNAS Sinjai Regency is located on Jl. Union Raya, No. 111, North Sinjai District, Sinjai Regency. BAZNAS together with the government are responsible for overseeing the management of zakat in accordance with Law Number 23 of 2011 which is based on: (1) Islamic Shari'a, in carrying out its duties and functions, Zakat Management Organizations must be guided in accordance with Islamic Shari'a, starting from the procedures for recruiting employees to the procedures for distributing zakat; (2) Amanah, the Zakat Management organization must be a trustworthy organization; (3) Benefit, Zakat Management organization must be able to provide maximum benefits for Mustahik; (4) Justice, in distributing zakat, zakat management organizations must be able to act fairly; (5) Legal certainty, Muzakki and Mustahik must have legal guarantees and certainty in the zakat management process; (6) Integrated, zakat management must be carried out in a



hierarchical manner so as to improve the performance of zakat collection, distribution, and utilization; and (7) Accountability, zakat management must be accountable to the community and easily accessible by the community and other interested parties

The vision of BAZNAS in Sinjai Regency is to become a trustworthy, Fathonah, and competitive BAZNAS in Eastern Indonesia, especially in South Sulawesi. Meanwhile, the missions of BAZNAS in Sinjai Regency are: (1) Coordinate UPZ, and LAZ in achieving the target of BAZNAS Sinjai; (2) measurably optimize zakat collection; (3) Optimizing the distribution and utilization of zakat, alleviating poverty, increasing welfare, and moderating social inequality; (4) Implement a transparent and accountable management system based on the latest information and communication technology; (5) Implementing an excellent service system for all social stakeholders; (6) Mobilizing Islamic da'wah with Da'i for the revival of zakat, through the synergy of the ummah; (7) Prioritizing zakat as an instrument of development towards a just and prosperous society *baldatun tayyibatun warabbun ghaffur*; (8) Develop superior competence of Amil zakat and become a reference in Indonesia, especially in South Sulawesi.

To realize the vision and mission of BAZNAS, Sinjai Regency instills visionary, optimistic, honest, patient, entrepreneurial, trustworthy, exemplary, professional, transformational, and continuous improvement values.

The form of the program that was implemented after being effective for 3 months BAZNAS in Sinjai Regency has distributed several aids to all sub-districts in Sinjai Regency based on 5 flagship programs. These five (5) excellent programs are contained in the form of BAZNAS Religion, BAZNAS Cares, BAZNAS Smart, BAZNAS Healthy, and BAZNAS Prosperous.

## **2. BAZNAS Zakat Management in Sinjai Regency**

BAZNAS zakat management in Sinjai Regency has implemented 3 (three) main pillars in managing funds, starting from the collection, and distribution to the utilization of ZIS:

### **a. Trust**

The nature of trust is the key to quality assurance of public trust. According to Katsir (2013), trust is all religious duties or encumbrances including worldly and hereafter matters that are shown to humans. Trust is one of the noble qualities possessed by the Prophet Muhammad Sallallahu 'alaihi wa Sallam. This teaching to be trustworthy is in line with the command of Allah SWT in Surah An Nisa verse 58: *"Indeed, Allah commands you to convey a mandate to those who are entitled to receive it, and when you determine the law between humans, you should determine it fairly. Indeed, Allah is the best who teaches you. Indeed, Allah is All-Hearing, All-Seeing."*

Amanah means to be trusted or trusted. Meanwhile, when viewed from the side of Aqidah and religious law, trust is everything that must be accounted for related to other people or other parties. Trust can be in the form of objects, work, words, or beliefs. So, trust can take the form of anything that will be held accountable.

Based on the results of the research, BAZNAS of Sinjai Regency in carrying out its work and responsibilities as the ZIS fund manager has fulfilled the principle of Amanah. This can be seen from the management process carried out starting from the collection of zakat from Muzakki, distribution to Mustahik, to the issue of utilization. Communities in Sinjai Regency who are in the working area of BAZNAS have confidence in BAZNAS to manage Muzakki funds. This can be seen from the enthusiasm of the people who cooperate and consult with Amil Zakat. In addition, what supports the principle of Amanah is that the program implemented by BAZNAS in Sinjai Regency has touched all levels of society, especially the people who receive ZIS funds.

The vision of BAZNAS in Sinjai Regency, namely to become a trustworthy, fathonah, and competitive BAZNAS in Eastern Indonesia, especially in South Sulawesi. Public and government trust in BAZNAS is getting higher because BAZNAS's role is very strategic in helping the government develop a people's economy and alleviate poverty. The 5 (five) flagship programs of BAZNAS, make BAZNAS an institution that has an important role in realizing community welfare. As stated in the BAZNAS Mission of Sinjai Regency, namely prioritizing zakat as an instrument of development towards a just and prosperous society *baladun tayyibatun warabbun ghaffur*.

b. Professional

The efficiency and effectiveness of management require a professional attitude from all administrators or Amil zakat. Professionalism is expertise in carrying out tasks so that they are carried out properly, on time, and carefully. Professional means doing something as a main job called a profession, which means that the job is not just a fill of spare time or as a mere hobby. Professionalism can be interpreted as a view to always think, stand up, behave, work hard, work full time, be disciplined, honest, have high loyalty, and be full of dedication for the success of his work.

In managing an institution or organization, professionalism is needed for success of an institution or organization. For the goals of the institution or organization to be successful, its work programs must involve people who can work professionally. Without professional attitudes and behavior, the institution or organization will not get maximum results, and it can even go bankrupt. BAZNAS as an official institution mandated by law to manage ZIS funds is required to have a professional zakat administrator or Amil. Professionals in this case have the expertise, knowledge, and competence in carrying out their duties so that the BAZNAS program can be carried out properly, accurately, and on time. The mission of BAZNAS in Sinjai Regency is to develop superior competence of amil zakat and become a reference in Indonesia, especially in South Sulawesi.

From the results of the study, it was found that BAZNAS in Sinjai Regency in carrying out zakat management can be said to be professional. This can be seen from the innovation he made, namely UPZ in every village in Sinjai Regency which is managed by prioritizing the principle of professionalism. Village-Based UPZ is an institution that works under the coordination of BAZNAS which has a strategic role in helping realize the mission of BAZNAS. In addition, the management of the institution also involves the community directly by conducting training and developing skilled and professional human resources. This can be used as the basis that BAZNAS in Sinjai Regency is professional in carrying out their duties because they always think and work hard to continue to develop BAZNAS, especially in the zakat management system.

The most important thing in managing ZIS funds is the professionalism that must be possessed by the manager or administrator. The chairman of BAZNAS Sinjai said that the BAZNAS of Sinjai Regency has professional management, this is supported by the level of knowledge and the education base of the management is very adequate, as stated in the management structure of BAZNAS. In addition to mastery in social sciences, the board also has extensive religious knowledge. So that in carrying out their duties, the management understands exactly what they are planning and what will be done.

The attitude of professionalism that is owned can be realized from the superior programs of BAZNAS that have been realized. To realize its vision and mission, BAZNAS actively conducts technical guidance for zakat Amil officers in all of their administrators in their respective UPZ Villages. To improve their knowledge, expertise, and competence, the BAZNAS management

conducted comparative studies on the central BAZNAS and other districts, such as the comparative study conducted at BAZNAS Makassar City. In addition, the Sinjai Regency BAZNAS also collaborates with academics, such as collaboration with the Sinjai Muhammadiyah Islamic Institute (IAIM).

Professionalism is not only about knowledge and science, but more broadly about the problem of the form of service to the community. As stated in the mission of BAZNAS in Sinjai Regency, namely implementing an excellent service system for all social stakeholders. Because ZIS is a fund sourced from the community (Muzakki), the fund must be managed as well as possible, including providing excellent service to the community. BAZNAS management can be said to meet the criteria for good service. BAZNAS in Sinjai Regency has a ZIS fund collection program, where people who want to collect their funds through BAZNAS no longer have to bother coming to the BAZNAS office. BAZNAS officers are ready to help people who want to distribute zakat but cannot leave their homes. Another service is that the BAZNAS management is always open to serving the public who want to consult about ZIS. In addition, many BAZNAS officers accept proposals submitted by the community asking for business capital assistance and other allotted funds according to the BAZNAS program.

### c. Transparency

The Directorate of Zakat Empowerment (2009) defines transparency as the ability of the zakat agency to be accountable for its management to the public by involving related parties such as Muzakki and Mustahik, so that good control is obtained in the implementation of zakat management. To build public trust, especially in Muzakki, in the zakat management agency, it is necessary to implement transparency in the management of zakat.

Transparency is built on the freedom to obtain information that applies to the public interest and can be directly obtained for those who need it. Transparency is providing open and honest financial and non-financial information to the public based on the consideration that the public has the right to know openly and thoroughly about their accountability for resource management (Direktorat Pemberdayaan Zakat, 2013).

The transparency of zakat management must also be coordinated and consultative. Providing information, news, explanations of mechanisms, procedures, data, and facts to people who need clear and accurate information. The purpose of transparency is to provide convenience for parties who have the opportunity to obtain information as a reference to participate and carry out supervision, and to create the availability of information so that opportunities are opened that can encourage the public to participate in various programs.

The management of people's funds can be carried out properly if it has a good control system. One form of good control is transparency, namely openness seriously and thoroughly from all levels of society in the process of managing public resources. BAZNAS is one of the official institutions trusted by the public and the government to manage public funds. Therefore, the management of funds sourced from the community must be reported transparently so that the community knows the flow of funds they collect.

Reports on the realization of revenues and distributions made by BAZNAS can be accounted for by the public. The information contained in the accountability report is easily accessible to the public, especially Muzakki. Because the ease of access for Muzakki to know how their funds are processed will increase trust in the institution. BAZNAS which is managed transparently will increase public trust, and in the end will increase the receipt of Zakat, Infaq, and Sadaqah funds.

Based on the results of the research analysis, BAZNAS of Sinjai Regency in its zakat management, quantitatively BAZNAS of Sinjai Regency can be said to be not optimal in

applying the principle of transparency to its Muzakki. Muzakki has not been able to access financial reports regarding the receipt and distribution of Zakat, Infaq, and Sadaqah funds. Muzakki has not been able to know more clearly how the management of Zakat, Infaq, and Sadaqah funds is carried out by BAZNAS. However, qualitatively, the transparency of BAZNAS in Sinjai Regency can be categorized as quite good. This can be seen on the official website of the Sinjai Regency BAZNAS which actively reports on every activity carried out with its 5 (five) flagship programs.

Thus, to realize complete transparency, BAZNAS of Sinjai Regency can make improvements, especially in financial reporting regarding the realization of receipts and expenditures of Zakat, Infaq, and Sadaqah funds. BAZNAS can innovate by utilizing digitalization to widely open its financial reports to the public. As stated in the BAZNAS Mission of Sinjai Regency, namely implementing a transparent and accountable management system based on the latest information and communication technology.

### **3. Zakat Management through Village-Based UPZ**

The Zakat Management Unit (UPZ) was specifically formed by BAZNAS in Sinjai Regency in the village to assist BAZNAS's work. According to the Head of BAZNAS, Sinjai Regency, for the technical collection of ZIS, his party has formed a Zakat Management Unit (UPZ) in 80 villages. Each UPZ consists of a chairman, secretary, treasurer, and 1 (one) member in each hamlet. This UPZ has been present as a small BAZNAS unit in every village in Sinjai Regency which aims to assist BAZNAS in Sinjai Regency in carrying out zakat socialization and education, planning zakat collection, carrying out zakat collection, managing Muzakki data, and distributing zakat to those who are entitled to receive zakat. . The village-based UPZ also aims to reach all levels of society in Sinjai Regency, because there are still some people who do not pay or do not receive zakat due to data constraints or areas that are difficult for BAZNAS management to reach.

In general, BAZNAS of Sinjai Regency has implemented a village-based UPZ mechanism to collect, record, and distribute Zakat, Infaq, and Sadaqah funds by BAZNAS Regulation No. 2 of 2016, which includes:

a. Socialization, education, and Muzakki services.

UPZ conducts socialization and education of zakat according to the needs of each institution. The socialization and education of zakat as referred to in paragraph (1) is carried out with the zakat socialization and education guidelines issued by BAZNAS. UPZ provides zakat consultation services to Muzakki and prospective Muzakki according to the needs of their respective institutions.

b. UPZ collects data and updates Muzakki data periodically at their respective institutions.

Data collection and updating of Muzakki data as referred to in paragraph (1) use the information system prepared by BAZNAS. UPZ submits the compulsory zakat identification number (NPWZ) issued by BAZNAS according to its level to Muzakki in their respective institutions. UPZ submits proof of zakat deposit (BSZ) issued by BAZNAS, Provincial BAZNAS, and Regency/City BAZNAS to Muzakki in their respective institutions.

c. Collection and distribution of zakat by UPZ.

UPZ carries out the zakat collection mandate from BAZNAS according to its level. All UPZ fundraising results must be deposited to BAZNAS according to its level. If necessary, UPZ can perform the task of assisting the distribution and utilization of zakat. The task of assisting the distribution and utilization of BAZNAS zakat is at most 70% of the funds collected by UPZ.

d. State UPZ, Grand Mosque, Mosque, Musallah, Langgar, Surau, or other names as referred to in Article 3 paragraph (1) letter g, Article 4 paragraph (1) letter f, and Article

5 paragraph (1) letter f can perform tasks assistance in the distribution and utilization of zakat funds by 100%.

e. UPZ Amil rights.

UPZ gets the Amil rights share of a maximum of 12.5% of the realization of the assistance task in the distribution and utilization of zakat. If the task of assisting the distribution and utilization of zakat is not fully implemented as referred to in paragraph (4), then the share of Amil rights that have been paid by BAZNAS according to its level to UPZ is compensated for the payment of the share of Amil rights for the next period. UPZ which only performs zakat collection tasks can use zakat collection funds of a maximum of 5% of the collection proceeds for UPZ operations.

f. Planning

RKAT UPZ is compiled systematically consisting of an introduction, determination sheet, fund receipt plan, operational fund acceptance and use plan, Muzakki fundraising plan, distribution, and utilization assistance task plan based on ASNAF, distribution and utilization assistance task plan based on the program, and recipient plan. benefit.

g. Reporting.

UPZ is obliged to submit reports on the collection and assistance of distribution and utilization of funds to BAZNAS according to its level every 1 (one) month, 6 (six) months, and at the end of the year.

The village-based UPZ formed by BAZNAS in Sinjai Regency is still relatively new. To date, there are 80 units of UPZ in villages. This amount is sufficient to support the tasks and functions of BAZNAS. In its implementation, Village-Based UPZ cannot be separated from the responsibilities given by BAZNAS including:

a. Conducting socialization and education on zakat

Socialization is one of the media or means that influence the personality of a person so the personality of a person is very dependent on the way the individual socializes with other people. Socialization is a social process that is carried out by a person or through which a person becomes a member of a group and society through cultural learning from groups and communities. The results showed that BAZNAS in Sinjai Regency through the village UPZ often carried out zakat socialization and education. This is evidenced by the intensive technical guidance of Zakat, Infaq, and Sadaqah in their respective villages/districts. Socialization is also carried out in several ways, such as through being active on social media, visiting the homes of residents who have the potential for zakat, preaching in mosques, and others. The purpose of socialization is to provide an understanding to the public about the obligation to pay zakat and how it has a positive impact on the welfare of society in the aggregate.

b. Register and serve Muzakki

The recording is a recording process to obtain precise and accurate data. Data collection is the process of collecting information obtained from an observation that can be in the form of numbers, symbols, or characteristics, either directly or indirectly. As for how to record and serve Muzakki, namely with transparent services, services that are open, easy, and can be understood by all Muzakki parties.

UPZ has the task of collecting and updating Muzakki data periodically in their respective institutions. UPZ submits the compulsory zakat identification number (NPWZ) issued by BAZNAS according to its level to Muzakki in their respective institutions. In addition, UPZ is required to submit proof of zakat deposit (BSZ) issued by BAZNAS, Provincial BAZNAS, and Regency/City BAZNAS to Muzakki in their respective institutions.

Based on the results of the researchers, the Head of BAZNAS Sinjai stated that the BAZNAS of Sinjai Regency through each Village-Based UPZ had carried out its duties, namely recording, and collecting data on Muzakki in the village, making it easier to record BAZNAS in Sinjai Regency. With records and data managed by UPZ, BAZNAS can expand the area for receiving Zakat, Infaq, and Sadaqah. The data collection also serves to determine with certainty the recipients of Zakat, Infaq, and Sadaqah so that the funds distributed are right on target.

c. Submit a Zakat Compulsory Identification Number (NPWZ)

The Zakat Compulsory Identification Number (NPWZ) is a card with a code to identify the zakat depositor database (Muzakki). NPWZ is made by BAZ. Meanwhile, LAZ has not implemented NPWZ, but LAZ only recognizes Muzakki serial numbers for database identification. Like the taxpayer identification number (NPWP), this Baznas Card is a coded card to identify the zakat depositor database (Muzakki). NPWZ card holders can access zakat payment services anytime and anywhere, without having to go to the Baznas counter. The trick is if you want to pay zakat, you can transfer it via a bank or ATM by including your NPWZ number.

Based on observations, it was found that BAZNAS of Sinjai Regency with Village-Based UPZ after collecting data and making NPWZ, BAZNAS through UPZ handed over NPWZ to Muzakki in their respective village UPZ units. The recording of the zakat payer database carried out through the Village-Based UPZ greatly assists BAZNAS's task in organizing accurate and integrated data collection. So, BAZNAS of Sinjai Regency can do planning and preparation of work programs easily. In addition, the NPWZ becomes the basis for BAZNAS to measure the potential for zakat receipts accurately.

d. Collect zakat

One of the obligations of Muslims is to pay zakat. For every Muslim who is financially stable or capable, it is obligatory to pay zakat to people in need. Zakat is worship that is listed in the pillars of Islam. Initially, zakat was carried out independently and distributed directly to the community, now zakat is collected and distributed through institutions that are managed in a structured and orderly manner. One of the goals of BAZNAS is the realization of optimal national zakat collection. Based on the results of the study, it showed that BAZNAS of Sinjai Regency through Village-Based UPZ had collected zakat appropriately, according to the conditions of the people in their respective villages. The results of the Village-Based UPZ fund collection are deposited to the Sinjai Regency BAZNAS according to the level. According to the Head of BAZNAS, the existence of Village-Based UPZs that were formed in 80 villages helped BAZNAS in collecting zakat more broadly.

e. Prepare annual budget

An annual budget is a plan within a company or organization that is compiled in an integrated manner and explained in monetary units in a predetermined period or period. BAZNAS prepares its budget by making an operational cost budget at the beginning of the period, then allocates each type of operational cost more precisely, and examines evidence and matters directly related to expenses regarding operational costs.

RKAT UPZ is compiled systematically consisting of an introduction, determination sheet, plan for receiving funds, plan for receiving and using operational funds, plan for raising Muzakki, plan for co-administration of distribution and utilization based on ASNAF, plan for co-administration of distribution and utilization based on the program, and plan for a beneficiary. . RKAT UPZ as a working guideline for UPZ that can assist UPZ in carrying out activities starting from the stages of collection, distribution, and utilization of Zakat, Infaq, and Sadaqah.

Based on the research results, the Village-Based UPZ has compiled an Annual Work Plan and Budget (RKTA) for the collection, and assistance task of distributing and utilizing Zakat, Infaq, and Sadaqah. In preparing the RKTA, the Village-Based UPZ was directly supervised by BAZNAS, Sinjai Regency. In addition, the process of preparing the RKTA also involves village officials and the community in their respective villages, especially the Muzakki.

f. Prepare activity reports

Activity reports are the results of activities carried out as evidence of the management's responsibility for these activities. After the report is prepared, the meal will be given to the BAZNAS Treasurer. UPZ is obliged to submit reports on the collection and assistance of distribution and utilization of funds to BAZNAS according to its level every 1 (one) month, 6 (six) months, and at the end of the year.

Based on the results of the research, the Head of BAZNAS of Sinjai Regency said that the Village-Based UPZ had made reports on activities in their respective villages. Activity reports originating from the Village-Based UPZ can be used as a reference for the Sinjai Regency BAZNAS to compile a comprehensive activity report from 80 villages and sub-districts. This activity report can be used as a reference by BAZNAS and UPZ to prepare for the next stage of RKTA.

Based on the description of Zakat Management in BAZNAS Sinjai Regency and Zakat Management through Village-Based UPZ, it can be said that zakat which is managed in a structured and organized manner by BAZNAS Sinjai Regency together with 80 UPZ units in villages has a significant and strategic role in economic empowerment. ummah. This can be seen in more detail regarding the achievements that have been implemented through the 5 (five) flagship programs of BAZNAS in Sinjai Regency. Although the establishment of BAZNAS and UPZ is still relatively new, the programs that have been realized have touched many layers of society in remote villages. Although it is not yet optimal in fulfilling the potential for zakat receipts, the planned and implemented programs, it is a positive sign that community empowerment through the visions and missions of BAZNAS Sinjai Regency and Village-Based UPZ can be realized as a whole.

Based on the 2020 report released by BAZNAS in Sinjai Regency, the total collection of Zakat, Infaq, and Sadaqah funds was IDR 400 million. Meanwhile, the total distribution was Rp. 200 million, which consisted of various variables of assistance, especially emergency disasters to the community such as assistance to fire victims. Assistance for the program per quarter is the distribution of necessities with a certain value, plus pocket money to 350 Mustahiq distributed in all sub-districts/villages in Sinjai Regency.

Most of the zakat collection is done door to door in each village, where each village usually collects Rp. 40 million to Rp. 80 million. For distribution, zakat is distributed in each hamlet with the target of poor households. Assistance in the form of cash is given to the poor in the amount of Rp.200 thousand to Rp.230 thousand per house. In addition, there were 300 food packages given to cleaning staff and to people affected by Covid-19.

Various programs that have been launched by BAZNAS in Sinjai Regency in helping the government deal with poverty have had a significant impact on improving people's welfare. In more detail, the following are the flagship programs that have been carried out by BAZNAS of Sinjai Regency with Village-Based UPZ that have been fostered.

a. ZIS collection.

The collection of zakat funds carried out by the Village-Based UPZ uses direct methods, through banks, and salary allocations. Infaq/alms are collected by receiving directly from the community and also by distributing Infaq boxes in shops, mosques, and other public places. For

the collection of zakat, Infaq, and alms, BAZNAS also opens special accounts such as Bank Mandiri and Bank BRI accounts. BAZNAS Sinjai Regency also receives zakat, Infaq, and alms through e-payments such as Ovo and PakeLinkAja.

b. Distribution.

ZIS funds that have been collected are distributed to groups/Asnaf who are entitled to receive zakat. The zakat recipients consist of the Poor, Amil, Ibn Sabil, Converts, and *fi sabilillah*. The distribution carried out by BAZNAS of Sinjai Regency together with the Village-Based UPZ is carried out directly. Before being distributed, the BAZNAS and UPZ management first conduct a direct review of the target recipients. If it meets the requirements as a recipient that have been determined by BAZNAS, then BAZNAS will distribute according to the needs of the recipient. In distributing zakat funds to Mustahiq, BAZNAS and UPZ prioritize domestic distribution, equitable distribution, and building trust between the giver and the recipient of zakat.

c. Utilization of ZIS.

ZIS of funds is channeled not only for consumptive needs but also for production needs. So that these funds are useful for the needs of the poor, as well as for people who need business capital. Zakat, Infaq, and Sadaqah funds collected by BAZNAS through UPZ are distributed into five flagship programs to improve the economic welfare of the community, as stated by the Chair of BAZNAS in Sinjai Regency, namely: BAZNAS Religion, BAZNAS Peduli, BAZNAS Smart, BAZNAS Healthy, and Prosperous BAZNAS.

#### **4. Economic Empowerment of the Ummah through Zakat Management**

Zakat management which is managed in a structured and organized manner has a significant role in empowering the people's economy. The economic empowerment of the ummah is aimed at increasing the dignity of the Islamic community from underprivileged conditions, alleviating the problems of poverty and economic backwardness, and building the economic independence of the ummah. Zakat is not just ritual worship to perform worship to Allah SWT, but zakat has a broader purpose. Zakat can be a fence to maintain the benefit of the ummah. In the economy, zakat can be used as an alternative to tackling poverty and economic inequality. Zakat management is a means of control in dealing with problems of socio-economic inequality, for example, the transfer of some wealth from the rich to the poor.

The economic empowerment of the ummah through zakat, at least can be done in three ways as suggested by Kartasmita (1995), namely: (1) the distribution and utilization of zakat can create an atmosphere or climate that allows the potential of society to develop (enabling), where every human being or every society has potential that can be developed; (2) the distribution and utilization of zakat can strengthen the potential or power possessed by the community (empowering) through increasing the level of education, health status, and opening up opportunities to take advantage of economic opportunities; (3) the distribution and utilization of zakat can protect the people, prevent unbalanced competition, and prevent the exploitation of the strong economic group over the weak.

In addition to the three events above, the economic empowerment of the ummah can be carried out more practically, such by; (1) assisting the community in finding problems and solutions; (2) conducting an analysis or study of the problem in a participatory manner which can be done by brainstorming, forming discussion groups, and holding periodic community meetings; (3) determining the priority scale of problems by sorting and selecting each of the most urgent problems to be solved; (4) looking for solutions to problems that are being faced by socio-cultural approaches that exist in society; (5) carry out concrete actions to solve the



problems at hand; and (6) evaluate the success and failure of the entire set and process of empowerment.

Strategic efforts can be made to encourage the acceleration of structural changes which can further strengthen the position and role of the people's economy in the national economy. One form of economic realization of the people is through the management of zakat in a structured and organized manner carried out by zakat institutions. The Sinjai Regency BAZNAS together with the Village-Based UPZ has carried out various programs aimed at realizing the benefit and welfare of the community. The following are the flagship programs that have been implemented by BAZNAS together with UPZ:

#### 1) BAZNAS Religion

The help of the Dai' and the Koran teacher. The program initiated by BAZNAS has now developed not only as a partner of the district government in poverty alleviation but also contributes to the improvement of religious and competitive human resources by the Vision of the Sinjai Regency Government. Programs like this are maintained and developed, considering that these programs are very useful so that more and more people will enjoy them.

BAZNAS supports training on human resource capacity building for Koran teachers and mosque imams, as has been done in Batu Belerang Village, Sinjai Borong District. BAZNAS is committed to all forms of activities related to the Islamic religion so that the Zakat, Infaq, and Alms collected funds are truly effective in terms of their utilization. Thus, the existence of BAZNAS can be a loyal forum for serving the needs of the ummah, especially in terms of ZIS.

To develop a religious program, BAZNAS collaborates with campuses in Sinjai Regency. BAZNAS collaborates with one of the most influential campuses in the Sinjai Regency, namely the Sinjai Institute of Islamic Religion (IAIM). BAZNAS and IAIM Sinjai have signed a Memorandum of Understanding (MoU). This memorandum of understanding is a form of the BAZNAS Religion program which is engaged in religion and BAZNAS Peduli which touches the community as a social program.

This collaboration is also a form of socialization between students and lecturers on programs at BAZNAS so that this collaboration is not only on apprenticeships but also on how to involve academics from IAIM Sinjai to participate in the BAZNAS program. This collaboration can also help campuses to realize the tri dharma of higher education, namely Education, Research, and Community Service. In addition, the cooperation that is built can help the development of human resources and the management of Amil Zakat.

#### 2) BAZNAS Cares

This program is specifically implemented for compensation for the poor, compensation for victims of natural disasters, and house renovation for the poor. According to the Head of BAZNAS in Sinjai Regency, BAZNAS is committed to always instructing the distribution department to do the best in distribution because that is the most accurate socialization tool. Therefore, BAZNAS of Sinjai Regency has been involved in helping people who are in need and will always provide support in alleviating poverty.

In 2020, BAZNAS of Sinjai Regency together with Village-Based UPZ carried out house renovations for 20 housing units for underprivileged residents in Sinjai Regency. Although in a pandemic atmosphere, this number has increased slightly compared to 2019 which has carried out house renovations for 14 housing units. This Rumah Beda is a form of realization as well as an event to socialize BAZNAS to the public on the existence of BAZNAS in carrying out its duties as an official institution to manage zakat in a structured manner.

In addition to Home Renovation, BAZNAS in Sinjai Regency and UPZ Desa distributed basic food assistance to underprivileged residents in Sinjai Regency. Food assistance was given

to 35 residents from four villages in Pulau Sembilan sub-district, 10 fire victims, and 9 tornado victims. Not only limited to Sinjai Regency, but BAZNAS Sinjai also distributed assistance in the form of rice, snacks, sugar, baby equipment, and ready-to-eat food to victims affected by the earthquake in Mamaju Regency. The head of BAZNAS reported that the source of the assistance distributed came from Zakat, Infaq, and alms funds collected from the people of Sinjai Regency. The number of packages distributed to earthquake victims amounted to 600 packages.

### 3) Smart BAZNAS

This program focuses on providing scholarships for outstanding students and poor families. The head of BAZNAS of Sinjai Regency revealed that this program aims to provide support to students who excel in obtaining funding or stimulus assistance as a form of motivation. This scholarship comes from Zakat, Infaq and Alms collected. This program is a very noble act and is justified by Islamic sharia law, so BAZNAS Sinjai is always committed to collaborating with all educational institutions in Sinjai, especially in the religious field.

This program is also an effective way to disseminate information to the public about the existence of BAZNAS as a zakat management institution. At the same time conveying to the public that the funds collected at BAZNAS are channeled properly, namely through the provision of outstanding scholarships, to strengthen public trust in Baznas as the manager of the zakat, Infaq, and alms funds.

In the context of developing the education of the children of Sinjai at all school levels, BAZNAS took the initiative to participate by distributing zakat funds to 12 Islamic Boarding Schools and 9 TK/TPA, providing outstanding scholarships for outstanding students/students graduates at Darul Istiqamah Puce'e Islamic Boarding School, Kecamatan South Sinjai, and providing educational assistance to 92 poor students in Sinjai Regency.

In addition to providing scholarship assistance, the Smart BAZNAS program together with UPZ in each village also often provides technical guidance related to zakat, Infaq, and alms. This technical guidance aims to provide understanding to participants regarding the management of zakat, Infaq, and alms so that they can be managed properly and distribution can be given to those who are entitled. BAZNAS has carried out technical guidance in collaboration with government and private agencies in Sinjai Regency. One of the activities that have been carried out is technical guidance in the Hall of the North Sinjai District Office, attended by dozens of participants who come from village priests, neighborhood imams, mosque administrators, village employees, religious counselors, and the Zakat Management Unit (UPZ) throughout the country.

BAZNAS also conducts socialization in Regional Apparatus Organizations and Offices within the scope of work of the Sinjai Regency government, because not all State Civil Apparatuses fully understand the BAZNAS program. This socialization aims to increase the knowledge of the Muslim community, especially the State Civil Apparatus in the Regency Government about the importance of zakat obligations, and how important ZIS is managed in a structured manner by BAZNAS.

### 4) Healthy BAZNAS

This program focuses on providing assistance in the form of treatment for poor families. BAZNAS Sinjai Regency together with Village-Based UPZ has distributed assistance in the Sinjai Sehat activity for residents who are sick and are constrained by medical expenses. The head of BAZNAS in Sinjai Regency said that BAZNAS Sinjai will establish a health clinic in Sinjai Regency, which is located at the BAZNAS Office, on Jalan Persatuan Raya, North Sinjai District. This plan has entered the finalization stage which is carried out in collaboration with

the government of Sinjai Regency and Bank BPD Sulselbar. Bank BPD CSR is willing to help realize this program by providing facilities in the form of ambulance vehicles that can be used as operational assistants for health clinics.

#### 5) BAZNAS Prosperous

Two important points must be considered, namely productive zakat and consumptive zakat. Productive zakat is the distribution of zakat which is expected to be developed. The distribution of Zakat, Infaq, and Sadaqah is not only distributed to consumptive needs but the funds must also be channeled to productive needs such as capital assistance. Zakat, Infaq, and Alms funds can be allocated for business development or capital assistance to poor families to create businesses so that they do not always depend on gifts alone. Zakat funds distributed for productive needs will have a positive impact on Mustahik and BAZNAS. The wider and more successful the venture capital recipients will be, will affect the amount of Zakat, Infaq, and Alms deposited to BAZNAS. In addition, business assistance to the poor will change the lives of the poor, Mustahik into Muzakki.

According to the Head of BAZNAS of Sinjai Regency, in addition to having the duties and functions of collecting and distributing Zakat, Infaq, and Alms, BAZNAS of Sinjai Regency also takes part in answering social problems in the community. BAZNAS of Sinjai Regency has realized an economic empowerment program through the distribution of sales boxes for small business actors in Sinjai. BAZNAS distributed 5 units of boxes, and cash for business capital. Those who get the sales box assistance will also get a business capital assistance of IDR 2.5 million per person so that the business they have started can grow.

The distribution of zakat utilization is carried out as an effort to support the development of the people's economy in Bumi Panrita Kitta. Since the launch of the BAZNAS Sejahtera program, BAZNAS has received many proposals from the community. Because zakat funds are still limited, Baznas can only realize five box units. However, BAZNAS will accommodate several proposals that have been submitted to be realized when the allocation of zakat funds is adequate.

The chairman of BAZNAS said that the BAZNAS Sejahtera program was well received by the people in Sinjai with many proposals received from small entrepreneurs. This program must be supported by the government of Sinjai Regency because it is in line with the flagship program of the Regent of Sinjai, which is to create 1000 new entrepreneurs and 10 thousand jobs.

### **5. Online Zakat Payment Transactions**

Entering the Industrial Revolution 4.0 and the Era of Society 5.0 became a stepping stone for BAZNAS to develop its potential through the intense use of information technology. Through the information system, receiving and distributing transactions can be carried out easily and practically. The current era requires institutions and organizations to innovate to survive amid increasingly fierce competition. Thus, individuals and groups are required to use digital-based technology as a supporting tool in everyday life. Humans and technology cannot be separated, humans need tools to do various things in life, and technology requires human knowledge to always develop the technology.

BAZNAS can use digital-based technology so that information conveyed to the public is faster and easier to access. Now, zakat management has evolved towards digital-based zakat management. Online zakat is a process of paying zakat which is carried out through the help of a digital or online system, where the Muzakki does not meet directly with the zakat Amil in making zakat payments. Zakat sites with online systems also provide zakat calculations or zakat calculators, so that Muzakki who does not know the zakat assets that must be paid can choose this method to simplify zakat calculations.

BAZNAS Sinjai Regency has made innovations in the form of a payment system that uses an online zakat system. Payment through the online system, of course, greatly facilitates Muzakki to pay zakat through the website, social media, or other electronic media and payments can be made by transfer. Based on the results of the study, BAZNAS in Sinjai Regency has optimized the online-based zakat receipts provided for Muzakki in Sinjai Regency. The online zakat management initiated by BAZNAS for Muzakki has a significant role in paying zakat. This online-based system is expected to make it easier and increase public interest in paying zakat.

According to the Chairman of BAZNAS, through the online Muzakki system, they only need to access the BAZNAS website or website then select transactions and make payments via transfer. Installments of Zakat, Infaq, and Alms at BAZNAS Sinjai Regency can be done online by checking the image or QR code claimed by the BAZNAS Kapupaten Sinjai Regulation so that exchanges can be made through the application. To collect ZIS, BAZNAS opens special accounts such as Bank Mandiri and Bank BRI accounts. BAZNAS Sinjai Regency also receives ZIS through e-payments such as Ovo and PakeLinkAja.

## **Conclusion**

Based on the results and discussions that have been presented from the qualitative aspect, it is concluded that the analysis of the role of BAZNAS through Village-Based UPZ as a means of empowering the economy of the ummah in the Society 5.0 era, namely BAZNAS and Village-Based UPZ have a significant role in the economic empowerment of the ummah. This can be seen from the process of collecting, distributing, and utilizing ZIS managed by BAZNAS. In terms of utilization and distribution, BAZNAS together with UPZ has realized superior work programs. These excellent programs include the BAZNAS Religion, BAZNAS Peduli, Smart BAZNAS, Healthy BAZNAS, and Prosperous BAZNAS. In addition, the collection of zakat carried out by BAZNAS in Sinjai Regency has implemented an online zakat system. Muzakki who want to pay Zakat, Infaq, and Sadaqah is not only done directly at the BAZNAS or UPZ Desa office but can also be done through bank transfers (Bank Mandiri, Bank BRI) and e-payment (Ovo, LinkAja). The programs carried out by BAZNAS together with UPZ in each village have a significant impact on community welfare, open employment opportunities, and can assist local governments in reducing poverty.

### **1. Management of BAZNAS in Sinjai Regency.**

Zakat management in BAZNAS Sinjai Regency has implemented 3 (three) main pillars in managing funds, ranging from collection, and distribution to the utilization of ZIS: (1) BAZNAS Sinjai Regency in carrying out its work and responsibilities as the ZIS fund manager has fulfilled the principle of Amanah. (2) BAZNAS of Sinjai Regency can be said to be professional. The knowledge and educational base of the management is very adequate. (3) Quantitatively, BAZNAS of Sinjai Regency can be said to be not optimal in applying the principle of transparency to its Muzakki. Muzakki has not been able to access financial reports regarding the receipt and distribution of ZIS funds. However, qualitatively, the transparency of BAZNAS in Sinjai Regency can be categorized as quite good. This can be seen on the official website of the Sinjai Regency BAZNAS which actively reports on every activity carried out.

### **2. Village Based UPZ.**

Village-based UPZ cannot be separated from the responsibilities given by BAZNAS including (1) BAZNAS of Sinjai Regency through village UPZ often carries out zakat socialization and education; (2) Sinjai Regency BAZNAS through each Village-Based UPZ has carried out its duties, namely recording, collecting data on Muzakki in the village, making it

easier to record BAZNAS in Sinjai Regency; (3) BAZNAS through UPZ has submitted NPWZ to Muzakki in the UPZ unit of their respective village; (4) BAZNAS of Sinjai Regency through Village-Based UPZ has collected zakat properly. The results of the Village-Based UPZ fund collection are deposited to the Sinjai Regency BAZNAS according to the level; (5) The Village-Based UPZ has prepared an RKTA for the program for collecting, assisting in the distribution, and utilization of ZIS; and (6) UPZ has submitted reports on the collection, distribution, and utilization of funds to BAZNAS according to its level every 1 (one) month, 6 (six) months, and the end of the year.

### 3. Community Economic Empowerment.

The Sinjai Regency BAZNAS together with the Village-Based UPZ has carried out superior programs that have an important role in empowering the economy of the ummah: (1) Religious BAZNAS, providing assistance for preachers and Koran teachers, training for Koran teachers and mosque imams, in collaboration with the Institute of Islamic Religion Muhammadiyah (IAIM). ) Sinjai; (2) BAZNAS Cares, conducts house renovation and distributes basic food assistance to the affected victims to residents affected by the disaster; (3) Smart BAZNAS, provides scholarships and tuition assistance for outstanding students and poor families, 12 Islamic boarding schools and 9 TK/TPA, technical guidance related to ZIS to dozens of participants; (4) BAZNAS Sehat, providing assistance in the form of treatment for poor families who are constrained by medical expenses and establishing a health clinic in Sinjai Regency, including the provision of facilities in the form of ambulance vehicles as operational health clinics; (5) BAZNAS Sejahtera, the distribution of ZIS is not only channeled to consumptive needs but the funds must also be channeled to production needs.

This research was conducted despite the limitations that could reduce the quality of the research data. The limitations of this study are as follows: The indicators used to assess the pattern of zakat management is limited to three indicators, Respondents or informants in this study were limited to BAZNAS administrators in Sinjai Regency. The unit of analysis in this study is limited to zakat managed by BAZNAS and UPZ.

For Suggestions/recommendations: (1) For Researchers/Academics. (a) Future researchers will not only focus on the three principles of zakat management, but can add other relevant principles, such as accountability and sustainability; (b) It is hoped that further research can consider respondents not only to BAZNAS administrators, but also to expand informants such as Muzakki, Mustahik, and UPZ in each village; (c) Further researchers can expand the object of research by expanding the unit of analysis of zakat management, not only limited to BAZNAS and UPZ but also other institutions such as Lembaga Amil Zakat (LAZ) so that the results are maximized, can be compared and can be generalized. (2) For Actors (stakeholders), to support BAZNAS programs, the local government must encourage all State Civil Apparatuses in the Regional Apparatus Organizations and Offices of the Sinjai Regency government scope of work. Through the proactive role of local governments, BAZNAS can explore the potential for greater zakat receipts, so that the distribution and utilization of zakat will have a major impact on the welfare of the community; (b) BAZNAS and UPZ as zakat managers as mandated by law are required to apply management principles that are trustworthy, professional and transparent. Specifically, regarding transparency, BAZNAS has not been open in reporting the realization of the receipt and use of Zakat, Infaq, and Sadaqah funds. Therefore, to maintain and increase public trust, BAZNAS must apply the principle of transparency as a whole; (c) Village-Based UPZ Management must be even more active in exploring the potential Zakat, Infaq, and Sadaqah in their respective villages; (d) For BAZNAS in other regions, they can adopt superior programs that have been realized by BAZNAS in Sinjai Regency.

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