

**MOSQUE-BASED ZAKAT, INFAK AND ALMS MANAGEMENT TO
IMPROVE MUSTAHIK ECONOMY
(Case Study at UPZ Baznas Masjid Baiturrahman Bendiljati Wetan Village,
Sumbergempol District)**

Ahmad Supriyadi¹

Fakultas Ekonomi dan Bisnis Islam UIN Sayyid Ali Rahmatullah Tulungagung
supriyadielfirda@gmail.com

Abstrak: Studi ini membahas tentang pengelolaan zakat, infak, dan sedekah di masjid untuk meningkatkan ekonomi mustahik. Sesuai dengan hasil penelitian oleh Pusat Kajian Strategis (Puskas) BAZNAS RI, Indonesia dengan mayoritas populasi Muslim terbesar di dunia memiliki potensi zakat sebesar 327,60 triliun rupiah. Dari potensi ini, dana zakat yang terkumpul belum mencapai sepuluh persen atau masih sekitar 17 triliun untuk seluruh Indonesia. Salah satu elemen penting dalam pembentukan Unit Pengumpulan Zakat (UPZ) untuk membantu pengumpulan dan distribusi zakat adalah masjid/mushala. Masjid memiliki peran penting dalam kualitas pelayanan kepada masyarakat. Masjid merupakan pusat aktivitas ibadah masyarakat, baik ibadah mahdlah, pendidikan, sosial, ekonomi, kesehatan, dan lain sebagainya. Hasil penelitian menunjukkan bahwa pengelolaan di UPZ Masjid Baiturrahman Ds. Bendiljati Wetan Kec. Sumbergempol telah menunjukkan kondisi yang baik. (1) Pengelolaan pengumpulan ZIS dilakukan dengan mengadakan program produktif yang tentunya disertai perencanaan yang cermat dan terstruktur, mengatur pembagian tugas untuk mengumpulkan dana dari beberapa pihak baik dari kalangan muda maupun tua, dan bekerjasama dengan aghniya', pemangku kepentingan, dan pemimpin agama di desa untuk menjadi mitra atau investor dalam UPZ, (2) Pengelolaan distribusi dilakukan dengan menentukan kriteria penerima program UPZ, menentukan mekanisme distribusi dan sistem bagi hasil, serta melakukan pembinaan, pengawasan, dan evaluasi terhadap mustahik, (3) Pengelolaan pemanfaatan UPZ menyediakan dana Qardhul Hasan bagi mustahik yang membutuhkan, dan memberdayakan mustahik melalui program pengelolaan kolam lele Pengembangan Masyarakat Zakat (ZCD), yang tentunya telah dianalisis dan disesuaikan dengan potensi desa serta diorganisir dengan terstruktur.

Kata kunci: Masjid; Ekonomi Mustahik; Pengelolaan ZIS

Abstract: This study discusses the management of zakat, infak and alms management in mosques to improve the mustahik economy. In accordance with the results of research by the Center for Strategic Studies (Puskas) BAZNAS RI, Indonesia with an average majority of the world's largest Muslim population has a zakat potential of 327.60 trillion rupiah. From this potential, the acquisition of zakat funds collected has not touched ten percent or is still around 17 trillion for all of Indonesia. One of the important elements of the establishment of the Zakat Collection Unit (UPZ) in order to assist the collection and assistance of zakat distribution is the mosque/mushala. Mosques have an important role in the quality of service of the people. The mosque is the center of people's worship activities, be it mahdlah worship, education, social, economic, health and so on. The results showed that the management at UPZ Masjid Baiturrahman Ds. Bendiljati Wetan Kec. Sumbergempol has shown good conditions. (1) Management of ZIS collection by conducting productive programs which of course are accompanied by careful and structured planning, organizing the distribution of tasks to collect funds from several parties both from the young and old, and cooperating with aghniya', stakeholder and religious leaders in the village to become partners or investors in UPZ, (2) Distribution management is taken by determining the criteria for UPZ program beneficiaries, determining the distribution mechanism and profit sharing system, as well as mentoring, supervising and evaluating mustahik, (3) UPZ utilization management provides Qardhul Hasan funds for mustahik in need, and empowering mustahik through the catfish pond management program Zakat Community Development (ZCD), which of course has been analyzed and adjusted to the potential of the village and structured organizing.

Keywords: Mosque; Mustahik Economy; ZIS Management

Introduction

Discourse on zakat governance that can reduce poverty levels in Indonesia still does not show encouraging development. According to data, the national poverty rate in March 2020 released by BPS was at 9.78 percent. In other words, there are 26.42 million Indonesians who are still below the poverty line. The poverty rate continues to increase due to the economic impact of COVID-19, to 10.19 percent or 27.55 million people.¹ This high level of poverty confirms the importance of stakeholders' efforts to have an in-depth strategy to prevent poverty which is predicted to still increase.²

On the other hand, according to the report of Indonesia Charities Aid Foundation in 2018 and Legatum Institute in 2019, as the country with the largest Muslim population, it is also known as the most generous nation and the country with the highest volunteering rate in the world.³ This confirms that Indonesia has great potential in jointly alleviating poverty. As the third pillar of Islam, zakat, infak and alms occupy an important role in poverty alleviation among Muslims. Historically, zakat was used by Islamic rulers to support the country's economy⁴. Zakat is an instrument of state fiscal policy in order to create total and comprehensive economic development goals, including and stability justice, In addition to high economic growth and the achievement of prosperity.⁵

In accordance with the results of research by the Center for Strategic Studies (Puskas) BAZNAS RI, Indonesia with the average majority of the world's largest Muslim population has a zakat potential of 327.60 trillion rupiah with the following details:⁶

Table 1
The Potential of Zakat in Indonesia

No	Name	Number
1	Zakat profession	139.07 Trillion
2	Agricultural Zakat	19.79 Trillion
3	Livestock Zakat	9.51 Trillion
4	Zakat Money	58.76 Trillion
5	Corporate Zakat	144.50 Trillion
Total Zakat Potential		327.60 Trillion

¹ Badan Pusat Statistik (bps.go.id), diakses pada 30 Oktober 2022

² Puskas BAZNAS, (2022). *Outlook Zakat Indonesia 2022*, Jakarta: Puskas BAZNAS, 44.

³ BAZNAS RI & World Zakat Forum. (2021). *World Zakat Performance Index: A Conceptual Framework*. Jakarta: BAZNAS RI, 7

⁴ Nurrohmah, L., Supriyadi, A., & Habib, M. A. F. (2022). Upaya Lembaga Zakat Yatim Mandiri Tulungagung dalam Meningkatkan Kualitas Anak Yatim dan Dhuafa Melalui Program Pendidikan Sanggar Genius. *Management of Zakat and Waqf Journal (MAZAWA)*, 3(2), 87-101.

⁵ Sugeng Priyono, 2017, Zakat Sebagai Instrumen Dalam Kebijakan Fiskal, *Al Mashlahah Jurnal Hukum Dan Pranata Sosial Islam*, 125.

⁶ Puskas BAZNAS RI, 2021, *Out Look Zakat Indonesia 2021*, Jakarta: Pusat Kajian Strategis -Badan Amil Zakat Nasional, 5.

From this potential, according to Noor Ahmad, Chairman of BAZNAS RI who stated that in 2021, the acquisition of zakat funds collected has not touched ten percent or is still around 17 trillion for all of Indonesia, but this figure is quite good compared to the previous year.⁷ This proves that the absorption of zakat potential in Indonesia is still relatively low even though this country is in the category of the most generous country. Unfortunately, at this time the role of zakat has not been so obvious due to the lack of awareness of Muslims in fulfilling zakat obligations. Reflecting on the data above, very hard work is still needed to increase the acquisition of zakat among Muslims to alleviate poverty in this country.⁸

If the purpose of zakat is to alleviate poverty, turn mustahik into a muzakki, then this system of zakat, infak and alms fund management needs to be improved. The management of zakat, infak, and alms in a consumptive manner needs to be reviewed and immediately considered changes so that the purpose of the zakat fund itself can be achieved. A strategic step so that the zakat function can be optimized is to foster awareness and improve the zakat management system properly dan benar.

So far, the practice of the community in managing zakat funds has prioritized consumptive nature, such as distributing only basic necessities and other consumptive objects. Efforts to shift the distribution of zakat from consumptive to productive patterns still have to be carried out. This is done in order to increase the value of zakat utilization to accelerate poverty reduction in Indonesia.

One of the important things to do is to optimize the function of the Zakat Collection Unit (UPZ). The work procedures and structure of UPZ have been clearly described in PERBAZNAS Number 2 of 2016 concerning the Establishment and Work Procedures of UPZ. Article 7 of the regulation states that UPZ's task is to assist BAZNAS in collecting Zakat, Infak and Alms (ZIS) funds in case of need, UPZ can also assist in the distribution and utilization of zakat according to BAZNAS' authority.⁹

One of the important elements of the establishment of UPZ in order to help collect and assist the distribution of zakat is the mosque / mushala. Mosques have an important role in the quality of service of the people. The mosque is the center of people's worship activities, be it mahdlah worship, education, social, economic, health and so on. In the history of Islamic civilization, mosques have a vital role and at the same time a large contribution in the development of Islamic shiar to a number of parts of the world.¹⁰

⁷ Iqbal Al-Machmudi, 2022, *Potensi Zakat Indonesia Rp327 Triliun, Baru Terkumpul Rp17 Triliun*. Sumber; *Potensi Zakat Indonesia Rp327 Triliun, Baru Terkumpul Rp17 Triliun (mediaindonesia.com)*, diakses pada 06 Juni 2022.

⁸ Amalia, Kasyful Mahalli, 2012, *Potensi Dan Peranan Zakat Dalam Mengentaskan Kemiskinan Di Kota Medan, Jurnal Ekonomi Dan Keuangan*, Vol. 1, No.1.

⁹ Undang-undang Nomor 23 Tahun 2011 Tentang Pengelolaan Zakat

¹⁰ Ahmad Supriyadi, 2017, "Pemberdayaan Ekonomi Berbasis Masjid (Studi Kritis Pasal 53, 54, Dan 55 PP. Nomor 14 Tahun 2014 Tentang Pelaksanaan UU Nomor 23 Tahun 2011 Tentang Pengelolaan Zakat)", *Jurnal An-Nisbah*, 210.

BAZNAS Tulungagung regency as a zakat management institution at the district level has formed thousands of UPZ mosques in Tulungagung Regency. Until now, approximately 1,700 UPZ mosques have been formed throughout Tulungagung Regency. However, it is very unfortunate, of the many UPZ mosques that can operate routinely as demanded by BAZNAS Regulation Number 02 of 2016 is still very small. Mostly, UPZ-UPZ mosques and prayer rooms still operate only during the implementation of zakat fitrah in Ramadan.¹¹

Meanwhile, mustahik around him needs help from zakat, infaq, alms not only for Ramadan, but to meet his daily needs. When viewed from the economic side, mustahik or people who are entitled to receive zakat are required to be independent and live more decently. Meanwhile, on the social side, mustahik are required to live on an equal footing with other communities so that the poverty depth index can decrease. Therefore, ZIS funds should not only be distributed in consumptive matters, but zakat is also used in productive and educative matters that are long-term.

UPZ mosque is one of the important elements for poverty alleviation as described above. Unlike other UPZ, UPZ BAZNAS Baiturrahman Mosque, Bendiljati Wetan Village, Sumbergempol District, is one of the UPZs formed by BAZNAS, Tulungagung Regency, which has been able to operate routinely. ZIS fund management is productively well managed by collaborating with religious leaders, mosque takmirs, Ansor youth, company partners, and donors to succeed the catfish farming program for mustahik in UPZ. Even today, in 5-6 harvest cycles, the UPZ has been able to transform one of the other five mustahik into muzakki. With the utilization of this model, mustahik experienced an increase in economy and income that could meet its needs.¹²

Several previous studies have shown that the management of zakat in mosques is still temporary. The results of this research as conducted by Ahmad Qazwani, a student of UIN Sunan Ampel Surabaya, examined the "Study of UPZ Mosque and Musola Work Procedures". The results showed zakat management activities in three UPZ Mosques in Palangka Raya City, namely, UPZ Masjid Al-Fitrah, UPZ Masjid Ziadatul Iman, and UPZ Darul Rahman Mosque are still temporary once a year, namely, the month of Ramadan.

Another research was conducted by Muhammad Nizar on the Model of Community Economic Empowerment through the Management of Zakat, Infaq and Shadaqah (ZIS) at the Syarif Hidayatullah Grand Mosque Karangploso Malang which showed the results of research that the community economic empowerment model at BAZ Syarif Hidayatullah Grand Mosque Karangploso is consumptive (traditional and creative) and productive (creative).

¹¹ Ivan Rahmat Santoso, 2020, "Pelatihan Pemberdayaan Zakat Berbasis Masjid untuk Peningkatan Ekonomi Masyarakat di Kota Gorontalo", *Jurnal Jurnal Pengabdian Pada Masyarakat*, 380.

¹² Hasil Wawancara Pra-Penelitian dengan Bapak Lukman Hakim selaku Takmir Masjid Baiturrahman Desa Bendiljati pada tanggal 1 September 2022.

Problems faced: 1) The empowerment model so far has been mostly in the form of consumptive such as distributing in the form of basic necessities, 2) The creative productive model is still limited to providing business capital with the qardhul hasan system or interest-free loans. For the utilization of traditional productive models in the form of productive goods in the form of rickshaw transportation, while the utilization of creative productive models in the form of business capital to mustahik other than pedicab drivers.

In accordance with the above background, the researcher discussed a research entitled "Management of Mosque-based Zakat, Infak and Alms to Improve Mustahik Economy" with a Case Study at UPZ BAZNAS, Baiturrahman Mosque, Bendiljati Wetan Village, Sumbergempol District. UPZ BAZNAS, Baiturrahman Mosque, Bendiljati Wetan Village, Sumbergempol District, was chosen because this mosque is not only managed temporally or during the month of Ramdhan. However, zakat, infak and alms funds are managed throughout the year with good management. In addition, this mosque has been able to provide mustahik through zakat funds, infak and alms and lift them from mustahik to muzaki.

Literature Review

According to Law Number 23 of 2011 concerning Zakat Management Article 1 Paragraph (1) explains that zakat management is the planning, implementation and coordination activities in collecting, distributing and utilizing ZIS. From here we will describe the definition of fundraising, distribution and utilization.

Hendra Sutisna gave the definition of Fundraising (collection) can be interpreted as an activity to collect funds and other resources from the community (whether individuals, groups, organizations, companies or government) which will be used to finance the programs and operational activities of the institution which ultimately is to achieve the mission and goals of the institution.¹³

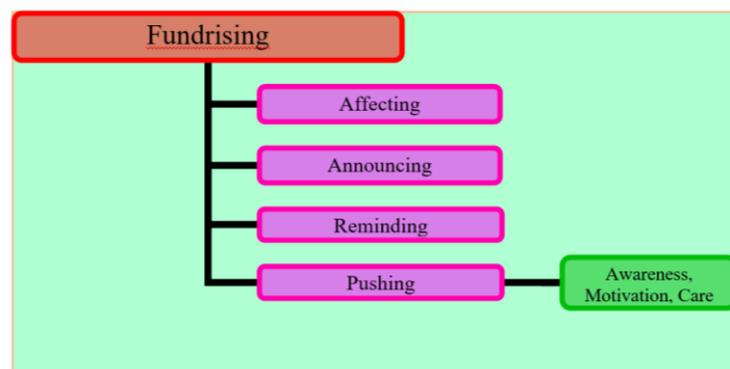


Figure 1
Zakat Fundraising Steps

¹³ Hendra Sutisna, *Fundraising Data Base, Panduan Praktis Menyusun Data Base dengan Microsoft Access*, (Jakarta: Pirac, 2006), 11.

Murshidi defines the distribution of zakat as the distribution or distribution of zakat funds to those who are entitled. The distribution of zakat has goals and objectives. The target here is those who are allowed to receive zakat, while the goal is to improve the welfare of the community in the economy, as well as other fields, so as to minimize the underprivileged community group, and ultimately will increase the muzaki group.¹⁴ The forms of distribution are divided into four, namely, traditional consumptive distribution, creative consumptive distribution, traditional productive distribution and distribution in creative productive forms.¹⁵

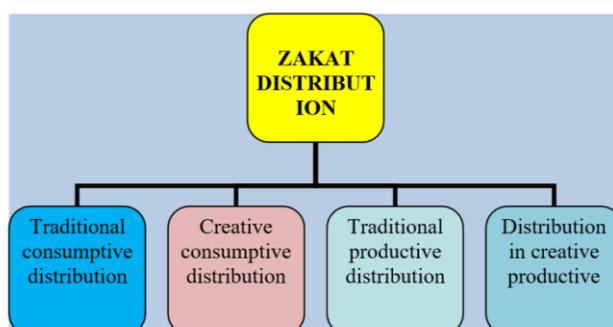


Figure 2
Forms of Zakat Distribution

The utilization of zakat infak alms funds is an activity or form of maximum utilization of resources (zakat funds, infak, alms) so that they are effective so that they can achieve prosperity for the people.¹⁶

According to Bariadi there are two forms of utilization, namely:

1. Temporary form, namely the provision of zakat infak alms funds that are carried out occasionally without aiming for Alms Harta Zakat Zakat Maal Zakat Fitrah Infak Zakat Rikaz Not Harta Independent mustahik economy because the conditions of the mustahik concerned are no longer possible.

¹⁴ Mursyidi, *Akuntansi Zakat Kontemporer*, (Bandung: Remaja Rosdakarya, 2003), 169.

¹⁴ Arief Mufraini, *Akuntansi dan Manajemen Zakat: Mengomunikasikan Kesadaran dan Membangun Jaringan*, (Jakarta: Kencana, 2012), 153-154.

¹⁵ Arief Mufraini, *Akuntansi dan Manajemen Zakat: Mengomunikasikan Kesadaran dan Membangun Jaringan*, (Jakarta: Kencana, 2012), 153-154.

¹⁶ Umrotul Khasanah, *Manajemen Zakat Modern*, (Malang: UIN Maliki Ibrahim Press, 2010), 198.

2. The form of empowerment, is to distribute zakat funds infak productive alms which aims to change the state of mustahik into muzakki. To achieve this target cannot be done briefly and must be accompanied by a good understanding of the problems that exist in the recipient or mustahik.¹⁷

Method

The research method used in this study is qualitative research. Qualitative research is research that aims to understand the phenomenon of what is experienced by research subjects such as behavior, perception, motivation, action, etc., holistically, and by means of description in the form of words.¹⁸

The approach used in this study is a phenomenological approach, where researchers try to know, understand and explore the meaning of events and relationships with people in certain situations and conditions. Researchers using a phenomenological approach try to find the meaning of events and relationships to ordinary people in certain situations or subjective aspects of a person's behavior.¹⁹

This research was located in Bendiljati Wetan Village, Sumbergempol District, Tulungagung Regency. The reason for choosing the location, namely UPZ Masjid Baiturrahman Ds. Bendiljati Wetan Kec. Sumbergempol is because the mosque is the only UPZ Masjid Baznas Tulungagung Regency that carries out maximum empowerment, namely, collecting, distributing and utilizing zakat to improve the mustahik economy.

There are two data and data sources used, namely, primary and secondary data. The primary data source was obtained from the engurus of UPZ Masjid Baiturrahman, Muzaki, namely people who distributed zakat, infak and alms through UPZ Masjid Baiturrahman and Mustahik, namely people who obtained the distribution and benefits of ZIS collected by UPZ Masjid Baiturrahman. The secondary data sources are obtained from social media, literature studies of books, theses, and journals from certain institutions related to themes and problems as support in this study.

There are three data collection techniques, observation, in-depth interviews and documentation. For data analysis techniques using Miles and Huberman theory, namely, data condensation, data presentation, conclusion drawing. For checking the validity of findings using attendance extension, triangulation (Triangulation) and peer examination.

Results and Discussion

A. Management of ZIS Collection at UPZ BAZNAS, Baiturrahman Mosque, Bendiljati Wetan Village in Improving the Mustahik Economy.

¹⁷ Lili Bariadi et all, *Zakat dan Wirausaha*, (Jakarta: Centre For Entrepreneurship Development, 2005), 55.

¹⁸ Judistira K. Gama, *Dasar dan Proses Penelitian Sosial*, (Bandung: Primaco Kademika, 2008), 34.

¹⁹ Suharsimi Arikunto, *Prosedur Penelitian Suatu Pendekatan Praktek*, (Jakarta: PT. Rineka Cipta, 2002), 205.

UPZ BAZNAS Baiturrahman Mosque manages the collection of ZIS funds to improve the mustahik economy by holding a business program to make fish ponds for mustahik. Later, these ponds will be used as catfish farming which will be carried out by mustahik. In accordance with the draft cost budget, this UPZ requires a large enough nominal fund which will be used as the initial capital cost of the program. The steps taken by UPZ BAZNAS with the following efforts:

1. Conduct careful and structured planning, and accompanied by business projection analysis.

The program to be carried out by UPZ must have careful and structured planning so that when carrying out the program in the field, all parties involved will carry out their respective tasks with more focus and focus. One of the UPZ BAZNAS programs that requires the largest funds and careful planning is the Zakat Community Development (ZCD) program which is used as catfish farming for mustahik.

This is in line with Sartika's opinion which states that productive zakat must have a careful planning concept so that it can be right on target and can help overcome the problem of poverty in the region.²⁰

This opinion is also in line with Samsul Haidir's opinion which states that zakat management, both in terms of collection, management and distribution is a process that cannot be considered simple in its implementation because it requires careful planning and good coordination between many parties starting from the beginning of the collection process to its distribution.²¹

Table 2
Cost Budget Plan

Investment Cost						
Construction of 5 ponds @ 500 m2 with a capacity of 10,000 fish						
No.	Description	Vol	Unit	Unit Price	Amount per Pool	Total
1	Tarpaulin	200	Meters	7.500	1.500.000	7.500.000
2	Concrete Brick	400	Unit	2.300	920.000	4.600.000
3	Exhaust Pipe	3	Unit	135.000	405.000	2.025.000
4	Pipe 6"	1	Unit	150.000	150.000	750.000
5	L 5" joint	4	Unit	35.000	140.000	700.000
6	Builder Wages 46.65%	500	M ²	20.000	4.665.000	23.325.000
Amount						38.900.000

²⁰ . Sartika, 2019, Pengaruh Pendayagunaan Zakat Produktif terhadap Pemberdayaan Mustahiq pada LAZ Yayasan Solo Peduli Surakarta, *La_Riba: Jurnal Ekonomi Islam*, Vol. 2 No.1, 79.

²¹ Samsul Haidir, 2019, Revitalisasi Pendistribusian Zakat Produktif Sebagai Upaya Pengentasan Kemiskinan di Era Modern, *Jurnal Muqtasid Iain Salatiga*, Vol.10 No.1, 59

Table 3
Investment Cost
Water and Electric Pumps for Pond Operations

No.	Description	Vol	Unit	Unit Price	Total
1	Water Pump 2” 500 Watt	3	Unit	500.000	1.500.000
2	Water Pump 2” 850 Watt	1	Unit	1.000.000	1.000.000
3	Boreholes	3	Unit	500.000	1.500.000
4	2200 Watt Electrical Installation	1	Unit	4.000.000	4.000.000
5	Cable	300	Meters	7.000	2.100.000
6	Pia Electric Pole	5	Unit	200.000	1.000.000
Amount					11.100.000

Table 4
Other Investment Costs
When Making a Pool

No.	Description	Vol	Unit	Unit Price per Pool	Total
1	53.5% builder's wages x 5 pools	500	M ²	5.335.000	26.675.000
2	Cost of ditching	160	M ³	1.600.000	1.600.000
3	Warehouse	20	M ²	12.000.000	12.000.000
Amount					40.275.000

Tabel 5
Variable Cost
for Production Operations Per Cycle

No.	Description	Vol	Unit	Unit Price	Amount per Pool	Total
1	Bibit Ikan Patin	10.000	ekor	250	2.500.000	12.500.000
2	Pakan	420	karung	220.000	92.400.000	462.000.000
3	Pulsa Listrik	350	Watt	315.000	2.520.000	12.600.000
Amount					487.100.000	

Tabel 5

No.	Description	Amount
1	Biaya Investasi Pembuatan 5 kolam @500 m2	38.900.000

2	Biaya Investasi Pompa Air dan Listrik	11.100.000
3	Biaya Investasi Lainnya Ketika Pembuatan Kolam	40.275.000
4	Biaya Variabel Produksi	487.100.000
	Jumlah Total	577.375.000

Source : UPZ BAZNAS Baiturrahman Mosque

This opinion is also in line with Samsul Haidir's opinion which states that zakat management, both in terms of collection, management and distribution is a process that cannot be considered simple in its implementation because it requires careful planning and good coordination between many parties starting from the beginning of the collection process to its distribution.²²

2. Organizing the distribution of tasks to collect funds from several parties.

The organizing and actuating models in this gathering effort are mutual cooperation among young and old, sharing tasks using the network or deploying connections that can become investors and partners of the program.

This is in line with the opinion conveyed by M. Hasan Albaar in his research stated that even though the management of ZIS funds does not have a special binding SOP, the amils in UPZ Mosque, which incidentally have a strong deepening of religious knowledge, will definitely not prioritize personal interests above the interests of the people. They will also not make deviations from the funds of the people in front of them because in terms of *hablum Minallah*, Allah the Almighty and the Supervising One is the basic principle (the real principal) for all beings including humans in carrying out a work. If an organization has such principles in carrying out its work, it will have a small possibility of deviations in it and the nature of honesty in shouldering a responsibility is born.²³

3. Cooperating with aghniya', stakeholders and religious leaders in the village

In addition to raising zakat fitrah funds, in carrying out ZIS collections in addition to Ramadan, UPZ Majid Baiturrahman also established partnerships with other parties, aghniya', donors, investors, and other parties to support the success of the UPZ program.

In accordance with Amiruddin's opinion which states that the success of the mosque in mobilizing people to actively become donors of zakat, infak and alms will have a positive impact on the prosperity of the mosque itself and the prosperity of the surrounding worshippers.²⁴ In

²² Samsul Haidir, 2019, *Revitalisasi Pendistribusian Zakat Produktif Sebagai Upaya Pengentasan Kemiskinan di Era Modern*, Jurnal MUQTASID IAIN Salatiga, Vol.10 No.1, Hal 59

²³ Hasan Albar, 2018, *Praktek Pengelolaan Zakat, Infaq Dan Sedekah Pada Masjid Muttaqin Kota Ternate*, Jurnal Akuntansi EL-MUHASABA Vol 9 No. 2 UIN Maulana Malik Ibrahim Malang. Hal 5-6.

²⁴ Amiruddin, 2021, *Konseptualisasi Manajemen Pengelolaan Zakat Berbasis Masjid*, Jurnal E-Qien Ekonomi dan Bisnis, Universitas Islam Negeri Alauddin Makassar, Vol. 8 No. 2, 423.

addition, this is also supported by research conducted by Imam Bukhari which states that if a mosque or prayer room wishes to become a UPZ, of course this mosque will not only be become a place of worship, but will be a carriage of empowerment of the surrounding community.²⁵

This is also in accordance with the opinion of Muhammad Nizar who stated that trust is an important key in a ZIS institution, especially UPZ. Therefore. By cooperating with stakeholders, it is expected to be able to strengthen public trust to entrust funds in a ZIS institution so that it can increase the amount of funds obtained in an institution.²⁶

B. Management of ZIS distribution at UPZ BAZNAS, Baiturrahman Mosque, Bendiljati Wetan Village in improving the mustahik economy.

Zakat distribution can be implemented with various distribution patterns, depending on the policy of a Zakat institution concerned. Sometimes it is channeled directly with consumptive patterns and sometimes it is manifested in productive form. The pattern of distributing productive zakat must be managed in such a way, so as not to let the target of this program not be achieved.²⁷

The distribution management carried out by UPZ BAZNAS Baiturrahman Mosque is:

1. Determine the criteria for beneficiaries of the utilization program

The criteria set based on the deliberations of the administrators are: first, preferably the poor around the Baiturrohman Mosque whose economy is low, second, the selected mustahik is expected to also have interest and potential human resources in the field of fisheries. This is done which is in accordance with the basis of the definite goal to prosper the mustahik economy through the potential that exists in Bendiljati wetan village, namely in the field of fisheries. This is in accordance with what was conveyed by Faizatul Ansoriyah in his research which stated that the localization of zakat management in this case the existence of UPZ mosques provides more advantages than other zakat management models applied.

Because, the distribution will be more even and massive because the existence of the UPZ mosque can reach more people. In addition, the existence of the UPZ mosque is expected

²⁵ Imam Buchari, 2019, Problem Implementasi Peraturan BAZNAS No. 02 Tahun 2016 dalam Pembentukan Unit Pengumpul Zakat (Upz) Masjid Di Madura [THESIS] Program Studi Ekonomi Syariah Universitas Islam Negeri Sunan Ampel Surabaya, 55-56

²⁶ Muhammad Nizar, 2016, Model Pemberdayaan Ekonomi Masyarakat Melalui Pengelolaan Zakat, Infaq dan Shadaqah (ZIS) di Masjid Besar Syarif Hidayatullah Karangploso Malang, *Jurnal Malia*, Volume 8, Nomor 1, hal 52-53.

²⁷ Wahyuddin Maguni, 2013, Peran Fungsi Manajemen Dalam Pendistribusian Zakat: Distribusi Zakat Dari Muzakki Ke Mustahik, *Jurnal AL 'ADL*, Vol. 6 No. 1, 161.

to restore the role of the mosque not only as a place of worship but also as a center of community empowerment.²⁸ On the other hand, in the blueprint for the development of Indonesian zakat 2011-2025 issued by FOZ and quoted by Mahrus in his research, FOZ encourages detailed mapping of mustahik criteria so that there is no overlap when distributing, so that distribution will be fairer to the whole mustahik.²⁹

2. Determine the distribution mechanism and determine the profit sharing system

In determining the distribution mechanism, the administrators of UPZ BAZNAS Baiturrahman Mosque divided into two groups. The first group is a number of three mustahik who have a family, the second group is two mustahik who are still single. With a system like this, UPZ BAZNAS Baiturrohman Mosque to find out the extent of the ability, readiness of mustahik and the success of each mustahik in managing and running a catfish farming business.

In addition, the profit sharing percentage distribution system is adjusted to the amount of contribution of each party in the program and the amount has been agreed at the beginning by all parties. The authority to calculate and distribute these profits is UPZ. If there is indeed a loss or crop failure, the investor is willing to bear it in accordance with the agreement.

This is in accordance with the opinion of Muhammad Nizar in his research which states that a good system will make an organization survive longer, including organizational structure, division of labor, mechanisms good management, communication system and budget transparency. If all systems run well, of course the ZIS institution will easily achieve success.³⁰

3. Conduct mentoring, supervision and evaluation of mustahik.

Massive mentoring, supervision and evaluation need to be carried out in every program so that the program can run according to plan. In this case, UPZ BAZNAS Baiturrahman Mosque provides assistance to mustahik so that the results of catfish management are in accordance with expectations and meet the desired target.

This is in line with the results of quantitative research conducted by Zaki Kurniawan et al which states that mentoring, supervision, and evaluators have a positive and significant influence on business development. A positive coefficient shows that increased mentoring can significantly increase business development variables. So that the more

²⁸ Faizatul Ansoriyah, 2020, Responses to Pandemic Covid-19 by Mosque-Based Zakat Agency: Opportunities and Limitations in Zakat Management, *Jurnal DINIKA* Vol. 5 No. 2 Universitas Diponegoro Semarang. 181.

²⁹ Mahrus, 2019, Pengelolaan Zakat Produktif dalam Upaya Pengentasan Kemiskinan Di Indonesia, *Jurnal Hukum Ekonomi Syariah*, Universitas Muhammadiyah Purwokerto, Vol. 2, No. 1, 39.

³⁰ Muhammad Nizar, 2016, Model Pemberdayaan Ekonomi Masyarakat Melalui Pengelolaan Zakat, Infaq dan Shadaqah (ZIS) di Masjid Besar Syarif Hidayatullah Karangploso Malang, *Jurnal Malia*, Volume 8, Nomor 1, hal 53.

intensive the assistance carried out, the better it will have a good impact on the development of mustahik business³¹.

C. Management of ZIS utilization at UPZ BAZNAS, Baiturrahman Mosque, Bendiljati Wetan Village in improving the mustahik economy.

The ZIS funds collected in addition to being used to help the surrounding community in terms of consumption, will later be used as a procurement of creative productive-based empowerment activities, namely by making catfish ponds as a business sector. In addition, for the productive sector, UPZ provides Qardhul Hasan funds for mustahik pilgrims in need, as well as holding an empowerment program for underprivileged mustahik through the Zakat Community Development (ZCD) program from BAZNAS Tulungagung Regency to improve the economic welfare of mustahik.

The mosque-based utilization model carried out by UPZ BAZNAS Baiturrahman Mosque is in line with the theory conveyed by Amiruddin Inoed, in which he mentioned that the use of zakat can be classified in four forms, namely traditional consumptive, creative consumptive, traditional productive and creative productive³²

The utilization management carried out by UPZ BAZNAS Baiturrahman Mosque for the productive sector through the ZCD BAZNAS Tulungagung Regency program is:

1. Conduct an analysis of village and land potential.

In doing this, UPZ consults with managers to review and analyze business potential what is suitable to do on the land of Bendiljati Wetan village. This is in accordance with Nuryasman's opinion in his research which states that each region has different potential, if you want to develop potential in the area, you must analyze the potential in the area.³³

The results of the deliberations are as follows.

- a. First, in Bendiljati wetan Village, there are catfish farming practitioners who are ready to be mentors for mustahik.
- b. Second, there is full support from third parties in the form of investment in land, feed and seeds.

³¹ Zaki Kurniawan Dkk, 2020, Pengaruh Zakat Produktif, Manajemen Usaha, dan Pendampingan Terhadap Perkembangan Usaha Mikro Mustahik di LAZNAS LMI Unit Layanan Blitar, *BISEI: Jurnal Ekonomi dan Bisnis Islam* Vol. 05, No. 02, 37.

³² Amiruddin Inoed, *Anatomi Fiqh Zakat (Potret & Pemahaman Badan Amil Zakat Sumatera Selatan)*, Cetakan I, (Yogyakarta: Pustaka Pelajar 2005), 13.

³³ Nuryasman, 2008, Menggali Dan Mengembangkan Potensi Daerah Dalam Perwujudan Otonomi Daerah "Perspektif Konseptual, *Jurnal Ekonomi/Tahun XIII*, No. 03, 272.

- c. Third, UPZ BAZNAS Baiturrohman Mosque establishes partnerships with stakeholders who are ready to accept fish sales from the cultivated harvest.
2. Structured division of tasks and roles in efforts to utilize ZIS funds.

The role of each party is UPZ BAZNAS Masjid Baiturraahman, acting as a planner, manager, financial manager, supervisor, feed stock check, mentor for mustahik and facilitator between partners and mustahik needs. While the mustahik, responsible as fish keepers, both feed twice a day, drain ponds, provide fish medicine, and monitor fish development. In the care of such fish mustahik accompanied by Mentor who is experienced in catfish farming. UPZ BAZNAS Baiturrohman Mosque provides assistance to mustahik so that the results are in accordance with expectations and meet the desired targets. As for partners or investors, acting as land providers, seed suppliers and providers of drugs and fish feed. In addition, they also act as collectors who sell fish harvested by mustahik.

This is in accordance with the theory conveyed by Sudirman in his book *Zakat Di Whirlpool Arus Modernity* that one of the causes of the failure of productive zakat management in Indonesia is the absence of clear zakat management. Unclear jobdesk division and just a formality will only make the program run in place and can lead to the abyss of failure.³⁴

Conclusion

From the discussion above, the author concludes that the management of ZIS collection at UPZ BAZNAS Baiturrahman Mosque Bendiljati Wetan Village in improving the mustahik economy is by holding productive programs which of course are accompanied by careful and structured planning, organizing the distribution of tasks to collect funds from several parties both from the young and old, as well as collaborating with *aghniya'*, stakeholder leaders and religious leaders in the village to become partners or investors in UPZ.

The management of ZIS utilization at UPZ BAZNAS Baiturrahman Mosque Bendiljati Wetan Village in improving the mustahik economy, namely UPZ provides *Qardhul Hasan* funds for mustahik in need, and empowers mustahik through the catfish pond management program Zakat Community Development (ZCD), which of course has been analyzed and adjusted to the potential of the village and structured organization.

The management of ZIS distribution at UPZ BAZNAS, Baiturrahman Mosque, Bendiljati Wetan Village in improving the mustahik economy, is taken by determining the criteria for UPZ program beneficiaries, determining the distribution mechanism and profit sharing system, as well as mentoring, supervising and evaluating mustahik.

³⁴ Sudirman, *Zakat Dalam Pusaran Arus Modernitas*, (Malang: UIN-Malang Press2007), 73

REFERENCE

- Albar, Hasan. (2018). Praktek Pengelolaan Zakat, Infaq Dan Sedekah Pada Masjid Muttaqin Kota Ternate, *Jurnal Akuntansi, El-Muhasaba* Vol. 9 No. 2.
- Al-Machmudi, Iqbal. 2022, *Potensi Zakat Indonesia Rp327 Triliun, Baru Terkumpul Rp17 Triliun*, Sumber; Potensi Zakat Indonesia Rp327 Triliun, Baru Terkumpul Rp17 Triliun (mediaindonesia.com), diakses pada 06 Juni 2022.
- Amiruddin. (2021). Konseptualisasi Manajemen Pengelolaan Zakat Berbasis Masjid, *Jurnal E-Qien Ekonomi dan Bisnis*, Universitas Islam Negeri Alauddin Makassar, Vol. 8 No. 2.
- Amiruddin. (2021). Konseptualisasi Manajemen Pengelolaan Zakat Berbasis Masjid, *Jurnal E-Qien Ekonomi dan Bisnis* Vol. 8 No. 2.
- Ansoriyah, Faizatul. (2020) Responses to Pandemic Covid-19 by Mosque-Based Zakat Agency: Opportunities and Limitations in Zakat Management, *Jurnal DINIKA* Vol. 5 No. 2.
- Arikunto, Suharsimi. (2002). *Prosedur Penelitian Suatu Pendekatan Praktek*, Jakarta: PT. Rineka Cipta.
- Bariadi, Lili et all. (2005). *Zakat dan Wirausaha*, Jakarta: Centre for Entrepreneurship Development.
- Buchari, Imam. (2019). *Problem Implementasi Peraturan BAZNAS No. 02 Tahun 2016 dalam Pembentukan Unit Pengumpul Zakat (Upz) Masjid Di Madura*, [THESIS] Program Studi Ekonomi Syariah Universitas Islam Negeri Sunan Ampel Surabaya.
- Gama, K. Judistira. (2008). *Dasar dan Proses Penelitian Sosial*, Bandung: Primaco Kademika.
- Haidir, Samsul. (2019). Revitalisasi Pendistribusian Zakat Produktif Sebagai Upaya Pengentasan Kemiskinan di Era Modern, *Jurnal Muqtasid Iain Salatiga*, Vol.10 No.1, 59.
- Inoed, Amiruddin. (2005). *Anatomi Fiqh Zakat (Potret & Pemahaman Badan Amil Zakat Sumatera Selatan)*, Cetakan I, Yogyakarta: Pustaka Pelajar.
- Khasanah, Umrotul. (2010). *Manajemen Zakat Modern*, Malang: UIN Maliki Ibrahim Press.
- Kurniawan, Zaki Dkk. (2020). Pengaruh Zakat Produktif, Manajemen Usaha, dan Pendampingan Terhadap Perkembangan Usaha Mikro Mustahik di LAZNAS LMI Unit Layanan Blitar, *BISEI: Jurnal Ekonomi dan Bisnis Islam* Vol. 05, No. 02.
- Maguni, Wahyuddin. (2013). Peran Fungsi Manajemen Dalam Pendistribusian Zakat: Distribusi Zakat Dari Muzakki Ke Mustahik, *Jurnal AL 'ADL*, Vol. 6 No. 1.
- Makhrus. (2019). Pengelolaan Zakat Produktif dalam Upaya Pengentasan Kemiskinan Di Indonesia, *Jurnal Hukum Ekonomi Syariah*, Universitas Muhammadiyah Purwokerto, Vol. 2, No. 1, 39.
- Makhrus. (2019). Pengelolaan Zakat Produktif dalam Upaya Pengentasan Kemiskinan Di Indonesia, *Jurnal Hukum Ekonomi Syariah* Universitas Muhammadiyah Purwokerto, Vol. 2, No. 1, 58.
- Mufraini, Arief. (2012). *Akuntansi dan Manajemen Zakat: Mengomunikasikan Kesadaran dan Membangun Jaringan*, Jakarta: Kencana
- Mursyidi, (2003). *Akuntansi Zakat Kontemporer*, Bandung: Remaja Rosda Karya.

- Nizar, Muhammad. (2016). Model Pemberdayaan Ekonomi Masyarakat Melalui Pengelolaan Zakat, Infaq dan Shadaqah (ZIS) di Masjid Besar Syarif Hidayatullah Karangploso Malang, *Jurnal Malia*, Volume 8, Nomor 1.
- Nizar, Muhammad. (2016). Model Pemberdayaan Ekonomi Masyarakat Melalui Pengelolaan Zakat, Infaq dan Shadaqah (ZIS) di Masjid Besar Syarif Hidayatullah Karangploso Malang, *Jurnal Malia*, Vol. 8. No. 1.
- Nurrohmah, L., Supriyadi, A., & Habib, M. A. F. (2022). Upaya Lembaga Zakat Yatim Mandiri Tulungagung dalam Meningkatkan Kualitas Anak Yatim dan Dhuafa Melalui Program Pendidikan Sanggar Genius. *Management of Zakat and Waqf Journal (MAZAWA)*, 3(2), 87-101.
- Nuryasman. (2008). Menggali Dan Mengembangkan Potensi Daerah Dalam Perwujudan Otonomi Daerah Perspektif Konseptual, *Jurnal Ekonomi* No. 03.
- Priyono, Sugeng. (2017). “Zakat Sebagai Instrumen Dalam Kebijakan Fiskal”, *Al Mashlahah Jurnal Hukum Dan Pranata Sosial Islam*, Vol.1.No.2.
- Purwanto, April. (2009). *Manajemen Fundraising bagi Organisasi Pengelola Zakat*, Yogyakarta: Teras.
- Puskas BAZNAS RI, (2021). “*Out Look Zakat Indonesia 2021*”, Jakarta : Pusat Kajian Strategis-Badan Amil Zakat Nasional.
- Puskas BAZNAS, (2022). *Outlook Zakat Indonesia 2022*, Jakarta: Puskas BAZNAS
- Sani, Anwar. (2010). *Jurus Menghimpun Fulus (Manajemen Zakat berbasis Masjid)*, Jakarta: Gramedia.
- Santoso, Rahmat Ivan. (2020). “Pelatihan Pemberdayaan Zakat Berbasis Masjid untuk Peningkatan Ekonomi Masyarakat di Kota Gorontalo”, *Jurnal Jurnal Pengabdian Pada Masyarakat*, Vol. 5. No.2.
- Sartika, M. (2019). Pengaruh Pendayagunaan Zakat Produktif terhadap Pemberdayaan Mustahiq pada LAZ Yayasan Solo Peduli Surakarta, *La_Riba: Jurnal Ekonomi Islam*, Vol. 2 No.1.
- Sudirman. (2007). *Zakat Dalam Pusaran Arus Modernitas*, Malang: UIN-Malang Press.
- Supriyadi, Ahmad. (2017). “Pemberdayaan Ekonomi Berbasis Masjid (Studi Kritis Pasal 53, 54, Dan 55 PP. Nomor 14 Tahun 2014 Tentang Pelaksanaan UU Nomor 23 Tahun 2011 Tentang Pengelolaan Zakat)”, *Jurnal An-Nisbah*, Vol. 03. No.2.
- Sutisna Hendra. (2006). *Fundraising Data Base, Panduan Praktis Menyusun Data Base dengan Microsoft Access*, Jakarta: Pirac.
- Undang-undang Nomor 23 Tahun 2011 Tentang Pengelolaan Zakat.
- World Zakat Forum, (2021). *World Zakat Performance Index: A Conceptual Framework*, Jakarta: BAZNAS RI.