

IMPLEMENTATION OF MANAGEMENT OF ZAKAT COLLECTING UNIT (UPZ) IN IMPROVING THE ECONOMY OF ISLAMIC COMMUNITY IN MARGAHARJA-SUKADANA VILLAGE, CIAMIS REGENCY

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Abstract

This study aims to determine the planning, implementation, and management outcomes of the Sukadana District Margaharja Zakat Collecting Unit (UPZ). Nonetheless, the primary purpose of this study is to assess the economic development of the Islamic community as a result of the Zakat Collecting Unit (UPZ). Using descriptive analysis techniques, qualitative research identifies the state of an object or event to draw generalizable conclusions. Observation, interviews, and document analyses were utilized to collect data. The results of the study indicate that the implementation of management at the Margaharja Zakat Collecting Unit (UPZ) has been successful. In terms of its planning and performance, by increasing the satisfaction of zakat donors. This village's Zakat Collecting Unit (UPZ) has also benefited the local economy. The distribution of zakat in working capital, as opposed to consumer goods, has a positive effect.

Abstrak

Penelitian ini bertujuan untuk mengetahui perencanaan, pelaksanaan, dan hasil pengelolaan Unit Pengumpul Zakat (UPZ) Margaharja Kecamatan Sukadana. Namun demikian, tujuan utama penelitian ini adalah untuk mengetahui peningkatan ekonomi masyarakat Islam

melalui Unit Pengumpul Zakat (UPZ) tersebut. Metode penelitian yang digunakan adalah metode kualitatif, yakni mengidentifikasi keadaan objek atau peristiwa untuk mengambil kesimpulan yang berlaku secara umum dengan menggunakan teknik analisis deskriptif. Pengumpulan data dilakukan dengan observasi, wawancara, dan studi dokumen. Hasil penelitian menunjukkan bahwa implementasi manajemen yang dilakukan oleh Unit Pengumpul Zakat (UPZ) Margaharja sudah berjalan dengan baik. Dari segi perencanaan dan juga pelaksanaannya dengan menciptakan berhasil meningkatkan kepuasan para pemberi zakat. Unit Pengumpul Zakat (UPZ) di desa ini juga berhasil meningkatkan ekonomi masyarakat dan secara nyata memberikan dampak positif karena penyaluran zakat dalam bentuk modak kerja, bukan barang konsumsi.

Keywords: Distribution, management, *mustahiq*, zakat, management.

Introduction

Islam always invites its people to live in prosperity because Islam is a religion that is *rahmat li al-alamin*, a religion that brings mercy and wealth to all humankind so that Islam is not only positioned as a mere belief, but rather as a view of life in all respects to realize *maqhasidus sharia, maslahah*. *Maslahah* is taking advantage and rejecting evil in order to maintain the goals of *syara'*. In contrast, the main objectives of *syara'* in Islamic law are *al-masalih khamsah*, preserving religion, preserving the soul, preserving reason, maintaining offspring, and preserving property (Jairin, 2019; Muhammad, 2020; Prasetya & Ghozali, 2015). The implementation of these goals, one of which is the social and economic welfare of Muslims. Shari'ah has offered several instruments in realizing socio-economic welfare, such as empowering *zakat, infaq, sadaqah*, and *waqf*, while the empowerment of zakat is one of the most potential Islamic economic instruments in elevating the status of Muslims (Abdillah & Susilawati, 2020).

Given the importance of zakat and the realization that zakat collection is not an easy thing that can be done individually, the collection and distribution of zakat must be carried out in an institutionalized and well-structured manner in order to realize the aims and objectives of zakat, the distribution of welfare. In Indonesia, zakat collection is regulated explicitly in Law No. 23 of 2011 concerning the Collection of Zakat. Based on the law, two institutions have the

right to manage zakat, the first is an institution managed by the government, BAZNAS, and the second is LAZ, which is governed by the community (Kurniawan, 2020).

One of the zakat collection institutions is the Zakat Collecting Unit or UPZ. UPZ is a "service unit formed by the *Amil* Zakat Agency according to the level with the task of serving *muzakki*" (Ridwan, 2013: 131). The lowest level of the Zakat Collecting Unit is UPZ which is in the sub-district, kelurahan/village environment. The Zakat Collection Unit (UPZ) Margaharja Sukadana District is one of the institutions that manages zakat, infaq, and alms, which manages zakat from zakat collection, distribution, and utilization of zakat on *mustahiq* (Suardi & Hafidz, 2021). The Zakat Collecting Unit (UPZ) of Margaharja, Sukadana District, serves as a bridge between *muzakki* (people who have the right to issue zakat) and *mustahiq* (people who are entitled to receive zakat). The Zakat Collecting Unit (UPZ) Margaharja Sukadana District also seeks to manage zakat from zakat collection, distribution and utilization of zakat on *mustahiq* in improving performance to become professional, trustworthy and reliable zakat *amil* (Zumar, 2020).

Withdrawal of zakat by formal institutions is largely determined by public recognition, in this case how the Islamic community realizes the importance of zakat management by a professional institution. In this case, public awareness and participation will significantly support the collection of such significant potential for zakat funds. It is because, so far, there are still many traditional people's behavior, where they give their zakat to kyai or local religious leaders who do not act as *amil* (zakat collectors), but as *mustahik* (recipients), so that, if community zakat funds are concentrated in one group, then other *mustahik* do not get a share (Djamal, 2001: 104).

Therefore, it is also important for the government to have official recognition that legitimizes the importance of zakat as a source of funding in empowering and equalizing the people's economy (Fahlefi, 2016). In this case, the government has the authority in terms of program planning, zakat budget allocation, and supervision so that these programs are in line with the implementation of national goals so that people will be more aware and motivated to give their zakat to *amil* or other zakat institutions (Hariyanto & Humaidy, 2019).

The management system is another important variable for optimizing the potential of *Zakat, infaq, and shadaqah* so that it is truly effective as a capital for improving the standard of living and

welfare of the community (Retsikas, 2020). With good management, these goals will be realized, and the welfare of the community will be realized through the optimization of the *Zakat, infaq, and shadaqah* funds (Amarodin, 2020). From the description of the background above, the authors conducted research with the aim of 1) finding out how the management planning of the Zakat Collecting Unit (UPZ) Margaharja Sukadana District; 2) finding how the management of the Zakat Collecting Unit (UPZ) of Margaharja, Sukadana District; 3) to find out how the results of the management of the Margaharja Zakat Collecting Unit (UPZ) in Sukadana District; 4) to find out how to improve the economy of the Islamic community through the Zakat Collecting Unit (UPZ) Margaharja Sukadana District.

Method

This type of research is quantitative research with a field research approach (field research), research that focuses on the results of data collection from predetermined informants. This research uses a descriptive qualitative research method. It is collecting data through interviews, observation, and analysis of documentation. Data analysis in qualitative research is carried out before entering the field, while in the area, and after finishing. Data analysis becomes a guide for further research to re-examine and review the theory of the results of data analysis produced in different places and social conditions. Because in this qualitative research, the results and conclusions of a study can occasionally change and differ in certain social situations and needs. However, in qualitative research, data analysis focuses more on the field process and data collection.

Results and Discussion

The National *Amil* Zakat Agency (BAZNAS) is an independent non-structural institution that is responsible to the President of the Republic of Indonesia and was formed by the Law of the Republic of Indonesia Number 23 of 2011 concerning Zakat Management. Meanwhile, the Zakat Collecting Unit (UPZ) of Margaharja Village, Sukadana District itself, is an institution assigned by BAZNAS of Ciamis Regency as a zakat collection institution in the Sukadana District. The Margaharja Zakat Collecting Unit (UPZ) is an "extension" of the National *Amil* Zakat Agency (BAZNAS), of which (UPZ) Margaharja is the official and only body established by BAZNAS Ciamis Regency based on the Decision of the General Chairperson of

BAZNAS Ciamis Regency on July 17, 2017, No: 318/S.Kep/BAZNAS-Kab/VII/2017 has the task and function of collecting zakat, infaq, and alms (ZIS) at the Margaharja Village level. Law Number 23 of 2011 concerning Zakat Management further strengthens the role of (UPZ) Margaharja as an institution authorized to collect zakat in the Margaharja Village environment.

The Zakat Collecting Unit (UPZ) of Margaharja Sub-district of Sukadana makes plans starting from planning, implementation, and results. Socialization through working visits to the community of Margaharja Village, Sukadana District. This visit was to disseminate the vision and mission, and convey the Zakat Collecting Unit (UPZ) task in the Margaharja Village, Sukadana District, to collect *zakat, infaq, and shadaqah* through the Zakat Collecting Unit (UPZ). Public awareness of the importance of paying zakat and issuing infaq by means of socialization is expected to increase awareness further, and also by providing education about zakat, infaq and shadaqah will increase knowledge which will ultimately offer understanding and tangible impact on the issue *zakat, infaq, and shadaqah* through the Margaharja Zakat Collecting Unit (UPZ).

First, bind *munfiq* and *muzakki*. After conducting socialization by providing understanding and education about *zakat, infaq, and shadaqah*, planning to be carried out by the Margaharja Zakat Collecting Unit (UPZ) is to bind *Munfiq* and *Muzzaki* to become permanent donors so that *Munfiq*, in particular, will routinely or continuously issue infaq through the Margaharja Zakat Collecting Unit (UPZ). Second, condition the members in each RT/RW. One of the most obvious problems is the feeling of being lazy to go directly to give zakat, infaq to zakat management institutions, in this case, the Zakat Collecting Unit (UPZ). So the plan carried out by the Margaharja Zakat Collecting Unit (UPZ) is to make members as well as coordinators in each RT/RW facilitate the withdrawal of zakat funds, infaq from *Muzakki* and *Munfiq* in Margaharja Village. Third, cooperate with village/government officials. The plan is how the Margaharja Zakat Collecting Unit (UPZ) in Sukadana District cooperates with the village government and also BAZNAS to harmonize programs for the welfare of the Margaharja village community and support the programs of UPZ. Fourth, evaluation. Evaluation is part of the planning so that it becomes a benchmark in running the next Margaharja Zakat Collection Unit (UPZ) in Sukadana District. The planned evaluation can be in the form of a monthly or annual evaluation according to the need for the material to be evaluated. Fifth, financial/report transparency. To increase the trust of the *Muzakki* and *Munfiq*, the planning carried out

is how to make good financial reports and financial transparency to the *Muzakki* and *Munfiqs* in particular and to the general public.

In the management of zakat management, *infaq*, *shadaqah*, every element in the Margaharja Zakat Collecting Unit (UPZ) of Sukadana District moves side by side. Each aspect of the existing leadership cooperates with the implementing part to carry out each work program that has been determined. The steps in the implementation are as follows: First, socialization. The steps taken from the socialization are to provide education to prospective *Muzakki* and *Munfiq* either individually or in groups, personally, by staying in touch directly with prospective *muzakki* and *Munfiq* or by filling in a community activity association such as recitation. Second, bind *muzakki* and *munfiq*. Second, to bind the *muzakki* and *munfiq* candidates, the management of the Margaharja Zakat Collection Unit (UPZ) of Sukadana Sub-district stated ability to become *muzakki* and permanent *munfiq* at the Margaharja Zakat Collecting Unit (UPZ) Sukadana District. Third, create members in each RT/RW. Forming members in each RT/RW to become coordinators in collecting more zakat with a system of picking up directly from *muzakki* and *munfiq*. Fourth, cooperate with the local government. Some of the cooperative relationships carried out by the Margaharja Zakat Collecting Unit (UPZ) in Sukadana District are cooperating in programs with BAZNAS and holding consultations and exchanging information on a reciprocal basis.

The form of cooperation is by socializing and disseminating information about zakat, *infaq* and *shadaqah* (ZIS) to all Muslim communities in the surrounding area and Muslim employees in institutions that cooperate with the Margaharja Zakat Collecting Unit (UPZ) Sukadana District. Another thing that was created was with the Margaharja Village government, where the government participated in socializing the Margaharja Zakat Collecting Unit (UPZ) programs Sukadana District. Then facilitate the Muslim community in the surrounding area and Muslim employees within the cooperation agency to pay zakat at the Margaharja Zakat Collecting Unit (UPZ) Sukadana District. The monthly evaluation is part of the program for managing the Margaharja Zakat Collecting Unit (UPZ) in Sukadana District to evaluate the program and be part of the relationship to improve the performance of the Margaharja Zakat Collecting Unit (UPZ) management, Sukadana District. Making the management more active and more professional as part of improving the performance of the management and always carried out in every monthly evaluation

conducted by the Margaharja Zakat Collecting Unit (UPZ) Sukadana District.

In carrying out its duties, the Margaharja Zakat Collection Unit (UPZ) of Sukadana Sub-district has operational steps which aim to increase the trust of *muzakki* and *munfiqs* so that they can continue to pay their zakat and infaq to the Margaharja Zakat Collection Unit (UPZ) Sukadana District. The Zakat Collecting Unit (UPZ) of Margaharja Sub-district, Sukadana, manages ZIS funds based on the provisions of the Shari'a by collecting and distributing them to entitled people to receive these funds with predetermined conditions (Kurniawan, 2020).

Transparency in finance at the Zakat Collecting Unit (UPZ) Margaharja Sukadana District is implemented by providing monthly reports to *muzakki* and *munfiq* as well as to the community. From the various plans and implementations that have been carried out by the Margaharja Zakat Collecting Unit (UPZ) Sukadana Subdistrict, the level of public trust in paying zakat and infaq through the Margaharja Zakat Collecting Unit (UPZ) Sukadana Subdistrict with almost 90% of the total heads of *families* issuing their infaq to through the Zakat Collecting Unit (UPZ) Margaharja Sukadana District. Seeing the increasing number of people who entrust the care of zakat and infaq to the Margaharja Zakat Collection Unit (UPZ) in Sukadana District, with the increase in income received, the management of the Margaharja Zakat Collection Unit (UPZ) in Sukadana District in terms of planning and implementation has succeeded.

Table. UPZ Margaharja income report for 2019-2020

Year	Income
2019	Rp. 191.011.000
2020 (January-June)	Rp. 67.010.000

Source: UPZ Margaharja Financial Report

The success rate of management carried out by the Margaharja Zakat Collecting Unit (UPZ) in Sukadana Subdistrict was awarded two times as the best Zakat Collecting Unit (UPZ) in terms of collection from BAZNAS, in 2018 and 2020.

Economic improvement is one indicator of community welfare. Several programs that the Margaharja Zakat Collection Unit has carried out (UPZ) in Sukadana District for the distribution of *zakat*, *infaq*, and *shadaqah* funds have improved the welfare of the community (Widad, 2021). In terms of increasing the economy through capital distribution, it is to provide livestock seeds such as goats to people who are experts in their fields by providing initial capital of 10 tails; after a few months the profits reached Rp. 4,000,000 with 20% of the profits from the Margaharja Zakat Collecting Unit (UPZ) Sukadana District. For distribution or distribution in the form of business capital, is still tiny and more consumptive in nature but has significantly improved the welfare of the community with the programs that have been implemented by the Zakat Collecting Unit (UPZ) of the Sukadana District of Margaharja.

Good planning in the Zakat Collecting Unit (UPZ) management must be based on applicable regulations. It becomes important in the Zakat Collecting Unit (UPZ) management. Based on interviews with the head of the Zakat Collecting Unit (UPZ) Margharja, Sukadana Sub-district and the planning that the Margaharja Zakat Collection Unit has carried out (UPZ) Sukadana District.

Socialization is a working visit to the people of the Margaharja village, Sukadana District, to disseminate the vision and mission and convey the tasks of the Zakat Collecting Unit (UPZ) in the Margaharja Village, Sukadana District to collect *zakat*, *infaq*, and *shadaqah* through the Zakat Collecting Unit (UPZ). Public awareness of the importance of paying *zakat* and issuing *infaq* using socialization is expected to increase awareness further and also by providing education about *zakat*, *infaq*, and *shadaqah* will increase knowledge which will ultimately provide awareness and real impact, they issue *zakat*, *infaq*, and *shadaqah* through the Margaharja Zakat Collecting Unit (UPZ). After conducting socialization by providing understanding and education about *zakat*, *infaq*, and *shadaqah* planning to be carried out by the Margaharja Zakat Collecting Unit (UPZ) is to bind *Munfiq* and *Muzzaki* to become permanent donors so that *Munfiq* in particular will routinely or continuously issue *infaq* through the Margaharja Zakat Collecting Unit (UPZ).

One of the most obvious problems is the feeling of being lazy to go directly to give *zakat*, *infaq* to zakat management institutions, in this case, the Zakat Collecting Unit (UPZ). So the plan carried out by the Margaharja Zakat Collecting Unit (UPZ) is to make members and coordinators in each RT/RW to facilitate the withdrawal of *zakat* funds, *infaq* from *Muzakki* and *Munfiq* in Margaharja Village.

The plan is how the Margaharja Zakat Collecting Unit (UPZ) in Sukadana District cooperates with the village government and also BAZNAS to harmonize programs for the welfare of the Margaharja village community and support the programs of UPZ. Evaluation is part of the planning so that it becomes a benchmark in running the next Margaharja Zakat Collection Unit (UPZ) in Sukadana District. The planned evaluation can be in the form of a monthly or annual evaluation according to the need for the material to be evaluated. To increase the trust of the *Muzakki* and *Munfiq*, the planning carried out is how to make good financial reports and financial transparency to the *Muzakki* and *Munfiqs* in particular and also to the public in general (Rezeki, Nasruddin, Fasa, & Ja'far, 2022).

From several plans that have been carried out by the Zakat Collecting Unit (UPZ) Margharja, Sukadana District, the implementation of these plans are: First, the steps taken from socialization are to provide education to *Muzakki* and *Munfiq* candidates, either individually or in groups, personally, by how to stay in touch directly with prospective *muzakki* and *munfiq* or by filling in a community activity association such as recitation. Second, bind *muzakki* and *munfiq*. Second, to bind the *muzakki* and *munfiq* candidates, the management of the Margaharja Zakat Collection Unit (UPZ) of Sukadana Sub-district gave a statement of ability to become *muzakki* and permanent *munfiq* at the Margaharja Zakat Collecting Unit (UPZ) Sukadana District. Third, mobilize members in each RT/RW. Forming members in each RT/RW to become coordinators in collecting more zakat with a system of picking up directly from *muzakki* and *munfiq* (Agung, Hilmi, & Fitri, 2018; Ali, 2014). Fourth, cooperate with local government. Some of the cooperative relationships carried out by the Margaharja Zakat Collecting Unit (UPZ) in Sukadana District are cooperating in programs with BAZNAS and holding consultations and exchanging information on a reciprocal basis.

The form of cooperation is by socializing and disseminating information about zakat, infaq and shadaqah (ZIS) to all Muslim communities in the surrounding area and Muslim employees in institutions that cooperate with the Margaharja Zakat Collecting Unit (UPZ) Sukadana District. Another collaboration that was created was with the Margaharja Village government where the government participated in socializing the Margaharja Zakat Collection Unit (UPZ) programs, Sukadana District. Then facilitate the Muslim community in the surrounding area and Muslim employees within the cooperation agency to pay zakat at the Margaharja Zakat Collecting Unit (UPZ)

Sukadana District. The monthly evaluation is part of the program for managing the Margaharja Zakat Collecting Unit (UPZ) in Sukadana District to evaluate the program and be part of the relationship to improve the performance of the Margaharja Zakat Collecting Unit (UPZ) management, Sukadana District. Making the management more active and more professional as part of improving the performance of the management and always carried out in every monthly evaluation conducted by the Margaharja Zakat Collecting Unit (UPZ) Sukadana District.

In carrying out its duties, the Margaharja Zakat Collection Unit (UPZ) of Sukadana Sub-district has operational steps which aim to increase the trust of *muzakki* and *munfiqs* so that they can continue to pay their zakat and infaq to the Margaharja Zakat Collection Unit (UPZ) Sukadana District. The Zakat Collecting Unit (UPZ) of Margaharja Sub-district, Sukadana, manages ZIS funds based on the provisions of the Shari'a by collecting and distributing them to entitled people to receive the funds under stipulated conditions. Furthermore, transparency in finance at the Zakat Collecting Unit (UPZ) Margaharja Sukadana District is carried out by providing monthly reports to *muzakki* and *munfiq* and the community.

From several plans and implementations that have been carried out by the Margaharja Zakat Collecting Unit (UPZ) Sukadana District, the results obtained are by increasing public trust to pay zakat through UPZ and getting satisfactory results whereas in reality, the Margaharja Zakat Collecting Unit (UPZ) gets two times the award as the best Zakat Collection Unit (UPZ) from BAZNAS for the collection category in 2018 and 2020. Thus the success achieved from good management is by increasing *muzakki* who entrust their zakat management to the Margaharja Zakat Collecting Unit (UPZ) Sukadana District and with the increase in income received by the Zakat Collection Unit (UPZ) Margaharja Sukadana District.

The improvement of the Islamic community's economy with good management of the Margaharja Zakat Collecting Unit (UPZ) in Sukadana Subdistrict is by increasing income to the Margaharja Zakat Collecting Unit (UPZ) Sukadana Subdistrict, assuming that the community is prosperous. Welfare that occurs is through distribution and ZIS by the Zakat Collection Unit (UPZ) of Margaharja Sukadana District through its programs such as Margaharja Sehat, Margaharja Peduli, Margaharja Agamis, Margaharja Cerdas, which has a real positive impact on the community. Distribution in the form of capital has also significantly increased people's income by providing livestock seeds, where the profit is 20% for UPZ and 80% for managers. The

distribution, which is currently still primarily consumptive, actually needs a movement for the distribution of ZIS funds that is more directed towards the economy, such as providing capital to small businesses or so on, because there will be something that can change the community's economy (Agung et al., 2018; Musnandar, 2017; Pratama, 2019).

Conclusion

Based on the results of the preceding discussion, it can be concluded at the conclusion of this thesis that the plans carried out by the Margaharja Zakat Collecting Unit (UPZ) in Sukadana District in achieving the goals to be attained are how to plan so that the community entrusts UPZ with the payment of *zakat*, *infaq*, and *shaddaq*. The implementations carried out by the Zakat Collecting Unit (UPZ) of Margaharja, Sukadana District, are carried out effectively and following the planning. The results obtained from the management carried out by the Margaharja Zakat Collecting Unit (UPZ) of Sukadana Sub-district is by increasing public awareness and trust in the Margaharja Zakat Collection Unit (UPZ) Sukadana District. The improvement of the community's economy with good management from the Margaharja Zakat Collecting Unit (UPZ) in the Sukadana Sub-district has a real positive impact where the distribution of ZIS funds is in the form of capital goods that have provided income for a person. In terms of welfare, the distribution carried out by the Margaharja Zakat Collecting Unit (UPZ) in Sukadana District has made the community prosperous through programs carried out by the Margaharja Zakat Collecting Unit (UPZ) in Sukadana District. The role played by the Zakat Collecting Unit (UPZ) Margaharja Sukadana District in improving the community's economy in the capital sector. The capital provided is in the form of goods, giving livestock seeds to people who are experts in managing livestock.

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