

## Consistent and Integrated Management of Zakat in Promoting the Independence and Welfare of *Mustahiq*

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**ABSTRACT:** *This research is motivated by the successful management of zakat depending on the process of managing zakat. The importance of this research is carried out because there is a potential gap, and acceptance is one of the things that reflects the room for improvement that needs to be done by Zakat institutions to increase the independence and welfare of mustahiq. This study uses a qualitative approach. Data collection techniques used are interviews, Observation and documentation. The data analysis technique used is data condensation, data presentation and conclusion/verification. The results of his research 1) Consistency of Zakat Management based on the Organizational Health Index to Encourage Mustahiq's Independence and Welfare at BAZNAS Trenggalek seen from activity, operations, liquidity, and growth. The integration of zakat management places BAZNAS as the coordinator, namely a) BAZNAS oversees the integration and synergy process from the management and sharia compatibility sides. b) regulated in the provisions of articles 6 and 7 of Law No. 23 of 2011. c) Implementing the vision of BAZNAS Trenggalek 2) The independence and welfare of mustahiq for consistency and integration of Zakat Management based on the Organizational Health Index at BAZNAS Trenggalek, which is carried out through the form of zakat distribution for the independence and welfare of mustahiq for the consistency and integration of Zakat Management based on the Organizational Health Index on BAZNAS Trenggalek is carried out by a wasteful form and effective form.*

Penelitian ini dilatarbelakangi oleh keberhasilan pengelolaan zakat tergantung dari proses pengelolaan zakat. Pentingnya penelitian ini dilakukan karena terdapat potensi gap, dan penerimaan merupakan salah satu hal yang mencerminkan ruang perbaikan yang perlu dilakukan oleh lembaga zakat untuk meningkatkan kemandirian dan kesejahteraan mustahiq. Penelitian ini menggunakan pendekatan kualitatif. Teknik pengumpulan data yang digunakan adalah wawancara, Observasi dan dokumentasi. Teknik analisis data yang digunakan adalah

kondensasi data, penyajian data dan penarikan kesimpulan/verifikasi. Hasil penelitiannya 1) Konsistensi Pengelolaan Zakat Berbasis Organizational Health Index Untuk Mendorong Kemandirian dan Kesejahteraan Mustahiq di BAZNAS Trenggalek dilihat dari aktivitas, operasional, likuiditas, dan pertumbuhan. Integrasi pengelolaan zakat menempatkan BAZNAS sebagai koordinator yaitu a) BAZNAS mengawal proses integrasi dan sinergi dari sisi pengelolaan dan keserasian syariah. b) diatur dalam ketentuan pasal 6 dan 7 UU No. 23 Tahun 2011. c) Melaksanakan visi BAZNAS Trenggalek 2) Kemandirian dan kesejahteraan mustahiq untuk konsistensi dan integrasi Pengelolaan Zakat berdasarkan Indeks Kesehatan Organisasi di BAZNAS Trenggalek yang dilakukan melalui bentuk penyaluran zakat untuk kemandirian dan kesejahteraan mustahiq demi konsistensi dan integrasi Pengelolaan Zakat berdasarkan Indeks Kesehatan Organisasi pada BAZNAS Trenggalek dilakukan dengan bentuk konsumtif dan bentuk produktif.

**Keywords:** *Zakat Management, Mustahiq Independence, Mustahiq Welfare, Consistent and Integrated.*

## I. INTRODUCTION

Zakat is one of the five pillars of Islam. Allah SWT has made it obligatory for believers to pay zakat as compulsory worship (Syafiq, 2015). This zakat obligation is required if a Muslim has fulfilled the mandatory zakat requirements. There are two types of zakat, namely, wealth zakat (*zakat maal*) and individual zakat (*zakat fitri*) (Noor, 2012). Zakat maal is zakat that must be issued based on a Muslim's income, while zakat fitri is zakat for each Muslim every month of Ramadan.

Zakat management is an activity of planning, collecting, allocating, distributing, and measuring the effectiveness or impact of zakat received by *asnaf*. Zakat institutions manage zakat in Indonesia (Bastiar & Bahri, 2019). There are two types of zakat management institutions: BAZNAS and LAZNAS. BAZNAS is a zakat management institution established and managed by the government, while LAZNAS is set and driven by the community.

BAZNAS Trenggalek is one of the BAZNAS which has an advantage in terms of revenue planning, namely significant revenues of 1 - 2.5% of ASN salaries. BPS data shows poverty in Trenggalek fell by more than 1 per cent in 2019; the exact figure is 1.04 per cent. And in 2018, the poverty rate in Trenggalek was 12.02 per cent, while 2019 data showed the poverty rate had fallen to 10.98 per cent. With these statistics, the number of poor people in Trenggalek Regency has decreased from 83.5 thousand to 76.44 thousand. However, several things can be improved by BAZNAS Trenggalek, namely increasing human resource capacity, increasing understanding of *amil fiqh*, increasing public awareness, utilizing technology or switching collection methods from offline to online, and measuring the impact of zakat on economic welfare (Hermawanto, 2021).

Successful zakat management depends on the process of managing zakat. An efficiently managed zakat system will positively impact national socio-economic conditions in general and *asnaf* (zakat recipients) in particular (Afrina, 2020). This happens because resources in zakat can be distributed to public members with low consumption abilities. The distribution of these resources will increase the consumption capacity of this group

of people (Qasim & Sastrawati, 2022). Not only that but giving zakat can also increase the economic capacity of people experiencing poverty to increase their household income (Noor Aflah, 2018).

The amount of zakat collected compared to the total potential of zakat in Indonesia is less than 4%. The potential for zakat in Indonesia in 2020 reaches IDR 327.6 trillion, with the potential for corporate zakat and income and services being the sector with the greatest potential, amounting to IDR 144.5 trillion and IDR 139.1 trillion, respectively. The realization of raising ZIS funds in 2020 reached IDR 10.3 trillion, an increase of 26% compared to the realization in 2019 of IDR 8.1 trillion. This potential and acceptance gap is one of the things that reflects the room for improvement that needs to be done by zakat institutions.

The abundant potential for zakat in Indonesia is accompanied by several problems that zakat institutions must face (Majid, 2020). This problem is another potential room for improvement that needs to be carried out by zakat institutions. According to the Director of Puskas BAZNAS, the issues of zakat in Indonesia include accessibility, credibility, image, service, lack of information and socialization (BAZNAS, 2021). In addition, zakat agencies usually need optimal zakat collection strategies at the planning stage. The ratio of zakat collected compared to the potential for receiving zakat still needs to be higher, reflecting the inefficient location of collecting zakat (Mubarok & Dahlia, 2020). *Asnaf* (zakat recipient) data that is not up-to-date is also a problem for zakat institutions at the distribution stage. Meanwhile, when measuring the usability of zakat, the usability of zakat often ds to be calculated correctly. All potential areas for performance improvement need to be studied in more depth (Susilowati & Khofifa, 2020).

The performance of zakat institutions can be measured using several approaches. These approaches are 1) performance appraisal based on several indexes published by BAZNAS, 2) the context, input, process, product (CIPP) model approach, which is commonly used in management, 3) the approach to the role of BAZNAS as zakat manager (Atabik, 2015).

Puskas BAZNAS has published several indexes and study guidelines as an assessment tool for zakat management. These indices and procedures include the National Zakat Index 2.0 (Puskas BAZNAS, 2020), Sharia Compliance Index (Puskas BAZNAS, 2020), transparency index (Puskas BAZNAS, 2019), Zakat Risk Management (Puskas BAZNAS, 2018), Zakat Utilization Index (Puskas BAZNAS, 2019), Zakat Management Organization Financial Ratios (Puskas BAZNAS, 2019), and Zakat Institution Health Index (2021).

Although the BAZNAS performance appraisal indices only reveal quantitative ratios, a qualitative performance assessment is urgently needed. Qualitative measurement results only show numbers without revealing the scope and strategies for improving the zakat institution being measured. Quantitative assessment is an appropriate assessment to assess the performance of zakat institutions on a national scale. A qualitative assessment within the framework of the Zakat Institution Health Index is needed to evaluate the performance of a Zakat institution and the potential for improvement (Mahdum & Hosen, 2020).

The Zakat Institution Health Index is a comprehensive measurement of the performance of Zakat institutions. The Zakat Institution Health Index assesses a Zakat institution in 2 factors, namely financial/financial factors and organizational factors (Hartoyo, 2018).

Economic/financial aspects have several indicators: activity, operations, liquidity, and growth. Managerial factors have several hands: general management, risk management, and Sharia compliance (Mualimah & Kuswanto, 2019). The Zakat Institution Health Index can be used as a qualitative framework for assessing the performance of Zakat institutions because of its comprehensive nature.

Financial factors, as well as general management factors, are essential performance factors. When viewed from a causal relationship, management factors, especially general managers, cause good performance. This happens because the general management factor is the grand system for how BAZNAS will work. General management factors in the Soundness Index of Zakat Institutions include vision and mission, strategic plans, annual budget plans, management's understanding of vision and mission, organizational structure, duties and responsibilities of leaders, standard operating procedures, and reporting.

The Health Index is an index that measures the performance of zakat institutions in carrying out their activities and maintaining their sustainability. Zakat Management Operational Health Index (IKOPZ) was compiled as an evaluation material for the constraints and problems in zakat management faced by OPZ. The performance of zakat institutions can be measured through various aspects, which include macro elements, such as the number of *Muzakki* and *Mustahiq* and Micro such as the distribution of zakat, management and resource development index within the organization (Yuliafitri & Khoiriyah, 2016). Lubis, Hakim and Putri added that the Macro Index in the performance of zakat institutions consists of an indicator of the total ratio of *muzakki* and *mustahiq* in each household. In contrast, the capacity of zakat collection institutions and distribution and reporting becomes a Micro Index in its measurement (Lubis et al., 2018). Measuring the performance of zakat institutions also does not have to use an index but can also use version in the process, which includes 1) the task of alleviating poverty, 2) competitive employee salaries, 3) identifying training and supervision that results in the amount of training and *asnaf* funding.

The strategic plan is a general management element that is very important to note in performance evaluation. The strategic plan includes several pillars: the general framework, natural resources, collection, distribution, control, strategies, programs and activities. The strategic plan is a determining element in the ability of BAZNAS to carry out the role of collecting, managing and distributing it properly. The purpose of evaluating the performance of zakat institutions is to increase effectiveness and efficiency so that zakat can benefit the broader community in alleviating poverty. Therefore, it is necessary to measure the performance of zakat institutions qualitatively so that a zakat institution can achieve its goals. Meaningful performance evaluation can improve the Trenggalek BAZNAS performance system. This research is essential to know the existing room for improvement so that BAZNAS Trenggalek can make repairs. This research also needs to be carried out so that BASNAZ Trenggalek can improve performance to fulfil its goals of prospering *asnaf*, alleviating poverty and increasing the efficiency of zakat.

## II. METHOD

This research uses a qualitative approach. Qualitative methodology is a research procedure that produces descriptive data in written or spoken words from people and observable behaviour (Moleong, 2018). This qualitative method is used because of several considerations; namely, the qualitative approach is more adaptable and easy to adjust when dealing with multiple realities. This method directly presents the nature of the researcher and respondent relationship. This method is more sensitive so that it can adapt and sharpens much joint influence on patterns. The value faced by researchers. This research is directed to describe the consistency and integration of zakat management based on the organizational health index to encourage the independence and welfare of *mustahiq* at BAZNAS Trenggalek.

This type of case study research investigates phenomena in real-life contexts when the boundaries between phenomena and contexts are not visible, where various sources of evidence are utilized (Haryanti, 2019). Case studies are also known as comprehensive, intense, detailed, and in-depth studies and are more directed as efforts to examine contemporary or contemporary problems or phenomena. This study will focus on research on the consistency and integration of zakat management based on the organizational health index to encourage the independence and welfare of *mustahiq* at BAZNAS Trenggalek. The focus of the research is intended to limit qualitative studies as well as limit analysis to choose which data are relevant and which data are irrelevant.

The data collection procedures used in this study are Observation, used to collect data related to the research focus. Interviews are used as a guide in conducting research. Documentation is used in research as a source of data because, in many cases, documents are used to test, interpret and even predict. The data analysis technique is the process of setting the order of the data, organizing which has led to a pattern, category, and basic descriptive unit. The data analysis technique used is a descriptive technique by taking three steps that co-occur, according to (Miles et al., 2014), namely: data condensation, data presentation and conclusion/verification.

### III. RESULT AND DISCUSSION

#### Zakat Integration Based on Organizational Health Index at BAZNAS Trenggalek

Consistency is determination towards goals and endless efforts or development to maintain consistency, including motives, awareness and introspection. As contained in Law Number 23 of 2011, the management of zakat is regulated by two models: First, zakat is managed by institutions established by the government. Second, zakat is managed by institutions formed by the community. For the first model, the government has the authority to regulate various provisions regarding zakat management. However, in practice, the government positions itself more as a regulator and facilitator to ensure that the management of zakat is carried out correctly and is intended for the benefit of the people (Kemenag RI, 2013).

The consistency in BAZNAS is good. This can be seen from preparing financial statements developed using PSAK 109 in 2022. Statement of Financial Accounting Standards No. 109 concerning Accounting for Zakat issued by the Indonesian Institute of Accountants (IAI) is a guideline that regulates the recognition, measurement and financial reporting. Zakat

accounting standards regulate how a transaction is recognized or recorded when it should be remembered, how to measure it, and how to disclose it in financial reports. What types of financial statements must be presented, what are the elements or contents of financial statements, what are the reporting formats, and what accounting policies are things that are regulated in zakat accounting standards (Gusman & Sujana, 2021). Based on the research findings that the consistency of Zakat Management based on the Organizational Health Index to Encourage *Mustahiq's* Independence and Welfare at BAZNAS Trenggalek is seen from:

### **Activity**

The activity of distributing or channelling Zakat, Infaq, and Sadaqah funds is an activity of distributing wealth from wealthy people to be given to 8 *asnaf*. There are 5 Trenggalek BAZNAS programs, namely Takwa Trenggalek, Concerned Trenggalek, Healthy Trenggalek, Prosperous Trenggalek, and Smart Trenggalek, which are carried out to help overcome poverty. The Zakat, Infaq and Sadaqah funds distribution system is carried out based on Standard Operating Procedures (SOP). The distribution of Zakat, Infaq and Sadaqah funds is based on Standard Operating Procedures (SOP), namely socialization of proposal submission, proposal selection or field verification and leadership meetings and presentations based on the Annual Budget Work Plan (RKAT), as approved by the Central BAZNAS. The results of this study follow the research of (Gusman & Sujana, 2021). The consistency in BAZNAS Baubau City is good, as seen from preparing financial reports developed using PSAK 109 in 2020. The feeling that can be assessed at BAZNAS Baubau City can be seen with work principles that are under Standard Operating Procedures (SOP).

### **Operation**

The operational costs of zakat institutions are the cost of collecting zakat, operating costs, labour costs, and the percentage of amil funds at BAZNAS Trenggalek Regency. BAZNAS Trenggalek Regency has separated the posts for receiving funds between zakat and infaq/alms. Of the collected zakat funds, BAZNAS Trenggalek Regency recognizes 12.5% of it as amil funds. The recognition of amil funds will reduce the balance of zakat funds. The results of this study are following the zakat officials who are entitled to receive a share of zakat from the amil quota given by the party who appointed them with the condition that the portion does not exceed a modest wage and that the percentage does not exceed one-eighth ( $1/8$ ) zakat (12.5 %) (Mufraini, 2008).

Because amil only gets  $1/8$  of the zakat fund, if the operational costs are still insufficient, the amil portion will be added from the general infaq-alms fund. The infaq and alms allocated to amil should be at most 30% of the total alms infaq funds obtained by OPZ. The allocation portion for amil is used not only for salaries or wages for managers but also for general operational costs. Amil is a person who works or parties who labour and are directly or indirectly involved in Zakat management. Imam Syafi'i allows taking wages of  $1/8$  of the total zakat funds collected (Zen, 2010). Salaries and wages for amil should be paid at an adequate or adequate standard according to eligibility, not solely rewarded by social work patterns that tend to be voluntary. However, the portion of the amil allocation has reached the maximum limit. In that case, each amil is also required to have a spirit of dedication at work and be willing to get remuneration by the growth and capabilities of OPZ.

Recording a portion of zakat funds for the amil section is carried out every time the zakat receipt is recorded. Amil Funds are funds used to finance operational management activities to support the smooth running of Trenggalek Regency BAZNAS management activities, including collection, distribution and utilization activities. The source of amil funds comes from the accumulation of amil shares according to sharia and the provisions of the applicable laws and regulations. Amil funds are distributed to finance the institution's operations, including personnel expenditures, publication and documentation costs, business travel expenses, general administrative expenses, depreciation expenses, procurement of fixed assets, third-party service fees, and other uses of amil rights.

### **Liquidity**

Liquidity is carried out to measure the ability of zakat institutions to realize their short-term obligations. The most significant short-term obligation of zakat institutions is the obligation to distribute the funds collected. The Trenggalek Regency National Amil Zakat Agency (BAZNAS) received an Unqualified Opinion (WTP) for the 2022 financial statements. We have gone well in 2022; on the revenue side, it has exceeded the target, and on the distribution side, it has at least benefited 6,486 *mustahiq*, more than 22 thousand people/institutions. The Trenggalek Regency National Amil Zakat Agency (BAZNAS), at the end of 2022, recorded Zakat, Infaq, and Alms (ZIS) receipts of Rp. 8,137,601,664, - or 200% more than the target set for 2022 of Rp. 4,000,000,000.-. On the distribution side, the largest is in social programs, with a total of 45%.

This social program includes monthly food assistance for the poor/poor, house renovations, disasters, etc. The second position is 36% for the bonded infaq distribution program, where BAZNAS, in specific tasks, collects funds to be distributed following the contract or allotment that has been determined from the start. The economic empowerment assistance program includes business equipment and capital assistance of 3%, education assistance of 3%, and health assistance of 5%. The health program includes BPJS poor premium assistance, medical accommodation assistance and others. In addition, the Ramadhan Safari activity is a routine annual agenda carried out by the Trenggalek Regency Government. This year, the Trenggalek Regency Ramadhan Safari is carried out together with the *Mening Deh program (Makaryo Ning Desa, Desa Hebat)*, owned by Regent of Trenggalek and Mrs Novita's *SMS program (Sareng Masak Sami Bu Novita)* belonging to the TP-PKK Trenggalek Regency. The Ramadhan Safari agenda this time included reviewing and handing over assistance to mosques and prayer rooms in need, Trenggalek Regency BAZNAS distributed assistance in the form of cash and Al-Qur'an aimed at 14 mosques and prayer rooms in 14 sub-districts, one mosque or prayer room in each district.

The results of this study are in accordance with (Anwar & Malikhah's 2021) research that OPZ's financial reports have implemented PSAK 45 and PSAK 109. OPZ's financial health or performance is in the reasonably good rating category. Then the efficiency ratio affects the financial health or performance of OPZ. Meanwhile, the ratio of activity, amyl, liquidity and growth does not affect the financial health or performance of OPZ.

## Growth

The Trenggalek Regency National Amil Zakat Agency is a zakat management institution that is tasked with collecting and distributing zakat for *mustahiq* who need it according to the conditions of the *mustahiq*, where each *mustahiq* must have different requirements and needs so that later the distribution of zakat funds will not be distributed same shape. Zakat accounting standards are also the basis for the auditor in the audit process because, basically, an audit is checking the financial reports made by the management of the Zakat Management Organization (OPZ) to determine whether they have been presented following the established Zakat accounting standards. In this case, the consistency of BAZNAS in Trenggalek can be seen by those who prepare financial reports and bookkeepers/cash entrusted by the Head of Financial Planning and Reporting. The feeling that can be assessed at BAZNAS Trenggalek can be seen with the working principles that are under the Standard Operating Procedures (SOP).

While the integration of zakat management places BAZNAS as the coordinator, the role of the coordinator is one compound with integration. This coordination carried out by BAZNAS in the future will oversee the process of integration and synergy from the management and sharia compatibility sides. As a legal basis, this is regulated in the provisions of articles 6 and 7 of Law No. 23 of 2011, providing open space for BAZNAS to carry out the coordination function. It is implementing the vision of BAZNAS Trenggalek, namely to become BAZNAS Trenggalek Regency as a centre for Zakat, Infaq, Sedekah and Endowment that is competent, reliable and responsive to serve *Muzaki*, *Munfik*, *Mushadik*, *Wakif*, *Mustahiq* towards Trenggalek blessing. Zakat Center, meaning BAZNAS Trenggalek as the coordinator of zakat management in all UPZ and LAZ in Trenggalek Regency.

BAZNAS as the national zakat coordinator, has become the momentum of the Zakat Awakening era in Indonesia. By hoping for Allah SWT's mercy and pleasure, the revival of zakat will create state stability, build a people's economy, and overcome social inequality (Hidajat, 2017). After the zakat funds are collected, our management distributes them according to their designations. Regarding the distribution of the boxes in the mosque, the administration explained the purpose for which the packages were allocated. Boxes for dhuafa and orphans are used according to their intended purpose. Building boxes are used to renovate and expand the mosque. The welfare box is used for employee salaries, *bisyâroh khâthib* and *bisyâroh* for people who are invited to an event. Available packages are used for the mosque in general. Funds obtained from infaq alms, 60% are allocated for development, and 40% are earmarked for maintenance of mosques which include, among other things, payment of electricity and facilities. This is explained by the management of the general section (Bastiar & Bahri, 2019). Collection and management of zakat funds that managers have successfully collected from accounts, charity boxes and directly to the secretariat will be distributed to the head office for direction. Then, the Trenggalek BAZNAS management submitted a proposal which included data on the *mustahiq* zakat candidates who were reported to the centre to be able to receive zakat funds. After the proposal is approved, the zakat funds will be distributed to *mustahiq* zakat.

Integration of zakat management places BAZNAS as the coordinator. The role of the coordinator is one compound with integration. It is this coordination carried out by

BAZNAS that, in the future, will oversee the process of integration and synergy from the management side as well as from the Sharia compatibility side. As a legal basis, this is regulated in the provisions of articles 6 and 7 of Law No. 23 of 2011, providing open space for BAZNAS to carry out the coordination function. When LAZ becomes part of the system coordinated by BAZNAS, its position legally becomes vital so that sharia principles and guidance in the Al Quran (QS At Taubah 9: 103 and 60) can be fulfilled.

Zakat managers need to understand the birth of Law Number 23 of 2011 concerning Zakat Management which Government Regulations will supplement regarding implementing the Law, which aims to organize better zakat management. As intended, the arrangement is inseparable from making amil zakat more professional, having formal juridical legality and following a system of accountability to the government and society. Duties and responsibilities as amil zakat cannot be separated from sharia principles which link zakat with government authority (*ulil amri*) to appoint amil zakat (Hakim et al., 2018).

The reality of zakat management can change due to the actions of actors and vice versa, and it is necessary to strengthen the structure. Institutionally, according to Law No. 23 of 2011 Article 2, the management of zakat is based on Islamic law, trustworthiness, benefit, fairness, certainty, law, integration and accountability. However, in terms of actors, referring to the lead character of the Prophet Muhammad SAW, they are *siddiq* (correct), *amanah* (trusted), *tabligh* (da'wah) and *fatonah* (clever). On the other hand, adequate structures are needed to prevent unexpected consequences from the actions of various actors. Following the view of Cheema (1983), it is necessary to build a coordination system that is synergistic and adaptive to the integrated model of zakat management. All of this will be at stake in the arrangement of zakat institutions in the future (*ius constituent*), representing the interests of the state and society.

### **Independence and Welfare of *Mustahiq* at BAZNAS Trenggalek**

Based on the research findings, the form of zakat distribution for the independence and welfare of *mustahiq* for the consistency and integration of Zakat Management based on the Organizational Health Index at BAZNAS Trenggalek is carried out in a consumptive form, namely zakat funds which are distributed to *mustahiq* directly (in the form of momentary assistance to solve urgent problems). Among them are channelled consumptive assistance for people experiencing poverty, Ibn Sabil, assistance for orphans and poor people, and natural disaster assistance. At the same time, the practical form is zakat funds provided in the form of empowering capital to build a business. For example, for productive assistance in the form of business capital or business skills tools to alleviate poverty.

The results of this study are in accordance with (Agustin, 2020) research that the BAZNAS Welfare Index shows that zakat has a substantial impact on the welfare of *mustahiq*. BAZNAS's efforts to support increasing the independence and interest of *mustahiq* for the consistency and integration of Zakat Management based on the Organizational Health Index at BAZNAS Trenggalek through the government provide a decision requiring zakat through an intermediary receiving the first salary so that it makes it seem as if a regulation that compels a sincerity is one of a decision that is not easy but forced in order to form a culture of habit of paying zakat.

#### IV. CONCLUSION

The consistency of Zakat Management based on the Organizational Health Index to Encourage the Independence and Welfare of Mustahiq at BAZNAS Trenggalek is seen from: 1) Activity, distribution or channelling of Zakat, Infaq, and Sadaqah funds is an activity of distributing assets from wealthy people to be given to 8 asnaf, carried out through socialization, submission of proposals, selection of proposals or field verification and leadership meetings and presentations. 2) Operations, Operations of zakat institutions, namely zakat collection costs, operational costs, labour costs, and the percentage of amil funds in BAZNAS Trenggalek Regency. 3) Liquidity, the Trenggalek Regency National Amil Zakat Agency (BAZNAS) received an Unqualified Opinion (WTP) for the 2022 financial statements. 4) Growth and consistency of BAZNAS in Trenggalek can be seen by those who prepare financial reports and bookkeepers/cash. While the integration of zakat management places BAZNAS as the coordinator, it is this coordination carried out by BAZNAS that, in the future, will oversee the process of integration and synergy from the management and sharia compatibility sides. As a legal basis, this is regulated in the provisions of articles 6 and 7 of Law No. 23 of 2011, providing open space for BAZNAS to carry out the coordination function. It is implementing the vision of BAZNAS Trenggalek.

Independence and welfare of mustahiq for consistency and integration Zakat Management based on the Organizational Health Index at BAZNAS Trenggalek is carried out through the form of zakat distribution for the independence and welfare of mustahiq for consistency and integration Zakat Management based on the Organizational Health Index on BAZNAS Trenggalek is carried out in a consumptive form, namely zakat funds that distributed to mustahiq directly (in the form of temporary assistance to solve urgent problems). Among them are channelled consumptive aid for people experiencing poverty, Ibn Sabil, service for orphans and poor people, and natural disaster assistance. In contrast, the practical form is zakat funds provided in the form of empowering capital to build a business. For example, to productive aid in the form of business capital or business skills tools to alleviate poverty. BAZNAS's efforts to support increasing the independence and welfare of mustahiq for the consistency and integration of Zakat Management based on the Organizational Health Index at BAZNAS Trenggalek through the government provide a decision requiring zakat through an intermediary receiving the first salary so that it makes it seem as if a regulation that compels a sincerity is one of a decision that is not easy but forced in order to form a culture of habit of paying zakat.

The suggestion in this study is that for BAZNAS Trenggalek, the results of this study can be used as a basis for improving the performance of BAZNAS Trenggalek. Not only that, but this research can also provide knowledge about the potential for innovation in zakat management for BAZNAS Trenggalek. For Mustahiq, the results of this study can provide knowledge related to zakat management based on the organizational health index to encourage the independence and welfare of mustahiq at BAZNAS Trenggalek. For future researchers, the results of this study can provide a knowledge base for further research regarding the consistency and integration of zakat management based on the index of organizational health to encourage the independence and welfare of mustahiq at BAZNAS Trenggalek.

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