



Challenges and Solutions of Mal Zakat Management: A Case Study of Public Awareness and Trust in UPZ in Rimbo Bujang District

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Article History:

Received Nov 30, 2024

Revised Des 1, 2024

Accepted Des 22, 2024

Keywords:

zakat education; zakat literacy; zakat management; UPZ; zakat mal.

Abstract

Zakat has a strategic role in reducing social inequality and improving the welfare of Muslims, but its implementation still faces challenges, especially in the management of mal zakat through official institutions such as the Zakat Collection Unit (UPZ). In Rimbo Bujang Sub-district, the low level of public awareness and trust towards UPZ are the main obstacles in optimizing the management of mal zakat. The lack of zakat mal literacy and lack of innovative education create a gap between zakat obligation and its implementation in the community. This research uses a qualitative approach with descriptive method, relying on in-depth interviews, observation, and document analysis to understand this phenomenon in depth. The results show that the low awareness of zakat mal is caused by the lack of understanding of the zakat mechanism through UPZ and ignorance of its benefits, while the level of public trust in zakat institutions is still low due to the lack of transparency and accountability. Nevertheless, education through religious activities such as tausiyah and leaflet distribution has the potential to improve zakat literacy. This study emphasizes the importance of collaboration between UPZ, religious leaders, and the government in strengthening zakat education regulations and innovations, as well as the use of digital technology to expand the scope of zakat literacy. The findings provide theoretical contributions in zakat literature and offer practical solutions for more effective, inclusive, and transparent zakat management.



Introduction

Zakat is one of the pillars of Islam that has a strategic role in building the social and economic welfare of Muslims. In Indonesia, zakat is an important instrument in overcoming social inequality and empowering the community, especially mustahik groups. However, the implementation of zakat, especially mal zakat, still faces various challenges. One of the main challenges is the low awareness of the community to channel zakat through official institutions such as the Zakat Collection Unit (UPZ). This phenomenon is clearly seen in Rimbo Bujang Sub-district, Tebo Regency, Jambi Province, where people still tend to pay zakat directly to the recipient without going through an official institution.

Previous studies show that zakat management through UPZ has great potential in increasing the effectiveness of zakat distribution. Jhon et al. highlighted zakat management strategies in minority areas that were able to increase management effectiveness up to 104.79% through aggressive growth-based strategies.¹ Ahmad's research emphasizes the importance of accountability and transparency in zakat management as well as the role of ulama and government in increasing public awareness of zakat, infaq, sadaqah, and waqf (ZISWAF). These studies provide empirical evidence that optimizing the role of zakat institutions, including UPZ, can contribute to increasing public awareness and the effectiveness of zakat management.²

On the other hand, research by Nur et al. revealed that demographic factors, such as age, income, and marital status, affect people's compliance in paying zakat.³ Another study by Firdaus et al confirms that religiosity and zakat knowledge play a significant role in building public awareness to pay zakat, although income is not always the main determinant.⁴ Based on this finding, an approach that involves religious education and zakat literacy can be an effective strategy in raising community awareness in Rimbo Bujang Sub-district.

However, the main problem in Rimbo Bujang Sub-district lies not only in the low awareness of the community, but also in the lack of trust in UPZ as a zakat management institution. Research by Eris shows that UPZ that has a structured work program is able to increase public trust and the collection of zakat.⁵ Meanwhile, Fahmi et al. found that the use of educational media, such as videos, can increase public awareness of the importance

¹ Anwar Tumanggor Jhon and Yayat Sujatna, "Strategies for Enhancing Zakat Fund Management in Minority Areas: A Case Study in Humbang Hasundutan Regency," *Jurnal Ilmiah Mizani: Wacana Hukum, Ekonomi Dan Keagamaan* 10, no. 2 (2023), <https://doi.org/10.29300/mzn.v10i2.12870>.

² Syafiq Ahmad, "Peningkatan Kesadaran Masyarakat Dalam Menunaikan Zakat, Infaq, Sedekah Dan Wakaf (ZISWAF)," 2018, <https://doi.org/10.21043/ZISWAF.V5I2.4598>.

³ Salma Sabrina Nur, Binti Sahaluddin, and Wan Khairul Aiman Wan Mokhtar, "The Awareness of Zakat in the Universal Society," *The International Journal of Academic Research in Business and Social Sciences* 9, no. 11 (2019), <https://doi.org/10.6007/IJARBS/V9-I11/6586>.

⁴ Firdaus Firdaus et al., "Pengaruh Religiusitas, Pengetahuan Zakat Dan Pendapatan Terhadap Kesadaran Berzakat Perkebunan Sawit," *Indonesian Journal of Islamic Economics and Business* 8, no. 2 (2023), <https://doi.org/10.30631/ijoieb.v8i2.1761>.

⁵ Munandar Eris, "Efektivitas Unit Pengumpul Zakat (UPZ) Dalam Meningkatkan Jumlah Zakat, Infaq, Dan Sedekah Terhadap Peningkatan Kesejahteraan Ekonomi Mustahik Desa Margaharja," 2022, <https://doi.org/10.54801/ekspektasy.v1i01.103>.

of zakat. These strategies are relevant to be applied in Rimbo Bujang Sub-district to overcome the existing constraints.⁶

The local context in Rimbo Bujang sub-district shows that the low level of zakat literacy, as stated by the community informants, is a significant obstacle in the optimization of mal zakat management. Some people do not understand the difference between zakat fitrah and zakat mal, while others hesitate to channel zakat through UPZ because they feel more comfortable giving zakat directly to mustahik. This finding is in line with Qurroh's research which shows that zakat literacy has a positive influence on the decision to pay zakat through official institutions.⁷

In addition, although UPZ in Rimbo Bujang Sub-district has attempted to conduct socialization through various methods, such as tausiyah and distribution of leaflets, the results achieved have not been optimal. This indicates the need for a more innovative and integrated strategy. As indicated by Azhar et al. a zakat literacy-based approach that is tailored to the needs of the local community can increase public understanding and awareness, especially in areas with low zakat literacy levels.⁸

This research is important and urgent considering the strategic role of zakat mal as an instrument of poverty alleviation and economic equity of Muslims has not been optimized in Rimbo Bujang District, Tebo Regency. The low level of public awareness to channel zakat through the Zakat Collection Unit (UPZ) is caused by the lack of zakat literacy, lack of innovative education, and low level of public trust in official zakat institutions. This not only hinders the collective collection of zakat, but also reduces the effectiveness of zakat distribution to the eight mustahik groups as stipulated in sharia. Thus, the findings in this study are highly relevant as a fundamental solution to improve public literacy, trust and participation in the management of zakat mal, which ultimately supports the creation of social justice and community welfare.

Therefore, this study aims to explore the role of UPZ in increasing public awareness of mal zakat through education and socialization strategies. In addition, this study also intends to identify the main problems faced in the management of mal zakat and provide data-based recommendations to improve the effectiveness of zakat management in Rimbo Bujang Sub-district. The results of this research are expected to contribute to the development of more inclusive, innovative, and accountable zakat management strategies, both at the local and national levels.

Methods

This research uses qualitative approach with descriptive method to describe the phenomenon of mal zakat management in Rimbo Bujang Sub-district in depth. Data were collected through in-depth interviews with key informants, including administrators of the Zakat Collection Unit (UPZ), religious leaders, and people who are muzakki or mustahik. Observation technique was used to directly understand the practice of zakat distribution and community interaction with UPZ, while related documents such as local regulations,

⁶ Arifin Johan, Ferry Khusnul Mubarak, and Nasrul Fahmi Zaki Fuadi, "The Effect of Zakat Literacy, Religiosity, and Income on the Decision to Pay Agricultural Zakat," *International Journal of Zakat* 7, no. 2 (2022), <https://doi.org/10.37706/ijaz.v7i2.444>.

⁷ Qurroh Ayuniyyah, "Factors Affecting Zakat Payment through Institution of Amil: Muzakki's Perspectives Analysis (Case Study of Badan Amil Zakat Nasional [BAZNAS])," *Asian Journal of Islamic Economics* 2, no. 2 (2019), <https://doi.org/10.32507/AJELV2I2.384>.

⁸ Alam Azhar et al., "Exploring Zakat Payment Awareness and Its Impact among MSMEs in Kartasura, Central Java, Indonesia," *Ziswaf: Jurnal Zakat Dan Wakaf* 9, no. 2 (2022), <https://doi.org/10.21043/ziswaf.v9i2.16473>.

UPZ activity reports, and previous publications were analyzed to enrich the data. The selection of informants was done purposively based on their relevance to the research topic, and data analysis was done thematically to identify zakat management patterns, challenges, and strategies. Data validity was maintained through triangulation of sources, methods, and theories, ensuring that the research results reflect an accurate and reliable reality.

Results and Discussion

Zakat as a Pillar of Social Welfare

Zakat is one of the pillars of Islam that has a fundamental role in the Islamic financial system and social welfare. In language, zakat comes from the word zaka, which means holy, good, blessing, growth, and development. In sharia terminology, zakat is defined as a portion of certain assets that are required to be given to those who are entitled to receive it (mustahik) according to the provisions of sharia.⁹ Zakat management aims to create social balance and strengthen solidarity among fellow Muslims, making it an instrument to build a more just and harmonious society. Therefore, the implementation of zakat requires an effective system so that the benefits can be felt by all levels of society.

As an obligation that has a strong theological foundation, zakat is affirmed in the Qur'an and hadith. One of the verses that emphasizes this obligation is QS. Al-Baqarah: 110, which mentions the importance of establishing prayer and paying zakat. The Prophet Muhammad (SAW) also explained in a sahih hadith that paying zakat is one of the practices that can enter a Muslim into heaven. The obligation of zakat has been agreed upon by scholars through ijma', making it one of the main principles in Islamic teachings. Therefore, zakat has a solid legal basis both from the Qur'an, hadith, and the agreement of scholars.

To be able to carry out the obligation of zakat, there are certain conditions that must be met by both the muzakki and the assets to be zakaah. Muzakki must be a Muslim, independent, pubescent, and reasonable. Meanwhile, the assets that are subject to zakat must meet criteria such as perfect ownership, halal, growing, reaching the nisab, free from debt, and owned within a certain period of time (haul). This provision ensures that zakat is only required on assets that are worthy of zakaah and can have an optimal impact on the recipient.

The types of assets that are subject to zakaah have also been determined in Islamic law, including livestock, gold, silver, agricultural products, and trade assets. In modern practice, these categories are expanded to include assets such as professional income, stocks and savings that are eligible for zakat. This approach ensures the relevance of zakat in the modern economic context, where new assets can be managed according to Shariah principles. This approach also broadens the scope of zakat, so that zakat fund collection can increase significantly.

⁹ Umrotul Khasanah, *Manajemen Zakat Modern* (Malang: UIN-Maliki Press, 2010).

The benefits of zakat are not only felt by mustahik but also by muzakki and society as a whole. Zakat helps the poor to have a better life, purifies the muzakki from miserliness, and builds social solidarity in the community. Furthermore, zakat also functions as a wealth redistribution tool that can reduce social inequality and support economic development. Thus, zakat is not only an individual act of worship but also a means to build a more prosperous society.¹⁰

Zakat Collection Unit (UPZ) plays an important role in managing zakat professionally and accountably. UPZ is tasked with assisting the National Amil Zakat Agency (BAZNAS) in the collection, distribution, and utilization of zakat. UPZ functions include socialization, muzaki data collection, and preparation of zakat management reports. The role of UPZ is very important in ensuring that zakat funds can be channeled efficiently and on target, thus providing maximum impact to the community. In this context, UPZ is the spearhead of zakat implementation at the community level.¹¹

Public awareness of the importance of zakat is one of the key factors for the success of zakat management. Awareness here does not only mean knowing the obligation of zakat but also understanding the social and economic implications of zakat. Islam teaches that zakat is an instrument of social justice that can reduce poverty and improve people's welfare. Therefore, increasing zakat literacy and education about the importance of channeling zakat through official institutions is very important.¹²

Along with the development of the zakat management system, the main challenge faced is to build public trust in zakat management institutions. In this case, transparency and accountability become key elements. A good reporting system and the use of modern technology such as digital applications can help increase public participation. In addition, collaboration between the government, zakat institutions, and religious leaders is also needed to expand the scope of zakat management.

With a solid legal foundation, organized mechanism, and extensive benefits, zakat can serve as a key instrument to create a more just and prosperous society. However, the success of zakat requires support from all parties, including individuals, institutions, and the government. Therefore, strengthening awareness and professional management of zakat should be a priority in sharia-based economic and social development.

The Role of UPZ of Rimbo Bujang Sub-district in Education and Socialization of Zakat Mal to Increase Muzakki Awareness

The role of Zakat Collection Unit (UPZ) in Rimbo Bujang Sub-district is key in overcoming the low awareness of the community to pay mal zakat through official institutions. The findings of this study reveal that people tend to donate their zakat directly to mustahik, thus impacting on the lack of funds collected in UPZ. Public ignorance about the role of UPZ and the benefits of collectively managed mal zakat is the main challenge that must be overcome. Therefore, education and socialization strategies carried out by UPZ are important to build public understanding and trust in this institution.

¹⁰ MA Prof. Dr. KH. Ahmad Satori Ismail, *Filiah Zakat Kontekstual Indonesia* (Jakarta: Badan Amil Zakat Nasional, 2018).

¹¹ Badan Amil Zakat Nasional, "Peraturan Badan Amil Zakat Nasional Nomor 2 Tahun 2016 Tentang Pembentukan Dan Tata Kerja Unit Pengumpul Zakat, Pasal 8," 2016.

¹² Toto Raharjo and others, *Pendidikan Populer: Membangun Kesadaran Kritis* (Yogyakarta: INSIST Press, 2010).

An interview with the Head of UPZ, Muhammad Mapul, showed that socialization through religious activities such as tausiyah, Friday sermons, and taklim assemblies became one of the main approaches. These activities are designed to provide people with an understanding of the obligation of zakat mal and the virtue of channeling it through UPZ. This strategy is relevant because it utilizes religious momentum to convey deep moral and spiritual messages. However, the effectiveness of this approach requires strengthening in the form of more interactive and participatory communication methods.¹³

In addition, the Vice Chairman of UPZ, M. Qosim Nur Abdul Jalil, emphasized the importance of distributing leaflets about the types of zakat and the zakat rate. These leaflets are delivered directly through various institutions such as schools, offices, and community organizations.¹⁴ This step aims to increase the zakat literacy of the community while introducing UPZ as an official institution that is transparent and accountable. The emphasis on the accountability aspect is very important to build public trust, especially in the context of zakat distribution to the eight asnaf stipulated by Islamic law.

From these findings, it can be concluded that the education and socialization-based approach undertaken by UPZ has great potential to increase public awareness. However, the challenges faced are the limited scope of socialization and the lack of innovation in information delivery methods. For example, the use of digital technology such as social media or zakat application can be an alternative to reach a wider audience, especially the younger generation.

The following table summarizes the roles and strategies of UPZ Rimbo Bujang Sub-district in raising public awareness:

Table 1.

Summary of the role and strategy of UPZ Rimbo Bujang District in increasing public awareness

Role of UPZ	Strategies Implemented	Challenges
Public education	Tausiyah in religious gatherings, Friday sermons, religious events	Low public participation in religious activities
Zakat socialization	Distribution of flyers through schools, offices, and community institutions	Limited scope of socialization
Introduction of UPZ as an official institution	Communicating the benefits of zakat through UPZ to the 8 asnaf	Low public trust in UPZ

Source: Author, 2024

This discussion shows that the role of UPZ in zakat education and socialization should be continuously strengthened through a more systematic and innovative approach. Zakat education should not only be informative, but also persuasive, so that people can understand that zakat managed by UPZ is more effective and has a wider impact.

In addition, it is important to involve various stakeholders, such as religious leaders, teachers, and village governments, to expand the reach of zakat education. This

¹³ Wawancara dengan Muhammad Mapul, Ketua UPZ Kecamatan Rimbo Bujang, pada tanggal 25 Maret 2024.

¹⁴ Wawancara dengan M. Qosim Nur Abdul Jalil, Wakil Ketua UPZ Kecamatan Rimbo Bujang, pada tanggal 25 Maret 2024.

collaboration will create synergy that can increase public trust and participation. For example, religious leaders can provide moral legitimacy, while educational institutions can be a platform to build zakat literacy from an early age.

Efforts to increase public awareness also require support from local governments, for example through regulations that strengthen the role of UPZ in collecting zakat. With regulatory support, UPZ can more freely implement programs that aim to improve people's zakat literacy.

In conclusion, this finding confirms the importance of UPZ's strategic role in increasing public awareness of mal zakat. Through updated education and socialization strategies, UPZ of Rimbo Bujang Sub-district has the potential to become an effective and sustainable zakat management model. This will not only improve zakat collection, but also strengthen social solidarity in the community.

The Low Awareness of the People of Rimbo Bujang District about Zakat Mal: Understanding and Practice

The awareness of the people of Kecamatan Rimbo Bujang towards zakat mal is still relatively low, both in terms of understanding and practice. Most people are more familiar with zakat fitrah, which has become a tradition every Ramadan. They tend to think that giving money or direct assistance to mustahik fulfills the obligation of zakat. This shows a gap in understanding of the obligation of zakat mal, including the rules of nisab, haul, and the distribution mechanism. This ignorance stems from the lack of information received by the community regarding mal zakat, especially the role of the Zakat Collection Unit (UPZ) as an official institution.

The results of interviews with several informants confirm that the community lacks understanding of the concept of zakat mal. One of the informants, Nasikin, revealed that he only knows zakat fitrah and considers giving some money to people in need is the same as giving zakat.¹⁵ The same thing was conveyed by Ahmad Budiyo, who stated that he has never paid zakat mal even though he often gives alms.¹⁶ These two statements indicate a misperception in society, where sadaqah and zakat are considered the same thing. In fact, sadaqah is voluntary, while zakat is an obligation with certain rules that have been regulated in Islamic law.

Some other communities show a better understanding of zakat mal, but have not fully implemented it. Informants such as Alif Wahidin and Indra understand that zakat mal has a nisab of 85 grams of gold with a zakat rate of 2.5%.¹⁷ However, they assume that their income has not reached the nisab so they do not feel obliged to pay zakat mal. In addition, economic factors are also a reason, where some individuals feel unable to pay zakat regularly. This situation reflects a lack of understanding about the flexibility of collecting income for one year before it reaches the nisab.

Despite the lack of understanding about zakat mal, the interview with Sri Rahayu shows a basic awareness that some of the assets owned by individuals contain the rights of others.¹⁸ This awareness is an important asset to improve zakat literacy in the community.

¹⁵ Wawancara dengan Nasikin, Masyarakat Desa Purwodadi, pada tanggal 28 Maret 2024.

¹⁶ Wawancara dengan Ahmad Budiyo, Masyarakat Desa Purwoharjo, pada tanggal 28 Maret 2024.

¹⁷ Wawancara dengan Alif Wahidin, Masyarakat Desa Tegal Asri, pada tanggal 2 April 2024 dan Wawancara dengan Indra, Masyarakat Desa Purwodadi, pada tanggal 28 Maret 2024.

¹⁸ Wawancara dengan Sri Rahayu, Masyarakat Desa Tegal Arum, pada tanggal 2 April 2024.

However, limited information about the mechanism of zakat mal makes people prefer to give alms directly. This shows that education on mal zakat needs to be done more massively, both through traditional and digital communication media.

Another challenge is the level of public trust in UPZ. Some people doubt whether the zakat they pay through UPZ will reach the recipients who really need it. This doubt shows the need to strengthen accountability and transparency of zakat management at the institutional level. UPZ must be able to show a clear and targeted distribution of zakat to the eight mustahik groups stipulated in Islamic law.

The following table summarizes the findings related to the understanding and practice of mal zakat in Rimbo Bujang Sub-district:

Table 2.

Summary of findings related to the understanding and practice of zakat malls in Rimbo Bujang District

Description	Key Findings	Implications
Public understanding	Majority only recognize zakat fitrah and lack understanding of zakat mal	Requires education on zakat mal through various media
Zakat payment practices	Payments are mostly made directly to mustahik rather than through UPZ	Indicates low literacy and trust in zakat institutions
Economic factors	Some people feel unable to pay zakat mal regularly	Requires understanding of the flexibility in calculating zakat mal
Trust in UPZ	People are doubtful whether zakat is distributed transparently	UPZ needs to improve transparency and accountability

Source: Author, 2024

To increase public awareness, strategies that integrate zakat education with the local context are needed. For example, tausiyah in mosques, Friday sermons, and community-based socialization can be effective ways to explain the rules of zakat mal. In addition, the use of social media and digital technology can also reach the younger generation who are more familiar with these platforms.

In addition to education, transparency in zakat management by UPZ should also be a priority. UPZ can create zakat distribution reports that are published regularly, so that people can see the real impact of the zakat they pay. With these steps, it is hoped that the people of Rimbo Bujang Sub-district can understand the importance of paying zakat mal through official institutions, so that zakat management becomes more effective and organized.

In conclusion, this finding confirms the importance of education and transparency approaches to increase public awareness of zakat mal. With better understanding, people will be more likely to trust and participate in zakat management through UPZ. This will not only increase the amount of zakat collected but also strengthen social solidarity in the community.

Problems of Mal Zakat Management in Rimbo Bujang Sub-district: Social and Structural Challenges

The management of mal zakat in Rimbo Bujang Sub-district faces a number of significant challenges that hinder the optimization of zakat collection and distribution. Based on an interview with Muhammad Mapul, the Head of UPZ of Rimbo Bujang Sub-district, low public awareness about zakat obligation is the main problem.¹⁹ Although people are familiar with zakat in general, most of them only understand zakat fitrah and do not realize the importance of zakat mal as a sharia obligation. The socialization conducted by UPZ through village officials, religious leaders, and community leaders has not been able to fully improve people's understanding of the essence and benefits of officially managed mal zakat.

In addition to the lack of awareness, the community also shows a low level of trust towards UPZ. Information gathered from interviews shows that some people still prefer to distribute zakat directly to mustahik. They think that zakat given directly is more targeted and gives personal satisfaction. This condition reflects the lack of understanding about the advantages of distributing zakat through official institutions, which can distribute zakat more widely and fulfill the needs of the eight groups of asnaf according to sharia.

The existence of regional regulations and regent regulations that support zakat management have not been fully implemented effectively. As stated by M. Qosim Nur Abdul Jalil, Vice Chairman of UPZ, the circular letter related to zakat optimization was only issued in March 2023, or about seven years after the establishment of UPZ.²⁰ The absence of warning letter or sanction for muzakki who do not pay zakat further weakens the authority of UPZ in encouraging community compliance. This shows the need to strengthen more operational and binding regulations to increase community participation.

The following table summarizes the main problems in the management of mal zakat in Rimbo Bujang Sub-district:

Table 3.

Summary of the main problems in managing zakat malls in Rimbo Bujang District

Challenges	Description	Implications
Low public awareness	Most people do not understand the obligation of zakat mal	Requires more massive and innovative socialization efforts
Low public trust	People tend to distribute zakat directly to the recipients	UPZ needs to enhance transparency and accountability
Limited knowledge about UPZ	Most people are unaware of UPZ's role and existence	Requires more active introduction through various media
Absence of reminders for muzakki	No mechanism to remind or sanction muzakki who do not pay zakat mal	Requires more operational regulations

Source: Author, 2024

This challenge requires a strategic approach that involves all stakeholders, from local government, religious leaders, to the general public. Local governments should play a more

¹⁹ Wawancara dengan Muhammad Mapul, Ketua UPZ Kecamatan Rimbo Bujang, pada tanggal 25 Maret 2024.

²⁰ Wawancara dengan M. Qosim Nur Abdul Jalil, Wakil Ketua UPZ Kecamatan Rimbo Bujang, pada tanggal 25 Maret 2024.

active role by providing stronger regulatory support, including the issuance of regular circulars to remind muzakki of their zakat obligations. This support can also take the form of monitoring the implementation of zakat management by UPZ to ensure that zakat funds are used in an accountable and transparent manner.

Religious leaders play an important role in building public trust in UPZ. Through sermons, recitations, and tausiyah, religious leaders can convey messages about the importance of channeling zakat through official institutions. This approach is very relevant in a society that still has strong trust in religious figures. In addition, the use of local language and cultural approaches can strengthen the acceptance of this message.

UPZ also needs to increase its efforts in providing more persuasive and targeted education. Community-based socialization, such as training on zakat mal or interactive discussions at the village level, can be an effective way to explain the benefits of distributing zakat through UPZ. In addition, the use of digital technology, such as zakat management applications or social media, can reach a wider group of people, especially the younger generation.

The problem of public trust in UPZ can also be overcome by transparency in zakat management. Regularly published zakat distribution reports that are easily accessible to the public will increase trust in UPZ. This transparency can also be strengthened by involving the community in monitoring the zakat distribution process, so that people can see firsthand the benefits of the zakat they pay.

In conclusion, the problematic management of mal zakat in Rimbo Bujang Sub-district reflects the need for a holistic approach in increasing public awareness, trust and participation. With the support of strong regulations, collaboration with religious leaders, and innovation in educational methods, UPZ can significantly improve the management of mal zakat. This will not only increase the amount of zakat collected, but also strengthen social solidarity in the community.

Conclusion

This study found that the management of mal zakat in Rimbo Bujang Sub-district faces significant challenges in the form of low public awareness, lack of trust in the Zakat Collection Unit (UPZ), and lack of operational regulatory support. Although UPZ has attempted to conduct socialization through various methods, the results have not been optimal due to the limited scope of education, public distrust of zakat institutions, and the absence of a reminder mechanism for muzakki. This finding shows the importance of a holistic approach involving intensive education, strengthening regulations, and transparency in zakat management to increase community participation.

Theoretically, this finding contributes to enriching the literature related to mal zakat management by highlighting the importance of collaboration between zakat institutions, religious leaders, and government in improving public literacy and trust. This emphasizes that zakat management is not only administrative, but also requires a sociological and psychological approach to change people's behavior. Practically, this research provides strategic recommendations for UPZ and related institutions to utilize digital technology,

increase transparency, and develop more effective and inclusive education programs to improve people's zakat literacy.

However, this study has some limitations, including a limited focus on one particular region, so the results may not be fully generalizable to other contexts. In addition, the qualitative approach used does not provide quantitative data related to the level of community participation. Future research can expand the geographical coverage, use quantitative method to measure the effectiveness of UPZ program, and explore the potential of cross-sector collaboration in zakat management. Thus, further research can provide more comprehensive insights to advance the zakat management system in Indonesia.

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Wawancara dengan Nasikin, Masyarakat Desa Purwodadi, pada tanggal 28 Maret 2024.

Wawancara dengan Ahmad Budiyo, Masyarakat Desa Purwoharjo, pada tanggal 28 Maret 2024.

Wawancara dengan Alif Wahidin, Masyarakat Desa Tegal Asri, pada tanggal 2 April 2024.

Wawancara dengan Indra, Masyarakat Desa Purwodadi, pada tanggal 28 Maret 2024.

Wawancara dengan Sri Rahayu, Masyarakat Desa Tegal Arum, pada tanggal 2 April 2024.