Abstract

The purpose of this study is to determine zakat management at the National Amil Zakat Agency (BAZNAS) of Central Tapanuli Regency, and to determine the effectiveness of zakat management at the National Amil Zakat Agency (BAZNAS) of Central Tapanuli Regency. This research uses qualitative descriptive methods. To reveal the problem in depth and thoroughly, the author collects data by means of observation, interviews and documentation. The data were analyzed by qualitative techniques by thinking inductively. The results showed that, management has not been running in accordance with the provisions of BAZNAS because there is still a lack of zakat funds from muzakki and the management of zakat funds at BAZNAS Central Tapanuli has not been effective, this can be seen from the following things, including: zakat funds collected are still small, so that the distribution of funds is still very limited, productive use of zakat has only been implemented only in certain villages, and still a lack of socialists.

Keywords: Zakat Management, Zakat Fundraising, Zakat Distribution, Zakat Utilization, Zakat Reporting and Effectiveness.

1. INTRODUCTION

Zakat is one of the pillars of Islam that must be fulfilled by every Muslim (Qudamah, 1968). Zakat has wisdom that is categorized in two dimensions: vertical dimensions and horizontal dimension, zakat becomes the embodiment of one's worship to Allah as well as a manifestation of a sense of social concern (social worship), it can be said that someone who carries out zakat can strengthen his relationship to Allah (hablummin Allah) and relationship to fellow human beings (hablum min annas). Thus social devotion and devotion to Allah SWT are the essence of zakat worship (Asnaini, 2008).

The distribution of zakat applied in Indonesia includes two categories, namely consumptive and productive distribution. Kunsuntif distribution is zakat which is directly intended for those who are incapacitated and in dire need, especially the poor. Zakat property is handed over to meet basic needs, such as food, clothing, and housing needs reasonably. Meanwhile, the productive distribution of zakat is zakat funds that are distributed to the mustahiks productively. The zakat is used as business capital to develop its business in order to meet lifelong needs (Asnaini, 2008).

The development of zakat is said to be productive by using it as business capital to deceive and improve the economy of its penirama. In addition, so that the recipient / mustahik can run or finance his life consistenbly. With this zakat fund, mustahik will get a fixed income, improve and be able to develop their business so that they can set aside their income to save and have a shadaqah. Productive zakat actually has a systematic planning concept. The planning concept aims to make mustahik have a fixed income, increase and be able to develop their business. The planning concept is very necessary to support the utilization of productive zakat.

Zakat is worship in the field of property related to people who are fulfill zakat (muzakki), recipients
assets issued by zakat and for the community as a whole. Islam has the concept of zakat which is a concern for the weak. The zakat paid by a muzakki given to the 8 mustahik groups as affirmed in His words:

\[
\text{فَرِيْضَةً عَلَى الْمُؤَلِّمِيْنَ وَفِيْ سَبِيْلِ اللّٰهِ وَابْنِ السَّبِيْلِِۗ فَرِيْضَةً}
\]

Indeed, the zakats, are only for the fakirs, the poor, the administrators of zakat, the mu'allaf who are persuaded by their hearts, to (set free) slaves, those who are in debt, for the way of Allah and for those who are on their way, as a decree that Allah requires, and Allah is all-knowing again All-Wise (Departemen Agama RI, 2006).

Related to zakat management, a productive zakat discourse emerged in response to zakat which has been carried out (consumptively) in fact has not provided significant changes to the people's economy, therefore productive zakat innovation is considered to be able to overcome the main problem, namely poverty from its point. The word productive itself means to produce a lot, give a lot of results (Hawkins, 1996).

So that productive zakat means giving zakat that can make the recipients produce something continuously, thus the zakat assets or funds given to the mustahiks are not spent, but are developed and used to help their business, so that with this effort they can meet the needs of life continuously and in the future (Asnaini, 2008).

The income or wealth earned by every individual Muslim is not fully owned, but there are rights of others in it. Therefore it is the right of another person who is still mixed with the property acquired by a person that is commanded to be handed over to the one who is entitled to receive it, this provision is found both in the Qur'an in Surah Az-zariyat/51: 19:

\[
\text{وَقَدْ أَوْلَمُهُمْ حَقٌّ لِّلْسَلَّامِ وَلِلْمَحْرُومِ}
\]

and in their possessions there is a right to the poor who ask and the poor who do not get a share (Departemen Agama RI, 2006)

The purpose of zakat has a social goal to build an economic system that has the welfare of the world and the hereafter, and not only to support the poor consumptively but to have a more permanent goal of alleviating poverty in the long term. Therefore, the allocation of zakat is not only limited to certain activities in the short term (consumptive activities) because the use of consumptive zakat is only used for short-term matters, and emergencies only. But zakat can also be allocated for long-term activities to reduce unemployment by providing productive zakat to those in need as business capital.

Talking about the issue of zakat, the most important thing and should not be forgotten is the role of amil zakat as the carrying out of the mandate of fund management, if amil zakat cannot play a good role, then the other seven asnafs will improve their welfare. But if amil zakat does not perform its role well in managing zakat funds, then the hope for the welfare of the other seven asnaf will be a mere dream. That is the value of the amyl strategy in other words, the most important thing about zakat is how to manage its management.

The National Amil Zakat Agency (BAZNAS) of Central Tapanuli Regency has been established since mid-2018 and began to be active in early 2016. The potential in the state civil apparatus (ASN) environment in Central Tapanuli Regency is estimated to reach 200,000,000,000. Billions per year. However, the acquisition of zakat in BAZNAS of Central Tapanuli Regency only reaches 2,000,000,000 billion per year (Syakni, 2022).

Table 1.
Zakat Fund Collection in BAZNAS Central Tapanuli Regency

<table>
<thead>
<tr>
<th>Year</th>
<th>Collection</th>
<th>Planning</th>
<th>Year</th>
</tr>
</thead>
<tbody>
<tr>
<td>2018</td>
<td>Rp. 2,500,000,000</td>
<td>Rp. 2,618,720,170</td>
<td>Rp. 1,052,100,000</td>
</tr>
<tr>
<td>2019</td>
<td>Rp. 1,745,000,000</td>
<td>Rp. 2,417,377,739</td>
<td>Rp. 2,054,450,000</td>
</tr>
<tr>
<td>2021</td>
<td>Rp. 2,480,000,000</td>
<td>Rp. 2,256,776,775</td>
<td>Rp. 2,552,327,000</td>
</tr>
</tbody>
</table>

In that period of time, it has been carrying out its function as a social institution for a long time, the role of BAZNAS of Central Tapanuli Regency should have been felt by the community. In fact, there has been no significant change in improving the welfare of the poor in Central Tapanuli district, in particular, in distributing zakat, people tend to pay it directly to mustahik.

Based on the background above, the author is...
interested in knowing and understanding more and conducting research on the problem with the title "Effectiveness of zakat management by the National Amil Zakat Agency (BAZNAS) of Central Tapanuli Regency".

Based on the results of the literature review conducted, various writings were found that were relevant and supported by this research. First, Muhammad Yaasiin Raya's research on the Effectiveness of Managing and Distributing Zakat Maal through the Amil Zakat Infaq and Shadaqah Muhammadiyah Institutions (Raya, 2021). Second, Fitrah Maulidiyah's research on the Effectiveness of Zakat Management on Micro Business Development by Baznas of Pangkep Regency (Maulidiyah, 2020). Third, Sryfirgiyanti Mokoginta's research on the effectiveness of zakat, infaq, and alms management through the application of the baznas management information system (simba) at BAZNAS Kotamobagu City (Mokoginta, 2020). Although there have been several studies above, there has been no research that discusses the effectiveness of zakat management by the national zakat amil agency in meeting needs.

There are three things that are the research questions in this study. First, how to manage zakat at the National Amil Zakat Agency (BAZNAS) of Central Tapanuli Regency. Second, How to Manage Zakat According to Law Number 23 of 2011. Third, How is the effectiveness of zakat management at the National Amil Zakat Agency (BAZNAS) of Central Tapanuli Regency.

2. METHOD

This type of research is qualitative. This research lasted for one month starting from November 21, 2021-August 21, 2022 until it was completed. The research was conducted at BAZNAS of Central Tapanuli Regency, the location of this study was located at the Office of the National Amil Zakat Agency (BAZNAS) of Central Tapanuli Regency, on JL. Zainul Basri Hutagalung, Pandan Wangi Village, Pandan District. The informants in this study were Deputy II Chairman of the National Amil Zakat Agency (BAZNAS) of Central Tapanuli Regency and Staff 1 in the Field of Collection, ADM of the National Amil Zakat Agency (BAZNAS) of Central Tapanuli Regency.

The primary data source was obtained from the vice chairman, and the staff of the collection section at the National Amil Zakat Agency (BAZNAS) of Central Tapanuli Regency. Data collection techniques used are interviews, observations, and documentation. The data analysis technique used is a descriptive-analytical technique. The tools used to test the validity of the data are: 1. Triangulation of Data Sources by conducting interviews about MUI fatwas in depth and observation. 2. Triangulation of methods by comparing information or data in different ways. 3. Triangulation Technique, by using different data collection techniques to obtain data from the same data source. Researchers use observations, in-depth interviews, and documentation for data sources.

3. RESULT AND DISCUSSION

3.1. Utilization of Zakat

Zakat utilization is distributing zakat funds to the mustahiks in a productive way (Hafiduddin, 2004). Zakat is given as business capital which can later be used to develop a business so that it is able to meet the needs of life. Law No. 23 of 2011 Article 27 on the utilization of zakat explains: 1) Zakat can be used for productive business in the context of handling the poor and improving the quality of the people, 2) Utilization for productive business as referred to in paragraph (1) is carried out if the basic needs of mustahiq have been met, 3) Further provisions on the utilization of zakat for productive business as referred to in paragraph (1) shall be governed by ministerial rules.

The utilization of the proceeds of zakat collection for mustahik is carried out based on the following requirements: 1) The results of data collection and research on the truth of mustahik eight asnaf, 2) The priority of people who are most powerless to meet basic needs economically and are in dire need of help, 3) The primacy of mustahik in their respective regions.

The utilization of zakat is a form of maximal use of zakat funds without reducing their value and usefulness, so that they are effective in achieving the benefit of the people (Indonesia, 2003). There are two ways to use zakat, namely traditional patterns and contemporary patterns (Bariadi, 2005). This pattern of traditional zakat fund distribution is not accompanied by a target, there is independence of social conditions and economic independence (Empowerment), this is done because the mustahik concerned is no longer possible to be independent such as the elderly (Elderly), disabled people and others. The collection and utilization of zakat is intended for mustahik directly to meet the needs directly to meet daily needs (Ali, 1988).
The productive pattern is the pattern of distributing zakat funds to mustahik loaned by amyl for the benefit of the activities of a business or business. The pattern of productive distribution (Empowerment) is the distribution of zakat or other funds accompanied by the target of changing the condition of the recipient (more specifically to the mustahik or the poor) from the condition of the mustahik category to the muzakki category. In the zakat management system in Indonesia, it is known as the distribution of zakat for assistance and productivity which is intended for mustahik who have entrepreneurs (Maqhfiron, 2009).

3.2. Effectiveness Measure Approach

In calculating the level of effectiveness of an organization, it can be done with several approaches, and as for the criteria for measuring the effectiveness of an organization, there are three approaches that can be used, as stated by Martani and Lubis in his book Organizational Theory: A Macro Approach, namely:

a. The source approach (resource approach) is to measure the effectiveness of the input. The approach prioritizes the success of the organization to obtain resources, both physical and nonphysical, in accordance with the needs of the organization.

b. The process approach is to see the extent of the effectiveness of program implementation of all internal process activities or organizational mechanisms.

c. The goals approach where the focus of attention is on the output, measuring the success of the organization to achieve the results (outputs) that are in accordance with the plan.

3.3. Research Data

There are several things that were studied in analyzing zakat management in BAZNAS, Central Tapanuli Regency. Some of these things are: 1) Programs that have been planned and have been carried out, 2) the amount of funds collected, 3) socialization of the program, 4) efforts to prosper the community, 5) Guidance and assistance by BAZNAS towards mustahik, 6) Criteria for recipients (Mustahik) zakat fund assistance from distribution carried out by the National Amil Zakat Agency, 7) Sources of zakat funds, 8) Recipient groups that are priorities, 9) Distribution of Zakat Funds, 10) Percentage of productive and consumptive zakat distribution, 11) Development of the National Amil Zakat Agency (BAZNAS) of Central Tapanuli Regency as a zakat management institution, 12) Mustahik views with the assistance of zakat funds, 13) the economic life of the mustahiks after obtaining financial assistance from the National Amil Zakat Institution (BAZNAS) of Central Tapanuli Regency, and 14) Zakat management system at the National Amil Zakat Agency (BAZNAS) of Central Tapanuli Regency.

First, programs that have been planned and have been carried out. Mr. Dedi, zakat collection staff at the National Amil Zakat Agency (BAZNAS) of Central Tapanuli Regency stated that there are several programs. First, BAZNAS cares about intelligence that has been planned by BAZNAS such as, scholarships for elementary, middle, and high school students. Second, BAZNAS cares about disasters such as, fire disaster relief. Floods, earthquakes. The third is BAZNAS Sejahtera where there is assistance for small and medium enterprises (SMEs), assistance for business carts and the poor seven (7) asnaf, the fourth BAZNAS Tapanuli Tengah Taqwa, there is a program for helping teachers to pay / marbot mosques (Dedi, 2021).

Second, the amount of funds collected. Mr. Supratman, Deputy chairman of the National Amil Zakat Agency of Central Tapanuli Regency stated that the funds collected at the National Amil Zakat Agency (BAZNAS) of Central Tapanuli Regency are 2,256,776,775 million per year. While the target of baznas itself is 2,500,000,000. Billions per year, in zakat management (UPZ) that provide the funds themselves come from ASN where their salaries are deducted 2.5% per month. Then from the ASN salary, the UPZ provides directly to the institution through an account (Supratman, 2021).

Third, socialization of the program. H. Syahfari Hasibuan, as the head of the National Amil Zakat Agency of Central Tapanuli Regency stated that the large-scale socialization of the national amil zakat agency program in Central Tapanuli regency is carried out by gathering the head of the office, the principal of a school somewhere, if it is in the form of zakat management in the community they gather religious leaders in the community then explain or explain what zakat is for and what it looks like. this socialization is carried out once every 3 months (Hasibuan, 2021).

Fourth, efforts to prosper the community. Mr. Supratman, vice chairman of Baznas, said that the efforts made by BAZNAS of Central Tapanuli
Regency to prosper the community are to provide convenience for mustahiks who want to give or pay their zakat, can be through banks, sns, zakat shuttles. Baznas spirit in socializing the spirit to awaken the people, the spirit of serving professionally, the spirit of innovation and helping muzakki.

Fifth, Guidance and assistance by BAZNAS towards mustahik. Mr. H. Misran Tanjung, as the representative of zakat collection at the National Amil Zakat Agency of Central Tapanuli Regency said that Guidance and assistance by BAZNAS on mustahik is carried out after receiving business assistance. At this stage, mustahiks who receive business assistance are given guidance or assistance in the form of regular meetings once a month, this guidance is also carried out in two forms, the first is spiritual guidance, the second is economic management guidance (Tanjung, 2022).

Sixth, Criteria for recipients (Mustahik) zakat fund assistance from distribution carried out by the National Amil Zakat Agency. M. Yusri Tanjung, deputy for the distribution of zakat at the National Amil Zakat institution of Central Tapanuli Regency stated that the group entitled to receive zakat fund assistance is group eight which has been explained in the Qur'an contained in the Surah At-Taubah verse: 60 consisting of, Fakir, Miskin, Amil, Muallaf, Riqaq, Fi sabilillah, Ibn Sabil. But the National Amil Zakat Agency (BAZNAS) of Central Tapanuli Regency has not distributed zakat to Gharimin (people who have debts), then people who have charitable character, healthy physically and spiritually.

Seventh, Sources of zakat funds. M. Yusri Tanjung, deputy for Zakat Distribution at the National Amil Zakat institution in Central Tapanuli Regency says that The source of zakat funds obtained by the National Amil Zakat Institution (BAZNAS) of Central Tapanuli Regency, sourced from workers from the government, the State Civil Apparatus (ASN) Kodim 04-05 and personal zakat directly from muzakki whose salaries have reached nisab or haul to distribute their zakat.

Eighth, Recipient groups that are priorities. The asnaf that is prioritized by the National Amil Zakat Agency institution of Central Tapanuli Regency is Fakir and Miskin, in accordance with the At-Taubah surah, where the distribution of zakat funds is carried out every three months to the mustahiknya

Ninth, Distribution of Zakat Funds. Distribution is carried out in three stages, (1) Parties (BAZNAS) of Central Tapanuli Regency in collaboration with villages, villages, RT, Taklim Councils, Mosque administrators, and other institutions to carry out data collection, (2) carry out religious guidance to mustahiks in every BAZNAS fund, (3) distribute BAZNAS funds for the construction of worship facilities such as mosques, distribute and BAZNAS identically to the poor such as the blind, Ibn Sabil, Muallaf, Medical assistance and educational assistance in accordance with the eight asnaf (Syakni R., 2022).

Tenth, Percentage of productive and consumptive zakat distribution. Zakat program that is already productive is a small and medium enterprise (SME) such as a fish mine that has been running until now, cart assistance for business.

Eleventh, Development of the National Amil Zakat Agency (BAZNAS) of Central Tapanuli Regency as a zakat management institution. With the existence of the Regional Amil Zakat Agency in 2014-2015 then in 2018 the establishment (BAZNAS) namely priode 2018-2023 with five (5) leaders where one (1) chairman and four (4) deputy katua, with the holding of the National Amil Zakat Agency (BAZNAS) in Central Tapanuli district, then there began to be incomes from the first muzakki of funds collected only 2,256,776,775 million. Then the funds were distributed to 8 (eight) asnaf who were entitled to raise it (mustahik), in 2021 the last experienced an increase of 2,552,327,000 billion.

Twelveth, Mustahik views with the assistance of zakat funds. Mrs. Farida as the recipient of the zakat fund assistance said that she received information from her neighbor's friend about the existence of a loan fund from the National Amil Zakat Agency institution of Central Tapanuli Regency, where the fund does not have interest every month. Mrs. Farida simply set aside profits every month to pay zakat to the National Amil Zakat Agency (BAZNAS) of Central Tapanuli Regency, the amount of financial assistance of Rp. 3,000,000,000 for a period of time, and then the money was added to the capital for selling online businesses, So by holding a BAZNAS institution in Central Tapanuli Regency, it is very helpful to increase business capital even though all her needs have not been met.

Thirteenth, the economic life of the mustahiks after obtaining financial assistance from the National Amil Zakat Institution (BAZNAS) of Central Tapanuli Regency. According to Mrs. Farida as the
recipient of zakat fund assistance said that: The economy of the mustahiks or recipients of business capital assistance becomes stable, then the mustahiks are required to report the development of the business to BAZNAS at the end of each month.

Fourteenth, Zakat management system at the National Amil Zakat Agency (BAZNAS) of Central Tapanuli Regency. M. Yusri Tanjung, deputy for the distribution of zakat at the Amil Institution of the National Zakat Agency (BAZNAS) of Central Tapanuli Regency, said that baznas of Central Tapanuli Regency made a fundraising by means of "Picking up the Ball". The BAZNAS Institution of Central Tapanuli Regency also applies marketing concepts and theories in terms of fundraising. The National Amil Zakat Agency (BAZNAS) of Central Tapanuli Regency sells in the form of products and programs. Programs are sold in the form of programs such as: BAZNAS Peduli Cerdas, BAZNAS Peduli Bencana, BAZNAS Sejahtera, BAZNAS Tapanuli Tengah Taqwa (Farida, 2022).

Implementing zakat management has not been running effectively, because there is still a lack of funds from muzakki to pay their zakat to the National Amil Zakat Agency (BAZNAS) of Central Tapanuli Regency, because some ordinary people still tend to pay their zakat through the National Amil Zakat Agency institution of Central Tapanuli Regency, besides that also people who act as traders both from their own businesses have not wanted to pay zakat institutionally.

3.4. Zakat Management at the National Amil Zakat Agency (BAZNAS) of Central Tapanuli Regency

Based on the results of the research conducted by the researcher both by direct interviews with the Chairman of the Amil Zakat Nasional Agency (BAZNAS) of Central Tapanuli Regency and his staff and by means of observation by researchers. The management of the collected funds is carried out by carrying out the program that has been planned in advance, with regard to the opinions above, it can be assured that the system implemented in treating zakat funds by the National Amil Zakat Agency (BAZNAS) of Central Tapanuli Regency is more of a collection system than directly distributed.

Many governments in Central Tapanuli Regency have not been reached due to limited human resources even though there are currently volunteers, then cooperation with the local government is still lacking even though the response is quite good if the cooperation is still not optimal. Furthermore, for the public's understanding of zakat and zakat institutions so that they prefer to give directly to mustahik (Lahat, 2016).

There are several obstacles in management. What can be done by the National Amil Zakat Agency (BAZNAS) of Central Tapanuli Regency to reduce the effects of obstacles faced in the field.

a. Build strong relationships in each region and multiply volunteers who are ready to become amyl to receive zakat from the community as an extension of the National Amil Zakat Agency (BAZNAS) of Central Tapanuli Regency.

b. Continue to approach or socialize persuasively to government agencies even though they do not get a positive response, because at least this can be a delivery to them so that they know the challenges of the National Amil Zakat Agency (BAZNAS) institution of Central Tapanuli Regency. Because it could be that institutionally they seem to have not responded but individually there are those who are interested in the existing programs at the National Amil Zakat Agency (BAZNAS) Institution of Central Tapanuli Regency.

c. Increase public understanding of the obligations of a Muslim who has more property towards muslims who lack it, about what is the object of zakat, the law of property that must be dizakati. This can be done through socialization in villages, filling lectures in mosques about zakat, working well with television, radio, and newspaper media, creating special media accounts for the National Amil Zakat Agency (BAZNAS) of Central Tapanuli Regency to help broadcast the situation of underprivileged and needy communities so that they can knock on the hearts of the rich (muzakki).

3.5. Effectiveness of Zakat Management at the Amil Zakat Agency (BAZNAS) of Central Tapanuli Regency

An assessment of the effectiveness of a program needs to be carried out to find out the extent of the impact and benefits produced by the program, because effectiveness is a picture of success in achieving the goals set. Zakat management carried out by the National Amil Zakat Agency (BAZNAS) of Central Tapanuli Regency through economic empowerment programs in the form of medium-sized enterprises, this focuses on revolving funds.
The revolving fund program in its implementation is carried out by providing assistance in the form of loans to mustahik who have a business or want to be entrepreneurial, productive zakat management implemented by the National Amil Zakat Agency (BAZNAS) institution of Central Tapanuli Regency in its implementation starting from socialization, submitting applications by prospective mustahik, interviews, then ending with the search for funds. However, in the distribution of zakat for productive business carried out by the National Amil Zakat Agency (BAZNAS) of Central Tapanuli Regency, it cannot be said to be running according to expectations, this is because there are still some obstacles that cannot be overcome.

Therefore an organization, program and activity is effective if the desired goals and objectives can be achieved in accordance with the plan and can have an impact on the desired results or benefits the success of a program can be measured based on a measure of effectiveness (Yamin, 2021).

Management in the BAZNAS organization of Central Tapanuli Regency is needed. As an effort to achieve the goals of the organization, it is inseparable from the zakat management agency or institution itself to achieve the expected goals of good management for the management, collection, utilization and distribution of zakat.

So that it is right on target, appropriate and beneficial for the mustahiks not only in the short term but more in the long term, to improve the good zakat management and management system BAZNAS Central Tapanuli Regency has done several things including:

a. Guidance to the management institution of the Amil Zakat Nasional Agency (BAZNAS) of Central Tapanuli Regency.
b. Optimization of how it works.
c. Formation of a new board

The independent business group founded by BAZNAS of Central Tapanuli Regency is a means to increase productive economic efforts, especially to increase income to reduce poverty so that the community becomes prosperous. Business activities are provided in the form of business capital assistance for facilities and infrastructure, in this case to achieve the success of an independent business program, it must meet a measure of effectiveness, where effectiveness can be measured by 4 (four) aspects including:

a. Target Determination

The stipulation of the program target is the extent to which the program participants are right with predetermined targets, in this case the participants of independent business members are people who earn approximately 500,000, per month. Based on the results of an interview with Mr. Supratman as Waka 4 (four) Bid. Adm, HR and general BAZNAS Central Tapanuli Regency. Saying that the independent business program about the target of the program is shown to the underprivileged community, in general it has been carried out well

b. Program Socialization

The socialization of the independent business program was carried out by the National Amil Zakat Agency (BAZNAS) of Central Tapanuli Regency, before providing capital. With the hope that business actors manage their business as well as possible, so that they can increase their income.

c. Program Objectives

Improving the ability of members of the "own effort" program to meet the needs of daily life, characterized by increasing food, clothing, health and being able to carry out religious activities and increase the growth of daily needs.

d. Program Monitoring

The monitoring of the program in question is the supervision and control of the implementation of "independent efforts" in reducing poverty in Central Tapanuli Regency or producing information about the progress and quality of program service implementation (Basri, 2021).

4. CONCLUSION

Based on the results of the analysis of the researcher, it can be concluded that:

a. management has not been running in accordance with the provisions of BAZNAS due to the lack of zakat funds from muzakki.
b. The management of zakat funds at BAZNAS Central Tapanuli has not been effective, this can be seen from the following things, including: the zakat funds collected are still small, so that the distribution of funds is still very limited, the productive use of zakat has only been implemented only in certain villages, and there is still a lack of socialization to the community
5. **ADVICE**

a. To increase the source of funds, managers should be more responsive in collecting mandatory zakat. Therefore, amyl needs to socialize its programs, as well as carry out management transparency in financial management and circulation, so that the community will put their trust in BAZNAS of Central Tapanuli Regency.

b. It is better that the National Amil Zakat Agency (BAZANAS) should be more socialized to the community, that the provision of zakat funds is well coordinated through an institution the National Amil Zakat Agency (BAZNAS) will be able to level zakat properly, so that mustahik does not feel inferior to the funds received, there is no accumulation of gifts to one party.

c. Productive utilization of zakat should be followed up with supervision and mentoring programs, so that the funds provided are really useful for productive business.

d. Modern and professional zakat management should be implemented, so that later the National Amil Zakat Agency (BAZNAS) of Central Tapanuli Regency will be realized with effective management.

e. The need to increase the administration of the activities of the National Amil Zakat Agency (BAZNAS), the purpose of which is none other than to facilitate and tidy up important documents.

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