

## ANALYSIS OF THE EVALUATION OF THE ZAKAT, INFAQ, AND SEDEKAH (ZIS) MANAGEMENT POLICY CASE STUDY AT BAZNAS IN PROBOLINGGO REGENCY

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**Abstract:** This study aims to evaluate the implementation of zakat, infaq, and sadaqah (ZIS) management policies at BAZNAS of Probolinggo Regency through six key policy evaluation indicators: effectiveness, efficiency, adequacy, equity, responsiveness, and accuracy. The research is grounded in the observation that Indonesia's zakat potential estimated at around IDR 217 trillion annually has yet to be fully realized in its actual collection and distribution. Using a qualitative descriptive approach, data were obtained through in-depth interviews with BAZNAS leaders and staff, muzakki (zakat payers), and mustahik (beneficiaries), complemented by field observation and documentation. The results reveal that the effectiveness of ZIS management is generally positive, although the potential of professional zakat remains underutilized. Efficiency has improved following the adoption of the SiMBA digital system, despite persistent human resource limitations. In terms of adequacy, assistance is still largely consumptive, with only about 30% directed toward productive empowerment programs. The equity of distribution focuses primarily on the poor and needy, leaving other asnaf categories less covered. Meanwhile, responsiveness is assessed as high, and accuracy is maintained through comprehensive needs assessments and administrative verification procedures.

**Keywords:** Policy evaluation, Zakat, Infaq, Sadaqah, BAZNAS Probolinggo Regency

### Introduction

The welfare of society is a major issue for developing countries, including Indonesia. One important instrument for achieving welfare is zakat, infaq, and sadaqah (ZIS). Zakat, as one of the pillars of Islam, plays a strategic role in economic equality and poverty alleviation. Indonesia has a potential zakat collection of around Rp217 trillion, but the actual collection is still far from that figure (National Zakat Agency of the Republic of Indonesia, BAZNAS Annual Report 2023). Therefore, professional, accountable, and sharia-compliant zakat management is needed.

As a follow-up to Law Number 23 of 2011, the government established the National Zakat Agency (BAZNAS) as the official institution authorized to collect and distribute zakat nationally. BAZNAS Probolinggo Regency plays an important role given the large potential for zakat from civil servants, farmers, traders, and MSME actors. However, in practice, there are still obstacles such as low awareness among muzakki and limited productive zakat programs. This study aims to evaluate the ZIS management policy at BAZNAS Probolinggo Regency using six evaluation indicators.

As part of its implementation, the government established the National Zakat Agency (BAZNAS), a non-structural government institution that is independent and directly

accountable to the President through the Minister of Religious Affairs. BAZNAS is the official and sole state institution that has the authority to collect and distribute zakat nationally, in accordance with Presidential Decree No. 8 of 2001 (Dofiri, 2024). To support its implementation in the regions, provincial-level BAZNAS and district/city-level BAZNAS were also established. This study aims to evaluate the ZIS management policy at BAZNAS Probolinggo Regency based on six policy evaluation indicators, namely: effectiveness, efficiency, adequacy, equity, responsiveness, and accuracy.

Zakat, infaq, and sadaqah (ZIS) are the main instruments in the Islamic economic system that serve to realize social justice, wealth distribution, and community empowerment. Zakat is a religious obligation for every Muslim who has wealth that reaches the nisab and haul. Its main purpose is to purify wealth, foster social solidarity, and distribute part of the wealth to the mustahik. Zakat is divided into two types, namely zakat mal and zakat fitrah (Nadiroh et al., 2025).

Infaq is a voluntary donation without any conditions regarding nisab or haul, and can be given at any time according to one's ability. Sadaqah has a broader scope, not only in the form of wealth, but also non-material deeds such as energy, services, and simple acts of kindness. Although the three are different in terms of law and governance, they have the same goal, which is to bring oneself closer to Allah and help others. As an official institution, BAZNAS is tasked with collecting, managing, and distributing these funds professionally, transparently, and in accordance with sharia principles (Dofiri, 2024).

ZIS management in Indonesia has a strong legal basis. Law Number 23 of 2011 concerning Zakat Management stipulates that zakat must be managed professionally, transparently, and accountably to improve community welfare and alleviate poverty. This law replaces Law No. 38 of 1999, while strengthening the position of BAZNAS as the official state institution authorized to collect, manage, and distribute zakat at the national and regional levels (BAZNAS, 2023). In addition, BAZNAS Regulation Number 3 of 2019 concerning Zakat Governance serves as a technical guideline that regulates the procedures for collecting, managing, distributing, and utilizing zakat funds in accordance with sharia principles and community needs. This regulation also emphasizes the importance of transparency in reporting and periodic audits in order to maintain public trust (Nadiroh et al., 2025).

### **Method**

This research uses a qualitative approach with a descriptive research type. This approach was chosen because it provides a deeper understanding of the policies for managing zakat, infaq, and sadaqah (ZIS) at BAZNAS Probolinggo Regency and their implications for mustahik. The research data were obtained directly from informants selected based on their involvement and relevance to the research object, in accordance with the provisions of the Law of the Republic of Indonesia Number 23 of 2011 concerning Zakat Management.

The key informant in this study was the Head of BAZNAS Probolinggo Regency, who was considered to have the best understanding of the institution's policies and strategic direction. In addition, supporting informants included muzakki as zakat contributors and mustahik as beneficiaries of the program, to ensure that the data obtained were comprehensive and balanced. The validity of the data was tested using source triangulation, ensuring that the

information collected from various sources could be cross-verified for consistency and reliability.

## **Results and Discussion**

Based on the results of interviews with the Head of BAZNAS Probolinggo Regency, information was obtained regarding the evaluation of zakat, infaq, and sadaqah (ZIS) management policies implemented by the institution. The evaluation referred to several indicators effectiveness, efficiency, adequacy, equity, responsiveness, and accuracy which together provided a comprehensive overview of how ZIS management policies have been implemented and the extent to which they have impacted mustahik in Probolinggo Regency.

### **Effectiveness**

The effectiveness of ZIS management policies at BAZNAS Probolinggo Regency can be seen from the extent to which the designed programs achieve their objectives. Based on field findings, policy implementation aligns with established regulations and is supported by Standard Operating Procedures (SOP) and internal evaluation instruments. Each fund collection and distribution program is periodically evaluated using these instruments. However, the policy's effectiveness has not been maximized because the potential of professional zakat has not been fully explored. Moreover, the achievement of collection targets remains inconsistent; for instance, in 2024, several targets were not met due to external factors such as provincial-level policies and fluctuating community economic conditions. This indicates that policy effectiveness is strongly influenced by institutional synergy, regulatory consistency, and public awareness of zakat obligations.

### **Efficiency**

Efficiency relates to how institutional resources are managed to produce optimal outcomes. BAZNAS Probolinggo Regency has improved collection efficiency through mechanisms such as civil servant salary deductions, the use of the BAZNAS Information Management System (SiMBA), and cooperation with Zakat Collection Units (Unit Pengumpul Zakat or UPZ) in sub-districts. Through SiMBA, financial reporting has become faster, more transparent, and more accountable, as data are now accessible in real time and integrated with the national system (Lailatul Mukarromah & Cici Widya Prasetyandari, 2023). This advancement significantly reduces manual administrative burdens and operational costs. However, challenges persist due to limited human resource capacity particularly in mastering digital systems. Since not all zakat administrators possess the same technological competence, continuous capacity building and training are crucial to ensure efficiency across all operational levels.

### **Adequacy**

The adequacy indicator assesses whether ZIS management policies sufficiently meet beneficiary needs. The findings show that assistance from BAZNAS Probolinggo Regency remains dominated by consumptive programs such as educational support, healthcare, and emergency aid, while only about 30% of total funds are allocated to productive programs. This suggests that although mustahik benefit in the short term, long-term economic independence remains limited. To improve adequacy, BAZNAS needs to increase its focus on productive

programs such as MSME empowerment and vocational training so that mustahik can eventually achieve self-sufficiency and transform into muzakki (Reni & Ahmad Fuadi, 2022).

### **Equity**

Equitable distribution of zakat is essential because Islam designates eight categories of recipients (asnaf). However, the study found that distribution at BAZNAS Probolinggo Regency remains concentrated on the poor (fuqara'), the needy (masakin), and amil, while other categories such as ibnu sabil, gharimin, and fisabilillah are less prioritized. This imbalance is understandable to some extent given the urgency of poverty-related needs, but disproportionate distribution risks neglecting other rightful asnaf. Therefore, a more proportional and inclusive distribution strategy is necessary so that all beneficiary groups can experience zakat's benefits in accordance with sharia principles (BPS Probolinggo Regency, 2024).

### **Responsiveness**

Responsiveness reflects how quickly and appropriately an institution reacts to community needs. The amil at BAZNAS Probolinggo Regency have shown commendable responsiveness to both muzakki and mustahik. This is evidenced by procedural flexibility during emergencies, where SOPs can be simplified to expedite aid delivery. Most mustahik reported satisfaction with the assistance received, whether in the form of food packages, cash, or other programs. This satisfaction serves as an important indicator that the ZIS management policy effectively addresses community needs. Nevertheless, the implementation of a digital complaint and service platform remains crucial to enhance transparency and accelerate institutional response time.

### **Accuracy**

Accuracy in zakat distribution refers to the degree to which aid reaches its intended recipients. BAZNAS Probolinggo Regency applies a verification mechanism that requires potential beneficiaries to submit official documents such as ID cards and family cards. In addition, needs assessments are conducted to ensure aid is properly targeted. This procedure has generally ensured accurate distribution, though challenges remain in maintaining up-to-date mustahik data. Outdated data may result in duplication or aid being given to those who are no longer eligible. To address this, regular database updates and integration with local government systems are necessary to maintain accuracy and ensure that zakat reaches those most in need.

## **Conclusion**

The management of zakat, infaq, and sadaqah (ZIS) at BAZNAS Probolinggo Regency has generally been implemented effectively and in accordance with existing regulations. The institution has adopted Standard Operating Procedures (SOPs) and evaluation instruments that ensure transparency and accountability in both collection and distribution processes. The use of the SiMBA digital system has significantly improved operational efficiency and reporting mechanisms, contributing to better management outcomes. Nevertheless, several challenges remain particularly in terms of effectiveness, adequacy, and equity. The full potential of professional zakat has yet to be realized, and the dominance of consumptive assistance programs continues to limit the long-term economic independence of mustahik. Distribution equity also requires further optimization to ensure that all asnaf categories benefit proportionally from zakat resources. On the other hand, the responsiveness of amil personnel

is commendable, and the accuracy of aid targeting has been relatively well maintained through verification and needs assessments. To strengthen its role in community empowerment and poverty alleviation, BAZNAS Probolinggo Regency needs to enhance human resource capacity, expand productive zakat programs, and integrate technological innovations more comprehensively. By doing so, zakat management will not only fulfill its religious function but also contribute meaningfully to sustainable socio-economic development in the region.

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