

## IMPLEMENTATION OF THE MSME EMPOWERMENT PROGRAM SUPERVISION SYSTEM AT THE INFAQ MANAGEMENT FOUNDATION

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DOI: 10.21154/invest.v2i2.5139

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*Received: 2022-11-04*

*Revised: 2022-11-26*

*Approved: 2022-11-26*

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**Abstract:** Zakat holds a very strategic position regarding religious, social, economic, and social welfare aspects. In terms of community welfare, three pillars must be optimized, one of which is the empowerment of zakat potential. To optimize zakat management, the government must perform a practical regulatory and supervisory function, which BAZNAS does at all levels. The potential of ZIS funds contributes to the expansion of MSMEs as a driver of economic growth. MSMEs require not only capital but also business advice. In Indonesia, zakat management institutions have funds that can be used for business capital or productive Zakat. However, numerous cases in Indonesia involve the mismanagement of productive zakat funds, one of which is the philanthropic organization Aksi Cepat Tanggap (ACT), which has recently come under scrutiny for cases of misappropriation of people's funds. The purpose of this research is to determine how the monitoring system for the UMKM empowerment program at the Infaq Management Institute (LMI) in Bangkalan Regency complies with Law No. 23 of 2011 on Zakat Management. As a result, it is necessary to investigate how the monitoring system for the MSME empowerment program is implemented at the LMI Bangkalan Branch. This study used a qualitative data collection approach, employing interviews, observation, and documentation studies. According to the findings of this study, the supervision of LMI Bangkalan takes the form of an annual report on the performance of LAZNAS LMI activities in the form of a Financial Audit. Supervision is carried out internally at the Bangkalan Branch LMI by holding weekly and monthly evaluation meetings in each field and external supervision from the East Java Central LMI and the Central BAZNAS.

**Keywords:** *Infaq Management Foundation; MSME Empowerment; Supervision*

**Abstrak:** Zakat menempati posisi yang sangat strategis dalam aspek keagamaan, sosial, ekonomi, dan kesejahteraan sosial. Dari sisi kesejahteraan masyarakat, ada tiga pilar yang harus dioptimalkan, salah satunya adalah pemberdayaan potensi zakat. Untuk mengoptimalkan pengelolaan zakat, pemerintah harus melakukan fungsi pengaturan dan pengawasan yang praktis, yang dilakukan oleh BAZNAS di semua tingkatan. Potensi dana ZIS berkontribusi terhadap perluasan UMKM sebagai penggerak pertumbuhan ekonomi. UMKM tidak hanya membutuhkan modal tetapi juga nasihat bisnis. Di Indonesia, lembaga pengelola, zakat memiliki, dana yang dapat digunakan untuk modal usaha atau zakat produktif. Namun, banyak kasus di Indonesia, yang melibatkan salah urus dana zakat produktif, salah satunya organisasi filantropi Aksi Cepat Tanggap (ACT) yang akhir akhir ini disorot kasus penyelewengan dana umat. Tujuan dari, penelitian ini adalah untuk mengetahui bagaimana sistem pengawasan program, pemberdayaan UMKM di Lembaga, Pengelola Infaq (LMI) Kabupaten Bangkalan sesuai dengan Undang-Undang Nomor 23 Tahun 2011 tentang Pengelolaan Zakat. Oleh karena itu perlu dikaji bagaimana sistem monitoring pelaksanaan program pemberdayaan UMKM di LMI Cabang Bangkalan.

Penelitian ini, menggunakan pendekatan pengumpulan data kualitatif, dengan menggunakan wawancara, observasi, dan studi dokumentasi. Berdasarkan temuan penelitian ini, pengawasan LMI Bangkalan berupa laporan tahunan kinerja kegiatan LAZNAS LMI dalam bentuk Audit Keuangan. Pengawasan dilakukan secara internal di LMI, Cabang Bangkalan dengan mengadakan rapat evaluasi mingguan dan bulanan di masing-masing bidang dan pengawasan eksternal dari LMI Jawa Timur Tengah dan BAZNAS Pusat.

**Kata kunci:** Lembaga Manajemen Infaq; Pengawasan; Pemberdayaan UMKM.

## INTRODUCTION

Zakat worship has a very strategic position in religious, social, economic, and community welfare aspects. This strategic role is manifestly stated in the Qur'an and Hadith and is reflected in the history of Islam. In order to improve the usefulness and usefulness, Zakat must be managed institutionally under Islamic shari'a mandate, expediency, justice, legal certainty, integration, and accountability to increase the effectiveness and efficiency of services in zakat management<sup>1</sup>.

A national-level amil zakat called BAZNAS (National Amil Zakat Agency) was formed; the Provincial level of BAZNAS Province and the Regency/City level of BAZNAS Regency/City is a non-structural institution formed by the government to be independent and responsible to the government and society according to its level To achieve the objectives of zakat management. It is necessary to realize that efforts to improve the quality of Muslims, primarily through proselytizing and education, are essential and strategic tasks to be carried out. By prioritizing quality, it is hoped that Muslims can play a more meaningful socio-religious and state role in the progress of the nation and state.

Related to the welfare of the people, nation, and state, there are three essential pillars to be optimized: the empowerment of zakat potential, the empowerment of waqf potential, and the empowerment of mosques. According to data from the Directorate of Zakat Empowerment and the National Amil Zakat Agency (BAZNAS), quoted from a CNN Indonesia article, the National Amil Zakat Agency (BAZNAS) recorded that the realization of zakat fund collection in Indonesia reached IDR 14 trillion in 2021. This amount is only around 4.28 percent of the country's projected Zakat to reach Rp 327 trillion. From this realization, BAZNAS has distributed zakat funds to 1,834,320 recipients throughout Indonesia. Meanwhile, this year, BAZNAS targets the zakat collection to reach Rp 26 trillion from 560 Zakat Management Organizations (OPZ)<sup>2</sup>

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<sup>1</sup> Muhtadin Dg. Mustafa, "Peningkatan Ekonomi Umat Melalui Zakat Profesi Dan Zakat Produktif," *Bilancia: Jurnal Studi Ilmu Syariah Dan Hukum* (IAIN Palu, 2021), <https://doi.org/10.24239/blc.v15i1.700>.

<sup>2</sup> Juli Hantoro, "Ini Fakta Perjalanan Kasus ACT Hingga Petinggi Jadi Tersangka," 2022, 2022, <https://nasional.tempo.co/read/1615828/ini-fakta-perjalanan-kasus-act-hingga-petinggi-jadi-tersangka>.

Law Number 38 of 1999 concerning Zakat Management has been amended and replaced with Law on Zakat Management Number 23 of 2011. The renewal of the Zakat Management Law is a political breakthrough to improve the coordination system between zakat management organizations that have yet to run effectively, vertically, horizontally, and diagonally. It is evident from the misappropriation of people's funds by 4 ACT Officials. Dittipideksus Bareskrim Polri transferred the case file for misappropriation of funds from the charity foundation Aksi Cepat Tanggap (ACT) to the Attorney General's Office (AGO) with (four) 4 suspects. The philanthropic organization Aksi Cepat Tanggap (ACT) has recently been in the spotlight after Tempo Magazine made investigative coverage related to a case of misappropriation of funds. The ACT case has also become a topic of discussion on various social media platforms, and people's funds managed by the institution founded in 2005, as much as hundreds of billions of rupiah. Then, the Tempo Magazine team also revealed the possibility of misappropriating the funds used for its higher-ups. In this case, the systematic management of Zakat that is increasingly developing further strengthens the paradigm that Zakat is an alternative solution to poverty reduction in the country. However, it is undeniable that the optimization of zakat management requires the effectiveness of regulatory functions and supervision by the government and the optimal operator functions implemented by BAZNAS at all levels with the help of LAZ.

In connection with this theme, several studies have discussed the issue of Zakat. The research conducted by Nurul Ihsan and Sutrisno Hadi on the differences in this study not only discusses OPZ supervision but also relates to OPZ coaching, which in its application, is the supervision carried out by the Law on the community, namely internal and external supervision in the form of access to information about Zakat management carried out by BAZNAS and LAZ wherever they are positioned.<sup>3</sup> Research conducted by Rismayani, Imran, and Syamsiar (2020) stated that in the journal, the researchers focused not only on one authorized party in the field of MSME empowerment but on all parties involved in the effectiveness of supervision of BAZNAS zakat management in Wajo Regency.<sup>4</sup>

Research conducted by Aulia Damayanti (2018), which aims to determine the five components of internal control applied in the Zakat Management Organization (OPZ) in the three activities at LAZNAS "X" in Surabaya, states that the implementation of internal sound control for OPZ to increase the effectiveness and efficiency of the organization. The study results show that there needs to be an

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<sup>3</sup> Nurul Ihsan, "Implementasi Pengawasan Dan Pembinaan BAZNAS Provinsi Sumatera Selatan Menurut Perda Kota Palembang Nomor 4 Tahun 2017 Tentang Pengelolaan Zakat," *Journal AlMuamalah Radenfatah* 110 (2019).

<sup>4</sup> Rismayani, Imran, and Syamsiar, "Efektivitas Pengawasan Pengelolaan Zakat Badan Amil Zakat Nasional (Baznas) Kabupaten Wajo," *Jurnal Public Administration* 1, no. 1 (2020): 55–62.

increase in internal control applied in each activity because the internal control is still weak in one of the components.<sup>5</sup>

Research conducted by Nofrizon, Dasrizal, Dahlan, and Jemkhairil, states that supervision is one part of the management of an institution. One of the zakat institutions that use supervision in the management of zakat economic awareness programs is UPZ BAZNAS Semen Padang. This research focuses on supervision in managing the Zakat economic awareness program at UPZ BAZNAS Semen Padang, which categorized each mustahiq in the specified category.<sup>6</sup>

Then the research conducted by Mardhatillah Suaka stated that in the study, the supervision of zakat management of BAZNAS of Bengkulu Province was carried out internally and externally. The leadership of its staff carries out internal supervision. However, there is no Supervisory Board that is supposed to supervise the leadership of the Bengkulu Provincial BAZNAS. External supervision is carried out by the Ministry of Religious Affairs of the Republic of Indonesia, Public Accountants, and the public. However, the Bengkulu Provincial Government has never carried out supervision.<sup>7</sup>

From the description of the previous research, different discussions and results of this research were conducted in Bangkalan Regency using qualitative methods, namely, using an alliterative approach to explore and understand the meaning of individuals or groups related to social problems that can be used to interpret, explore, or gain a deeper understanding of certain aspects of beliefs, attitudes, or actions. This study uses a qualitative approach to describe the results in words or theory/hypotheses. In order to make the authenticity of the data studied more convincing, the researcher used the triangulation method. In order to obtain data that is descriptive analytical based on legal facts or events found in the field and then constructed into hypotheses or theories. Thus, the researchers collected data that was carried out using a combination of observations, structured interviews, and documentation as supporting data for this study. The formulation of the problems in this research includes focusing on: (1) the implementation of the supervision system for the MSME empowerment program at

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<sup>5</sup> Aulia Damayanti, "Analisis Pengendalian Internal Organisasi Pengelola Zakat ( Opz ) Pada Laznas ' X ' Di Surabaya Dalam Rangka Meningkatkan Efektivitas Dan Efisiensi Organisasi," *Jurnal Ilmiah Mahasiswa* 7, no. 1 (2018): 432-45.

<sup>6</sup> N Nofrizon, D Dahlan, and J Jemkhairil, "Pengawasan Penggunaan Dana Zakat Pada Program Peduli Ekonomi Unit Pengumpul Zakat Badan Amil Zakat Nasional Semen Padang," *Al Imam: Jurnal ...*, 2019, 32-50, <https://ejournal.uinib.ac.id/jurnal/index.php/alimam/article/view/1049/0%0Ahttps://ejournal.uinib.ac.id/jurnal/index.php/alimam/article/viewFile/1049/884>.

<sup>7</sup> Mardhatillah Suaka, Mardenis Mardenis, and Zefrizal Nurdin, "Management and Supervision of Zakat at The National Amil Zakat Agency (Baznas) of Bengkulu Province in 2019-2020," *JURNAL ILMIAH MIZANI: Wacana Hukum, Ekonomi, Dan Keagamaan* (Institut Agama Islam Negeri (IAIN) Bengkulu, 2021), <https://doi.org/10.29300/mzn.v8i1.5343>.

the Infaq Management Institute and (2) the MSME empowerment program at the Infaq Management Institute in Bangkalan Regency.

This research was conducted in Bangkalan Regency using a qualitative method, namely, using a qualitative approach to explore and understand the meaning of individuals or groups related to social problems that can be used to interpret, explore, or gain understanding which is more in depth about certain aspects of beliefs, attitudes, or actions. In this study, the results using this qualitative approach are then described in words or theory/hypothesis. Researchers also obtained supporting data through observations and direct interviews with resource persons, including the Head of Utilization at the LMI Bangkalan Branch. In order to make the authenticity of the data studied more convincing, the researcher used the triangulation method. In order to obtain data that is descriptive analytical based on legal facts or events found in the field and then constructed into hypotheses or theories. Thus, the researchers collected data that was carried out using a combination of observations, structured interviews, and documentation as supporting data for this study.

#### **DEFINITION OF ZAKAT, INFAQ, AND SHODAQOH INSTITUTIONS (ZIS)**

Zakat, in terms of language (etymology), has several meanings, namely: *al-barakatu*, "blessing," *al-namaa*, "growth - development," *at-thaharatu*, "chastity" and *ash-shalahu*, "cleanliness." Furthermore, judging from the term (terminology), Zakat means a part of the property with certain conditions, which Allah obliges to the owner, to be handed over to the one entitled to receive it, with specific conditions such as well. Zakat institutions are <sup>8</sup>optimizing the management of zakat funds for economic empowerment and improvement sector real. Therefore, zakat institutions need to have good socio-economic mapping so that zakat funds are on target. In addition, the productive model of distributing zakat funds should be more of an orientation of zakat institutions. Rather than patterns of distribution of consumptive funds. ZIS is one of the sources that the government can use to reduce impoverishment. Zakat is given to mustahik as a support for increasing the utilization of productive Zakat.<sup>9</sup>

The Amil Zakat Agency or Institution manages zakat funds, Shodaqoh, and Infaq, which Muzakki trusts to distribute to entitled parties. Management efforts are every activity of conducting an accountability report under the law, aiming to realize the public accountability of amil Zakat managers. The role of Zakat Management Organizations is crucial to increase the benefits of Zakat so that it can realize community welfare and overcome poverty. In Indonesia, two zakat management institutions are recognized by the government, namely, the Amil Zakat Institution

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<sup>8</sup> Ihsan, "Implementasi Penga Wasan Dan Pembinaan BAZNAS Provinsi Sumatera Selatan Menurut Perda Kota Palembang Nomor 4 Tahun 2017 Tentang Pengelolaan Zakat."

<sup>9</sup> Tontowi Jauhari, "Manajemen Zakat Infak Dan Sedekah," *Manajemen Zakat*, 2011, 2.

(LAZ) and the Amil Zakat Agency (BAZ). Both received protection umbrellas from the government. A form of government protection for the zakat management institution is the Law of the Republic of Indonesia Number 23 of 2011 concerning Zakat Managers.<sup>10</sup>

Lembaga Amil Zakat (LAZ) is an organization that manages Zakat formed by the community to support zakat empowerment by BAZNAS. The Amil Zakat Institution (LAZ) is required to be registered as an Islamic community organization engaged in education, proselytizing, and social affairs in the form of a legal entity, generally a foundation, and received approval from BAZNAS. As explained in Article 17 of Law No. 23 of 2011, the establishment of LAZ by the community is intended to assist BAZNAS in collecting, distributing, and utilizing Zakat. It is carried out by submitting a written application to the head of the regional office of the provincial ministry of Religious Affairs.<sup>11</sup>

The Zakat Management Organization (OPZ), according to Widodo and Kustiawan (2001), is an institution tasked with managing Zakat, infak, and alms, both formed by governments such as BAZ and those formed by the community and protected by governments such as LAZ. Sudewo stated that the essential characteristics of zakat organizations, or what can be called the main pillars of zakat organization, are three parts, namely, collection, management, and utilization. The zakat management system consists of zakat receipt procedure, zakat expenditure procedure, and zakat reporting procedure for the public. The distribution process means channeling funds raised and managed by the institution.<sup>12</sup> The distribution of ZIS funds are distributed in the form of providing financial assistance, and they must have a business first. If ZIS funds are given to MSME actors, the funds must be returned without interest, and there is no time limit. There are two aspects of empowerment carried out, namely, in the spiritual field, where MSME actors must participate in religious activities that are carried out once a month. In the economic sector, in addition to providing party funds, they also help to promote their business. ZIS funds are distributed using consumptive and productive giving. The following is the scheme for distributing and empowering ZIS funds.<sup>13</sup>

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<sup>10</sup> M Choiri, *Hukum Zakat Di Indonesia* (Global Aksara Pers, 2012), <https://books.google.com/books?hl=en&lr=&id=iRKDEAAAQBAJ&oi=fnd&pg=PP5&dq=muallaf+sebagai+asnaf+zakat&ots=tSHGk1xGPA&sig=sUKdVDdkZhD5tNQjh6wSWlir-Do>.

<sup>11</sup> Sri Wahyuni, "Peranan LAZ Sebagai Pengelola Zakat Dalam Pendayagunaan Zakat Produktif: Studi Kasus Rumah Zakat Medan," *Jurnal Ekonomi Dan Bisnis Islam* (Universitas Islam Negeri Sumatera Utara, 2016).

<sup>12</sup> Damayanti, "Analisis Pengendalian Internal Organisasi Pengelola Zakat (Opz) Pada Laznas 'X' Di Surabaya Dalam Rangka Meningkatkan Efektivitas Dan Efisiensi Organisasi."

<sup>13</sup> Shiyamil Awaliah, "Zakat Dan Halal: Pengaruh Pivilese Praktik Keagamaan Dalam Regulasi Pembangunan Di Indonesia," *Idarotuna* 3, no. 2 (June 3, 2021): 162, <https://doi.org/10.24014/idarotuna.v3i2.11813>.

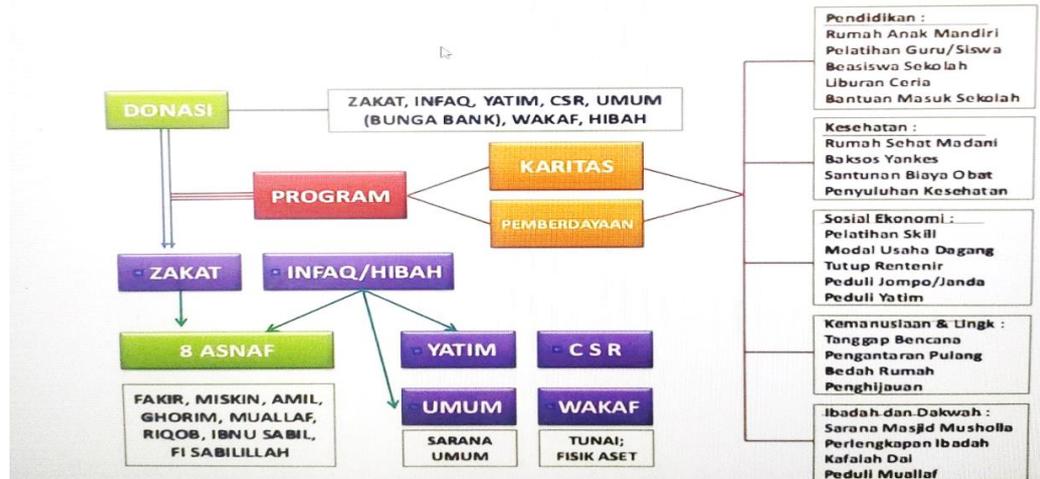


Figure 1. is the fund empowerment and distribution scheme.

## ZAKAT INSTITUTION SUPERVISION SYSTEM IN INDONESIA

The term supervision in origin Indonesian is "*alert*." At the same time, in English, it is called control, which translates to the term supervision and control, so *controlling* has a broader meaning than supervision. However, among experts or scholars, this notion of "controlling" has been equated with supervision. So oversight includes control. The <sup>14</sup> definition of supervision from the origin of the basic word "*alert*" means to invite someone or several people to carry out an activity full of caution so that no mistakes or mistakes occur. <sup>15</sup> Supervision is generally the process of observing the implementation of all activities of the organization to ensure that all work is carried out proceeding with a set plan.

Supervision in Zakat institutions can be defined as a process to ensure that organizational and management goals can be achieved. This supervision is related to ways to make activities in the management of Zakat (ZIS) as planned. This understanding shows a very close relationship between planning and supervision. <sup>16</sup> Supervision plays a vital role in realizing the goals of zakat management organizations because the supervisory function is closely related to the planning function. The supervision process is a continuous obligation to supervise the course of planning in the organization and minimize work errors.<sup>17</sup>

Law Number 23 of 2011 concerning Zakat Management is a revision of Law Number 38 of 1999 concerning Zakat Management; this revision requires BAZNAS and LAZ to work more professionally, transparently, and trustworthily in ZIS

<sup>14</sup> Makmur, *Efektivitas Kebijakan Kelembagaan Publik* (Refika Aditama, 2015).

<sup>15</sup> Yohannes Yahya, "Pengantar Manajemen," *Yogyakarta: Graha Ilmu*, 2006.

<sup>16</sup> Yahya.

<sup>17</sup> Andini Latifah, Popi Herawati, and Wafa Abdullah, "Penerapan Zakat Produktif Dan Pelatihan Kewirausahaan Dalam Pengembangan Umkm Di Kota Bandung," *Journal of Chemical Information and Modeling* 53, no. 9 (2020): 1689–99.

management, according to the demands of Shari'a.<sup>18</sup> In Indonesia, zakat activities are regulated in Law No. 23 of 2011 concerning zakat collection. They are supported by Presidential instruction number 3 of 2014 concerning the Optimization of the Zakat Collection in the Ministry of Finance through the National Amil Zakat Agency. In Law No. 23 of 2011 concerning zakat management, article 34 states:

1. The Minister carries out supervision and guidance on BAZNAS, Provincial BAZNAS, Regency/City BAZNAS, and LAZ.
2. Governors and regents/mayors carry out guidance and supervision of provincial BAZNAS, district/city BAZNAS, and LAZ under their authority.
3. As referred to in paragraphs (1) and (2), the guidance includes facilitation, socialization, and education.

According to Law No. 23 of 2011 concerning the management of Zakat, Zakat is a property that must be issued by a Muslim or a business entity to be given to those entitled to receive it under Shari'a Islam. Zakat is one of the five pillars of Islam that make up Islam. Therefore, the Law of Zakat for a qualified person is *fard 'ain*. Based on the Law, zakat management aims to improve the effectiveness and efficiency of services zakat management; and increase the benefits of Zakat to realize community welfare and poverty reduction.<sup>19</sup>

Law No. 23 of 2011 concerning Zakat Management is an effort by the government to increase the role and function of zakat managers for the development and economic empowerment of the people. This regulation is oriented so that the source of zakat funds is effective and successful for the community under the mandate stated in consideration of laws and regulations on zakat management. Zakat management aims to, among others:

1. It is improving the effectiveness and efficiency of services in zakat management. Good zakat management will facilitate the steps of an LPZ to achieve the core goal of Zakat itself, namely, the optimization of Zakat. By acting efficiently and effectively, LPZ can use existing zakat funds.
2. Increase the benefits of Zakat to realize community welfare and poverty reduction. Zakat management is intended to reach the right people and distribute the zakat funds in a usable form to improve the welfare of the community. Using Zakat for productive things can be done by establishing foster homes, conducting home industry training, establishing free schools, and so on.<sup>20</sup>

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<sup>18</sup> Wahyuni, "Peranan LAZ Sebagai Pengelola Zakat Dalam Pendayagunaan Zakat Produktif: Studi Kasus Rumah Zakat Medan."

<sup>19</sup> Dika Sastriani Qasim and Nila Sastrawati, "Efektivitas Pengelolaan Zakat Oleh Badan Amil Zakat Nasional Kabupaten Wajo," *Siyasatuna* 3, no. 1 (2022): 220–32.

<sup>20</sup> Aden Rosadi, *Zakat Dan Wakaf Konsep, Regulasi, Dan Implementasi, Simbiosis Rekatama Media* (Simbiosis Rekatama Media, 2019), [http://digilib.uinsgd.ac.id/21442/1/Hukum Zakat dan Wakaf.pdf](http://digilib.uinsgd.ac.id/21442/1/Hukum%20Zakat%20dan%20Wakaf.pdf).

MSME empowerment is a program initiated and dedicated to developing the economic potential of families and communities in increasing productivity to alleviate poverty; the provision of ZIS funds for MSME actors is not just to fulfill the obligations of the ZIS Institution but it can be seen from various things, one of which is the practice of ribawi which is still widely carried out by finance institutions or official or unofficial cooperatives that are very suffocating that demands the funds are to be returned, and if the funds are not returned, the MSME actor's business will be confiscated.<sup>21</sup>

Under Law No. 23 of 2011 article 34,34 and Government Regulation No. 14 of 2014 concerning the Implementation of the Zakat Management Law, the constitutional mandate of the association that the government must carry out is to carry out "Supervision" of BAZNAS, Provincial BAZNAS, Regency/City BAZNAS and LAZ. The government carries out the supervision, namely, the Ministry of Religious Affairs, which directly oversees matters concerning religion, Governors, and Regents/Mayors according to their functions and authorities.

#### **PROFILE OF INFAQ MANAGEMENT INSTITUTE (LMI) BANGKALAN BRANCH**

The Infaq Management Institute (LMI) was established as a Social Foundation registered with Abdurachim Notarial Deed No. 11, dated April 4, 1995, under the Infaq Ukhuwah Islamiyah Management Institute Foundation. Furthermore, now, with the governor's decree No. 451/1702/032/2005, the Infaq Management Institute (LMI) is legalized as the LAZ of East Java province. The Infaq Management Institute (LMI) has the main activity of collecting, managing, and distributing Zakat, Infaq, and Shodaqoh (ZIS) and trying to create a climate and means for the economic and social development of Muslims. With several unique and creative programs, the Infaq Management Institute (LMI) is increasingly showing its role in community empowerment. Until 2021 the permit for the extension of LAZNAS SK KEMENAG RI No. 672 of 2021. LAZNAS LMI Bangkalan Branch itself was established in 2016 with SK. Ministry of Religion No. 184 of 2016 Tel. 0857-3035-5835, located at Jl. Flamboyan No. 15 Perumda, Mlajah - Bangkalan. To get the amil profile of the Bangkalan Branch of the Infaq Management Institute, the researcher interviewed two amyls, namely, Mr. Yanuar, the Head of LAZNAS LMI Bangkalan Branch, and Mr. Hayan, the utilization/program division.

Based on the results of an interview with the Head of the Utilization Division, the form of distribution of ZIS funds at the Bangkalan Branch of the Infaq Management Institute is grouped into five, programs, namely da'wah and mosque programs, educational programs, health programs, economic programs, and

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<sup>21</sup> Rismayani, Imran, and Syamsiar, "Efektivitas Pengawasan Pengelolaan Zakat Badan Amil Zakat Nasional (Baznas) Kabupaten Wajo."

humanitarian programs. Some of the programs in LAZNAS LMI Bangkalan Branch are:

1. The Education Program, namely, the Smart Scholarship of the Infaq Management Institute, is intended for students and underprivileged students of the Qur'an Tahfidz.
2. Health Program, namely Free Ambulance and Healthy Home Compensation Bangkalan Branch Infaq Management Institute, in the form of a health clinic.
3. Economic Program is an economic empowerment program that provides business capital and business coaching for groups selected by the Bangkalan Branch of the Infaq Management Institute, which includes all activities that foster MSMEs (Micro, Small, and Medium Enterprises).
4. The Humanitarian Program, namely, Peduli Bencana and the "Kita Bisa" Program, cares about disasters in the form of quick action to raise funds that will be distributed in the form of food, medical, physical, and rehabilitation in order to recover in normal conditions and assistance in the form of compensation for living expenses.
5. Da'wah and Mosque Program, namely Peduli Guru Qur'an. Care for Qur'an Teachers runs for TPA/TPQ teachers. Teachers can apply to become *mustahiq fii sabilillah* at the Infaq Management Institute. The book study program provides facilities in the form of financial assistance.

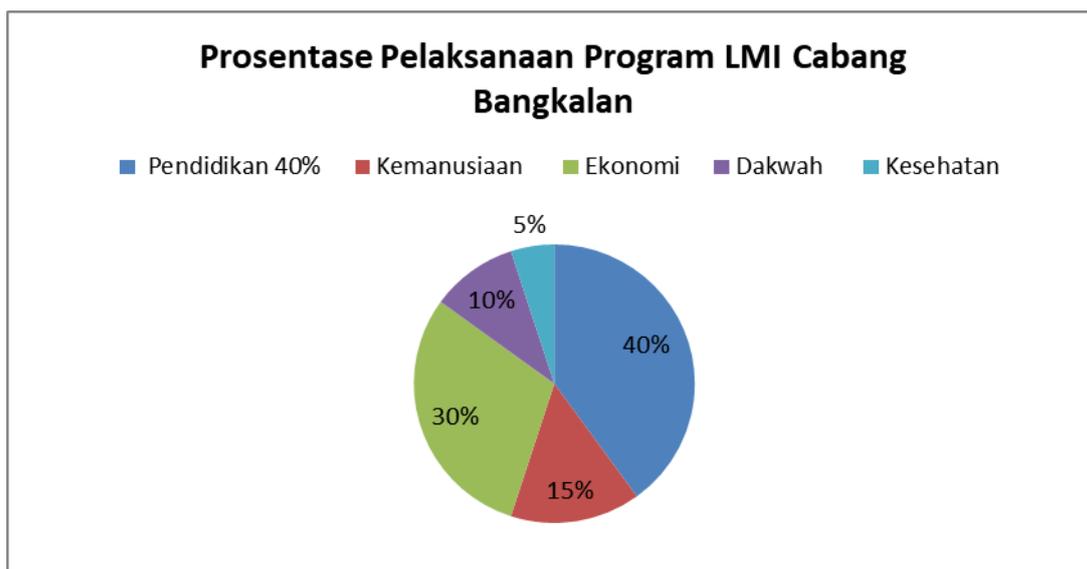
Based on the above programs, after a data documentation study, the program is divided into two categories: national and regular programs. The National Program is formed based on a National Work Meeting or centralized. At the same time, the regular program is a raker result program in LMI Madura Raya covering four districts (Sampang, Sumenep, Pamekasan, and Bangkalan). Mr. Yanuar, the Head of the LMI Bangkalan Branch, who also concurrently serves as the Area Manager of LMI Madura Raya, explained that "LMI Bangkalan Branch is superior in the collecting field ZISWAF because it routinely raises funds of approximately 35 million / month. The budget was then distributed to the five programs, both national and regular programs.

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Based on the researcher's analysis, the percentage of program implementation at LAZNAS LMI Bangkalan can be seen in the following diagram:

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<sup>22</sup> Yanuar, Head of LAZNAS LMI Branch Bangkalan, interview on September 13, 2022, at 11:46 am at the LMI Office Bangkalan.



**Diagram 1.** Percentage of Implementation of the Bangkalan Branch of the LMI Program

### IMPLEMENTATION OF LAZNAS LMI BANGKALAN SUPERVISION SYSTEM

Supervision is associated with management in management; there are several essential functions of management, namely, the functions of planning, management, and evaluation, along with supervision. The management function has an important position that describes the performance as a whole and an administrative process with all dimensions accompanying it. According to Dessler, the two approaches that will be used to maintain *the controlling function* consist of traditional and commitment-based supervision systems.<sup>23</sup>

According to law No. 23 of 2011, article 34 explains that the supervision of the Amil Zakat institution is carried out by the Minister of Religious Affairs, Governor, and Regent / Mayor according to their authority. In terms of supervision in government regulation, No. 14 of 2014, concerning implementing the Zakat management law, including reporting, sharia auditing, and finance. Zakat supervision arrangements according to Law No. 23 of 2011, Article 34:

- (1) The Minister guides and supervises BAZNAS, BAZNAS, district/city, BAZNAS, and LAZ.
- (2) Governors and regents/mayors guide and supervise provincial BAZNAS, district/city BAZNAS, and LAZ in accordance with their authority.
- (3) As referred to in paragraphs (1) and (2), the guidance includes facilitation, socialization, and zakat education.

The mandate of Law Number 23 of 2011 concerning the management of Zakat, explained in article 34 paragraphs (1), (2), and (3), who has the right to carry out

<sup>23</sup> Ulya Kencana, Miftachul Huda, and Andino Maselena, "Waqf Administration in Historical Perspective: Evidence from Indonesia," *Test Engineering and Management* 81, no. 11-12 (2019): 5338-53.

guidance and supervision is the Minister, in this case, the Minister of Religion, or an extension of the Ministry of Religion of the Republic of Indonesia which can be carried out by the Regional Office of the Ministry located in each region. and Governors, Mayors/Regents according to them. According to Sujamto, supervision is seen from the relationship between the subject and object of supervision:

- 1) External supervision is carried out from the outside; in this supervision subject, the supervisor is outside the supervisory object array.
- 2) Internal supervision, namely, supervision from within, where the subject supervision is in the organizational structure.

Based on the results of the LAZNAS LMI Bangkalan Branch field study, in each of its activities so far, it has carried out internal and external supervision. In every activity of the Bangkalan Branch, LMI internal supervision is carried out by the leadership within the LAZNAS LMI Bangkalan Branch, which has the authority to supervise. Internal supervision was carried out by LAZNAS LMI Bangkalan Branch, based on the results of an interview with the Head of the Utilization Division, according to Mr. Hayyan, by conducting weekly evaluation meetings in a month in each existing field. LMI Bangkalan Branch explained concretely that every Tuesday every week is a work evaluation meeting of all fields, which all members of the Bangkalan Branch LMI management and the head of the organizational fields attend. Meanwhile, every Wednesday, all members of the field of distribution and utilization attend an evaluation meeting in the field. Friday was an evaluation meeting on the field of zakat collection attended by the Kabid and its members. The Monthly Meeting is an evaluation meeting between the LAZNAS LMI Madura Raya Area and the Annual Meeting of RAKER LMI Madura Raya.<sup>24</sup> In addition, the man, who is familiarly called Mr. Hayyan, also explained the form of supervision carried out by the government, including external supervision, namely, supervision from the Central BAZNAS after reporting to the East Java Central LMI. The following is a picture of the transparency of the financial statements of the Bangkalan branch of LMI in 2020;

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<sup>24</sup> Results of Interview with Mr. Hayyan, Head of LMI Utilization Bangkalan, On October 25, 2022, at 10:15 am at the LMI Office Bangkalan



of 2011 which has the authority and must be carried out evenly in each element of the zakat management institution, so that local authorities should be bolder and prepare funds and workforce in terms of supervision.

## CONCLUSION

From the research results above, it can be concluded that the supervision of LAZNAS LMI is a process to keep Zakat Management activities directed toward achieving the goals as planned. If deviations are found, *corrective actions are taken*, as well as measuring the implementation of each activity of the LAZNAS LMI Bangkalan Branch to ensure that the goals and plans made and achieved can be appropriately implemented. The implementation of the supervision system in the nature of every activity of the Bangkalan Branch LMI is carried out internally by those in the LAZNAS LMI Bangkalan Branch agency, which has the authority to supervise. LAZNAS LMI Bangkalan Branch carries out external supervision by reporting to LMI Jatim (central). Also, supervision from Central BAZNAS, Financial Audit, and Sharia audit are carried out by public accountants.

According to the author, the supervision at LMI Bangkalan is already excellent. The program promoted at the LMI Bangkalan Branch has been excellent, especially in the field of Economics, especially in MSMEs in Bangkalan. In terms of economic empowerment of MSMEs, LAZNAS LMI Bangkalan Branch conducts scheduled and regular disbursement of funds so that the percentage of economic program fund disbursements at LAZNAS LMI Bangkalan reaches 30%. The author's suggestion in this case related to further research can be carried out an assessment related to the supervision system run by the Ministry of Religion; the government is authorized to carry out supervision under Law No. 23 of 2011 on all existing zakat management institutions so that it can determine how the form of supervision is implemented on the institutions under its auspices.

## DISCLOSURE

### Conflicts of Interest

The authors declares that there is no conflict of interest regarding the publication of this paper.

### Funding Statement

This research received no external funding

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