

The Role of Zakat Collection Unit (UPZ) as an Effort to Increase ZIS Collection in BAZNAS of West Java Province

Nabila Zettira Dzilkhaira.^{1*}

¹Universitas Islam Negeri Sunan Gunung Djati Bandung, Bandung, Indonesia

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ABSTRACT

The collection of zakat, infaq, and shadaqah (ZIS) funds is a vital aspect in the operation of social institutions, especially BAZNAS West Java Province. In an effort to increase the effectiveness of collection, innovation is the key to attracting public interest and trust as muzakki. The establishment of the Zakat Collection Unit (UPZ) is one of the strategic innovations implemented to expand the reach and strengthen the efficiency of ZIS fund collection. This study aims to analyze the role of UPZ in increasing ZIS fund collection in BAZNAS West Java Province in 2022. Using a field research approach and descriptive analysis methods, the main focus is on the contribution of UPZ to the total ZIS fund collection, as well as the factors that affect its effectiveness. The results of the study show that UPZ has a very significant contribution, reaching 80.7% of the total ZIS fund collection in 2022. This figure confirms the vital role of UPZ as the most important guard in the collection of ZIS. Factors that support the success of UPZ include closeness to the community, effective socialization efforts, transparent fund management, and ease of access for muzakki to fulfill ZIS. In addition, UPZ also plays a role in increasing public awareness of the importance of ZIS and ensuring the distribution of ZIS funds that are right on target. Thus, this study concludes that UPZ is a crucial element in the fundraising strategy of ZIS BAZNAS West Java Province. Strengthening capacity and continuous support for UPZ will further increase the effectiveness of collection and have a positive impact on the welfare of the community.

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1. Introduction

As one of the pillars of Islam, zakat must be paid by Muslim with certain conditions. Zakat which is part of the property that has reached *nisab*, which must be issued to be distributed to people who are entitled to receive (Buchari, 2022). Zakat is one of the worships that has a crucial purpose, when viewed from the side of Islamic religious teachings zakat plays a role in helping people in need which aims to develop the welfare of the ummah (Pratama et al., 2022). In essence, zakat is an important moral pillar for Muslims and is closely related to spiritual and social aspects.

* corresponding author's email: nabilazettira000@gmail.com

Zakat is believed to have the potential to be effective in empowering the community's economy so that it can be an alternative to fiscal policy (Waldelmi, 2019).

The management of zakat consists of collecting, distributing, monitoring, managing and accountability of zakat funds which must be organized by professional and trustworthy people (Kusmanto, 2014). The legal entity established by the government that plays a role in organizing zakat is the National Amil Agency Zakat (Suryani & Fitriani, 2022). BAZNAS is an official institution that has the right to collect and distribute zakat, infaq, shadaqah, and other religious social funds professionally in accordance with Law Number 23 of 2011 concerning the Implementation of Zakat (Nazaruddin, 2022). Zakat management in Indonesia is regulated in Law Number 23 of 2011 amending Law Number 38 of 1999 concerning zakat management. Management organization there are two zakat in Indonesia, namely the National Amil Zakat Agency formed by the government and the National Amil Zakat Institution formed by community with ratification from the government, both of which have the main task of collecting, distributing and utilizing zakat in accordance with religious provisions (Rosadi, 2020).

BAZNAS has an important role in collecting, distributing and utilizing zakat funds for the welfare of the people, including BAZNAS West Java Province. The main mission is to significantly increase the development of income through cooperation with 27 BAZNAS districts/ cities in West Java. But until, public social institutions in trust in implementing zakat is still lacking (Kusmanto, 2014). This attitude can be overcome by being based on a legal umbrella and an official organization that regulates it. One of its implementations is present in an organization called Zakat Collection Unit (UPZ).

To facilitate the work of BAZNAS in collecting zakat, BAZNAS does not go directly to the community, but is assisted by the Zakat Collection Unit (UPZ). Zakat Collecting Unit (UPZ) is a unit of agency formed by BAZNAS West Java Province in order to assist the collection of zakat. The Zakat Collection Unit (UPZ) was established to assist BAZNAS, Provincial BAZNAS, and BAZDA in collecting zakat accurately and maximally. The UPZ can also assist in distributing zakat based on the authority of BAZNAS, Provincial BAZNAS, and BAZDA. Through the formation of UPZ, it can be used as an effective solution to educate and disseminate information to the public about the importance of structured and precise management and distribution of zakat. Therefore, the author wants to explore further the role of the Zakat Collection Unit (UPZ) in increasing the collection of ZIS at BAZNAS West Java in 2022.

2. Research Method

This research is research that is directly conducted in the field (field research), this research is qualitative descriptive. Descriptive can be interpreted as a scheme to solve the problem being investigated by describing the current state of individuals, institutions, or society based on existing fact (Soejono & Abdurrahman, 1999)

Qualitative approach is a research method that uses a process to obtain and discover information through research the prioritizes the search for substance, understanding concepts, characteristics, and descriptions of a natural phenomenon presented in narrative form. It can also be said that the purpose of qualitative research is to find answers to a phenomenon or question through systematic scientific application (Prof. Dr. A. Muri Yusuf, 2014).

3. Discussion

Zakat, Infaq, Shadaqah

Zakat

The word zakat comes from the Arabic word “*zakat-yazku-zaka’an*” which means to grow and increase. In terms of terminology, zakat is a fundamental pillar of Islam and is considered form of worship and social responsibility for Muslim. Through zakat, Muslim are expected to purify their wealth, organize a fair distribution of wealth, and contribute to improving the welfare of the ummah and society as a whole (Silastia et al., 2023).

Zakat is an asset that must be issued by a Muslim or legal entity to be given to those entitled to receive it in accordance with Islamic Law (Supena, 2015). In the Zakat Management Law, it is stated that the obligation of zakat is not only required for individuals but also for business entities.

Rofiq suggest that there are 2 types of zakat distribution namely (Sah, 2022): Distribution in the form of daily necessities to meet short-term needs such as distribution of basic necessities, clean water and distribution in the form of funds for productive activities, for example funds channeled as investment for the provision on property capital. Zakat also has two obligations (Setiawan, 2019) namely: *muzakki* aims to clean their wealth and souls so that they are always clean and the second function is the social function to alleviate poverty.

Infaq

The origin of the word infaq is Arabic, namely *إنفاق - ينفق - أنفق* which means spending or expending wealth. The term infaq in Arabic has a broader and neutral meaning, not only related to positive donations on donations, but can also refer to spending or spending for good or bad purposes (Ubabuddin & Nasikhah, 2021).

The word infaq is a socialized term in Indonesian society that is often interpreted as the giving of donations property and alms. It means something given by someone to cover the needs of others, whether in the form of money, food, drinks, and so on.

Infaq is a form of kindness to help those in need, such as the poor, orphans, and the economically disadvantaged. Infaq can help improve a person’s standard of living and provide hope for a better future (Gunariah & Ridwan, 2023). Infaq also helps distribute wealth evenly, and through infaq we can help solve social problems and provide support to people in need in order to create a more harmonious and peaceful environment, but infaq plays a very important role in social life (Ningsih, 2022).

Shadaqah

Shadaqah literally comes from the Arabic word “*shadaqah*”. Shadaqah, plural *shadaqat*, is rooted in the word *shadaqa – yashduqu – shadqan / shidqan wa-tashdaqan*” which means true real (Suma, 2019). In the Qur’an, the word “sadaqah” and its derivatives are mentioned 85 times in various forms, such as verbs, nouns, and nouns of doers. According to Law Number 23 of 2011, sadaqah is a voluntary gift made by a person or business entity for the public interest, outside the obligation of zakat (Risma et al., 2025).

Sadaqah is giving something from an individual to another in the hope of gaining Allah’s pleasure and reward. It does not expect anything in return. Or it can also mean giving something

with the intention of receiving nothing in the return. In daily habits, almsgiving is often equated with infaq. However, if we look at the above definitions, we can distinguish that charity is more general if the expenditure is related to material substance, while alms are related to something that is not material (Aulia & Dasuki, 2024).

BAZNAS Profile of West Java Province

BAZNAS of West Java Province is an official institution that has the authority to collect and distribute zakat, expenditure, and zakat as stipulated in Law Number 23 of 2011 concerning Zakat Management, Article 14 of 2014 concerning the Implementation of Law Number 23 Of 2011 concerning Zakat Administration Decree of the Minister of Religion of the Republic of Indonesia Number 186 of 2016 concerning Amendments to the Decree of the Minister of Religion Number 118 of 2014 concerning the Establishment of a National Zakat Collection Agency.

The work culture at BAZNAS JABAR is known as PRISMA namely professional, responsive, integrity, synergy, benefit and justice. The structure of BAZNAS West Java Province is chaired by Drs. Anang Jauharuddin, M.M.Pd, Vice Chairman I for Collection Ir. Rachmat Ari Kusumanto, Vice Chairman II for Distribution and Empowerment Dr. Ali Khosim, S.H.I., M.Ag, Vice Chairman III for Planning, Finance and Reporting by H. Achmad Ridwan, S.E., M.M.. Vice Chairman IV for Human Resources, Administration, and General Affairs by H. Ahmad Faisal, M.Pd. (Waldelmi, 2019). Therefore, in the assignment structure at BAZNAS West Java Province there are 4 fields, namely the Collection Division, the Distribution and Utilization Division, the Planning, Finance and Reporting Division, and the Human Resources, Administration and General Division.

West Java Province BAZNAS Gathering Activities

Zakat fundraising are very crucial activities so that agencies of social organizations can carry out their activities. The basics of fundraising can be summarized into two: programs and fundraising strategies. A program is an activity that contains the vision and mission of an agency or institution. The program is formed on the basis of the urgency of the phenomenon that occurs. Second, the fundraising strategy is a pattern followed by an institution to raise funds from the community, this relates to how we as an institution explain in detail the programs we carry, what kind of management and what the objectives are and in accordance with this pattern (Pratama et al., 2022).

In order to carry out the mission of Zakat management, BAZNAS West Java has the task and function of managing Zakat, Infaq, Sadaqah (ZIS) and order religious and social funds (DSKL). The collection channels of BAZNAS West Java can be through three divisions, namely the Zakat Collection Unit (UPZ), Corporate / CSR Retail, and Digital.

1) Zakat Collection Unit (UPZ)

Zakat Collection Unit (UPZ) is a body formed directly by BAZNAS West Java Province which has a function to help collect zakat funds (Habibah et al., 2020). In accordance with the Zakat Law Number 23 of 2011 Article 16 Paragraph 1 which reads "BAZNAS, and Regency / City BAZNAS in carrying out their duties and functions can operate UPZ within government agencies, state-owned enterprises, regional business entities, private business entities, and representatives of the Republic of Indonesia abroad; UPZ. At the sub-district, village, or other designated levels and in

other place" (Undang- Undang Republik Indonesia Nomor 23 Tahun 2011 Tentang Pengelolaan Zakat, 2011).

UPZ status at the Agency in accordance with PERBAZNAS Number 2 of 2016 Article 4 Paragraph 1 (Peraturan Badan Amil Zakat Nasional Nomor 2 Tahun 2016 Tentang Pembentukan Dan Tata Kerja Unit Pengumpul Zakat, 2008): "BAZNAS of West Java Province establishes UPZ at the Agency Office, Office of the Regional Agency Work Unit or regional institutions, regionally owned institutions, district-level private companies, institutions of higher education, secondary education, or other names, large mosques, foundations, associations, or cooperatives".

a) Mechanism for the Formation of UPZ

The mechanism for the formation of UPZ BAZNAS West Java Province is:

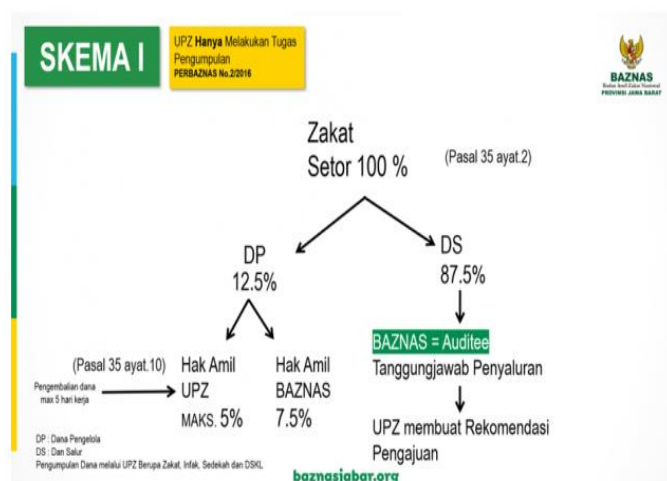
- The meeting of the head of the institution, namely BAZNAS West Java Province, conducted a meeting on management for the formation of UPZ.
- Submitting a UPZ Decree by the institution, must provide a letter of submission of the Decree with a list of names of UPZ managers: Advisor, Chairman, Secretary, Treasurer.
- Dissemination of amil, namely BAZNAS West Java Province and UPZ disseminate to all levels of amil regarding the establishment of UPZ and payroll zakat applies in the relevant environment.
- Implementing after the Decree is formalized, UPZ is obliged to assemble an RKAT consisting of a collection and distribution plan for 1 (one) year.
- Monitoring and improvement, namely BAZNAS West Java Province will always conduct monitoring and evaluation to optimize UPZ performance.

b) Zakat Mechanism Through UPZ

The zakat mechanism through UPZ BAZNAS BAZNAS West Java Province has two schemes, as follows:

Scheme 1 zakat mechanism through UPZ

Figure 1.1



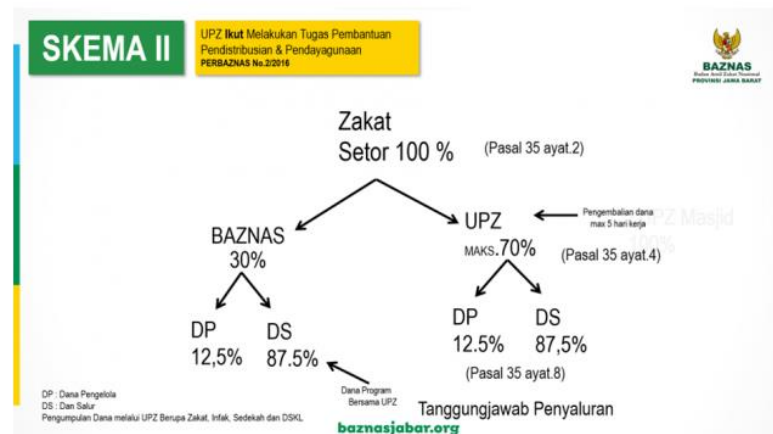
Source: baznasjabar.org

In figure 1.1 it explains that this scheme 1 UPZ only performs the task of collecting only, without participating in distributing. Then the zakat funds collected by UPZ are

100% submitted to BAZNAS and then returned to UPZ within a maximum of 5 working days with a percentage of 12.5% for the management funds (UPZ amil rights 5% and BAZNAS amil rights 7.5% according to article 35 paragraph 10) and 87.5% of the distribution funds are responsible by BAZNAS according to article 35 paragraph 2.

Scheme 2 zakat mechanism through UPZ

Figure 1.2



Source: baznasjabar.org

In figure 1.2 it is explained that this scheme 2 UPZ not only participates in collecting but also participates in assisting the distribution and utilizations as well. Then the zakat funds collected by UPZ are 100% deposited into BAZNAS and then returned to UPZ within a maximum of 5 working days with a percentage of 30% going to BAZNAS and 70% going to UPZ with an allocation of 12.5% for management funds, and 87.5% for distribution funds respectively.

c) UPZ Payroll Mechanism

UPZ payroll mechanism is as follows: Muslim amils pay zakat form employee salaries and tokens every month by the payroll treasurer, the payroll treasurer sends the funds collected to the West Java Provincial BAZNAS account or UPZ account, and data to the UPZ account. Amil whose zakat is deducted, West Java Provincial BAZNAS sends donation reports to BSZ, NPWPZ, and ZIS (Saharuddin et al., 2019).

d) Mechanism of Becoming a UPZ

The benefits of becoming UPZ include being registered as a national *muzakki*, managed by a transparent institution for *mustahik* distribution and utilization programs, can carry out program synergies and UPZ legality according to applicable regulations.

2) Retail and Digital

The digital era that is now present in Indonesia has a major impact on changer in people's behavior patterns, many activities are now carried out digitally. This condition is also evident in BAZNAS West Java's online zakat which adopts marketing strategies through digital media platforms. With the increase in digital fundraising, it also simultaneously encourages *muzakki*, the people who pay zakat, to utilize digital technology in order to adapt so that they can fulfill their zakat obligations effectively and efficiently (Fharadilla & Muhtadi, 2023). Retail and Digital at

BAZNAS West Java is a channel for requesting content management from related fields to describe existing programs through digital posters, web banners, e-flyers, merchandise, proposals, infographics, partner reports, mockups, taping, video ads, event videos, and partner videos in visual form.

Quoting from the annual report of BAZNAS West Java Province 2022, the funds collected through UPZ and the community occupied the largest contribution in 2022, as shown in Figures 1.3 and 1.4 below:

ZIS Fund Raising in 2022 by channel

Figure 1.3

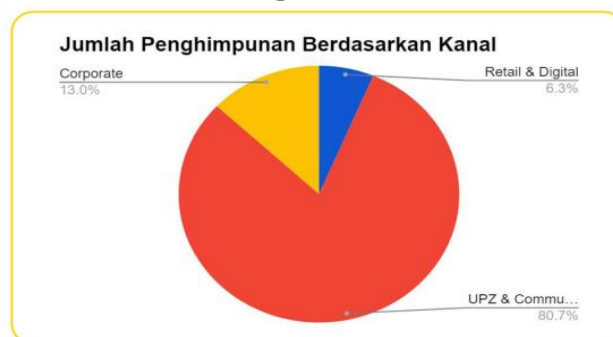
Penghimpunan Berdasarkan Kanal			
Kanal	Target	Realisasi	%
Retail & Digital	2,790,000,000	3,079,024,075	110.36%
UPZ & Community	38,595,000,000	39,308,020,877	101.85%
Corporate	5,115,000,000	6,324,625,438	123.65%
Total	46,500,000,000	48,711,670,391	104.76%

Source: (BAZNAS, 2022)

The figure above explains that the collection through UPZ and Community for the period of 2022 has been achieved at Rp 39.308.020.877,- or collected 101,85% of the target of Rp. 38.595.000.000,-.

Percentage of ZIS Fund Raising in 2022 by channel

Figure 1.4



Sumber: (BAZNAS, 2022)

The figure above explains that in 2022 the total collection of BAZNAS West Java Province based on UPZ and community channels has the largest contribution of 80.7% compared to Corporate which is only 13.0%, and Retail and Digital of 6.3%. this proves that UPZ and the community have a significant role in increasing the collection at BAZNAS West Java Province.

4. Conclusion And Suggestions

Zakat Collection Unit (UPZ) is an organization established by BAZNAS to help optimize the target of collecting zakat funds. The role of UPZ in BAZNAS West Java Province is very significant, because in 2022, UPZ and the community had the largest contribution in collecting ZIS funds, even exceeding the set target. This proves the effectiveness of the UPZ mechanism in increasing community participation and building public trust to entrust their wealth to zakat management

institutions. Thus, UPZ has a key role in increasing ZIS fund collection and helping BAZNAS achieve social welfare goals.

BAZNAS West Java Province needs to increase the capacity and competence of UPZ human resources in order to run and maintain the role of UPZ and the community that has been built optimally, through training on zakat management, public communication or other training that can increase the effectiveness of ZIS collection.

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