

# TECHNOLOGY FOR COMMUNITY: THE APPLICATION OF PRODUCTIVE ZAKAT MANAGEMENT AT BAZNAS MICRO FINANCE

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## Abstract

The value of zakat which is used in economic empowerment at Baznas for the last 5 years has continued to grow, as well as the number of mustahik who are the members of the empowerment program, which is known as Baznas Microfinance Desa (BMD) program. Meanwhile, the data management process at BMD is still done manually. Thus, the data cannot be integrated between BMD. The evaluation process cannot be done quickly because there are lot of files. The support of technology-based application program is needed and it is the goal of this research. The data obtained from the central Baznas. The application design begins with the analysis of needs based on Baznas business process, the stages of programming and the evaluation of application. Based on the evaluation with Blackbox method, this application can be used further by the user, in this case it refers to the manager of the Micro Finance program at Baznas.

**Keywords:** Zakat Management Application, Baznas Micro Finance, Productive Zakat

## INTRODUCTION

One of the roles of Indonesia's National Zakat Agency (Baznas) in order to reduce poverty in Indonesia is the utilization of zakat for productive business towards weak people (mustahik) and those who have commitment over entrepreneurship. This program is called as Baznas Microfinance Desa (BMD) which is officially launched in January 2021. The development effort of productive business through zakat has been initiated by Baznas. It reaches 1136 mustahik entrepreneurs until 2018. The value of zakat which is distributed for economic empowerment of poor entrepreneurs is increasing every year. In the end of 2019, this value increased by 13.5% from the previous year. The increasing amount of the managed data requires good management. Rahmatina (2017) stated that the organization of zakat management has significant role in order to achieve the effectiveness of empowerment. Meanwhile, the management of zakat in Indonesia is not optimal, there are a lot of gaps that become weakness from empowered community (sociological aspects), government (juridical aspects), and zakat management (Hafriza, Firdaus, and Chuzairi, 2018; Sari, Bahari, Hamat, 2013). Another thing stated by Huda, Anggraini, Ali, and Rini (2014) that the problem which must be considered in zakat management, is about the limited human resources in the organization of management.

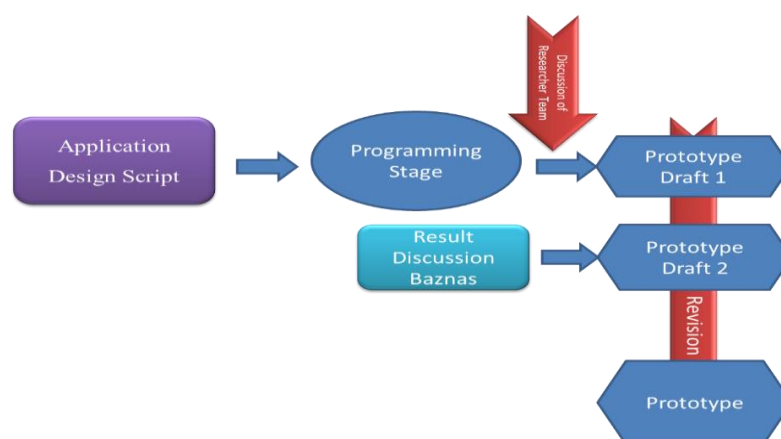
The management process of zakat data which has been done by Baznas, is still paper-based (manual). The evaluation process of mustahik entrepreneur cannot be done quickly and easily,

besides the created files require separate storage. Seeing the number of managed mustahik entrepreneur is quite large, Baznas needs support in terms of information technology (ICT)-based administrative management. This is in accordance with Monjelat & Jamila (2019) who stated that zakat institution should be able to apply the efficiency and effectiveness in zakat management. This research aims to develop a web-based application program that can be used in productive zakat management at Baznas Micro Finance.

## RESEARCH METHOD

The analysis of needs begins by observing document that is used in business empowerment process of productive zakat. The business process refers to a series of activities starting from the selection of prospective entrepreneur who receive zakat, the monitoring process, the reporting until evaluating their business performance. This activity is using the data from the central Baznas which is located in DKI Jakarta. The identification of needs is also done based on the observation through Baznas. Based on observation, then the application program script is designed in the form of storyboard. The application design script is then implemented in the form of web-based computer program using Visual Studio Code, XAMPP, and phpMyAdmin software. The stages of development process is shown in Figure 1. This application is user-friendly, by considering some aspects such as management aspect, organization culture, and resource capability (Silalahi, Napitupulu & Patria, 2015; Fasanghari, et.al., 2007; Heeks & Bailur, 2006).

**Figure 1: The Development Stages of Application**



## RESULT AND DISCUSSION

Based on the discussion with Baznas, it is agreed that the format of application follows the manual format which has been used so far, with several adjustments such as the addition of mustahik ID number. The addition of ID number is done; thus, it can monitor people who receive help. For example, an ID number has received another help besides Baznas, thus it can be a consideration if they want to apply for BMD. Therefore, the distribution of productive help recipients can be more equal, as an effort to reduce the level of poverty. This is in

accordance with the finding of Jaelani (2016) who stated that the solution to reduce poverty through zakat requires cooperation between stakeholders. Another adjustment is the choice of business field where it is adjusted to the nomenclature of the Financial Services Authority. It is expected that this effort can be more helpful in evaluation process which is done by Financial Services Authority on Baznas activities, The other thing that is needed by Baznas, it is the format of business location which is detailed to the village level and for urban areas, it is detailed to the level of RT and RW. This application is built web-based. The application performance will be more optimal if it is accessed through Google Chrome. As the development of business process, it can be seen several interfaces through this application such as types of business by region, type of business that is most occupied by mustahik, and some other interfaces that can describe business profile both in type and region. Some of application interfaces can be seen through several figures below.

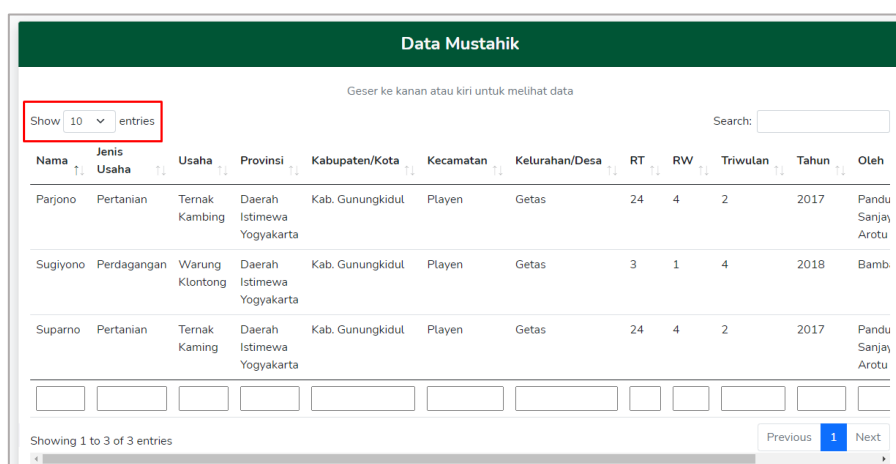
**Figure 2: Login Page**

Figure 2 is login page for admins. The admin who will manage this application is given hierarchy, there is an admin as data manager for mustahik entrepreneur and there is super admin who will be in charge for the coverage of certain Baznas areas. Then, this application can be used in every Baznas Micro Finance Desa (BMD) and Baznas Micro Finance Center. The username that will be used, should be registered first into the system.

**Figure 3: The Management Page of Mustahik Data**

The data of entrepreneurs mustahik can be managed through the page on Figure 3. The managers can do the editing process on this page. The restriction on the role of manager is done on this page such as if the data is opened, then the data can be accessed by managers who are in charge as admins. On the other hand, if the data is closed, then only admins on certain level can see the data. This is intended as security, thus not all admins can make changes to the data. The form of mustahik data is adjusted to the previous form. Figure 4 illustrates the results of the search for recipients of BMD in Gunung Kidul Regency, Playen District. In this menu, the data of mustahik can be presented in graphical form as shown in Figure 5.

**Figure 4: The Search Page of Mustahik Data**



Nama	Jenis Usaha	Usaha	Provinsi	Kabupaten/Kota	Kecamatan	Kelurahan/Desa	RT	RW	Triwulan	Tahun	Oleh
Parjono	Pertanian	Ternak Kambing	Daerah Istimewa Yogyakarta	Kab. Gunungkidul	Playen	Getas	24	4	2	2017	Pandu Sanjaya Arotu
Sugiyono	Perdagangan	Warung Klontong	Daerah Istimewa Yogyakarta	Kab. Gunungkidul	Playen	Getas	3	1	4	2018	Bamb.
Suparno	Pertanian	Ternak Kaming	Daerah Istimewa Yogyakarta	Kab. Gunungkidul	Playen	Getas	24	4	2	2017	Pandu Sanjaya Arotu

The evaluation of productive zakat management application is done with Blackbox method, which is testing the function of the existing menus. Blackbox method is used to see whether the designed menu functions are as expected. The results of productive zakat management application can be seen in Table 1.

The further evaluation is needed to evaluate whether the built application is in accordance with the needs of its users. Kumar and Gupta (2017) stated that there are several parameters that can be used as measurement of the quality of web-based application for example in accordance with ISO/IEC 9126, there are functionality, reliability, usability, efficiency, maintainability, portability. Several other parameters can be developed in accordance with the activities at BMD which will be the further research. The implementation of this application is then expected to affect the efficiency and effectiveness of BMD in particular and Baznas as the zakat management institution. Several studies have shown that the use of information technology in zakat management can improve the organizational performance (Djaghballaou, et.al. 2018; Uberbacher, et.al. 2019; Utami, Basrowi and Nasor, 2021).

**Table 1: Blackbox Testing**

	Test Scenario	Test Case	The Expected Result	Test Result	Conclusion
1	Accessing website page without logging in	Accessing mustahik data page without logging in	Showing login page	Showing login page	Valid
2	Entering a blank username and/or password then clicking the login button	(1) Blank username. (2) Blank password. (3) Blank password and username.	Showing the warning to fill in column	Showing the warning to fill in column	Valid
3	Accessing dashboard page	Accessing dashboard page from sidebar	Showing buttons to add mustahik data, to search for mustahik data, the diagram of the number of mustahik data per type of business and the list of the last mustahik data which is inputted by the user	Showing buttons to add mustahik data, to search for mustahik data, the diagram of the number of mustahik data per type of business and the list of the last mustahik data which is inputted by the user	Valid
4	Dashboard page – selecting year on the diagram of the number of mustahik data per type of business	Click the select box on the diagram of the number of mustahik data per type of business then select the year	Showing the number of mustahik data per type of business based on the selected year	Showing the number of mustahik data per type of business based on the selected year	Valid
5	Accessing the add data page	Accessing the add page data from the sidebar and the button on the dashboard page	Showing the form to add mustahik data	Showing the form to add mustahik data	Valid
6	Accessing the search data page	Accessing the search data page from the dashboard and the menu	Showing mustahik data and action buttons	Showing mustahik data and action buttons	Valid
7	Changing mustahik data	Changing the mustahik data address 'Sariono'	A message appears that successfully changed the data if the data has been successfully changed or a message that no data has changed if no data has been changed	A message appears that successfully changed the data if the data has been successfully changed or a message that no data has changed if no data has been changed	Valid
8	Accessing the user page	Accessing the user page from sidebar	Showing buttons to add user, user data and action buttons to user data	Showing buttons to add user, user data and action buttons to user data	Valid
9	Accessing account page	Click the name on the top right then click account	Switching to the account page and showing the form of changing account and changing password	Switching to the account page and showing the form of changing account and changing password	Valid

## CONCLUSION

The program design of this application is the initial research of the developing activity of productive zakat empowerment model. The application program that has been built; it has been evaluated using black box method. The evaluation results show that the application can be used further at Baznas Micro Finance Desa (BMD) and Baznas Microfinance Center. In the next implementation, it is necessary to re-test in terms of quality and compatibility from the users' side, thus this application can be used sustainably.

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