

Analysis of the Role of Zakat Collection Unit (UPZ) in Handling Poverty through the Zakat Awareness Village Program on Sebatik Island

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Abstract. *This study aims to examine the role of Zakat Collecting Units (UPZ) in addressing poverty through the implementation of the Kampung Sadar Zakat Program in Sebatik Island, Nunukan Regency. The research employed a descriptive qualitative approach through observation, in-depth interviews, and documentation. Data were analyzed using data reduction, data display, and conclusion drawing. The results show that UPZ plays a significant role in zakat collection, management, and distribution, both consumptive and productive, which contribute to improving community welfare. However, challenges remain in terms of limited resources, low zakat literacy, and geographical constraints in the border area. The study concludes that strengthening UPZ institutional capacity and government support are essential for the effectiveness of the Kampung Sadar Zakat Program in reducing poverty in Indonesia's border regions.*

Keywords: *Zakat Collecting Units, Poverty Alleviation, Zakat-Aware Villages, Community Welfare Border Areas*

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INTRODUCTION

Poverty is a key issue focused on by governments in various countries (Shepherd, 2000). If not addressed seriously by the government and relevant parties, this problem can continue to grow and trigger various other social problems in society. Therefore, poverty alleviation must be carried out comprehensively as part of efforts to achieve Indonesia's primary development goal, namely the holistic and sustainable development of Indonesians (Pratama & Zubaidah, 2023; Astutik et al., 2022). Poverty is a complex and multidimensional social problem faced by many countries, including Indonesia (Fauzi et al., 2022; Firdausy & Budisetyowati, 2022; Salam et al., 2020). According to data from the Central Statistics Agency (BPS) as of March 2023, the number of poor people in Indonesia was recorded at 26.36 million, or approximately 9.54% of the total population (BPS, 2023).

BPS determines the poverty line by measuring the population's ability to meet basic needs (basic needs approach). Therefore, poverty data from each government agency can vary depending on the indicators used to measure poverty. BPS measures the poverty line by calculating minimum basic needs based on income, taking into account dimensions of well-being (Bakar et al., 2017). However, this figure does not fully reflect the true poverty line. This is due to the fact that many individuals, even though they are not classified as poor based on income, still face poverty due to limited access to basic services and low human development indicators in their areas. Furthermore, regional differences are also a contributing factor to poverty.

One obvious difference is the difference between urban and rural areas, particularly in terms of access to basic services and development (Satterthwaite & Tacoli, 2014; Kirby & Yabroff, 2020; Beynon et al., 2016; Easterlin et al., 2011). Rural communities have opportunities and are more likely to experience poverty. For example, Sebatik Island, Nunukan Regency, as a border region with rural status, has significant social and economic differences compared to nearby urban areas such as Tarakan City. This is supported by research by Simamora (2023), which found that rural communities are more likely to experience poverty. Nunukan Regency consists of 21 sub-districts, five of which are located on Sebatik Island: Sebatik, West Sebatik, Central Sebatik, North Sebatik, and East Sebatik. Sebatik Island borders the Malaysian state of Sabah and is located in North Kalimantan Province, Indonesia (Rudiatin, 2016; Wahyudi et al., 2021; Husain et al., 2021).

The island is divided into two parts: the northern region, covering 187.23 km², is under Malaysian administration, while the southern region, covering 246.61 km², is part of Nunukan Regency, Indonesia. Of this total area, approximately 375.52 hectares is a conservation area. Sebatik Island consists of five sub-districts and 19 villages separated from the mainland of Nunukan Regency. Administratively, Sebatik Island is part of Nunukan Regency, located in the eastern part of the regency.

The people of Sebatik Island largely import their basic needs from neighboring countries (Tawau, Malaysia), so the value of goods and services is highly dependent on the rupiah-ringgit exchange rate. Furthermore, as a border region, Sebatik Island is also a destination for returning migrant workers. This has resulted in a growing number of factors contributing to rising poverty in border areas, as some migrant workers lack any form of identification, as reported in Radar Kaltara under the title "Many Border Residents Do Not Yet Have e-KTP".

The unclear status of these residents undoubtedly presents difficulties for the government in providing services and handling issues. Therefore, zakat is available to assist in the process of issuing identity documents through village and sub-district governments. Zakat is an obligatory act of worship in Islam, purifying wealth and providing a means to assist those in need. The obligation of zakat is stated in the Quran and Hadith, with clear regulations regarding its calculation and distribution. Paying zakat is not only an obligation but also reflects the social solidarity inherent in Islamic teachings (Taufiq & Faizal, 2026; Malik, 2016; Kakar et al., 2022; Ali et al., 2024).

Zakat, as a sharia economic instrument, has significant potential to help reduce poverty. According to a report by the Central Statistics Agency (BPS) of Nunukan Regency, the poverty rate in Nunukan Regency fluctuated between 2014 and 2024. The highest percentage of poor people was recorded in 2014, at 8.69%, while the lowest was in 2016, at 5.25%. In 2021, the percentage of poor people increased due to the impact of the Covid-19 pandemic. After that, the poverty rate continued to decline, reaching 5.53% in 2023. However, in 2024, it increased again to 5.73%, a 0.20% increase compared to the previous year (BPS, 2024).

This fluctuation indicates the influence of various factors on the poverty rate in Nunukan Regency over the past decade. When compared with World Bank data, this situation aligns with national trends. The World Bank estimates that by 2024, approximately 5–6% of Indonesia's population will still live below the extreme poverty line (US\$2.15 PPP per day) (World Bank, 2025). Although the indicators used differ, these similar trends indicate that poverty remains a serious problem at both the national and regional levels (Saunders, P., & Bradbury, 2006; Chen & Ravallion, 2007). In border areas like Nunukan, these figures indicate the need for a more comprehensive poverty alleviation strategy, one of which is through optimizing zakat management.

Zakat management on Sebatik Island is carried out by the Zakat Collection Units (UPZ) in each sub-district, which are under the Nunukan Regency National Zakat Agency. This institution plays a crucial role in managing and distributing zakat, infaq, and sadaqah to those in need. Zakat funds collected annually through the Zakat Collection Units in each sub-district on Sebatik Island

are currently managed individually, with varying amounts depending on the number of zakat payers in each sub-district. Optimizing zakat management by the Zakat Collection Unit (UPZ) on Sebatik Island is currently being carried out through the establishment of the Zakat Awareness Village Program.

This program is a strategic initiative jointly with the Directorate General of Islamic Community Guidance of the Ministry of Religious Affairs (Kemenag), the National Zakat Collection Agency (BAZNAS), and other zakat management institutions. Rahayu & Roziqin (2023) also stated that strengthening Zakat Villages is part of optimizing zakat distribution and also serves as an effort to address poverty in the community.

Through the Zakat Awareness Village (KSZ) program, it is hoped that collected zakat can be distributed appropriately to targets, thus having a significant impact on poverty alleviation efforts. The Zakat Collection Unit (UPZ) plays a crucial role in managing and distributing zakat funds effectively. In practice, the UPZ serves as an intermediary between muzakki (zakat payers) and mustahik (zakat recipients), ensuring that zakat is distributed in accordance with applicable regulations.

In the context of the Zakat Awareness Village (KSZ), the Zakat Collection Unit (UPZ) plays a role not only in collecting zakat but also in providing assistance and community empowerment. Brody et al. (2015) said that, through this approach, it is hoped that the community will not only receive assistance but also be empowered to become economically independent. However, challenges in implementing the Zakat Awareness Village (KSZ) program remain. One of these is the lack of public awareness regarding the importance of zakat and how it can be a solution to poverty alleviation. (Januardi et al., 2023) found in their research that the community in Lengayang District only understands its existence, but still lacks a full understanding of its meaning. The study further explained that some residents are still unaware of the existence of zakat maal.

Most residents of Lengayang District are more familiar with zakat fitrah, as it is an obligation that must be paid every Ramadan. Another study conducted by (Muliati, 2019) suggests that ignorance of the function and purpose of zakat is one of the causes of the low level of awareness among muzakki (payers of zakat) in paying zakat. This is further reinforced by the Batulappa community's lack of understanding regarding the calculation of the nisab (meaning of wealth) and the zakat rate, which serve as the basis for the amount of zakat that must be paid each year.

Therefore, education and outreach regarding zakat need to be increased to involve more people in this program (Bhari et al., 2025; Siregar & Siregar, 2024). Zakat Collection Units (UPZ) function not only as zakat collectors but also as institutions that play a role in community empowerment. Through programs designed to improve the welfare of zakat recipients, Zakat Collection Units (UPZ) can help reduce poverty. For example, skills training programs conducted by several Zakat Collection Units (UPZ) have proven successful in increasing the income of zakat recipients. Therefore, it is important to analyze the role of Zakat Collection Units (UPZ) in poverty alleviation. This research is crucial because zakat has significant potential as an instrument for poverty alleviation, particularly in border areas like Sebatik Island, which has distinct socio-economic characteristics from other regions.

As an area directly bordering Malaysia, the Sebatik community faces the challenges of structural poverty, limited economic access, and low zakat literacy. The presence of Zakat Collection Units (UPZ) through the Zakat Awareness Village Program is relevant for research, as they play a role not only in distributing consumer assistance but also in encouraging productive community empowerment. By understanding the role of UPZs more deeply, this research is expected to provide theoretical contributions to the study of zakat management as well as practical contributions to strengthening zakat management policies in Indonesia's border areas.

METHODS

This research uses a qualitative approach with a case study method. A descriptive qualitative approach was chosen because it provides an in-depth understanding of the role of the Zakat Collection Unit (UPZ) in addressing poverty on Sebatik Island, Nunukan Regency. According to Ahmad et al. (2025), qualitative research allows researchers to explore complex social phenomena, such as the interaction between the UPZ and communities in need of assistance. By using the case study method, researchers can directly observe and analyze how the Kampung Zadar Zakat program is implemented and its impact on the local community. In this context, data collection will include in-depth interviews with UPZ administrators, zakat recipients, and the general public. In addition, researchers will collect documents and reports related to the Kampung Sadar Zakat program. This aligns with Asnawi et al., (2024) argument that diverse data collection can enrich understanding of a phenomenon. In this case, researchers seek to understand the role and contribution of the UPZ in reducing poverty on Sebatik Island through the zakat program (Minarni et al., 2025). Statistics show that poverty in Nunukan Regency, particularly on Sebatik Island, remains a serious problem. According to data from the Central Statistics Agency (BPS) of Nunukan Regency (2023), the poverty rate reached 15.68%, above the North Kalimantan provincial average of 10.5%. This figure indicates the need for more effective intervention from various parties, including the Zakat Community Empowerment (UPZ), to assist underprivileged communities. By understanding this approach and type of research, it is hoped that a clear picture of how zakat can be an effective tool in poverty alleviation can be obtained. Furthermore, this research will utilize a participatory approach, involving the community in the research process. This is crucial for gaining a broader and more in-depth perspective on the impact of the Kampung Zadar Zakat program. According to Shalowitz et al. (2009), Leung et al., (2004), Stukas & Dunlap (2002) a participatory approach can increase community understanding and involvement in social programs. By involving the community, researchers hope to identify the challenges and opportunities faced by the UPZ in poverty alleviation and obtain constructive input for future program improvements. To achieve the objectives of this study, the researcher will also use descriptive analysis to describe the data obtained. Descriptive analysis will assist in organizing and analyzing the collected data, thereby providing a clear picture of the role of the UPZ in poverty alleviation. Therefore, this research is expected to make a significant contribution to the development of poverty alleviation strategies on Sebatik Island through the optimal utilization of zakat.

Research Management and Role

In analyzing the role of the Zakat Collection Unit (UPZ) on Sebatik Island, Nunukan Regency, North Kalimantan, it is crucial to understand how the Kampung Zadar Zakat program contributes to poverty alleviation. Researchers are responsible for collecting, analyzing, and presenting accurate and relevant data regarding the program's effectiveness. In this context, researchers must be able to identify influential variables, such as the level of community participation in the zakat program, the management of zakat funds, and the program's socio-economic impact. The researcher's role analyzing the role of the Zakat Collection Unit: The zakat collection unit on Sebatik Island, Nunukan Regency, North Kalimantan, is crucial to understanding how the Kampung Zadar Zakat program contributes to poverty alleviation. Researchers are responsible for collecting, analyzing, and presenting accurate and relevant data regarding the program's effectiveness. In this context, researchers must be able to identify influential variables, such as the level of community participation in the zakat program, the management of zakat funds, and the program's socio-economic impact.

First, researchers need to collect primary data through surveys and interviews with beneficiary communities, Zakat Collection Unit (UPZ) managers, and other relevant parties. Surveys can include questions about community awareness of zakat, their participation in the program, and the perceived impact of receiving assistance. Second, researchers also need to collect secondary data from various sources, such as annual reports from Zakat Collection Units (UPZ), government policy documents, and previous case studies. This secondary data is very

useful for providing broader context regarding the poverty situation on Sebatik Island. According to data from the Central Statistics Agency (BPS), the poverty rate in Nunukan Regency reached 12.5% in 2021, and Sebatik Island is one of the areas with a relatively high poverty rate (BPS, 2021).

By understanding this context, researchers can more easily analyze the impact of the Kampung Zadar Zakat program. Third, researchers must also consider external factors that may influence research results, such as macroeconomic conditions, government policies, and socio-cultural factors. For example, in the context of Sebatik Island, shifts in government policy regarding zakat management and social assistance can directly impact the effectiveness of the Kampung Zadar Zakat program (Asmadia et al., 2025; Zulaikha, 2025). Researchers need to document these changes and how they influence community participation and the program's impact on poverty. Fourth, it is important for researchers to present their findings in a clear and structured report so that they can be used as recommendations for the Zakat Collection Unit (UPZ) and local government in managing the zakat program. This report should include data analysis, conclusions, and evidence-based recommendations to improve the effectiveness of the Kampung Zadar Zakat program. Therefore, the researcher's role should focus not only on data collection but also on conveying information that can encourage positive change in poverty alleviation on Sebatik Island.

Research Location

This research took place in the Zakat Awareness Village on Sebatik Island, Nunukan Regency, North Kalimantan. This location was chosen because it is one of the implementation areas for a zakat-based community empowerment program run by the local Zakat Collection Unit (UPZ). The UPZ plays a role in the collection, distribution, and empowerment of those entitled to receive zakat (mustahik) through skills training, increased access to education, and productive economic support. Sebatik Island, which borders Malaysia, faces socio-economic challenges such as low incomes, limited access to basic services, and suboptimal community participation in zakat payments. Through the Zakat Awareness Village Program, the UPZ seeks to address these challenges with a collaborative and participatory approach. Therefore, this location provides a strategic context for examining the UPZ's role in poverty alleviation through the empowerment of those entitled to receive zakat.

Data Sources

In this study, the data sources used are crucial to obtain accurate and relevant information regarding the role of the Zakat Collection Unit (UPZ) in poverty alleviation through the Kampung Zadar Zakat program on Sebatik Island, Nunukan Regency, North Kalimantan. Data sources can be divided into two types: primary data and secondary data. Primary data is obtained directly from the field through interviews, observations, and surveys, while secondary data comes from existing documents, reports, and literature. Primary data in this study were obtained through in-depth interviews with various categories of informants, including UPZ administrators, mustahik (zakat recipients), and community and religious leaders relevant to the implementation of the Kampung Sadar Zakat (KSZ) Program. Interviews were conducted in a semi-structured manner, referring to interview guidelines developed according to each informant's background, to ensure that important aspects related to the management, effectiveness, and impact of the KSZ program were comprehensively revealed. The interview materials were structured thematically, encompassing three main guidelines: interviews with UPZ administrators to gather information on the strategy, roles, implementation, constraints, and evaluation of the KSZ program. Interviews with beneficiaries (mustahik) to understand the program's benefits, the forms of assistance received, the impact on their economic well-being, and their hopes for its sustainability. Interviews with community/religious leaders aimed to determine the level of community trust in the UPZ, the social role of these figures in supporting the program, and the social impact of the KSZ program.

Secondary Data

Secondary data was obtained from various sources, including annual reports from the UPZ, local government documents, and academic studies related to zakat and poverty. To strengthen the analysis, poverty statistics on Sebatik Island also served as a crucial data source. According to data from the Central Statistics Agency (BPS) of Nunukan Regency, in 2021, the poverty rate on Sebatik Island reached 15.6%, which is higher than the average poverty rate in North Kalimantan of 10.3% (BPS, 2021). These figures indicate that Sebatik Island still faces significant challenges in poverty alleviation. Therefore, the role of the Zakat Management Unit (UPZ) in managing zakat (zakat collection) is crucial to help reduce this poverty rate.

Relevance of Data Sources

The relevance of the data sources used in this study is crucial to providing a comprehensive picture of the UPZ's role in poverty alleviation. By combining primary and secondary data, supported by statistics and case studies, this research is expected to make a significant contribution to understanding the dynamics of zakat and poverty on Sebatik Island. This research is also expected to serve as a reference for developing zakat programs in other areas facing similar issues. Therefore, it is crucial to process and analyze this data comprehensively so that the results can be implemented in better policies in the future.

Data Collection Techniques

The data collection techniques employed in this study were designed to obtain accurate and relevant information regarding the role of the Zakat Collection Unit (Unit Pengumpul Zakat/UPZ) in poverty alleviation through the *Kampung Sadar Zakat* program on Sebatik Island, Nunukan Regency, North Kalimantan. Two main methods were applied, namely in-depth interviews and direct observation. Each technique has its respective strengths and limitations, which together provide a comprehensive perspective.

Interviews

Interviews were conducted as one of the most effective methods to obtain in-depth information on the experiences and perspectives of the participants. In this study, interviews were carried out with UPZ administrators, zakat recipients, and local community members. A total of seven informants were purposively selected, particularly those with direct knowledge and experience of the *Kampung Sadar Zakat* program. Semi-structured interview guidelines were employed, allowing the researcher to explore specific issues while maintaining flexibility. The interviews revealed detailed insights into how UPZ operates and the impact of zakat distribution on poverty reduction in the region.

Direct Observation

Direct observation was also a vital technique in this study. The researcher visited the location of the *Kampung Sadar Zakat* program to observe program implementation and the interaction between UPZ and the local community. This observation was carried out over a two-week period, during which the researcher recorded UPZ activities such as zakat distribution and community engagement initiatives. These observations enriched the interview data by providing contextual understanding, enabling the researcher to directly assess the effectiveness of the program and identify challenges encountered in its execution.

Data Analysis Process

Following data collection, the next step involved data analysis. Qualitative data from interviews and observations were analyzed through thematic identification, whereby the researcher extracted recurring patterns and categories from the field data. This analysis served to link the findings with the main research questions and provide a comprehensive understanding of the role of UPZ in addressing poverty through zakat-based interventions.

Validity and Reliability of Data

To ensure validity and reliability, the researcher consulted with experts in the field of zakat management for methodological feedback. In addition, the data were cross-verified through triangulation, involving the comparison of interview accounts, observational data, and official documents. These measures strengthened the trustworthiness of the findings and ensured that the data reflected the actual conditions in the field. Through the systematic application of diverse data collection methods, this study is expected to present a clear picture of the role of UPZ in supporting impoverished communities through the *Kampung Sadar Zakat* program, as well as to generate recommendations for the further development of zakat programs in Indonesia.

Data Analysis Techniques

The analysis of data in this study was carried out to evaluate the role of the Zakat Collection Unit (UPZ) in reducing poverty through the *Kampung Sadar Zakat* program on Sebatik Island. A qualitative approach was adopted, allowing for an in-depth exploration of the phenomenon.

Qualitative Approach

The qualitative approach was used to understand the social dynamics surrounding zakat management and its impact on poverty alleviation in Sebatik. This involved conducting in-depth interviews with UPZ administrators, zakat beneficiaries, and community leaders. Through this process, the researcher gained access to firsthand accounts of the effectiveness and limitations of zakat distribution. For instance, one zakat recipient stated that the financial assistance enabled them to start a small business, thereby improving their household income.

Triangulation of Data

To strengthen the credibility of the findings, triangulation was employed by cross-referencing data obtained from interviews, direct field observations, and official documentation. For example, information from zakat beneficiaries was compared with UPZ annual reports that documented the number of recipients and the volume of zakat distributed. Such triangulation ensured consistency, accuracy, and alignment of data with actual practices in the field (Schlunegger et al., 2024; Archibald, 2016; Natow, 2020).

Thematic Analysis

Thematic analysis was carried out to identify recurring patterns and themes within the data. This analytical process allowed the researcher to organize the data into meaningful categories that captured the program's contribution to poverty reduction. One prominent theme that emerged was *economic empowerment*, highlighting that zakat recipients not only received financial support but also gained access to skills training to manage micro-enterprises effectively. This theme illustrates the dual role of zakat in providing immediate relief while fostering long-term socio-economic resilience.

RESULTS AND DISCUSSION

The Role of Zakat Management Units (UPZ) in Zakat Management

Zakat management in the East Sebatik UPZ, particularly through the Zakat Awareness Village (KSZ Sakti) program, can be analyzed using James Stoner's classic management function framework, which encompasses planning, organizing, implementing, and controlling. This framework is relevant because, in practice, the success of zakat management depends not only on the amount of funds collected, but also on the effectiveness of the strategy, institutional coordination, and transparency in implementation. In line with Mubarok & Zein (2022) research on Integrated Zakat Villages in Jember, management functions have proven to be key indicators of optimal zakat management, both in terms of collection, distribution, and utilization. A similar trend is evident in East Sebatik, where the UPZ not only implements charitable programs but also develops productive programs for the economic empowerment of those entitled to receive Zakat. Planning is a primary management function that emphasizes the importance of establishing a

vision, objectives, and strategies to achieve predetermined goals (Nurhikmah, 2024; Barber & Taylor, 1990). In the context of the East Sebatik UPZ, the planning process is realized through the development of a zakat program based on the five pillars of Sakti (Sakti Health), namely: Sakti Taqwa (Taqwa), Sakti Cerdas (Intelligent), Sakti Peduli (Caring), and Sakti Sejahtera (Prosperous). These pillars serve as a programmatic framework that directs the distribution of zakat to various aspects of the lives of those who are eligible for zakat from health and education to socio-religious matters, to strengthening family finances.

Interviews with the Head of the UPZ confirmed that:

“Since its inception (2018–2019), the planning strategy has focused on two main areas: Raising awareness of zakat payers through the Kampung Sadar Zakat (KSZ) campaign, involving religious leaders, the Religious Affairs Office (KUA), and village officials. Determining priorities for zakat payers based on direct community surveys for example, data on sick residents who cannot afford medical treatment, families in arrears with BPJS (Social Security) payments, and female heads of households who need business capital.”

Interviews with the collection division (H. Hamzah) indicated that

“The primary target for zakat collection is not only the local community but also muzaki across regions, even from Tawau to Malaysia. This strategy was designed from the outset because the East Sebatik region has socio-economic ties to Tawau”

Theoretically, this aligns with the findings of Mubarok & Zein (2022), who emphasized that community-based development-based zakat planning can increase program legitimacy while expanding the muzaki base. Thus, the planning of the East Sebatik UPZ is not only based on the needs of mustahik (needs-based) but also based on collection potential (resource-based).

The development of the Sakti pillar as a planning framework demonstrates a clear goal orientation, in line with Steers's (1985) definition of program effectiveness. Furthermore, the zakat collection strategy extending to Tawau demonstrates a resource-based planning approach, as emphasized by Maulana (2022) that zakat-based empowerment requires the mobilization of resources according to local potential. Organization is a management function related to the formation of structures, division of tasks, and coordination between organizational elements. At the East Sebatik UPZ, organization is evident in the formal and integrated management structure, including the chairperson, secretary, treasurer, collection, and distribution departments, and the support of the Sub-district Social Welfare Workers (TKSK) and the Religious Affairs Office (KUA) as the legal basis for the institution. This structure is not merely administrative but also involves religious leaders, village officials, sub-district heads, and members of the Indonesian National Armed Forces (TNI) and the Indonesian National Police (Polri). Interviews with administrators confirmed that this aims to strengthen social legitimacy and facilitate coordination in zakat collection and distribution. By involving trusted public figures, the community is more confident in distributing zakat through the UPZ than directly.

An interview with the Collection Division (Mr. H. Hamzah) revealed that:

“Organization is carried out by dividing roles: there are dedicated officers to socialize zakat to the community, and there is also a team tasked with collecting zakat from donors, especially those from outside the region. This strategy has proven effective because not all muzaki (recipients of zakat) can come directly to the UPZ secretariat”

Meanwhile, the Distribution Division (Mrs. Jumatirah, SH) emphasized that

“Zakat distribution is carried out using a classification system: consumptive zakat is distributed for basic needs (basic necessities, healthcare, and education), while productive zakat is directed towards providing business capital. To ensure fairness, each mustahik is first registered and verified by the field team”

From a theoretical perspective, this aligns with research by Mubarok & Zein (2022), which shows that the success of zakat villages depends on the organization's ability to mobilize the role

of local actors. With cross-sectoral organizing, the East Sebatik UPZ has succeeded in building a collaborative system that strengthens zakat collection and expands the reach of zakat distribution. This aligns with the findings of Ahmad & Hasan (2026), who emphasized the importance of social legitimacy and public trust in zakat collectors in increasing muzaki participation. Thus, inclusive organization is not only about administrative structures, but also an instrument for building zakat literacy and social solidarity. Implementation is a management function that emphasizes mobilizing all organizational resources to realize established plans. In the context of the East Sebatik Zakat, Zakat Management Unit (UPZ), zakat management is implemented through consumptive and productive programs, both of which are distributed based on the needs of those who are entitled to receive zakat. First, in the distribution of consumptive zakat, the UPZ allocates zakat funds to meet the basic needs of those who are entitled to receive it, such as basic food packages, education costs, and health care. One concrete example is the case of Andi Arhamin, a young man receiving zakat assistance under the Sakti Sehat program. He received assistance to pay off his BPJS (Social Security) arrears and medical expenses, which were previously unaffordable due to his family's financial constraints. An interview with Andi confirmed that the assistance significantly eased his family's burden and provided new hope for continued treatment. This example demonstrates how consumptive zakat is not merely charitable but also functions as a social safety net for vulnerable communities.

Second, in distributing productive zakat, the East Sebatik District Zakat Management Unit (UPZ) distributed business capital assistance to four recipients, totaling Rp10 million, with each recipient receiving Rp2,500,000. This distribution is an implementation of the Sakti Sejahtera pillar, which focuses on increasing the economic independence of recipients. Field data indicates that business capital assistance is provided to recipients with micro-enterprise potential, such as food vendors, small food stalls, and other productive activities. Data regarding the increase in zakat funds collected by the East Sebatik Zakat Management Unit (UPZ) was obtained not only through interviews with administrators but also through annual reports and direct observations of zakat collection activities. Furthermore, similar information was provided by recipients who have benefited from the program, and is supported by official publications through the UPZ's social media accounts (Instagram), which regularly report on zakat collection and distribution activities. This demonstrates the consistency of data from various sources, providing a more convincing picture.

From a management function perspective, this distribution reflects the implementation phase (actuating), where the planned program is actually implemented by involving institutional actors, namely the sub-district head as the person in charge of the UPZ, the head of the KUA as the head of the UPZ, and the UPZ treasurer who is also the innovator of the Zakat Awareness Village. The presence of formal and informal figures in this activity shows that the implementation of productive zakat is not merely administrative, but also has a social dimension in the form of legitimacy and community support. Furthermore, productive zakat distributed in the form of business capital has a dual impact. First, it provides additional capital so that mustahik can expand their business capacity and increase family income. Second, from a socio-economic perspective, productive zakat functions as a mobility instrument, encouraging the transformation of mustahik into muzakki, as hoped by UPZ managers. This aligns with research by Mubarok & Zein (2022), which emphasizes that productive zakat is a crucial instrument in community-based economic empowerment strategies in border areas.

This implementation aligns with management theory, which emphasizes the importance of actuation in motivating people to work toward organizational goals. In the field, the successful implementation of the East Sebatik UPZ program is heavily influenced by the active involvement of administrators, religious leaders, and volunteers who assist with zakat distribution. This aligns with research by Mubarok & Zein (2022), which asserts that zakat programs that address the real needs of the community will increase institutional legitimacy while expanding the participation of muzakki. The distribution of consumptive zakat, which functions as a social safety net,

demonstrates that zakat is a social protection instrument, as explained by Suharto (in Ise et al., 2022).

Meanwhile, productive zakat reinforces Maulana's (2022) empowerment theory and the findings of Umar et al. (2023), which show that a combination of consumptive and productive zakat is more effective in improving the welfare of those entitled to receive zakat. Control is a management function that focuses on the evaluation and monitoring process, as well as efforts to ensure that organizational activities run according to plan. In practice, the East Sebatik UPZ (Zakat Zakat Zakat) implements this control function systematically through monitoring of recipients of Zakat (mustahik), reporting to the parent institution, and public transparency.

First, in monitoring productive zakat recipients, the UPZ not only distributes business capital but also conducts regular field visits. For example, a recipient of business capital like Mrs. Rahmawati (a cake seller) is monitored for their business development, both in terms of fund utilization and income growth. This ensures that the assistance is truly impactful and is not misused. Second, in terms of institutional accountability, the East Sebatik UPZ routinely submits monthly written reports to the National Zakat Agency (BAZNAS) in Nunukan Regency. These reports are then forwarded to the North Kalimantan Provincial BAZNAS for further monitoring. This creates a hierarchical control system that binds the UPZ to national zakat governance standards. Third, public transparency is one of the strengths of the East Sebatik UPZ. The UPZ treasurer, Ms. Salmiah, utilizes personal social media to publicize the inflow and outflow of zakat funds. Every transaction whether transfers, direct deposits, or outreach is officially recorded and some are published.

This transparency increases the trust of zakat payers, including those residing abroad, such as Mr. Ahmad from Tawau, who emphasized that he feels confident distributing zakat to the East Sebatik UPZ due to the transparent reporting and clear accountability. This control function aligns with management theory, which emphasizes the importance of evaluation in maintaining organizational effectiveness. Research by Mubarok & Zein (2022) also shows that the level of trust of zakat payers is one indicator of the success of a zakat program. The more transparent and accountable an institution is, the greater the chance of sustainable zakat collection. Thus, through effective control, the East Sebatik UPZ is able to maintain credibility, increase the trust of zakat payers, and ensure that zakat truly has a sustainable impact on those who mustahik. Transparency mechanisms through social media and tiered reporting to BAZNAS strengthen zakat literacy among muzaki (recipients of zakat), as stated by Fharadilla & Muhtadi (2023). Research by Raihan et al. (2023) also confirms that the success of productive zakat is greatly influenced by the institution's monitoring and accountability mechanisms.

Impact of the Zakat Program in East Sebatik

The East Sebatik Zakat Awareness Village (KSZ) Program is a zakat-based empowerment initiative implemented by the East Sebatik UPZ KUA since 2019. This program emphasizes the integration of zakat collection, consumptive distribution, and productive zakat utilization with the aim of reducing poverty and improving the welfare of communities in border areas. The success of this program can be seen not only qualitatively through interviews and observations, but also through quantitative data from the East Sebatik UPZ's official 2024 report. According to the 2024 ZIS Revenue Report, total zakat collected reached Rp 249,282,000, while infaq funds amounted to Rp 152,700,000, for a total collection of Rp 401,982,000. This figure represents a significant increase compared to the early years of the KSZ, when the collection reached only Rp 43 million in 2018.

This increase demonstrates the effectiveness of the zakat collection strategy, zakat awareness campaign, and transparency implemented by the East Sebatik UPZ. According to the 2024 ZIS Distribution Report, the total zakat funds distributed reached Rp 241,499,400 and the infaq funds Rp 154,005,000, bringing the total distribution to Rp 395,504,400. The distribution was divided into two main programs: Basic food assistance for poor families, widows, and the elderly. Assistance with healthcare costs, including the repayment of BPJS arrears and medical

expenses for those entitled to receive zakat. Assistance with educational costs for underprivileged students, such as school supplies and tuition fees. Emergency social assistance for families affected by disasters. Micro-business capital assistance for small traders, fishermen, farmers, and female heads of households. Training in simple entrepreneurial skills, such as snack production, food stall management, and home-based businesses. Support for those entitled to receive zakat in the form of revolving capital to enable them to develop their businesses and increase their income.

Furthermore, the 2024 Muzakki and Mustahik Data recorded that 158 muzakki had distributed zakat through the East Sebatik UPZ, with 534 recipients. For the infaq category, there were 970 munfiq with a total of 241 beneficiaries. These figures demonstrate the strategic role of the East Sebatik Zakat Collector (KSZ) in expanding the zakat payer base while expanding benefits for those receiving zakat (mustahik) in the border region. Transparency and accountability are also strengthened through the publication of zakat collection and distribution activities, regularly uploaded to the UPZ's official social media platforms, particularly Instagram. This publication not only increases the trust of zakat payers, including those residing outside the region, such as in Tawau, Malaysia, but also serves as a means of zakat education for the wider community. The findings of this study are also consistent with previous research. For example, Mubarok & Zein (2022) demonstrated that integrated zakat villages (Kampung Zakat) are able to optimize zakat funds through consumptive and productive programs, while Raihan et al. (2023) emphasized the importance of productive zakat in alleviating poverty at the local level.

Thus, the East Sebatik KSZ data supports previous research while providing new contributions through the unique context of the border region. With these achievements, the East Sebatik Zakat Awareness Village Program has proven itself as a model for community-based zakat management that is not only charitable but also productive and sustainable. This program has successfully increased zakat literacy, expanded the participation of muzaki (payers of zakat), and strengthened the economic empowerment of mustahik (recipients of zakat) in the country's border regions. These results align with the theory of program effectiveness (Steers, 1985; Sutrisno, 2007), which emphasizes goal achievement, activity relevance, participation of those receiving zakat (mustahik), and program sustainability. The East Sebatik Zakat Collector (KSZ) demonstrates effectiveness through an increase in the number of zakat payers, expanded community participation, and successful distribution of both consumptive and productive zakat.

Furthermore, management function perspective, the East Sebatik UPZ has implemented planning functions through the Sakti five-pillar program, organizing through a collaborative institutional structure, implementing zakat distribution through consumptive and productive funds, and monitoring through official reports and transparency on social media. This demonstrates the use of relevant management theory to analyze zakat management practices in the field. From an empowerment perspective, these results reinforce the theory of community empowerment (Maulana, 2022), which emphasizes the importance of active participation, capacity building, and access to capital. Business capital assistance for mustahik (recipients of Zakat) in East Sebatik demonstrates concrete practices of empowerment that enable the transformation of mustahik into muzakki (recipients of Zakat).

Impact of the Zakat Program in East Sebatik

According to the 2024 report from the East Sebatik Zakat Management Unit (UPZ), the total zakat, infaq, and alms (ZIS) collected reached approximately IDR 588.5 million. Of this amount, more than IDR 395 million, or approximately two-thirds, was distributed to mustahik through consumptive and productive programs, while the remainder was held as reserves for the program's sustainability in the following year. This fact demonstrates that zakat management in East Sebatik is not only responsive in distributing funds according to community needs but also applies the principle of prudence in maintaining distribution continuity. Thus, zakat serves as a social instrument that directly addresses the urgent needs of mustahik and serves as capital for future empowerment.

Interviews with aid recipients reinforce the picture of the tangible economic impact. The case of Andi Arhamin, for example, demonstrates that consumptive zakat provides crucial protection by paying off BPJS (Social Security) and medical expenses, freeing his family from the burden of healthcare debt and allowing them to allocate their daily income for basic needs. Meanwhile, the experience of Rahmawati, a female head of household who received productive zakat in the form of capital for a small business, revealed that this assistance increased her business turnover by around 30 percent. In addition to increasing family income, this zakat also restored her confidence as the primary breadwinner. Both cases demonstrate the role of zakat as both a social safety net and capital for economic empowerment, supporting the transformation of those entitled to receive zakat from a position of recipient to a more sustainable level of independence. The Kampung Sadar Zakat (KSZ) Sakti program in East Sebatik not only impacts direct recipients but also impacts the social dynamics of the community.

The high level of community participation in zakat collection demonstrates strong social legitimacy for the role of the UPZ. This support is strengthened by the involvement of religious leaders, community leaders, and village government officials who actively encourage residents to pay zakat through official institutions. Kamaruddin Amin, a national figure from Sebatik, emphasized the strategic role of zakat in strengthening social solidarity and building community independence. He believes that KSZ Sakti is an innovation that successfully connects religious values with socio-economic empowerment practices at the grassroots level. This encourages the growth of a more organized, transparent, and impactful culture of Islamic philanthropy. Furthermore, the implementation of the zakat program has raised collective public awareness of the importance of professional zakat management. With regular reports, publication of activities, and monitoring of beneficiaries, the public has increased confidence that the zakat they pay is truly used in accordance with Islamic law and the real needs of those beneficiaries.

The zakat payers also experienced positive impacts, both in terms of trust and motivation to pay zakat. An interview with a zakat payer from Tawau, Malaysia, revealed that the transparency and accountability of the East Sebatik Zakat Management Unit (UPZ) were key factors in their continued confidence in distributing zakat across borders. The zakat payer assessed that programs such as Sakti Sehat and Sakti Sejahtera had provided tangible benefits to poor communities in Sebatik and outside Nunukan, providing them with peace of mind and confidence that their zakat was being managed effectively. This trust has increased the motivation of zakat payers to distribute zakat regularly, even across national borders. This phenomenon demonstrates that transparent zakat management not only increases fundraising but also strengthens cross-regional solidarity networks.

The impact of the East Sebatik Zakat Awareness Village (KSZ) program on poverty alleviation is evident in the significant increase in zakat collection and distribution. According to the UPZ annual report, collected funds increased from IDR 43 million in 2018 to over IDR 597 million in 2022, with a total distribution reaching IDR 660 million. This increase reflects the growing participation of muzaki (recipients of zakat) and the expanding benefits of zakat for mustahik (recipients of zakat). Field data also shows that productive zakat assistance, such as IDR 2.5 million in business capital provided to several mustahik, has encouraged the creation of small businesses (stalls, cake production, food trading), enabling recipient families to no longer rely solely on consumer assistance but to begin to generate new sources of income. Furthermore, consumptive zakat continues to serve as a social safety net. Case studies such as Andi Arhamin, a recipient of health assistance, who received support from BPJS payments, demonstrate that zakat helps poor communities cope with the vulnerabilities caused by economic constraints.

This data is reinforced by reports published on the UPZ's official social media platform (Instagram), demonstrating transparency and accountability, thereby increasing the trust of zakat recipients, including those from abroad (Tawau, Malaysia). These field findings align with the theory of community empowerment (Maulana, 2022), which asserts that productive zakat can transform mustahik into muzakki (recipients of zakat), as well as research by Raihan et al. (2023), which demonstrated the effectiveness of productive zakat in alleviating poverty in

Asahan. Thus, the East Sebatik KSZ demonstrates that zakat is not only an instrument of worship but also a tangible means of economic empowerment, relevant to the socio-economic conditions of border areas, and contributing to local poverty reduction.

Supporting and Inhibiting Factors

The success of the Zakat Awareness Village (KSZ) Program in East Sebatik is inseparable from factors that both support and hinder program implementation in the field. Identifying these two factors is crucial to understanding the effectiveness of zakat management and how future challenges can be anticipated. First, support from the community and religious leaders is the primary social capital for the success of the East Sebatik UPZ. As emphasized by the administrators, the positive community response is evident in the increasing number of muzakki (recipients) since the KSZ program launched in 2019. The support of religious and community leaders also strengthens the UPZ's legitimacy in the public eye, making zakat management more credible, as opposed to individual zakat management. Second, transparency in reporting and public accountability are significant supporting factors. The East Sebatik UPZ regularly submits reports to the Nunukan Regency Baznas and posts accountability reports on the treasurer's (Salmiah) personal social media account. This has fostered the trust of zakat payers, even those from overseas, such as those from Tawau (Malaysia), to continue distributing their zakat through the East Sebatik UPZ.

Third, cross-regional and cross-sectoral networks also strengthen program implementation. Mustahik (recipients of zakat) located outside Sebatik or Nunukan can still be accommodated through coordination with the Office of Religious Affairs (KUA), village heads, and sub-district heads in their respective areas. This network expands the scope of zakat benefits, so that its impact is felt not only on Sebatik Island but also in other disaster-affected areas through the Sakti Peduli program. On the other hand, there are a number of inhibiting factors still facing the UPZ. First, budget constraints are a major obstacle. Although zakat collection increases year after year, the needs of those entitled to receive zakat (mustahik) in border areas are relatively high, resulting in funds often being insufficient to cover all requested needs.

Second, low awareness of zakat al-mal (zakat al-mal) also poses a challenge. Some people still understand zakat only as zakat al-fitr (zakat al-fitr), while the potential for zakat al-mal from the trade, fisheries, and agriculture sectors has not been fully tapped. This situation aligns with research findings by Mubarok (2022), which states that zakat literacy is key to increasing zakat collection in border areas. Third, Sebatik's geographical constraints as a border area add to the complexity of management. Dispersed settlements, limited transportation access, and the isolation of some villages complicate the monitoring and distribution of zakat. Fourth, limited human resources (HR) within the UPZ also pose a challenge. Although the organizational structure is fully established, the number of active personnel is limited, so the administrative burden of collection and distribution is still handled by a handful of people, particularly the treasurer and head of the UPZ. Thus, it can be concluded that supporting factors provide a strong social foundation, trust, and institutional networks, while inhibiting factors relate to financial capacity, community literacy, geographic conditions, and limited human resources, which need to be addressed to make the KSZ program more effective and sustainable.

CONCLUSION

The East Sebatik Zakat Management Unit (UPZ) plays a role through its zakat management functions, namely planning (the Sakti Five Pillars program), organization (collaborative institutional structure), implementation (distribution of consumptive and productive zakat), and supervision (monitoring and transparency of reports). This emphasizes the UPZ's position not only as a zakat manager but also as an agent of community empowerment. The KSZ program has proven effective in improving the welfare of those who mustahik (recipients of zakat), community zakat awareness, and the trust of muzaki (recipients of zakat), including those from abroad. Despite limited funding, zakat literacy, and geographic constraints, the KSZ has made a significant

contribution to poverty alleviation in East Sebatik and can serve as a model for sustainable community-based zakat management.

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