

## Implementation of GAG Based on ZCP in Enhancing Economic Empowerment of Communities in West Sulawesi

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### Abstract

This study aims to examine the implementation of Good Amil Governance (GAG) principles based on Zakat Core Principles (ZCP) within zakat management institutions in three regencies with the highest poverty rates in West Sulawesi: Polewali Mandar, Majene, and Mamasa. The main issue addressed is how professional, transparent, and accountable zakat governance can support the economic empowerment of mustahik communities. This research adopts the position that implementing GAG based on ZCP is a strategic approach to improving the effectiveness of zakat management, which has not been comprehensively studied at the regency level. A qualitative method using a case study approach and Participatory Action Research was employed through in-depth interviews, observations, and analysis of official documents. The findings indicate that although the fundamental principles of zakat governance have been applied, there are weaknesses such as suboptimal public transparency, underperforming internal audit functions, limited digitalization, and empowerment program effectiveness that is not yet integrated with ongoing training and monitoring. This study contributes by expanding the application of Good Amil Governance principles based on the Zakat Core Principles at the district level, which has previously been rarely examined. The study also identifies various gaps in zakat governance, such as low public transparency, weak internal audit functions, and limited digitalization.

*[Penelitian ini bertujuan mengkaji penerapan prinsip Good Amil Governance (GAG) berbasis Zakat Core Principles (ZCP) pada lembaga pengelola zakat di tiga kabupaten dengan tingkat kemiskinan tertinggi di Sulawesi Barat, yaitu Polewali Mandar, Majene, dan Mamasa. Isu utama yang dibahas adalah bagaimana tata kelola zakat yang profesional, transparan, dan akuntabel dapat mendukung pemberdayaan ekonomi masyarakat mustahik. Penelitian ini mengambil posisi bahwa implementasi GAG berbasis ZCP merupakan pendekatan strategis untuk meningkatkan efektivitas pengelolaan zakat yang belum banyak dikaji secara komprehensif di tingkat kabupaten. Metode kualitatif dengan pendekatan studi kasus dan Participatory Action Research digunakan melalui wawancara mendalam, observasi, dan analisis dokumen resmi. Hasil penelitian menunjukkan bahwa meskipun prinsip dasar tata kelola zakat telah diterapkan, terdapat kelemahan seperti kurang optimalnya transparansi publik, fungsi audit internal yang belum berjalan maksimal, keterbatasan digitalisasi, serta efektivitas program pemberdayaan yang belum terintegrasi dengan pelatihan dan monitoring berkelanjutan. Penelitian*

*ini memberikan kontribusi dengan memperluas penerapan prinsip Good Amil Governance berbasis Zakat Core Principles pada level kabupaten yang sebelumnya jarang dikaji. Penelitian ini juga mengidentifikasi berbagai kesenjangan dalam tata kelola zakat, seperti rendahnya transparansi publik, lemahnya fungsi audit internal, dan terbatasnya digitalisasi.]*

**Keywords:** GAG, ZCP, Empowerment, Economy, Community

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## INTRODUCTION

Islam as a universal religion, regulates the relationship with Allah SWT and with fellow human beings (Rufaida et al., 2021). One form of this relationship is the obligation to pay zakat. When a Muslim's wealth reaches the nisab threshold, they are required to pay zakat as part of their religious duties. Neglecting this obligation can be seen as a violation of Islamic teachings (Hidayat & Bahri, 2024). Zakat plays an important role in improving economic conditions. To be effective, zakat must be properly allocated and used to empower the economic potential of the community (Balqis et al., 2023). Zakat is one of the pillars of Islam that involves the act of giving alms to the poor and those in need (Sujantoko et al., 2024). Linguistically, zakat means pure, growing, and praiseworthy (Fatmawati et al., 2023). In terms of terminology, zakat is a specific amount of wealth that must be distributed to mustahiq (eligible recipients) in accordance with established conditions (Nasruddin & Masse, 2023).

Zakat is a mandatory portion of wealth that must be given by Muslims to those who are entitled to receive it, as outlined in the Qur'an, Surah At-Tawbah (9:60). The eligible recipients (asnaf) include: the poor (fakir), the needy (miskin), zakat administrators (amil), those whose hearts are to be reconciled (muallaf), those in bondage (riqab), those in debt (gharimin), in the cause of Allah (fisabilillah), and travelers in need (ibnu sabil) (Safinal & Riyaldi, 2021). Islamic law regarding zakat management in Indonesia has developed rapidly, marked by the increasing number of official zakat institutions and growing public awareness of distributing zakat through organized institutions (Taqiyuddin et al., 2023). To facilitate the distribution of zakat, the role of Zakat Management Organizations (OPZ) is essential. These organizations manage zakat on behalf of the government to ensure its proper distribution (Afrina, 2020). Zakat Management Institutions (LPZ) are responsible for the planning, organizing, implementation, and supervision of zakat collection, distribution, and utilization. The National Zakat Agency (BAZNAS) and the National Zakat Amil Institutions (LAZNAS) are the official and organized bodies authorized to manage zakat in Indonesia (Undang-Undang Nomor 23 Tahun, 2011).

The principles of zakat management are regulated under Article 2 of Law No. 23, and are aligned with the five principles of Good Corporate Governance (GCG). Good Corporate Governance (GCG) is a system or mechanism that governs and outlines how an organization is managed professionally, transparently, and accountably (Fitri & Handayani, 2024). Good Corporate Governance (GCG) serves as a safeguard to ensure that management carries out its duties effectively (Maghfirah & Giyartiningrum, 2024). The principles of Good Corporate Governance (GCG) have been adapted into Good Amil

Governance (GAG) to evaluate the performance of Zakat Management Institutions (LPZ) in managing Zakat, Infaq, and Sadaqah (ZIS) funds professionally. Good Amil Governance (GAG) is a system of organizational structures and mechanisms designed to ensure transparency, accountability, integrity, independence, responsibility, and professionalism in both decision-making processes and their implementation (Hasanah, 2024). GAG aims to promote the professionalism of Zakat Management Institutions (LPZ) through management practices based on these core principles, which serve as a foundation for LPZ in selecting and implementing their activities. By adhering to these principles, LPZ are expected to empower the economic well-being of mustahik (zakat recipients) and function as institutions that accommodate the interests of muzakki (zakat payers) in fulfilling their zakat obligations, while also implementing the Zakat Core Principles.

The Zakat Core Principles (ZCP) are international standards for the management and supervision of zakat (Hanifah & Adnan, 2024). The ZCP includes technical guidelines known as technical notes, which explain the effective and efficient implementation of zakat in accordance with Shariah principles (BAZNAS, 2020). Its purpose is to strengthen healthy zakat supervision and serve as a safeguard in zakat management among Muslim countries (Safinal & Riyaldi, 2021). One part of the ZCP addresses institutional governance and the crucial role of zakat supervisory authorities in establishing the management framework for zakat institutions (Maspupah, 2024). One indicator within the ZCP is the management of zakat fund distribution. If the management of zakat fund distribution is effective, it can be said that the zakat institution has good governance (Nurul & Damanik, 2022). If a zakat institution is able to manage the utilization of zakat effectively while addressing challenges arising both from the internal side of the mustahik and the institution itself, then that zakat institution has successfully fulfilled its mandate to improve quality and strengthen the community (Hayatika et al., 2021). The key points of the ZCP Implementation Index are as follows (BAZNAS, 2016):

**Table 1. Points of the Zakat Core Principles Implementation Index**

<b>ZCP Number</b>	<b>Description</b>
8	Amil Governance
9	Zakat Fund Collection Management
10	Zakat Fund Distribution Management
12	Reputation Risk and Loss of Muzakki (Zakat Payers)
13	Zakat Fund Distribution Risk
14	Operational Risk
15	Internal Control and Audit in accordance with Shariah Principles
16	Financial Reporting and Audit
17	Disclosure and Transparency
18	Misuse of Zakat Services

Source: Core Principle for Effective Zakat Operation and Supervision 2016

Zakat is distributed both consumptively and productively. Consumptive distribution is limited to meeting daily basic needs only (Siregar et al., 2021). Meanwhile, productive distribution is intended for the community, such as providing working capital assistance, business equipment support, agricultural seed funding, livestock capital for mustahik, and others. All forms of assistance given not only meet the basic needs of the community but also contribute to improving their socio-economic conditions (Rufaida et al., 2021). Based on these rights, it can be understood that assistance from zakat funds allocated to the community whether for the underprivileged, orphans, the needy, and others significantly reduces their burdens. In terms of community economic empowerment activities, financial aid, especially those related to socio-economic support, greatly benefits the community (Fadhilurrahman et al., 2024). In this context, it can be understood that institutions managing ZIS funds, whether for consumptive or productive purposes,

continue to serve as a means to empower the community, especially in economic development (Susanty & Malini, 2024). This should also be carried out by ZIS fund management institutions in the West Sulawesi Province region.

The poverty rate in West Sulawesi Province in 2024 is 10.71%. Regarding poverty in West Sulawesi, food commodities have a greater impact on the poverty line compared to non-food commodities. The contribution of food commodities to the poverty line in 2024 was recorded at 77.6%. This means that basic needs, particularly daily necessities, remain a significant issue in West Sulawesi Province. This situation is influenced by various factors, one of which is the lack of employment opportunities that serve as sources of income for the community to meet their daily needs (BPS Provinsi Sulawesi Barat, 2024). Based on this phenomenon, the role of zakat managers is very important. One solution that can be offered by ZIS fund management institutions is a productive zakat program.

Previous research on Good Amil Governance (GAG) within the Zakat Core Principles (ZCP) framework has shown that zakat institutions such as Muhammadiyah, NU, and MUI still face shortcomings in supervision, amil capacity development, and risk mitigation. Recommendations include the implementation of progressive zakat fatwas, enhancement of amil education, and the application of relevant fatwas and regulations to improve amil governance and zakat management in Indonesia (Hasanah, 2024). Another study found that the principles of Good Amil Governance (GAG) have been well implemented at BAZNAS in Payakumbuh City, meeting the analysis indicators and serving as a suitable example for LPZ management. However, there are still some complex challenges in its implementation (Nasrizal et al., 2022). Previous studies have primarily focused on Good Amil Governance (GAG) in general terms. There has been no research specifically discussing the implementation of GAG based on the Zakat Core Principles (ZCP) to assess its effectiveness in enhancing community economic empowerment in West Sulawesi. Therefore, the state of the art and novelty of this research lies in examining the application of GAG based on ZCP in West Sulawesi, with a focus on community economic empowerment. Using an empirical approach, this study analyzes the impact of zakat governance on economic welfare, evaluates the implementation of ZCP in remote areas, and proposes an integrated zakat-based economic empowerment model that emphasizes transparency and accountability to ensure program sustainability.

## **METHOD**

This study employs a field research method with a qualitative approach to investigate phenomena through the experiences of individuals or groups, which are analyzed descriptively (Kusumastuti & Khoiron, 2019). The approach used in this study is a case study combined with Participatory Action Research (PAR). A case study involves investigating a phenomenon within its real-life context (Ridlo & Royani, 2023). The case study approach is used to examine phenomena in depth or to analyze the performance of a zakat institution within the community in West Sulawesi. The Participatory Action Research (PAR) approach is a research model that seeks to connect the research process with social change initiatives (Rahmat & Mirnawati, 2020). The Participatory Action Research (PAR) approach is used by the researcher to collaborate with zakat management institutions in West Sulawesi in designing and evaluating economic empowerment programs through zakat.

This research uses a qualitative method with a case study approach, which is a type of qualitative research where the author conducts an in-depth exploration of programs, events, processes, or activities related to individuals within a specific time frame and context (Sugiyono, 2023). Data were collected through in-depth interviews with zakat

managers (BAZNAS and LAZNAS), field observations, and document analysis. This approach aims to understand the implementation of GAG and ZCP in West Sulawesi. Interviews were conducted with zakat amil and relevant parties using purposive sampling in three districts with the highest poverty rates, based on statistical data from West Sulawesi (BPS Provinsi Sulawesi Barat, 2024):

**Table 2. Poverty Rates by District in West Sulawesi Province**

District	Poverty Depth Index
Majene	1,82
Polewali Mandar	3,09
Mamasa	1,75
Mamuju	1,12
Pasangkayu	0,66
Mamuju Tengah	0,92

Source: BPS Sulawesi Barat, 2024

Three regencies with the highest poverty rates in West Sulawesi are Polewali Mandar, Majene, and Mamasa. **Therefore, the research informants were selected from zakat-managing institutions in these three regions, specifically from the finance division, the zakat fundraising division, and the zakat distribution division. In total, nine individuals were interviewed.** Data were also collected through an analysis of official documents to assess transparency, accountability, and the impact of economic empowerment. The data were then analyzed to identify patterns in the implementation of GAG and ZCP and their impacts, which were subsequently compared with ZCP guidelines. The results of the analysis were used to draw conclusions regarding the effectiveness of GAG and ZCP implementation in reducing poverty and improving community quality of life.

## RESULTS AND DISCUSSION

### Implementation of Good Amil Governance Based on ZCP in Enhancing Community Economic Empowerment at BAZNAS of Polewali Mandar Regency

BAZNAS of Polewali Mandar Regency was officially established in 2027 as a zakat, infaq, and sadaqah management institution in West Sulawesi, focusing on five main programs: disaster relief, economic business capital, educational assistance, support for religious activities, and health aid. The management of zakat adheres to the principles of Good Amil Governance, emphasizing transparency, accountability, effectiveness, participation, and quarterly reporting through the SIMBA application in accordance with Shariah PSAK No. 109. Although there is an internal auditor, internal audits have not been actively conducted; however, external audits have been carried out by a Public Accounting Firm (KAP) and the Shariah team from the Ministry of Religious Affairs. Activity reports are submitted to BAZNAS at the provincial level and shared on social media, but financial reports have yet to be published publicly. The Shariah Supervisory Board oversees compliance with Shariah principles. BAZNAS also focuses on improving human resource quality, raising zakat awareness, coordinating with local governments, and drafting regional zakat regulations (Perda). Business capital assistance is distributed using both consumptive and productive approaches, with mustahik selected through a team review, village data, and community proposals. Program success is evaluated every 2 to 3 months based on the progress of the mustahik.

BAZNAS Polewali Mandar also collaborates with various parties, including government agencies and private sectors. A significant form of cooperation is the involvement of entrepreneurs from diverse industries as muzakki (zakat donors). Local community support for BAZNAS programs is strong and greatly contributes to the sustainability of the institution's activities. BAZNAS Polewali Mandar has implemented



various aspects of Good Amil Governance (GAG) and the Zakat Core Principles (ZCP). Based on these factors, the following analysis highlights its performance according to several key principles::

First, regarding the principles of transparency and accountability, BAZNAS Polewali Mandar has demonstrated commitment through quarterly financial reporting. These reports are submitted to BAZNAS West Sulawesi Province, the Ministry of Religious Affairs, and local government, and are prepared using the national reporting application SIMBA. Additionally, the financial statements are compiled in accordance with Shariah PSAK 109, which regulates zakat funds. However, these reports have not yet been publicly disclosed to the general public and muzakki. This lack of openness poses a challenge in building public trust and demonstrating full accountability. Therefore, improvements are needed to implement the principle of transparency more comprehensively, including involving the community in public oversight.

Second, regarding the principles of effectiveness and efficiency, BAZNAS Polewali Mandar's economic empowerment programs have aligned with these principles. The programs provide business capital assistance and supply equipment or tools for both consumptive and productive needs, tailored to the conditions of each mustahik. Additionally, BAZNAS routinely conducts evaluations every two to three months to assess the effectiveness of these programs. However, evaluation results show that the success of mustahik falls into three categories: growing, stagnant, and not developing. This indicates that the program's effectiveness still needs improvement, particularly in targeting accuracy, initial business capacity assessments, and the provision of ongoing coaching for mustahik to ensure more optimal and sustainable empowerment outcomes..

Third, the principle of participation is also embraced by BAZNAS Polewali Mandar in the process of collecting and distributing zakat. Mustahik are not merely passive recipients of aid but can actively participate by submitting assistance requests through proposals. Additionally, data on prospective mustahik is gathered from various sources, such as reports from villages and sub-districts, as well as direct assessments by BAZNAS staff. Public outreach and socialization efforts are actively conducted to raise awareness and encourage community involvement. This approach demonstrates that BAZNAS provides participatory space for the community in decision-making and program implementation, aligning with the spirit of inclusive governance as outlined in the Zakat Core Principles.

Fourth, regarding the principles of institutional structure and governance, BAZNAS Polewali Mandar has established its organizational structure in accordance with legal regulations. Each division operates independently and fulfills its designated functions. The institution has appointed an internal auditor, although the internal audit function has not yet been fully optimized. On the other hand, external audits have been conducted by a Public Accounting Firm and the Shariah audit team from the Regional Office of the Ministry of Religious Affairs. Shariah compliance is overseen by the Shariah Supervisory Board, which holds the authority to conduct Shariah audits. Nevertheless, the underutilization of the internal audit function indicates there is still room to enhance the quality of internal supervision as part of maintaining healthy and integrity-based governance.

Fifth, regarding the principle of human resources and amil capacity, BAZNAS Polewali Mandar has conducted training through national and provincial programs, as well as internal evaluations and regular meetings. This demonstrates the institution's awareness of the importance of amil professionalism in managing zakat. However, further improvement in human resource quality is needed, particularly in enhancing technical competencies such as mustahik business analysis, entrepreneurial mentoring, and effective

program management. Increasing amil certification is also necessary to strengthen the institution's overall credibility and performance

Sixth, regarding the principle of innovation and technology, BAZNAS Polewali Mandar has utilized the SIMBA reporting application to digitize financial reports. Additionally, social media is used as a medium to communicate program information to the public. These efforts reflect an initial step toward implementing technology-based innovation and efficiency. However, going forward, there is a need to develop a more integrated digital system, especially for post-program monitoring of mustahik, to ensure more accurate evaluation data. Data-driven decision-making can only be achieved if the digital system can provide real-time and historical information on program impacts.

Seventh, regarding the principle of legality and regulation, BAZNAS Polewali Mandar operates in accordance with the Zakat Law and other relevant regulations. As a strategic step forward, the institution is currently in the process of drafting a Regional Regulation (Perda) on Zakat at the Regency level. The formulation of this Perda is an important initiative to strengthen BAZNAS's legal standing as an official institution, while also providing a regulatory foundation for the collection, management, and distribution of zakat. With the establishment of this regulation, it is expected that the involvement of local government and the community in strengthening the zakat system will become more active and structured.

Eighth, regarding the principle of zakat fund distribution management, the economic empowerment programs carried out by BAZNAS Polewali Mandar have contributed to increasing the income and living standards of mustahik. The assistance provided includes business capital and work equipment, which are both consumptive and productive in nature. However, the success of the program is uneven. There are three outcome categories: mustahik who are developing and experiencing income growth, those who remain stagnant, and those who are not progressing. Key supporting factors for the program include local community support, cooperation with entrepreneurs as muzakki, and active coordination with local government. On the other hand, major obstacles stem from suboptimal monitoring, inactive internal audits, and minimal public reporting, which result in weak social oversight. This indicates that program effectiveness still needs improvement through data-driven approaches and more systematic monitoring

. Overall, BAZNAS Polewali Mandar has implemented most Good Amil Governance principles in line with the Zakat Core Principles, especially in accountability, program effectiveness, and community participation. However, improvements are needed in public transparency, strengthening internal audits, and optimizing economic empowerment impact. Therefore, it is recommended that BAZNAS increase public access to financial and performance reports, reactivate internal audits, enhance amil technical capacity, and accelerate digitalization and regional zakat regulations to ensure more professional, trustworthy, and impactful zakat management.

Research on the implementation of Good Amil Governance (GAG) principles at BAZNAS Polewali Mandar reveals both similarities and significant differences compared to a study at LAZ Nurul Hayat Malang. Both institutions have applied most GAG principles in line with the Zakat Core Principles. However, BAZNAS Polewali Mandar lacks in public transparency, internal audit functions, and the effectiveness of economic empowerment programs. In contrast, LAZ Nurul Hayat Malang demonstrates a more comprehensive and systematic approach, featuring active supervision, open reporting, and strong legal compliance. LAZ also has a more structured governance system with internal and external audits, strict SOPs, online reporting, effective risk mitigation, active participation in zakat forums, and guidance from the Ministry of Religious Affairs.

BAZNAS Polewali Mandar is still developing, with underperforming internal audits, non-public financial reports, and a need to enhance digitalization and amil professionalism (Alifiyah et al., 2024). In terms of supervision, LAZ Nurul Hayat Malang benefits from strong external support and clear internal control mechanisms, while BAZNAS Polewali Mandar has only recommended strengthening these functions, which are not yet running optimally. Regarding economic empowerment, both institutions implement programs; however, LAZ Nurul Hayat focuses on risk monitoring and continuous reporting, whereas BAZNAS Polewali Mandar needs to enhance the tangible impact of its programs.

**Implementation of Good Amil Governance Based on ZCP in Enhancing Economic Empowerment of the Community by BAZNAS Majene Regency**

BAZNAS Majene Regency, as the official zakat management institution in West Sulawesi, has implemented various strategic programs to improve community welfare, particularly through economic empowerment. The programs focus on zakat fund collection by establishing Zakat Collection Units (UPZ) and conducting outreach, as well as distributing zakat in the form of business capital assistance, educational support, and disaster relief. In its implementation, BAZNAS Majene has strived to apply the principles of Good Amil Governance (GAG) in accordance with the Zakat Core Principles (ZCP). Below is an analysis based on eight main principles:

First, regarding transparency and accountability, BAZNAS Majene prepares periodic financial reports and submits them to BAZNAS West Sulawesi Province via the national SIMBA application. The institution has undergone internal audits by BAPPEDA and external audits by central agencies, including a sharia audit. The audit results show that BAZNAS Majene's financial reports are fairly presented, indicating a good level of accountability. However, these reports have not been publicly shared with the community or donors. This lack of transparency may reduce public participation and trust in zakat management. To strengthen this principle, BAZNAS Majene is advised to regularly publish financial reports and activities through digital and print media.

Second, the principles of effectiveness and efficiency are reflected in BAZNAS Majene's economic empowerment programs, both consumptive and productive, which have shown positive impact. One indicator is the success of beneficiaries in improving their living standards and giving donations back to the institution, demonstrating program success. However, program effectiveness can be further improved by providing skills training, business mentoring, and long-term monitoring and evaluation. A more comprehensive approach will better support the economic independence of beneficiaries.

Third, the principle of participation shows strong public support for BAZNAS Majene's programs. However, direct community involvement in planning, implementing, and evaluating these programs remains limited. The beneficiary selection process is not yet systematically explained and lacks involvement from various stakeholders. To improve participation, BAZNAS Majene should develop dialogue mechanisms or consultative forums with community leaders, religious institutions, and local groups to ensure programs truly reflect the community's real needs.

Fourth, regarding institutional principles and governance, BAZNAS Majene's organizational structure complies with laws and regulations, with leaders chosen through a selection committee and staff appointed by leadership. The organization follows national regulations and undergoes regular audits. However, documentation of standard operating procedures (SOP) is incomplete and not fully implemented. To strengthen governance, comprehensive SOPs covering all processes—from fundraising and distribution to reporting and oversight need to be developed and enforced.



Fifth, the principle of human resources and amil capacity at BAZNAS Majene shows commitment to development through training and amil certification programs. This is a positive step toward improving zakat management professionalism. However, HR development needs to be more structured and continuous, including training in entrepreneurship, digital literacy, and Islamic finance. A long-term training plan should also be created to anticipate technological changes and social dynamics.

Sixth, the use of technology at BAZNAS Majene is still limited to the SIMBA application for financial reporting. There are no other digital innovations in place yet, such as online zakat payments, mustahik (beneficiary) data collection, or online reporting systems. Moving forward, it is necessary to develop a website, an online zakat platform, and a data-driven mustahik information system to enhance efficiency, outreach, and transparency.

Seventh, BAZNAS Majene has been operating in accordance with Law No. 23 of 2011 and has an appropriate organizational structure. However, internal policies and Standard Operating Procedures (SOPs) have not yet been formally documented. The development and dissemination of SOPs are essential to ensure consistency, strengthen operational control, and facilitate audits and accountability.

Eighth, zakat distribution is carried out both consumptively and productively, with monitoring and evaluation efforts in place. These programs have improved the income and living standards of the mustahik. However, a structured mustahik database has yet to be established, making impact assessment difficult. A comprehensive data and evaluation system is needed to ensure the effectiveness of zakat distribution.

BAZNAS Majene Regency has demonstrated progress in the implementation of *Good Amil Governance* (GAG) based on the Zakat Core Principles (ZCP), particularly in the areas of institutional development, auditing, and the execution of empowerment programs. Both internal and external audits, along with the involvement of BAPPEDA and the inspectorate, reflect a strong commitment to accountability. However, several challenges remain, such as the lack of transparency in public reporting, limited digital innovation, the absence of fully documented Standard Operating Procedures (SOPs), and suboptimal community engagement throughout the program cycle. There is also a need to strengthen data-driven information and evaluation systems.

The findings on the implementation of Good Amil Governance (GAG) at BAZNAS Majene Regency reveal both similarities and differences when compared to BAZNAS in Payakumbuh City. Both institutions apply GAG principles effectively. In Majene, notable progress has been made in institutional structure, audits, and empowerment programs, supported by government agencies such as BAPPEDA and the Inspectorate. BAZNAS Payakumbuh is considered a strong role model for professional zakat governance. However, Majene still faces several challenges, including insufficient transparency in reporting, limited digital innovation, incomplete SOP documentation, low levels of community involvement, and the need to enhance data-based information and evaluation systems. In contrast, BAZNAS Payakumbuh refers to its challenges in more general terms, without providing specific details (Nasrizal et al., 2022).

In conclusion, it can generally be stated that BAZNAS Payakumbuh City has achieved a more mature and comprehensive level of Good Amil Governance (GAG) implementation compared to BAZNAS Majene Regency. However, Majene's strength lies in its openness in identifying areas that still require improvement, which reflects an awareness of the importance of continuous development especially in an era of increasing digitalization and heightened public accountability.

## Implementation of Good Amil Governance Based on ZCP in Enhancing Economic Empowerment of the Community by BAZNAS Mamasa Regency

BAZNAS Mamasa Regency has been officially operating since 2019 in West Sulawesi as an institution managing zakat, infaq, and sadaqah (ZIS). Its activities focus on three main areas: education, health, and economic empowerment. In the field of education, assistance is provided to underprivileged students and university students. In health, the program includes financial support for individuals suffering from illnesses. For economic empowerment, BAZNAS provides business capital in the form of cash, business equipment, and revolving funds to productive economic institutions, using both consumptive and productive approaches to support the basic needs and self-reliance of *mustabik* (beneficiaries). *Mustabik* selection is based on community recommendations and direct proposals, although it is not yet supported by a systematic data collection system. Evaluations show that while some beneficiaries have experienced increased income, the majority have not seen significant improvement due to limitations in managing the assistance provided.

BAZNAS Mamasa Regency has begun to implement the principles of Good Amil Governance (GAG), particularly in transparency and accountability, by submitting activity and financial reports through the SIMBA application to the Provincial BAZNAS and the Ministry of Religious Affairs, although these reports have not yet been made publicly accessible. The organizational structure complies with regulations and consists of a Chairperson, Vice Chairperson, Secretary, Treasurer, and operational staff. Human resource management is carried out through internal development and counseling by the Ministry of Religious Affairs. However, to date, there is no internal or external audit system in place, and the institution has yet to establish a Sharia Supervisory Board. To strengthen governance, BAZNAS Mamasa has adopted strategic steps, including improving the competencies of *amil* (zakat managers), updating *mustabik* and *muzakki* (zakat payers) data, and conducting zakat awareness campaigns involving local government. Government support is evident through the policy of mandatory zakat contributions from civil servants (ASN), which strengthens zakat collection efforts. Although partnerships with the private sector have not yet been established, BAZNAS continues to build synergy with the local government, the Ministry of Religious Affairs, and the Provincial BAZNAS. Regular monitoring and outreach activities are conducted to ensure the effectiveness and sustainability of empowerment programs. BAZNAS Mamasa has implemented various aspects of Good Amil Governance (GAG) and the Zakat Core Principles (ZCP). The following is an analysis based on several key principles:

First, BAZNAS Mamasa has begun to implement transparency through financial reporting via the SIMBA application to relevant authorities. However, these reports are not yet publicly accessible. The lack of public disclosure reduces community trust and participation. It is necessary to improve transparency through digital media and the publication of annual reports.

Second, the effectiveness of the economic empowerment programs has not been optimal, as the majority of *mustabik* have not shown significant progress. A lack of training and mentoring has become a major obstacle. There is a need to integrate capital assistance with entrepreneurship education and continuous monitoring.

Third, community participation is still limited to data collection and proposal submissions, without active involvement in planning and evaluation. BAZNAS Mamasa should establish a dialogue forum to encourage inclusive and collaborative participation.

Fourth, while the organizational structure complies with regulations, there is still no Sharia Supervisory Board or audit system in place. To strengthen governance, it is

important to establish a Sharia supervisory unit and implement regular internal and external audits.

Fifth, human resource capacity currently relies on internal coaching without structured training. There is no *amil* certification program yet. A long-term HR development strategy is needed, including professional training and certification.

Sixth, the use of technology is still limited to the SIMBA application. There is no digital system in place for *mustahik* data collection or online zakat services. Digital innovation is needed, such as mobile applications, donation platforms, and data-based monitoring systems.

Seventh, BAZNAS Mamasa is legally recognized and operating, but it has yet to establish written Standard Operating Procedures (SOPs) for program implementation. SOP development and dissemination are necessary to ensure measurable and regulation-compliant operations.

Eighth, zakat distribution includes both consumptive and productive assistance, but it is not yet data-driven. The absence of a long-term monitoring system makes it difficult to evaluate impact. A comprehensive *mustahik* database and impact reporting system are needed to measure program effectiveness.

In general, the implementation of Good Amil Governance (GAG) principles based on the Zakat Core Principles (ZCP) at BAZNAS Mamasa Regency shows progress in institutional and administrative aspects but still faces challenges in program effectiveness, public accountability, and institutional capacity. The organizational structure, use of the SIMBA application, and economic empowerment programs provide a positive foundation; however, there is no Sharia Supervisory Board, audit system, or open publication of reports. Economic empowerment remains suboptimal due to a lack of post-assistance training and mentoring, limited community participation and technology utilization, as well as inadequate *mustahik* data and long-term monitoring systems. To strengthen BAZNAS Mamasa's role, it is necessary to establish a Sharia Supervisory Board, implement audit systems and SOPs, enhance *amil* capacity, digitalize services, and develop integrated databases and monitoring systems to make the institution more accountable, professional, and impactful.

The findings of this study on the implementation of Good Amil Governance (GAG) principles based on Zakat Core Principles (ZCP) at BAZNAS Mamasa Regency reveal significant similarities and differences compared to previous research conducted at LAZ Nurul Hayat Surakarta. Overall, both institutions demonstrate alignment in governance consistent with the fundamental GAG principles, particularly in institutional aspects and program implementation. At BAZNAS Mamasa, the organizational structure complies with regulations, the use of national applications such as SIMBA has been adopted, and initial efforts have been made in economic empowerment programs for *mustahik*. Meanwhile, at LAZ Nurul Hayat Surakarta, GAG implementation is rated positively by most respondents despite limited theoretical understanding of the concept. Governance in this institution is also strongly supported by a centralized oversight system and an Islamic work culture that fosters organizational integrity and effectiveness (Maulana & Zuhri, 2020).

However, there are significant differences between the two institutions. BAZNAS Mamasa faces major challenges such as the absence of a Sharia Supervisory Board, lack of internal and external audit systems, and minimal transparency in public reporting. The effectiveness of empowerment programs remains weak due to insufficient integration of training and mentoring for *mustahik*, as well as limitations in technology, data management, and long-term monitoring systems. In contrast, LAZ Nurul Hayat has a more established governance structure with regular reporting, individual performance assessments, and

centralized oversight. Interestingly, they do not use zakat funds to pay employee salaries but instead rely on profits from business units such as aqiqah services, demonstrating institutional efficiency and financial independence (Maulana & Zuhri, 2020).

From this comparison, it can be concluded that although both institutions apply the Zakat Core Principles (ZCP) in their governance, LAZ Nurul Hayat Surakarta has demonstrated a more consistent and structured implementation, particularly in terms of oversight, resource management, and financing innovation. In contrast, BAZNAS Mamasa is still in the developmental stage, facing several structural and operational weaknesses that need urgent improvement. Therefore, strengthening institutional capacity, implementing audits and Standard Operating Procedures (SOPs), and digitalizing services are strategic and pressing steps for BAZNAS Mamasa to enhance the effectiveness and accountability of zakat management sustainably.

## CONCLUSION

This study found that the implementation of Good Amil Governance (GAG) principles based on the Zakat Core Principles (ZCP) at BAZNAS in Polewali Mandar, Majene, and Mamasa Regencies shows varying degrees of progress. Overall, the three institutions have applied the fundamental principles of good zakat governance, particularly in institutional aspects, accountability, and the implementation of economic empowerment programs. However, there remain several significant weaknesses, such as suboptimal public transparency, underperforming internal audit functions, limited digitalization, and empowerment programs that lack integration with training and ongoing monitoring. Comparisons with other institutions like LAZ Nurul Hayat and BAZNAS Payakumbuh City indicate that professional and trustworthy zakat management requires strengthening supervisory functions, digitalization, and improving the capacity of *amil* (zakat managers).

This study makes an important contribution by deepening the understanding of the implementation of Good Amil Governance (GAG) based on the Zakat Core Principles (ZCP) at the regency level, an area that has been rarely explored comprehensively. The study enriches the zakat governance literature by linking institutional aspects, accountability, and economic empowerment in practical settings, while also identifying challenges and opportunities for the development of regional zakat management. The findings can serve as a valuable reference for policymakers and zakat practitioners to enhance the professionalism and social impact of zakat institutions.

The limitations of this study include its focus on only three regencies in West Sulawesi, which may not represent the national context, and the reliance mostly on qualitative data, which carries the potential for respondent bias. Further research is recommended to employ broader quantitative methods and longitudinal impact analyses of empowerment programs to provide a more comprehensive and objective overview.

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