

Z-MART BAZNAS PROGRAM IN IMPROVING MUSTAHIK'S ECONOMIC WELFARE

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Abstract: *This research aims to examine and analyze the management of the Z-Mart program in improving the economic welfare of mustahik in BAZNAS, South Kalimantan Province. As well as analyzing the obstacles in implementing the Z-Mart program in improving the economic welfare of mustahik in BAZNAS South Kalimantan Province. This research uses field research with a qualitative approach. The research location is at BAZNAS, South Kalimantan Province. The subjects of this research were the Zakat utilization team and mustahik recipients of the Z-Mart program as informants. Data collection methods used include observation, interviews and documentation. Data validation was carried out through source triangulation and data analysis involving the stages of collection, reduction, presentation and concluding. The research results show that Z-Mart management includes five main aspects: namely planning, organizing, movement or implementation, monitoring and evaluation. BAZNAS South Kalimantan Province succeeded in managing the Z-Mart program without significant obstacles thanks to good management, careful planning, effective organization, comprehensive training and strict supervision. With this approach, every aspect of the program is managed optimally so that the program objectives carried out by BAZNAS South Kalimantan Province are planned and realized well and systematically.*

Keywords: *Z-Mart, BAZNAS, Economic Welfare*

Abstrak, Penelitian ini bertujuan untuk mengkaji dan menganalisis program pengelolaan Z-Mart dalam meningkatkan kesejahteraan ekonomi mustahik di BAZNAS Provinsi Kalimantan Selatan. Serta menganalisis kendala dalam penerapan program Z-Mart dalam meningkatkan kesejahteraan ekonomi mustahik di BAZNAS Provinsi Kalimantan Selatan. Penelitian ini menggunakan penelitian lapangan (*penelitian lapangan*) dengan pendekatan kualitatif. Lokasi penelitian bertempat di BAZNAS Provinsi Kalimantan Selatan. Subjek penelitian ini yaitu Bapak Saptian Hadi, S.E selaku kabid pendayagunaan zakat. Metode pengumpulan data yang digunakan meliputi observasi, wawancara, dan dokumentasi. Validasi data dilakukan melalui triangulasi sumber dan analisis data yang meliputi tahapan pengumpulan, reduksi, penyajian, dan penarikan kesimpulan. Hasil penelitian menunjukkan bahwa pengelolaan Z-Mart mencakup lima aspek utama: yaitu perencanaan, pengorganisasian, pergerakan atau pelaksanaan, pengawasan dan evaluasi.

BAZNAS Provinsi Kalimantan Selatan berhasil mengelola program Z-Mart tanpa kendala signifikan berkat manajemen yang baik, perencanaan matang, pengorganisasian efektif, pelatihan komprehensif, dan pengawasan ketat. Dengan pendekatan ini, setiap aspek program dikelola secara optimal sehingga tujuan program yang dijalankan BAZNAS Provinsi Kalimantan Selatan terencana dan terealisasi dengan baik dan sistematis.

Kata Kunci: Z-Mart, BAZNAS, Kesejahteraan Ekonomi

INTRODUCTION

Prosperity is a state desired by every citizen of a country. However, not all residents of the country can easily achieve prosperity. A high level of poverty is a major challenge in efforts to develop the national economy. In Indonesia, one of the efforts to improve the welfare of disadvantaged communities is through social and religious programs, including the Zakat program (Saripudin Udin, 2016). In language the word zakat has the meaning, namely: blessing, growth, development and purity. In terms of terms, zakat is part of the property with certain conditions that Allah SWT requires its owner to hand over to those entitled to receive it with certain conditions (Prasetyoningrum, 2015). In practice, zakat functions as a tool to assist people who experience social and economic difficulties. Zakat is not just a religious aspect but is also a social phenomenon involving national resources that need to be managed and utilized responsibly. This aims to ensure that economic resources can be used to support community welfare through zakat (Khariri, 2018). Zakat is an important concept in Islam that supports efforts to empower the economic empowerment of mustahik (zakat recipients) by providing capital assistance and support in entrepreneurship (Zulkifli, M. Noor Sayuti, 2022). One of the goals of efforts to improve a productive economy is to help those who need work by creating jobs or business opportunities, which can be realized through various means, including developing Micro, Small and Medium Enterprises (MSMEs) (Ridwanto, 2023).

In business, we often need help, one of which is limited capital. Many organizations tasked with managing zakat provide business assistance programs in the form of capital or goods for mustahik who need support to start a business through productive zakat. Productive zakat is zakat funds collected and used to improve the economy of mustahik who need assistance (Ridwanto, 2023). Zakat can play a role in supporting the community's economy because zakat contains social values such as helping each other and fulfilling individual obligations to provide responsibility to society at large (Zainuddin, 2013).

In Indonesia, there are many zakat amil institutions tasked with managing zakat, infaq and alms funds. The main function of these institutions is to collect and distribute funds to improve the welfare of the people, both through consumptive and productive programs. One of the organizations responsible for distributing zakat, infaq and alms funds with a productive approach is the National Zakat Amil Agency (BAZNAS). BAZNAS South Kalimantan Province is one of the BAZNAS branches in Indonesia, which is responsible for the management of zakat, infaq, and alms within the province. BAZNAS South Kalimantan Province has a superior program, namely the Z-Mart program. The Z-Mart program is an economic empowerment initiative that focuses on

developing mustahik-owned stalls or shops on micro to small scale to reduce poverty in urban areas. This program aims to increase the capacity of stalls so they can develop and compete in the modern retail market, as well as overcome poverty. The implementation involves providing capital to mustahik who need it through zakat funds. The approach is to provide capital to mustahik, and not only in the form of capital assistance from zakat funds but also to regulate the use of zakat funds to support entrepreneurial efforts. The hope is that this will result in an increase in the welfare of the beneficiaries over a sustainable period where there will be coaching and guidance for mustahik by the Mustahik Economic Empowerment Institute (LPEM).

The Z-Mart program assists in the form of capital and light renovations. Beneficiaries will also receive assistance from BAZNAS South Kalimantan, with business monitoring carried out every month. This aims to ensure that the zakat distributed to BAZNAS can develop and improve the welfare of the people. This collaboration program between BAZNAS RI and BAZNAS South Kalimantan Province has been running since August 2022, covering five groups spread across Banjarmasin City and Barito Kuala Regency. The total number of recipients of this program is 50 mustahik. The development of this program is that 11 mustahik now have family incomes that exceed the poverty line, 20 people have family incomes above kifayah, and two people have incomes above the zakat nisab. The highest income achieved by them was IDR 8.4 million, while the lowest was IDR 3.9 million. With this, it still requires guidance and assistance to continue to develop. Additional support is needed for the continuity of this program, such as training, improving branding, and providing additional capital.

Previous research has revealed the results of the productive zakat program carried out by the National Zakat Agency (BAZNAS) of South Kalimantan Province in strengthening the economic efforts of mustahik. In the research entitled "Effectiveness of the Banjarmasin Sejahtera Program in Empowering Mustahik Economic Enterprises at BAZNAS Banjarmasin", it was found that the Banjarmasin Sejahtera program at BAZNAS Banjarmasin provided business capital assistance in the form of revolving capital loans to mustahik without interest, with the obligation to return the loan according to the amount received. Evaluation of the effectiveness of the Banjarmasin Sejahtera program, based on Budiani's (2007) theory, shows that of the four indicators of effectiveness measured, three of them have been proven effective, namely program targets, program outreach, and program objectives, but program monitoring still needs to be improved. (Nasir, et, 2023).

Based on the data above, the empowerment program carried out by BAZNAS South Kalimantan Province is quite effective. By looking at the success of the Banjarmasin Sejahtera program, which is quite effective in carrying out empowerment to improve the welfare of mustahik, this research aims to analyze how the BAZNAS Z-Mart program is managed in South Kalimantan Province, as well as what obstacles are faced in implementing the Z-Mart program in improving mustahik economic welfare in BAZNAS South Kalimantan Province. Therefore, this research will present a more complete picture of how this program is managed and identify the challenges it faces. The results of this research will likely provide a meaningful contribution to BAZNAS South Kalimantan

Province in developing and improving their Z-Mart program, as well as providing broader insight into productive zakat management and the challenges faced by BAZNAS at the provincial level.

THEORETICAL REVIEW

Management

Etymologically, management comes from the word "to manage", which means to arrange, take care of, or manage (M. Anang Firmansah, 2018). In Latin, there is a word that has a similar meaning, namely "manus", which means hand or handle (M. Rezky Naim and Asma, 2019), according to Drs. H. Malayu SP Hasibuan, the concept of management is defined as the science and art of managing the use of human resources and other resources effectively and efficiently to achieve certain goals (Malayu SP Hasibuan, 2011).

Management combines elements of art and science in planning, organizing, directing and supervising the use of human resources to achieve predetermined goals (Harris Nurdiansyah, 2019). Experts have varying views on management; here are some opinions from experts on this topic:

- a. According to George R. Terry, Management is the process of achieving predetermined goals using the activities of other people (M. Rezky Naim and Asma, 2019).
- b. According to Mary Parker Follett, Management is the ability to achieve goals by involving the cooperation of other people. This concept implies that managers collaborate with others to achieve organizational goals by completing necessary tasks.
- c. According to Luther Gullick, Management is a field of study that systematically tries to understand the motivation and methods of cooperation between individuals. This definition reflects that management is the study of how and why people work together to achieve set goals. (Sampurno Wibowo, 2009) .
- d. More broadly, management is the process of organizing and utilizing organizational resources with the participation of all members to achieve organizational goals effectively and efficiently (Sampurno Wibowo, 2009). Management has five main processes or activities, which consist of the following:

- 1) Planning (Planning)

Before starting action, each person will plan according to the goals they want to achieve. This process includes determining the activities required, who will carry them out and who will be responsible, as well as the location where these activities will be carried out (Dian Ani Nugroho, 2017).

- 2) Organizing (Organizing)

Organizing, also known as organizing, is a series of management activities that involve grouping individuals and determining their tasks, functions, authority and responsibilities. The aim is to ensure that the activities carried out can achieve the stated goals efficiently and effectively (Dian Ani Nugroho, 2017).

- 3) Actuating (Movement or Execution)

Movement or execution, also known as actuating, is one of the main functions in management. Actuating includes efforts to motivate team members to carry out their

duties as mandated. This function is often also referred to as direction, the responsibility of which is carried out by managers in each division. This direction involves influence and motivation as the tools used.

4) Controlling (Supervision)

To ensure that all management processes run according to the plans and targets that have been set, a control function is needed. This involves creating performance standards for team members, evaluation of performance achievements, comparison between standards and actual achievements, as well as corrective action in case of deviations or non-conformance with established standards.

5) Evaluation

Evaluation is part of the management function, which aims to evaluate the position and achievements of an organization. The purpose of this evaluation is to identify irregularities or problems that may arise within the institution. Apart from that, evaluation is also a program analysis process carried out to identify areas that need to be improved so that the program can run according to plans that have been set for the future (Dian Ani Nugroho, 2017).

Constraint

Theory of Constraints (TOC) or constraint theory is a systems management concept initiated by Eliyahu M. Goldratt in the early 1980s. TOC explains that certain constraints limit company performance. Every company is faced with limited resources and demand for its products. These constraints are limiting factors in company operations (Hansen, DR, & Mowen, 2013). Constraints are limits within which a company operates, such as limited raw materials or available machine time, that limit the company's ability to meet demand. Constraints are also weaknesses in a value chain that limit a company's production capacity. Theory of Constraints (TOC) is an approach to identifying and overcoming obstacles in a company's production process. This approach is based on the belief that effective management of constraints is the key to success. TOC is a development of the Total Quality Management approach, which focuses on the most effective improvement efforts (Haryono, 2017).

Theory of Constraints (TOC) emphasizes the importance of managing the constraints faced by organizations because constraints are factors that hinder organizational performance. The improvement process is considered effective if the focus is on resolving these obstacles. TOC focuses on three measures of company performance: (1) Throughput, which is the revenue a company generates through sales. In an operational context, throughput is the difference between sales revenue and variable costs per unit such as raw materials and electricity. Typically, direct labour is considered a fixed cost per unit and is not included in this definition of throughput. Throughput is related to contribution margin; (2) Inventory, which includes all costs incurred by the company to convert raw materials into throughput; (3) Operating expenses, which include all costs incurred by the organization to convert inventory into throughput (Hansen, DR, & Mowen, 2013).

In identifying company constraints, constraints can be divided into two types: (a) Internal factors, which include forces that arise from within the organization, such as

human resources, behaviour and management decisions. (b) External factors consist of forces from outside the organization, such as demographic characteristics, technological developments, and social and political changes (Thoharul Anwar, 2018).

RESEARCH METHODS

In this research, the method used is a qualitative research method. This type of qualitative research method involves collecting, analyzing, and interpreting data in narrative and visual (not numerical) form to gain an in-depth understanding of the phenomenon under study. Data obtained from qualitative research is subjective because researchers prioritize individual interpretation of the phenomenon through techniques such as participant observation, in-depth interviews, and other methods (Leo, 2015). In this research, the approach used is a qualitative descriptive approach. Qualitative methods are used as a research source to produce descriptive data in the form of written or spoken words from people and observable behaviour (Lexy J. Moleong, 2016). Qualitative research with a descriptive approach in this context aims to enable researchers to understand and describe events at the research location clearly and in detail, as well as trying to reveal relevant data related to the research object being studied (Lexy J. Moleong, 2016). Based on findings from previous studies, this research aims to find out and analyze how the BAZNAS Z-Mart program manages challenges in an effort to improve the economic welfare of mustahik in BAZNAS South Kalimantan Province. The research location is at BAZNAS South Kalimantan Province, the subject of this research is Mr. Saptian Hadi, S.E as the head of the zakat utilization division. Data collection methods include observation, interviews, and documentation. Data validation was carried out through source triangulation. Data analysis was carried out using the stages of collection, reduction, presentation and conclusion.

RESULTS AND DISCUSSION

Management of the BAZNAS Z-Mart Program for South Kalimantan Province

According to Law no. 38 of 1999 concerning Zakat Management, zakat is part of the assets that must be separated by a Muslim or legal entity owned by a Muslim, in accordance with religious provisions, to be given to those who are entitled to receive it (Soemitro, A., 2015). Zakat has a very important and strategic role in Islam, including efforts to improve community welfare, one of which is through productive zakat. Productive zakat is zakat given to mustahik through business-oriented economic management and development activities (Siti Zalikha, 2016). Distribution of Zakat funds is a process or activity that involves arrangements based on management principles to channel zakat funds from muzak to mustahik, with the aim of improving community welfare, reducing poverty, and ultimately improving the conditions of the muzak group.

The National Zakat Amil Agency (BAZNAS) is holding a mustahik economic empowerment program called Z-Mart. This program focuses on developing the retail sector in an effort to alleviate poverty. The aim is to improve the ability of warungs to compete and develop in the modern retail market, as well as improve the economic conditions of the people of South Kalimantan, especially those from lower economic groups, with the hope of increasing their status to the middle class or even higher in the

retail sector. The distribution of productive zakat by BAZNAS South Kalimantan through this program started in 2022 and is still relatively new.

The Z-Mart program assists in the form of merchandise, such as necessities that can be sold. Apart from providing business capital in the form of merchandise, BAZNAS also provides training and assistance for business actors. This program aims to increase the economic independence of the middle to lower-class communities in the South Kalimantan region. Zakat management refers to planning, implementation, and coordination activities in the process of collecting, distributing and utilizing zakat (Dr Mardani, 2015). In managing the Z-Mart program, BAZNAS South Kalimantan management aims to manage the use of resources effectively so that zakat funds distributed to MSMEs can be right on target. The resources in question are funds collected in one period and then distributed over certain periods.

Therefore, in managing the Z-Mart program carried out by BAZNAS South Kalimantan Province, in accordance with applicable theories and principles, there are several stages and special criteria used to ensure that the distribution of aid to MSME business actors can be carried out effectively. So, the Z-Mart program management process includes the following steps:

1. Planning

Based on the results of observations, in the planning stage, BAZNAS organized zakat fund collection activities through various public campaigns and collaboration with related agencies. Then, BAZNAS conducted an initial survey to identify mustahik who deserved assistance from the Z-Mart program. The mustahik screening process is carried out through interviews and field visits to ensure the eligibility of potential beneficiaries. The team carries out an assessment based on economic conditions, the number of dependents, and specific needs. After screening, final verification is carried out to determine program recipients officially. This verification includes double-checking data and supporting documents to avoid errors. Provision of assistance is carried out in a structured and transparent manner. BAZNAS distributes assistance in the form of business capital, such as providing merchandise, branding, minor renovations, carts and display shelves. After assistance is provided, BAZNAS provides regular assistance to ensure that the assistance is used correctly and effectively. Supervision is carried out through field visits and periodic reports from beneficiaries. Evaluations are carried out periodically to assess the impact of the program on the economic welfare of mustahik. The evaluation results are used to improve and develop the program further. This is based on the results of interviews conducted with informant SH/Septian Hadi as head of utilization:

"A program from BAZNAS in this planning includes collecting zakat funds, determining program targets, screening or assessing mustahik, verifying or determining program recipients, providing assistance or distribution, assistance and supervision, and evaluation" (interview, 13 March 2024).

The results of observations and interviews revealed that the Z-Mart BAZNAS program was designed with structured and comprehensive planning stages. The planning stage begins with organizing zakat fund collection activities through public

campaigns and collaboration with related agencies. This shows BAZNAS' commitment to ensuring adequate resources to support economic empowerment programs. Next, an initial survey process is carried out to identify mustahik who are worthy of receiving assistance. Mustahik screening is carried out carefully through interviews and field visits to assess the suitability of potential beneficiaries based on economic conditions, number of dependents and specific needs. Final verification is carried out to ensure that the data submitted by potential beneficiaries is valid and in accordance with the program criteria. After determining program recipients, BAZNAS distributes aid in a structured and transparent manner according to the needs of each mustahik. Regular assistance is carried out to ensure that the assistance provided is used correctly and effectively. Supervision is carried out through field visits and regular reports from beneficiaries to monitor the development of their businesses.

BAZNAS' approach to planning and managing the Z-Mart program shows a strong commitment to the principles of good management and sustainable empowerment. Organized collection of zakat funds and collaboration with related agencies ensures sustainability and sufficient resources to support this program. A careful screening and verification process means that BAZNAS ensures that aid is distributed to those who need and deserve it while avoiding errors or misuse. This approach not only ensures program effectiveness but also builds trust within the community in the transparency and accountability of BAZNAS in the distribution of aid. Routine assistance and active supervision of beneficiaries is the right strategy to ensure that the assistance provided is not just limited to material assistance but also has a significant impact on increasing the economic independence of mustahik. Therefore, this program not only offers solutions to short-term problems but also gives them the opportunity to become economically independent in the long term. Evaluations carried out regularly to evaluate the impact of the program show BAZNAS' commitment to continuing to improve and develop the program to make it more effective and relevant to community needs. The results of this evaluation form the basis for making strategic decisions that will strengthen the program's success and expand its positive impact. Overall, this structured and comprehensive approach shows that BAZNAS is not only focused on assisting but also on building community capacity and independence through a holistic and sustainable approach. These steps are a strong foundation for achieving the goal of sustainable economic empowerment and have a positive impact in the long term.

The success of this program can be attributed to socio-economic empowerment theory, which emphasizes the importance of ongoing support, training and supervision in helping vulnerable groups achieve independence. The findings of this study are in accordance with previous research, which shows that community interventions supported by trustworthy institutions can significantly improve economic well-being.

2. Organizing

Based on observations, the organization of the Z-Mart BAZNAS program is under the responsibility of the utilization team, which is tasked with coordinating all aspects of program implementation. This team creates a clear work structure and ensures that each member understands their role. Apart from that, this program is supported by accompanying volunteers who play an important role in regular monitoring in the field. Companion volunteers are directly involved with mustahik to provide guidance and ensure that the assistance provided is used according to its intended purpose. The presence of volunteers in the field also helps in identifying problems that may arise and providing timely solutions. With a well-structured organizational structure and active participation from volunteers, the Z-Mart program can operate efficiently and effectively and provide a significant positive impact for mustahik. This is based on the results of interviews conducted with informant SH/Septian Hadi as head of utilization:

"For organizing, the person responsible for the Z-Mart program is the utilization team.

"Volunteers are accompanying the Z-Mart program who will later go directly to the field for the periodic monitoring process" (interview, 13 March 2024).

The results of observations and interviews show that the organization of the Z-Mart BAZNAS program was carried out well by placing the main responsibility on the utilization team. This team is responsible for coordinating all aspects of program implementation, including planning, implementation and monitoring. A clear work structure is established to ensure that each team member understands their role well, thereby reducing the risk of confusion or hesitation in program implementation.

Apart from the utilization team, the presence of accompanying volunteers is key in carrying out regular monitoring in the field. These volunteers are not only involved in monitoring but also provide direct guidance to mustahik. The active involvement of volunteers in the field helps in identifying problems that may arise and providing solutions in a timely manner. This shows that an organized organizational structure and support from volunteers who are directly involved are very important for the success of this program.

Clear responsibility arrangements within the utilization team reflect the principles of effective management in the organization. Thus, BAZNAS can manage the Z-Mart program efficiently and effectively, minimizing the risk of errors or failures in implementation. The use of accompanying volunteers to carry out monitoring in the field shows a commitment to ensuring that the assistance provided is useful and in accordance with the stated objectives.

An organized organizational structure also allows for better coordination between the various parties involved, including program coordinators, volunteers, and mustahik. In this way, decisions can be taken quickly and responsive to needs and changes that may occur during program implementation. A real positive impact for mustahik can also be seen as a result of this structured approach. By facilitating access to knowledge, assistance and continuous monitoring, the Z-Mart program not only provides material assistance but also builds the mustahik's capacity and

independence for the long term. Overall, this approach reflects best practices in economic empowerment program management, where a strong organizational structure and active participation from various parties can increase program effectiveness and provide a significant positive impact on the communities served.

3. Execution or movement

Based on the results of observations, after the process of determining program recipients is complete, mustahik are included in Basic Group Training (LDK). This LDK aims to equip mustahik with the basic skills needed to manage a Z-Mart business. After LDK, program assistance is distributed to beneficiaries. The BAZNAS utilization team, which is responsible for implementing the program, ensures that the distribution of aid is carried out transparently and on target. Apart from that, supervision and monitoring are carried out periodically as the program runs. Accompanying volunteers go directly to the field to monitor the development of mustahik businesses, provide guidance, and ensure that assistance is used properly. This monitoring process includes program evaluation to assess the effectiveness and impact of the assistance provided. Evaluation is carried out to identify successes and obstacles faced, as well as to determine necessary improvement steps. This is based on the results of interviews conducted with informant SH/Septian Hadi as head of utilization:

"After the process of determining program recipients, they are then included in Basic Group Training (LDK), followed by the distribution of program assistance, supervision and monitoring are carried out as the program runs, in the process of supervision and monitoring, program evaluation is also carried out" (interview, 13 March 2024).

The results of observations and interviews show that the Z-Mart BAZNAS program is implemented with a series of structured and comprehensive stages to support the economic welfare of mustahik. After the process of determining program recipients is complete, mustahik are immediately included in Basic Group Training (LDK). This LDK is designed to provide basic skills to mustahik so that they are able to manage the Z-Mart business better. Therefore, this program not only provides material assistance but also aims to empower and increase capacity. After LDK, program assistance is distributed to beneficiaries in a transparent and targeted manner. The BAZNAS utilization team ensures that the distribution process runs smoothly and in accordance with the plans that have been prepared.

Furthermore, supervision and monitoring are carried out periodically as long as the program is running. Companion volunteers have an important role in this activity; they go directly to the field to monitor the development of mustahik businesses, provide guidance, and ensure that the assistance provided is utilized effectively. This monitoring process not only aims to monitor program progress but also to evaluate the effectiveness and impact of the assistance provided to mustahik. Evaluation is carried out continuously to identify the successes that have been achieved and the obstacles faced. The results of this assessment are used as a basis for determining necessary corrective actions so that the program can continue to increase its impact on beneficiaries.

The structured approach in implementing the Z-Mart BAZNAS program reflects best practices in economic empowerment program management. By combining skills education through LDK, transparent aid distribution, and integrated supervision and monitoring, BAZNAS can ensure that this program not only provides short-term assistance but also empowers mustahik to achieve long-term independence. The involvement of accompanying volunteers in field monitoring is a key aspect that allows BAZNAS to directly understand the challenges faced by mustahik and provide appropriate responses. This also increases the community's trust and involvement in the program, as they feel actively supported and monitored. Regular evaluations are an important mechanism to ensure that programs run effectively and can adapt to changing conditions and needs that arise in the field. By analyzing evaluation results, BAZNAS can identify successful patterns and develop strategies to overcome problems that may arise. In total, this strategy is not only related to assisting but also to strengthening community capacity and independence through a continuous education, monitoring and evaluation process. This is an important step in efforts to improve the quality of life of mustahik sustainably and have a positive impact in the long term.

4. Supervision

Based on observations, in organizing the Z-Mart BAZNAS program, one of the key activities is group meetings which are held regularly every month. This meeting aims to supervise and monitor program developments. This monitoring includes monitoring various important aspects such as program implementation, sales, stock of goods and financial conditions. During the meeting, the utilization team and accompanying volunteers, together with the mustahik, discussed developments and challenges faced. These monthly meetings facilitate the direct evaluation of progress as well as the implementation of necessary corrective actions to ensure the effective achievement of program objectives. This is based on the results of interviews conducted with informant SH/Septian Hadi as head of utilization:

"There are group meetings held regularly once a month for supervision and monitoring.

"This monitoring includes monitoring programs, monitoring sales, stock of goods and finances" (interview, 13 March 2024).

The results of observations and interviews show that in organizing the Z-Mart BAZNAS program, regular monthly group meetings are one of the key activities. This meeting is not only a place for evaluation but also a tool for careful supervision and monitoring of program progress. The monitoring carried out covers several important aspects, such as program implementation, sales, stock of goods and financial conditions. This monthly meeting involves the BAZNAS utilization team, accompanying volunteers, and mustahik directly. During the meeting, they discussed the progress that had been achieved and identified various challenges faced by the mustahik in implementing the program. This discussion is a moment to evaluate progress collectively and take corrective action if necessary.

The arrangement of regular monthly group meetings in the Z-Mart BAZNAS program shows a commitment to carrying out systematic supervision and monitoring

of all aspects of the program. Through these meetings, BAZNAS can regularly evaluate the effectiveness of program implementation and be responsive to changes occurring in the field. Monitoring, which covers various aspects such as program implementation, sales, inventory and finances, is a crucial step to ensure that the program runs according to plan and achieves the stated goals. This also allows for early identification of problems or challenges that may arise so that corrective action can be taken immediately. The active participation of the utilization team, accompanying volunteers, and mustahik in monthly meetings shows that this program is not only oriented towards providing material assistance but also building capacity and active participation from the community. This helps strengthen the relationship between BAZNAS and the communities it serves, thereby increasing trust and overall program effectiveness. The evaluation carried out in this meeting also becomes a means for continuous learning. The evaluation results can be used to determine the next strategic steps in improving program implementation or adapting strategies that are more appropriate to emerging needs. Overall, an integrated supervision and monitoring approach through monthly group meetings is good practice in program management. This helps ensure that the Z-Mart BAZNAS program operates effectively, is responsive, and has a big impact on the economic welfare of the target mustahik.

5. Evaluation

Based on the results of observations, in the Z-Mart BAZNAS program, the evaluation process is carried out simultaneously with routine supervision and monitoring activities. This evaluation aims to analyze the obstacles faced by mustahik in implementing the program and to monitor changes in turnover after receiving assistance. During the supervision and monitoring session, the utilization team and accompanying volunteers evaluate sales data, stock of goods and financial reports. This analysis helps in identifying obstacles that hinder program progress and determines the necessary corrective steps. Apart from that, the evaluation also includes monitoring the increase or decrease in mustahik turnover, which is an important indicator for assessing the effectiveness of the program. This is based on the results of interviews conducted with informant SH/Septian Hadi as head of utilization:

"The evaluation process is carried out simultaneously with the supervision and monitoring process. This evaluation process includes analysis of obstacles in running the program as well as monitoring the increase or decrease in turnover after the program" (interview, 13 March 2024).

The results of observations and interviews show that in the Z-Mart BAZNAS program, evaluation is carried out in an integrated manner with supervision and monitoring activities, which are carried out regularly. This evaluation not only focuses on analyzing the obstacles faced by mustahik in implementing the program but also monitors changes in turnover after they receive assistance. During supervision and monitoring sessions, the utilization team and accompanying

volunteers actively evaluate sales data, stock of goods and financial reports to determine program effectiveness and identify areas that require improvement.

Combining evaluation with supervision and monitoring in the Z-Mart BAZNAS program is a strategic step that allows for a more comprehensive analysis of program performance. By carrying out evaluations in conjunction with routine monitoring, BAZNAS can directly observe the impact of the assistance provided to mustahik and identify problems or obstacles that may arise in program implementation. Analysis of the obstacles faced by mustahik is an integral part of this evaluation. By identifying obstacles that hinder program progress, BAZNAS can design more effective strategies to overcome these problems. For example, if there are obstacles in financial management or product marketing, this evaluation can provide the insight needed to arrange additional training or more in-depth guidance. In addition, monitoring the increase or decrease in turnover after beneficiaries receive assistance also provides a clear indicator of program effectiveness. An increase in turnover is a positive result of the assistance provided.

In contrast, a decrease in turnover may indicate the need for strategy adjustments or additional support from BAZNAS. Corrective steps taken as a result of this evaluation must be responsive and relevant to the findings found during the monitoring process. In this way, the program can continue to be improved to maximize its impact on the economic welfare of mustahik in a sustainable manner. Overall, the integrated approach between evaluation, supervision and monitoring in the Z-Mart BAZNAS program shows a strong commitment to ensuring that the aid distributed not only provides benefits in the short term but also increases the capacity and independence of mustahik in the long term. This comprehensive evaluation is also an important basis for developing better and more effective strategies in supporting the communities served by BAZNAS.

Obstacles to the BAZNAS Z-Mart Program, South Kalimantan Province

In planning a program that BAZNAS, South Kalimantan Province, will implement, it always carries out a SWOT analysis. SWOT analysis is a method used to identify positive (strengths), negative (weaknesses), opportunities (opportunities) and threats (threats) factors related to a particular business or program. Through a comprehensive SWOT analysis, BAZNAS can continue to identify areas for improvement and anticipate potential threats, making program implementation more adaptive and responsive to the needs of mustahik and the communities served.

Based on the results of observations, it was revealed that several obstacles in managing the Z-Mart program arose from Mustahik's internal conditions. Some obstacles identified include decreasing income from the business being run, mustahik becoming a place of debt for buyers, and inappropriate financial management. However, these obstacles did not hinder the running of the program as a whole. In facing this challenge, BAZNAS has previously carried out a SWOT (Strengths, Weaknesses, Opportunities, Threats) analysis. This analysis helps in planning strategies to face various challenges that may arise, for example, by offering additional training on financial management to

mustahik or providing more intensive assistance in business management. This is based on the results of interviews conducted with informant SH/Septian Hadi as head of utilization:

"Obstacles in program management arise from the mustahik itself, such as decreasing income, mustahik becoming a place for buyers' debts, and inappropriate financial management. However, these obstacles did not hinder the progress of the program because we had previously carried out a SWOT analysis" (interview, 14 March 2024).

The results of observations and interviews show that in managing the Z-Mart BAZNAS program, several obstacles arise from the internal conditions of the mustahik themselves. These obstacles include a decrease in income from the business being run, the necessity of being a place for buyers who are in debt, and problems in managing their finances. However, these obstacles did not hinder the program as a whole.

The obstacles that arise from the mustahik themselves, such as decreasing income, financial problems, and being a place for buyers who are in debt, show that Z-Mart BAZNAS faces real challenges in supporting the mustahik to become economically independent. However, it is important to note that these obstacles do not hinder the running of the program as a whole. The SWOT (Strengths, Weaknesses, Opportunities, Threats) analysis previously carried out by BAZNAS has helped in preparing strategies to overcome various challenges that may arise. For example, by offering additional training on financial management to mustahik, BAZNAS can help improve their ability to manage their finances effectively. Apart from that, providing more intensive assistance in business management is also an effective strategy to help mustahik deal with the problems they face every day. This approach shows that BAZNAS not only provides material assistance but is also committed to building the capacity and independence of mustahik in a sustainable manner. By providing appropriate and relevant support, BAZNAS can help mustahik overcome internal obstacles that may affect their progress in the Z-Mart program. Overall, dealing with the internal obstacles faced by mustahik requires a holistic and sustainable approach from BAZNAS. Continuous evaluation of the impact of implemented strategies is key to ensuring that the Z-Mart program not only runs smoothly but also provides maximum benefits for the mustahik served.

CONCLUSION

This research examines how the BAZNAS Z-Mart program in South Kalimantan Province is managed to improve the economic welfare of mustahik. This research shows that the Z-Mart program run by BAZNAS was designed and implemented in very structured and comprehensive stages. In managing this program, management theory has been implemented, namely planning, organizing, implementing, monitoring and evaluating. This research also examines the obstacles in managing the BAZNAS Z-Mart program in South Kalimantan Province, which aims to improve the economic welfare of mustahik. The research results show that although this program is well-designed, several obstacles hinder its effectiveness. These obstacles include decreasing income, having to pay the buyer's debts and inappropriate financial management.

Nevertheless, BAZNAS' efforts to overcome these problems have shown positive results in several aspects of mustahik economic empowerment. The structured and comprehensive approach used by BAZNAS in implementing the Z-Mart program has several important implications, namely resource sustainability, effectiveness and accountability, long-term economic empowerment, and transparency and trust. This research also identified several limitations in the Z-Mart BAZNAS program, namely mustahik internal constraints, supervision and monitoring, and adaptation to new challenges. Based on the findings and limitations of this research, several suggestions for future research include the development of additional training, long-term impact analysis, evaluation of supervision and monitoring methods, development of new empowerment models, and comparative studies.

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