

COMMUNITY-BASED ZAKAT GOVERNANCE IN BOGOR: STRENGTHENING HUMAN-CENTERED EMPOWERMENT BEYOND TECHNOLOGY

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ABSTRACT

This study explores community-based zakat management practices in Bogor through a qualitative descriptive investigation of three institutional models: the national zakat institution (LAZNAS) Rumah Zakat, the community-driven Baitul Maal Literasi Qur'an, and the mosque-based zakat unit of DKM Al-Ikhlash. Data were collected through in-depth interviews, direct field observations, and document analysis. The findings show that Rumah Zakat demonstrates a more professional governance structure and succeeds in improving mustahik welfare through empowerment initiatives such as Desa Berdaya and BUMMAS, including reported increases in micro-enterprise monthly turnover from approximately IDR 1.5 million to IDR 3–7 million. Meanwhile, Baitul Maal Literasi Qur'an focuses on Qur'anic literacy development by engaging volunteer teachers and community members, but faces constraints related to limited facilities, teaching resources, and classroom management. The zakat unit of DKM Al-Ikhlash manages zakat fitrah and voluntary alms using a traditional and socially embedded approach, yet continues to rely on manual record-keeping and lacks standardized mechanisms for transparency and reporting. This study is limited by its qualitative scope, the absence of systematic financial records in some community institutions, and the contextual nature of Bogor-based case studies, which may constrain broader generalization. Using thematic analysis, this study identifies key factors that shape the effectiveness of zakat management, including amil capacity, administrative systems, beneficiary engagement, and the strength of community relationships. The results highlight the need to strengthen governance, transparency, and human resource competence to enhance the role of zakat as a sustainable instrument of community empowerment. This research provides practical insights into grassroots zakat practices and contributes evidence for developing more accountable and impactful zakat management models.

Keywords: Zakat Management, Community-Based Zakat, Islamic Philanthropy, Empowerment Programs

I. INTRODUCTION

Zakat is a form of worship that has social and economic benefits for Muslims and the entire community. As a religious obligation, zakat serves to help those in need, stabilize the economy, and reduce the gap between the rich and the poor. (Muchlis et al., 2025) Zakat institutions, as one of the instruments of Islamic finance, have programs for poverty alleviation that are inclusive and create development in all sectors. (Jaenudin & Hamdan, 2022) Zakat must be distributed to specified groups, including the poor and needy, who are unable to meet their needs financially or earn a living, and whose income is insufficient to meet their needs. (Muzakir, 2023)

A study conducted by the BAZNAS Strategic Studies Center in 2020 shows that the potential for zakat in Indonesia reaches 327 trillion rupiah per year. (Hartono et al., 2025). With a Muslim population of 202 million, the potential of zakat can help reduce poverty in Indonesia. (Al-Fatih, 2020). Efficient management of zakat funds is key for Zakat Institutions (LAZ) in ensuring that the funds collected are optimally distributed to those in need. However, in practice, not all zakat institutions are able to achieve ideal efficiency. (Jannah et al., 2025) The gap between the potential of

zakat and its actual realization poses a challenge for zakat administrators to maximize that potential. Zakat Administration Institutions (LAZ) and other stakeholders have made various efforts to increase zakat collection, such as maintaining the trust of muzakki (zakat payers) in zakat organizations. (Ahmad & Rusdianto, 2018).

The Zakat Management Institution (LAZ), as an entity mandated to manage zakat, infaq, and sadaqah, is required to perform managerial and reporting functions professionally in order to maintain credibility and public trust. (Mutya & Maulina, 2025) Rumah Zakat as a Zakat Institution has shown that the better the implementation of internal control, the greater the increase in public trust. (Ardi, 2018). There are several factors that influence the community in paying zakat, including knowledge, trust, and accountability, which have a significant influence on the community's decision to pay zakat. (Lubis & Albahi, 2025). In the distribution of zakat, trust is very important, and zakat institutions must be able to instill this trust in the community. (Linuhung, 2022)

In every country in the world today, there is a need for an institution that can facilitate the country's economic activities, one of which is Baitul Mal wa Tamwil (BMT). The role and function of BMT is not only to collect money and distribute it to people in need, but more to manage the economic system so that undesirable things do not happen. (Zahro, 2019). In practice, the management of ZISWAF funds at Baitul Maal also requires high transparency and accountability so that the trust of donors can be managed and distributed appropriately. As a social institution, Baitul Maal has similar functions and roles to the Zakat Institution (LAZ), therefore Baitul Maal must be encouraged to be able to play a professional role as a well-established zakat institution. (MUHAMAD FIKRI, 2024)

BMT plays an important role in improving economic empowerment through the management of zakat, infaq, and alms funds. In addition, this organization also develops programs to improve the skills and education of the poor, which is in line with the principle of tazkiyah in Islam (purification of the soul through virtue). (Sihombing et al., 2024). Baitul Maal aims to ensure social welfare and justice for all people. (Rahmatullah & Sapa, 2025). In order to provide educational scholarships to the community, Baitul Maal Literasi Qur'an focuses on quality Al-Qur'an education and broader access to social programs that have a direct impact on the welfare of the people. Therefore, transparent, trustworthy, and targeted fund management is very important. Therefore, Baitul Maal Literasi Qur'an was selected as the object of observation because it focuses on educational funds, particularly in supporting Al-Qur'an memorizers, as well as social activities relevant to community empowerment.

Although Zakat has enormous potential to improve community welfare, according to the Head of Amil DKM Al Ikhlas, there are still frequent cases of unequal distribution of Zakat, with mustahiq not receiving their rights. This could be due to the community's lack of awareness of the importance of Zakat, such as a lack of attention or neglect of education and understanding about Zakat, or the lack of role of amil in distribution, resulting in unequal distribution of Zakat and mustahiq not receiving their rights due to amil not maximizing Zakat management. In an effort to manage Zakat effectively and strive to achieve community welfare, justice, and eliminate social inequality, the Amil DKM Al Ikhlas plays a role in the implementation and supervision of the collection and distribution of Zakat to the Mustahiq. Its members consist of local residents who form a team, where the primary target for Zakat distribution is the community around the mosque.

II. LITERATURE REVIEW

Syaikhu et al., (2022) Looking at the management of zakat by the prismatic community in Kapuas Regency, researching the social realities and traditional practices that influence zakat management. The study aims to identify the causes of the prismatic community's reluctance to engage with the National Zakat Agency (BAZNAS) in the context of zakat payments. It was revealed that the

community feels it is more appropriate to give directly to the mustahik, that there is a lack of understanding among the community about the benefits of zakat management by the Institution, and that there is a lack of trust in the Institution. Therefore, there is a need to adjust the regulations on zakat management and to raise awareness among the community and zakat managers that they must optimize zakat for the benefit of the country and the Muslim community.

Adapun Emzaed et al., (2023) discusses the relationship between the state and Muslim civil society in managing zakat in Indonesia. The study identifies the relationship between the National Zakat Agency (BAZNAS) and the National Zakat Institution (LAZNAS) in managing zakat, which has synergized in efforts to optimize zakat management. The study aims to explore the dynamics of zakat management and the implications of institutionalization for effective zakat distribution in Indonesia. The study explains that in an effort to optimize professional zakat management as indicated in Surah at-Taubah verse 60, represented by the existence of BAZNAS and LAZNAS, has significance in increasing efficiency, professional zakat management, supervision and control of zakat management by both the community and the government, development of social programs with a wide reach, and contribution to social development. Therefore, direct distribution of zakat, especially involving large crowds, should be avoided.

Yasmine & As'ari (2024) discusses the practice of zakat management in Siak Regency, particularly in the context of good governance, and recommends improvements in community involvement and the effectiveness of the UPZ. Zakat management in Siak Regency emphasizes the need for professional handling to address socio-economic disparities in the community. Zakat management at the Zakat Collection Unit (UPZ) in Tualang Regency is not optimal. Three main obstacles have been identified, namely low public knowledge about zakat, ineffective socialization efforts, and amil who are not focused on managing zakat. This study highlights the need to increase community involvement in zakat management and more effective performance by UPZ administrators. Recommendations have been made for the Tualang UPZ to increase socialization efforts and utilize digital platforms for better outreach.

Mu'arif et al., (2024) discusses the dual management of zakat in Indonesia by government agencies and private entities, identifying effective communication, comprehensive coordination, and strategic innovation between the National Zakat Agency (BAZNAS), Zakat Institutions (LAZ) as the main zakat management entities, and the Pati Regency Government in contributing to improving zakat collection and distribution efforts. The study concluded that communication synergy was carried out formally. Coordination synergy covered various aspects, including planning, potential assessment, cooperation in zakat education, distribution, joint program initiatives, and reporting. Innovation synergy involves strengthening zakat regulations, which includes issuing regent and regional regulations on zakat, including the development of new Zakat Collection Units (UPZ) and regular quarterly coordination meetings among zakat managers, covering zakat education through socialization and guidance of UPZ, distribution of zakat to beneficiaries outside the traditional eight ashnaf, and distribution of zakat for disaster response efforts.

Based on the above background and previous studies discussing community-based zakat management in Indonesia, this study seeks to answer the question: How is community-based zakat management carried out, particularly in Bogor, Indonesia? This is done in order to complete a series of portraits of zakat management in Indonesia by the community through direct field observations.

III. METHODOLOGY

This study uses a descriptive qualitative approach to gain an in-depth understanding of zakat management practices in three types of institutions in Bogor, namely Rumah Zakat, Baitul Maal Literasi Qur'an, and the DKM Al-Ikhlas mosque amil. This approach was chosen because the research

focuses on the processes, social dynamics, and governance patterns implemented by each institution, as found in field observations of economic empowerment programs, educational activities, and zakat fitrah distribution mechanisms.

Data was obtained through in-depth interviews, direct observation, and documentation analysis. Interviews were conducted with institution managers, Qur'an teachers, volunteers, muzakki, and mustahik to explore the mechanisms of collection, distribution, operational challenges, and perceptions of program success. Field observations were used to record actual practices, such as the increase in mustahik turnover in the Rumah Zakat program, the limitations of learning facilities at Baitul Maal, and the manual recording of zakat fitrah at DKM.

The data was analyzed using thematic analysis, starting with the coding process, category grouping, and compilation of main themes such as governance transparency, amil capacity, empowerment effectiveness, and the strengths and weaknesses of each institution. Data validity was ensured through source and technique triangulation, as well as cross-checking information with key informants. This approach enabled researchers to comprehensively interpret the patterns of community-based zakat management found in the field.

IV. RESULTS AND DISCUSSION

Results

Management Based on the National Zakat Institution (LAZNAS)

In the context of zakat management, the role of zakat institutions is very important. These institutions are responsible for ensuring that the zakat funds collected are distributed appropriately, transparently, and with a long-term impact. One of the institutions that plays an active role in zakat management in the city of Bogor is Rumah Zakat. Rumah Zakat is a professional institution that manages zakat, infaq, sadaqah, and waqf (ZISWAF) funds. This institution not only distributes zakat for immediate needs, but also manages various community empowerment programs in the fields of economy, education, health, and humanity.

The programs run by Rumah Zakat aim to create long-term impacts, such as empowering mustahik (recipients of zakat) to become muzakki (givers of zakat). In the economic sector, for example, Rumah Zakat implements various programs to empower micro, small, and medium enterprises (MSMEs), provide skills training, and provide business capital. This approach shows that zakat management is not only about providing short-term assistance but also creating structural changes in the lives of mustahik.

Rumah Zakat is a national zakat institution owned by the Indonesian people that manages zakat, infaq, sadaqah, and other humanitarian funds through a series of integrated programs in the fields of education, health, economy, and environment to bring happiness to people in need. Driven by the spirit of becoming the best philanthropic institution in delivering happiness between donors and beneficiaries, Rumah Zakat is not only committed to being a trusted, progressive, and professional institution, but also to collaborating with various parties to empower the Indonesian people.

The growth of Rumah Zakat as a trusted LAZNAS cannot be separated from its long history, which began with good intentions to become part of the solution for the nation during the monetary crisis by agreeing to form a social institution that focuses on humanitarian aid. On July 2, 1998, an organization called Dompot Sosial Ummul Quro (DSUQ) was formed. Since 2007, Rumah Zakat has been legally recognized as a LAZNAS through the Decree of the Minister of Religious Affairs of the Republic of Indonesia Number 42 of 2007. In 2010, there was a change in logo and name from Rumah Zakat Indonesia to Rumah Zakat. With its brand values of Trustworthy, Progressive, and Humanitarian, Rumah Zakat is committed to becoming a world-class religious social NGO.

Rumah Zakat has a vision of "A global philanthropic institution that empowers communities through sustainable collaboration for good." Its mission includes 1) Maintaining public trust through professional and accountable management of the institution. 2) Implementing sustainable programs through multi-stakeholder collaboration for good. 3) Optimizing productive, adaptive, and innovative human resources. Rumah Zakat's work culture is based on Trusted, which means conducting business professionally, transparently, and reliably; Progressive, which means always daring to innovate and educate to obtain greater benefits; Humanitarian, which means sincerely facilitating all humanitarian efforts universally for all of humanity; and Collaborative, which means working together to create a better world.

Rumah Zakat has branches spread across almost all cities in Indonesia, one of which is Rumah Zakat Bogor Branch, which has a management structure consisting of a Branch Head, a Head of Funding Team with 2 Fundraiser Team members, and a Head of Program Team with 1 Program Team member. The Economic Empowerment Programs of Rumah Zakat Bogor include:

- a. Empowered Villages is a program that focuses on empowering rural communities by involving Inspirational Volunteers as facilitators. The main activities include entrepreneurship training and joint business management.
- b. Tourism Villages, where Rumah Zakat helps villages develop their tourism potential as an effort to boost the local economy and create new jobs.
- c. BUMMAS (Community-Owned Enterprises) is a program that manages businesses collectively, helping communities utilize their entrepreneurial potential to create sustainable sources of income.

Based on observations and interviews conducted with Rumah Zakat Bogor, there are several important findings that illustrate the efforts made by this institution in managing and distributing zakat through economic empowerment programs, including:

- a. Zakat Fund Management and Management System
The management and distribution of zakat by Rumah Zakat Bogor is an effort that involves various strategic stages to ensure that the funds collected can provide optimal benefits. As a philanthropic institution that collects and distributes zakat, Rumah Zakat acts as an intermediary between muzakki (zakat givers) and mustahik (zakat recipients). In addition to zakat, this institution also manages infaq, sadaqah, and Corporate Social Responsibility (CSR) funds from participating companies. All of these funds are then managed centrally at the Rumah Zakat headquarters and distributed back to the branches to be distributed to recipients who meet the specified criteria. This centralized fund management allows the institution to ensure that the flow of funds can be monitored efficiently and distributed to the right targets.
- b. Zakat Socialization Strategy
To raise public awareness about the importance of zakat, Rumah Zakat has developed various outreach strategies that include campaigns in the fields of economics, health, education, and the environment. These programs are intended to show that zakat is not only a religious obligation, but also a social instrument that can improve the quality of life of the community. Rumah Zakat also takes advantage of certain moments, such as natural disasters, to encourage the community to be more active in giving donations and alms. Education about the types of zakat, especially zakat maal (wealth) and zakat profesi (professional zakat), is the main focus of this outreach program, with the aim of broadening the community's understanding of zakat as a very important social instrument.
- c. Beneficiary Selection
In the process of distributing zakat, the selection of beneficiaries of the economic program is carried out carefully. The main criteria for beneficiaries of this program are those whose income is below the poverty line, which is less than IDR 560,000 per month per person. In

addition, Rumah Zakat requires that prospective beneficiaries have been running a business for at least 3 to 6 months, with the hope that the business has the potential to grow with the support of the zakat provided. The selection process is carried out through initial data collection, followed by field verification to ensure that the information obtained is accurate. After that, an evaluation is carried out to determine eligible beneficiaries, based on the criteria that have been set previously.

Baitul Maal-Based Management (Philanthropy)

Baitul Maal Literasi Qur'an was established in 2019 in response to the urgent need for an institution capable of collecting and managing donations from generous individuals who wish to contribute to educational development and social activities. Initially, this baitul maal served as a solution for donors who wanted to channel their funds for clear and beneficial purposes. Since its inception, Baitul Maal Literasi Qur'an has focused on managing donations for the development of educational facilities, especially to support educational programs for students memorizing the Qur'an. The institution also participates in providing educational funds for early childhood education to ensure that children have access to quality basic education based on Qur'anic values.

In addition, the funds collected by this baitul maal are also used for various other social activities, such as providing assistance to underprivileged families, managing scholarship programs, and organizing religious activities that focus on improving Al-Qur'an literacy among the community. Thus, Baitul Maal Qur'an Literacy plays a role not only in physical development, but also in moral and spiritual development through education that is integrated with the values of the Qur'an. Over time, the Qur'an Literacy Baitul Maal has continued to grow by expanding the scope of its programs, becoming one of the institutions trusted by the community to distribute zakat, infaq, sadaqah, and waqf (ZISWAF) in a trustworthy and transparent manner.

Interview with Firmanhari Subagja (Operations Manager), BMT Literasi Qur'an has a vision to "become a trusted and professional Al-Qur'an-based educational fund management institution, playing an active role in producing a generation of Al-Qur'an memorizers and contributing to the advancement of social welfare through various educational programs and social activities." Meanwhile, the mission of BMT Literasi Qur'an is 1) To collect and manage educational funds. 2) To build Qur'an-based educational facilities. 3) To provide educational scholarships. 4) To encourage community social empowerment. 5) To improve Qur'an literacy in the community.

Baitul Maal Qur'an Literacy is designed with an organized system to ensure that educational and social programs are carried out effectively and in accordance with sharia principles. Each part of the organizational structure has clear duties and responsibilities to support the success of the planned activities. This structure also strengthens accountability in the management of zakat, infaq, sadaqah, and waqf funds, which are focused on supporting Qur'an literacy and community empowerment. The following is the organizational structure of Baitul Maal Literasi Qur'an with a description of its duties:

- a. The Board of Trustees has the main task of providing strategic direction, overseeing program implementation, and ensuring that the vision and mission of Baitul Maal Literasi Qur'an are carried out in accordance with its objectives.
- b. The Education Program Manager manages various educational activities such as tahsin classes and tahfidz classes.
- c. The Social Program Manager is responsible for implementing social activities, such as GENIUS (Nutrition Donation Movement), which distributes food aid to the community and Islamic boarding school students, as well as PSBB (Blessed Vegetable Market), which involves distributing vegetables to the community after recitation and religious lectures.
- d. The Finance and Accounting Manager manages the organization's funds, from collection to financial reporting.

- e. The Operations Manager is responsible for the smooth running of the organization's operations, including logistics procurement, facility management, and technical coordination in the field.
- f. The Volunteer Coordinator manages volunteer activities, including recruitment, training, and organizing volunteers to support program implementation.
- g. The Communications and Publications Coordinator is responsible for promoting Baitul Maal Literasi Qur'an programs through social media, building relationships with donors, and providing information to the public regarding activities that have been and will be carried out.
- h. Operational staff support various administrative and logistical needs, including activity documentation, infrastructure management, and assisting with technical implementation in the field to ensure that programs run smoothly.

Fund management at Baitul Maal Literasi Qur'an is an important aspect in supporting the smooth running of various educational and social programs that have been designed. These funds are then managed transparently and responsibly to finance flagship programs, such as tahsin classes, tahfidz classes, GENIUS (Nutrition Infak Movement), and PSBB (Blessed Happy Vegetable Market). In addition, part of the funds is also allocated for the organization's operational needs.

- a. The Tahsin Qur'an class is a program that aims to improve the quality of participants' recitation of the Qur'an in accordance with the rules of tajwid. This program is held regularly twice a week in small groups (halaqah), where each participant is given direct guidance by an ustadz or ustadzah who is experienced in the science of tajwid.
- b. The Qur'an Memorization Class is designed to encourage participants to memorize the Qur'an gradually using a systematic method. In this program, participants submit their new memorization to the facilitator at each session and perform muroja'ah or repetition of their previous memorization.
- c. GENIUS (Nutrition Donation Movement) is a movement initiated by the leadership of this institution. It is a social program that utilizes waqf and donation funds to meet the nutritional needs of underprivileged communities and students at Islamic boarding schools. This program is carried out by collecting funds from members of Baitul Maal Literasi Qur'an and donors, which are then used to purchase nutritious food and other basic necessities. Every month, this assistance is distributed regularly to Islamic boarding schools and underprivileged families that have been previously registered.
- d. PSBB (Pasar Sayur Berkah Bahagia) is a social activity held every Sunday morning with a spiritual approach and environmental awareness. The activity begins with a brief sermon and recitation of the Qur'an as an effort to strengthen religious values. After that, fresh vegetables are distributed to members of Baitul Maal Literasi Qur'an and underprivileged communities around the location. The vegetables are obtained through collaboration with local farmers or using social funds from Baitul Maal Literasi Qur'an to support the economy of small farmers.

The Baitul Maal Qur'an Literacy Program has had a significant impact on improving the quality of Qur'anic education in the community. Through tahsin classes, participants can improve their recitation of the Qur'an in accordance with the rules of tajwid, enabling them to read the Qur'an fluently and correctly. Meanwhile, tahfidz classes help participants, including teenagers, Islamic boarding school students, and the general public, to memorize the Qur'an gradually using a systematic and structured method. With this program, a Qur'anic community has been formed that not only understands the importance of reading and memorizing the Qur'an, but also makes it a guide for daily life.

The Social Program has a positive impact in the social sector through sharing and caring for others. The GENIUS (Nutrition Infak Movement) program helps meet the nutritional needs of underprivileged communities and Islamic boarding school students by regularly distributing nutritious

food and basic necessities. Meanwhile, the PSBB (Pasar Sayur Berkah Bahagia) program not only provides fresh vegetables to underprivileged communities, but also supports the economy of local farmers. This activity creates social solidarity, strengthens relationships between members of Baitul Maal Literasi Qur'an and the surrounding community, and raises awareness of the importance of sharing to help those in need.

Mosque-Based Management

Al-Ikhlas Mosque is one of the places of worship in the Bukit Asri housing complex in Ciomas subdistrict. Al-Ikhlas Mosque was established when the Bukit Asri Ciomas housing complex was built by the housing developer itself. The mosque has since undergone renovations, expansions, and improvements funded by the Bukit Asri residential community, and a clear DKM structure was established in 2016, making it the main mosque in the Bukit Asri Ciomas residential area.

The Al-Ikhlas Mosque Prosperity Council (DKM) is led by Mr. Udjiyanto. As the head of the Al-Ikhlas DKM, he aims to develop programs and activities that are as beneficial as possible, thereby increasing solidarity among the residents of the Bukit Asri housing complex. Some of the programs and activities carried out at the Al-Ikhlas mosque include commemorating important Islamic holidays, Friday sharing, regular studies three times a week, namely tahsin and tafsir al-Quran on Tuesdays, Tauhid studies and thematic studies on Saturdays, Riyadush Shalihin book studies on Sundays, and activities during Ramadan, such as sahur and breaking the fast together, i'tikaf, bazaars, and others.

These programs and activities are an effort to educate and raise awareness among the residents of Bukit Asri, considering that problems in the community related to the distribution of zakat often arise due to a lack of understanding among the community about the proper procedures for distributing zakat in accordance with Islamic law and to those who are entitled to receive it, namely the mustahik. Many people tend to distribute zakat individually without going through official institutions, so that the distribution is often uneven and not on target.

In addition, the existence of zakat administrators, who are supposed to act as managers and distributors of zakat, often face obstacles in terms of competence and transparency in carrying out their duties. The lack of training and understanding of zakat administrators regarding professional zakat management has led to a lack of public trust in distributing zakat through these administrators. As a result, the potential of zakat, which should be a solution to poverty and improve the welfare of the community, is not being optimally utilized. Given this situation, there must be improvements in how zakat is managed, an increase in the quality of zakat administrators, and continuous education for the community so that the distribution of zakat can be improved, evenly distributed, and of course, on target.

The role and efforts of the Mosque Prosperity Council in implementing these programs and activities focus on and prioritize education to build knowledge among the community and sharing activities. The aim is to increase community awareness of others, understand Islamic values and apply them, build character and solidarity, thereby creating an active and religious atmosphere in the mosque and the community. The funds allocated for Education Assistance are around Rp 26,000,000.

The management of zakat administered through the Al Ikhlas mosque amil only covers zakat mal and zakat fitri. The amil prioritizes the distribution of zakat to residents around the housing complex and mustahik in the Bukit Asri housing complex, namely the poor, amilin, gharimin, and ibnu sabil. The distribution of zakat to these four groups of recipients is due to the limited number of mustahik in the Bukit Asri housing complex, where other groups such as mualaf, riqab, fisabilillah, and people in other categories are not found. The funds allocated for cash assistance are around IDR 12,000,000-14,000,000.

Amil DKM Al Ikhlas focuses on distributing aid to the poor. They receive zakat in three forms, namely educational assistance, BPJS Health payments, and cash assistance. Educational assistance is provided in the form of school fees for children from poor families to help reduce dropout rates. BPJS

Health payments ensure that underprivileged families have access to adequate health services, while cash assistance is provided to meet basic daily needs. The funds allocated for BPJS Health payments amount to approximately IDR 20,000,000.

The problem related to the distribution of wealth or paying zakat at the Al Ikhlas Mosque at this time is the lack of concern among Muslims regarding their zakat obligations. This is caused by several factors, including:

- a. Low literacy regarding Zakat, both among the general public and in universities, resulting in public awareness and understanding of the obligation to pay Zakat being limited to Zakat Fitrah.
- b. The low level of transparency of Amil makes it difficult to develop an integrated Zakat information system, making it difficult for Amil Zakat to prepare complete and accurate data on Zakat distributors and recipients.
- c. Low public trust in the administrators of the Al-Ikhlas mosque, due to a lack of transparency and ineffective practices in the management of zakat, resulting in very low zakat payments despite the significant potential for zakat collection.

Discussion

LAZNAS Rumah Zakat Bogor

Rumah Zakat Bogor faces several obstacles in implementing this program, one of which is the low level of public awareness regarding zakat other than zakat fitrah. Many muzaki (zakat payers) do not pay attention to the potential of zakat maal or zakat profesi (professional zakat), which actually have greater potential in terms of contribution. In addition, there are also beneficiaries who do not run their businesses sustainably after receiving business capital assistance. This poses a challenge for Rumah Zakat Bogor in ensuring that every assistance provided truly brings about long-term change. Another obstacle is the limited amount of zakat funds available compared to the enormous needs of the community.

To overcome these obstacles, Rumah Zakat Bogor has developed various innovations in economic programs aimed at empowering communities in a sustainable manner. One of these is the Empowered Village program, which focuses on empowering communities at the village level by involving Inspirational Volunteers as facilitators. This program aims to increase the economic independence of rural communities through joint business management that can increase local income. In addition, there is also the BUMMAS (Community-Owned Enterprise) program, which is collectively managed to empower communities to efficiently manage joint ventures. The Tourism Village program is also a very interesting innovation, in which Rumah Zakat Bogor seeks to develop the potential of villages as tourist destinations to boost the local economy and create new jobs for the local community.

To monitor the effectiveness of these economic programs, Rumah Zakat Bogor conducts monthly evaluations to monitor the progress of the beneficiaries' businesses and motivate them to optimize their businesses. The parameters of business success are measured by recording the turnover and total sales (THP) generated, as well as the net profit obtained from the business. The results obtained from the management of zakat are quite encouraging. Among them are success stories that can be noted, including an increase in the turnover of beneficiary businesses, which initially only reached IDR 1,500,000 per month, but has now increased to between IDR 3,000,000 and IDR 7,000,000 per month, which shows the positive impact of the economic empowerment program implemented by Rumah Zakat Bogor.

Baitul Maal Literasi Qur'an

Members of Baitul Maal Literasi Qur'an have made careful plans to ensure that every activity runs according to the objectives set. This program covers aspects of Al-Qur'an education through tahsin and tahfidz classes, as well as social activities such as GENIUS (Gerakan Infak Nutrisi or

Nutrition Infak Movement) and PSBB (Pasar Sayur Berkah Bahagia or Blessed Happy Vegetable Market). Despite various efforts to optimize the implementation of the program, there are several obstacles encountered in the field. These obstacles pose challenges that require solutions so that the program can run more effectively and have a maximum impact on the community.

The main obstacle in implementing the Baitul Maal Qur'an Literacy program is the limited number of qualified teachers, especially for tahsin and tahfidz classes. Although this program has great potential to improve Qur'an literacy in the community, the number of teachers or facilitators who are competent in tajwid and tahfidz is often not proportional to the number of participants who register. This results in a less than optimal teaching and learning process, especially if teachers have to guide too many participants in one session. In addition, some of the available teachers have busy schedules, making it difficult to meet the time requirements for the regular implementation of the program.

Limited resources and infrastructure also pose significant obstacles to the implementation of the program. Cramped classrooms and inadequate facilities such as textbooks, Qurans, and teaching aids such as whiteboards, projectors, and sound systems are often insufficient. This is particularly noticeable when the number of participants increases or when activities are held outside the Baitul Maal office, such as in Islamic boarding schools or open spaces. The lack of adequate facilities can reduce the effectiveness of learning, whether in tahsin, tahfidz, or Qur'anic interpretation activities.

Social programs such as GENIUS and PSBB require the full support of Baitul Maal administrators, donors, and the wider community in order to run smoothly. However, community participation levels are sometimes inconsistent. A lack of understanding about the importance of infaq, waqf, and caring for others is a major factor hindering fund collection and aid distribution. In addition, some members of the community still have a passive attitude and are reluctant to actively participate in activities, either as participants or volunteers, resulting in the programs not being implemented to their full potential.

In social activities such as GENIUS and PSBB, logistical constraints often arise, especially in the procurement and distribution of aid. The process of purchasing food, packaging, and distributing it to Islamic boarding schools or communities in need requires careful planning and good coordination. However, limited time, manpower, and resources often hinder this process. For example, distributing aid to Islamic boarding schools that are located far away or difficult to reach requires additional transportation costs and sufficient volunteers.

Another obstacle is the low consistency and motivation of participants in attending activities regularly, especially in tahsin and tahfidz classes. Some participants often find it difficult to manage their time amid their daily activities. This results in inconsistent attendance, which slows down their progress. In addition, a lack of internal motivation to learn the Qur'an often causes participants to quickly become bored or give up halfway through, especially in tahfidz programs that require perseverance and a long time commitment.

The implementation of the Baitul Maal Qur'an Literacy program, especially those involving social activities such as GENIUS and PSBB, requires substantial financial support. A common obstacle is the lack of operational funds collected from donations and waqf. Although some members of Baitul Maal and donors have participated, the funds needed often exceed the amount collected, especially if the program involves many beneficiaries. This situation hinders the smooth implementation of the program.

Amil DKM Al-Ikhlas Bukit Asri

The management of zakat through the Al Ikhlas DKM amil is still very poor, especially in terms of zakat collection and recording. The system used is still passive, where the amil only waits for local residents to come and pay their zakat, without any active efforts to collect zakat. This results in suboptimal zakat collection. In addition, the lack of a well-organized zakat recording system makes it

difficult to monitor the amount of zakat collected and ensure that it is distributed to the right targets. As a result, there is an uneven distribution of zakat, where some mustahik (recipients) receive excessive assistance while others are not reached.

The head of the amil explained that their role in optimizing zakat collection still requires effort and time to achieve the expected effectiveness, due to obstacles such as the lack of a modern management system and the lack of public awareness to distribute zakat through amil institutions, which pose their own challenges. The amil realizes that effective zakat collection is inseparable from the use of technology to increase public trust with clearly recorded data and a better system, so that zakat funds can be managed optimally and truly contribute to improving the welfare of mustahik.

Thus, the process of achieving ideal zakat collection and management is not only related to the role of the amil, but must involve both parties, namely the full support of the community to jointly build trust in the role of the amil in alleviating social and economic inequality in the community. The collection of zakat funds through Amil DKM Al-Ikhlas takes a personal approach to the congregation by increasing their awareness to distribute zakat through amil, through the programs mentioned above. Amil also makes announcements in the mosque as a notification for the collection of zakat funds, either verbally through sermons or written announcements on the mosque information board.

In addition, to improve the effectiveness of zakat collection, mosque administrators are working to form a more structured and professional zakat collection team. This team will be responsible for conducting more intensive outreach to congregants, both through direct visits to residents' homes and through digital communication. To ensure more systematic management, this zakat collection team will be regulated by a decree that is currently being drafted, which will later become the legal basis and guideline for carrying out their duties in an organized manner. With a structured team and an official decree, it is hoped that zakat collection can be carried out more optimally and transparently.

V. CONCLUSION

Based on the results of the observations conducted, it can be concluded that Rumah Zakat Bogor has successfully carried out its role in managing and distributing zakat effectively, especially through economic empowerment programs. With a holistic approach, Rumah Zakat not only provides direct assistance but also empowers mustahik to become economically independent. The programs implemented have proven to have a positive impact on improving the welfare of the community, although there are still challenges related to increasing awareness of zakat among the community and the sustainability of the beneficiaries' businesses. Therefore, it is important for Rumah Zakat to continue to improve transparency, expand the reach of its programs, and involve the community more actively in zakat management. Overall, Rumah Zakat Bogor has great potential to maximize zakat as an instrument to reduce poverty and social inequality, as well as to improve the welfare of the community in a sustainable manner.

Based on observations conducted at Baitul Maal Literasi Qur'an, it can be concluded that this program plays a strategic role in improving Al-Qur'an literacy and community welfare through educational and social approaches. The funds managed by Baitul Maal Literasi Qur'an are focused on supporting educational programs such as tahsin and tahfidz classes, which aim to help participants improve the quality of their Qur'an recitation and memorize it in a structured manner. In addition, the funds are also used for social activities such as GENIUS (Gerakan Infak Nutrisi or Nutrition Infak Movement), which helps meet the nutritional needs of Islamic boarding school students and underprivileged communities, as well as PSBB (Pasar Sayur Berkah Bahagia or Blessed Happy Vegetable Market), which supports the distribution of vegetables to the community while strengthening the local farmers' economy.

Based on the results of the study, it can be concluded that the management of zakat through mosque administrators still has significant potential to improve the welfare of the community, especially in the surrounding environment. Although there have been efforts to distribute zakat focused on the poor in the form of education, BPJS contributions, and cash assistance, the effectiveness of zakat collection and distribution still needs improvement. The main challenges faced are a passive collection system, suboptimal record keeping, and a lack of trust among some muzakki, resulting in many choosing to distribute zakat individually. This leads to uneven distribution of zakat and prevents the maximum potential of zakat management from being achieved. To achieve effective zakat management, it is necessary to improve the quality of mosque administrators to be more professional through a more active approach to collection, a transparent recording system, and the use of technology in zakat management. In addition, education for the community on the importance of distributing zakat through zakat institutions must continue to be improved. In this way, the collection and distribution of zakat can run optimally, thereby contributing to overcoming economic problems and equalizing welfare.

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