

REFRAMING LOCAL ZAKAT GOVERNANCE: A THEMATIC ANALYSIS OF LITERACY, PARTICIPATION, AND MUSTAHIK EMPOWERMENT IN BEKASI, INDONESIA

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Paper was presented at the 9th International Conference on Zakat (ICONZ)

9 – 12 December 2025, Jakarta, Indonesia

ABSTRACT

This study aims to reframe the governance of local zakat institutions by examining how literacy, muzakki participation, distribution mechanisms, and mustahik empowerment collectively shape the effectiveness of zakat in reducing poverty. The research focuses on LAZ Attaqwa Bekasi, a community-based amil institution operating in an area with rising poverty levels and low levels of zakat literacy. The study adopts a qualitative case study approach supported by thematic analysis. Data were collected through structured interviews, field observations, and institutional documentation. NVivo 12 was employed to generate coding categories related to literacy, participation, distribution accuracy, and empowerment outcomes. The analytical framework integrates redistributive justice theory, social dependency reduction theory, and applied concepts of productive zakat. The results show that community-based education and digital outreach improve basic zakat literacy; however, literacy remains largely limited to zakat fitrah, while knowledge of zakat mal and income zakat is still weak. Muzakki participation is shaped less by religiosity and more by trust, ease of service, and perceived transparency. Distribution practices emphasize verification and targeting but remain predominantly consumptive, limiting long-term impact. Empowerment programs show positive social effects yet lack structured mentoring and follow-up intervention. These findings illustrate that governance gaps—particularly in literacy systems, digital engagement, and empowerment design—contribute to persistent social vulnerability among mustahik. The study is limited to a single local zakat institution and does not include comparative cross-regional evidence. Future research may incorporate quantitative measures of empowerment outcomes or develop a multi-institution zakat governance index. The study highlights the need for local zakat institutions to formalize digital literacy programs, strengthen participatory mechanisms for muzakki, and shift from short-term consumptive aid toward structured productive zakat supported by continuous mentoring. Effective zakat governance has the potential to reduce social dependency and strengthen community resilience. Improved literacy and transparent distribution can enhance public trust, which is essential for increasing zakat mobilization at the grassroots level. This study offers one of the first qualitative, NVivo-assisted analyses of local zakat governance in Indonesia, integrating literacy, participation, distribution, and empowerment into a unified governance framework. It contributes a novel perspective on how governance practices shape the sustainability of zakat-based poverty alleviation.

Keywords: Zakat Governance, Literacy, Participation, Mustahik Empowerment, Thematic Analysis, Indonesia.

I. INTRODUCTION

Zakat is one of the most fundamental instruments in the economic architecture of Islam, functioning not only as a religious obligation but also as a strategic mechanism for redistributive justice and social welfare. In many Muslim-majority countries, including Indonesia, zakat is expected to complement state-led social protection programs by addressing structural poverty, enhancing community resilience, and reducing welfare disparities. As of 2024, Indonesia still faces considerable socio-economic challenges with 25.22 million people categorized as poor, while regional data show a persistent rise in the poverty line across Bekasi Regency and Bekasi City from 2021 to 2024. This upward trend signifies increasing economic pressure on vulnerable households and highlights the need for more effective and institutionalized zakat governance.

Within this context, local zakat institutions (LAZ) play a crucial role in bridging the gap between muzakki and mustahik by ensuring efficient collection, accountable management, and impactful distribution. However, evidence suggests that the effectiveness of local zakat institutions varies significantly depending on their governance quality, community engagement, and capacity to implement sustainable empowerment programs. The case of LAZ Attaqwa Bekasi illustrates these broader national dynamics. While the institution operates in a dense urban-peripheral setting with robust community networks through mosques and pesantren, the surrounding community still exhibits limited understanding of zakat beyond zakat fitrah. Observations and preliminary interviews show that many residents are unaware of the mechanisms of zakat mal or income zakat, contributing to low institutional participation and a preference for informal, direct giving. These conditions underscore a persistent literacy gap which impedes optimal zakat mobilization.

Beyond literacy, the level of public trust in zakat institutions also shapes participation dynamics. Community members generally express confidence in the idea of organized zakat but frequently request transparency, tangible evidence of programs, and clearer accountability structures. This dynamic mirrors previous studies indicating that religiosity alone does not determine zakat compliance; rather, trust, convenience, transparency, and perceived institutional integrity are more decisive. This finding becomes increasingly relevant in the digital era where information flow, transparency demands, and public expectations have drastically changed the landscape of philanthropic governance.

Another persistent issue concerns the distribution patterns of local zakat institutions. The distribution programs recorded at LAZ Attaqwa Bekasi remain dominated by short-term consumptive assistance—such as food packages and basic needs support—while empowerment initiatives are relatively limited and lack long-term mentoring. Although these programs help reduce immediate hardships, community voices indicate dissatisfaction with their sustainability and call for productive interventions that support microenterprise development, skills enhancement, and financial independence. This aligns with contemporary zakat scholarship emphasizing the importance of productive zakat and social dependency reduction, moving beneficiaries from passive recipients toward active economic participants.

From a theoretical perspective, the governance of zakat intersects with redistributive justice theory, social dependency reduction theory, and applied models of productive zakat. The integration of these frameworks allows researchers to understand how literacy, participation, distribution accuracy, and empowerment design jointly influence the ability of zakat to create sustainable social impact. Yet, despite increasing attention to zakat governance, most studies in Indonesia employ quantitative approaches or focus on national-level institutions. Few works provide qualitative, in-depth analysis of local zakat institutions, especially using systematic thematic coding supported by software such as NVivo. This gap provides both academic relevance and practical urgency. Although substantial literature examines national

zakat systems and macro-level institutional performance, local zakat governance remains understudied. Existing research often relies on quantitative surveys, underutilizing qualitative methods that capture nuanced social dynamics. Few studies apply systematic thematic analysis or NVivo coding to explore relationships between literacy, trust, distribution processes, and empowerment outcomes.

Thus, the present study responds to this gap by reframing local zakat governance through a qualitative case study of LAZ Attaqwa Bekasi. Specifically, it analyzes how literacy strategies, muzakki participation behavior, distribution mechanisms, and empowerment outcomes interact within a unified governance framework. The study aims to (1) examine the underlying determinants of literacy and participation; (2) assess the effectiveness of distribution processes; (3) evaluate the sustainability of empowerment efforts; and (4) develop a conceptual reframing of local zakat governance rooted in empirical evidence. These contributions position the study to advance conceptual understanding of local zakat governance and provide actionable policy insights for sustainable community-level poverty alleviation.

This article is organized as follows. Section II presents the theoretical foundation and prior studies relevant to zakat governance, literacy, participation, and empowerment. Section III outlines the research methodology, including data collection procedures and thematic analysis using NVivo. Section IV discusses the results and provides an integrated analysis of the findings in relation to established theories. Section V concludes with implications for policy, institutional practice, and future research agendas.

II. LITERATURE REVIEW

2.1. Zakat Governance: Theoretical Foundation

Zakat governance represents the set of institutional rules, managerial practices, and ethical principles that guide the collection, management, and distribution of zakat. In Islamic economic thought, governance is anchored in *ʿadālah* (justice), *amānah* (trustworthiness), and accountability, which together ensure that zakat functions as a redistributive mechanism capable of reducing economic inequality. The injunction in Surah Al-Hasyr (59:7)—that wealth should not circulate only among the affluent—forms the normative basis for institutional zakat administration.

Classical and contemporary scholars consistently argue that modern zakat management requires institutionalization. Qardawi (2002) emphasizes that individual-based zakat distribution is insufficient within complex, urbanized societies. Kahf (2005) and Chapra (2000) similarly contend that professionally governed zakat institutions are essential for ensuring equitable distribution and measurable social impact. In Indonesia, this perspective is formalized within Law No. 23/2011, which positions BAZNAS and LAZ as central components of the national welfare architecture. Despite this institutional framework, the performance of local zakat institutions remains uneven. Many LAZs face challenges related to administrative capacity, community engagement, and the design of sustainable empowerment programs. Understanding these variations is therefore essential for developing a grounded model of effective local zakat governance—particularly for community-embedded institutions such as LAZ Attaqwa Bekasi.

2.2. Literacy as a Determinant of Zakat Compliance

Zakat literacy refers to the degree of knowledge, awareness, and understanding related to zakat obligations, calculation methods, eligible recipients, and institutional procedures. Empirical studies consistently show that low literacy constrains compliance and leads communities to rely on informal, direct giving. Negara and Nasution (2024) find that literacy is still heavily concentrated on zakat fitrah, while understanding of zakat mal and income zakat remains limited.

Literacy also shapes behavioral intention. Johari et al. (2020) demonstrate that individuals with higher literacy exhibit stronger institutional trust and greater willingness to channel zakat through formal

systems. Community-based education and digital campaigns have proven effective in increasing literacy, particularly in urban and peri-urban settings (Putri et al., 2025). Findings from the Bekasi case resonate with this literature. Interviews with local residents reveal that many understand zakat fitrah well but remain uncertain about zakat mal, calculation procedures, and institutional distribution mechanisms. This literacy gap contributes directly to low institutional participation and highlights the need for structured and continuous educational interventions.

2.3. Muzakki Participation and Trust Behavior

The participation of muzakki is shaped by multifaceted behavioural, emotional, and cognitive factors. While religiosity is often cited as a determinant of zakat compliance, recent evidence suggests that it is not the primary driver. Anisa et al. (2024) find that religiosity does not significantly influence the intention to pay zakat through institutions. Instead, trust—defined as confidence in institutional transparency, service quality, and governance integrity—plays a central role.

Trust is built through visible accountability mechanisms, clear financial reporting, and demonstrable impact (Hotimah & Suprayogi, 2024). As digital platforms become more prominent, transparency through online updates, media publications, and accessible reporting tools increasingly influences donor behavior. The situation in Bekasi reflects these patterns. Community members are generally open to contributing through LAZ institutions but express the need for clearer communication, program evidence, and more structured outreach by LAZ Attaqwa Bekasi. These insights align with broader findings in Islamic philanthropy, where trust directly affects donor loyalty and long-term participation.

2.4. Distribution Mechanisms and the Shift from Consumptive to Productive Zakat

Zakat distribution is typically divided into two categories: consumptive distribution and productive distribution. Consumptive programs, such as food relief or short-term financial aid, address immediate needs but often fail to create lasting improvements. Productive zakat, in contrast, includes interventions aimed at enhancing income-generating capacity—such as enterprise capital, skills development, and business mentoring.

The literature overwhelmingly supports the long-term benefits of productive zakat. Beik and Pratama (2017) show that productive zakat generates measurable welfare gains, while Widiastuti et al. (2021) highlight its potential for transforming mustahik into microentrepreneurs. Kahf (2005) describes productive zakat as a tool that creates economic participation and serves as a structural response to recurring poverty. However, many local institutions face constraints in shifting toward productive models. Limited human resources, insufficient program monitoring, and inadequate data systems hinder scalability (Khotib & Masrukhan, 2025). Evidence from LAZ Attaqwa Bekasi supports this assessment. Although distribution emphasizes verification and accurate targeting, the dominance of consumptive aid and the absence of long-term mentoring remain key limitations.

2.5. Mustahik Empowerment and Social Dependency Reduction

The theory of social dependency reduction emphasizes that poverty alleviation efforts must move beyond temporary relief toward empowerment interventions that enhance skills, income, and self-reliance. Productive zakat programs, when integrated with training and continuous mentoring, can facilitate this transition. Past studies (Efendi, 2025; Firmansyah et al., 2024) show that structured empowerment programs increase motivation, confidence, and entrepreneurial capacity among mustahik.

Chapra (2008) connects empowerment with *maqāṣid al-sharī'ah*, arguing that the economic upliftment of vulnerable groups contributes to broader societal well-being and justice. Empowerment also aligns with the Islamic objective of transforming mustahik into future muzakki, thereby strengthening the cyclical nature of zakat-based welfare systems. In this research, mustahik express a desire for more structured empowerment programs, including follow-up mentoring, microenterprise support, and skill development opportunities. These community expectations remain largely unmet, indicating a significant

governance gap that requires strategic redesign. This gap underlines the urgency of reframing empowerment within local zakat governance.

III. METHODOLOGY

This study adopts a qualitative research design using a single-case study approach, which enables an in-depth understanding of the governance dynamics within LAZ Attaqwa Bekasi. Multiple qualitative data collection techniques were used to ensure data richness and validity. These include:

a). Structured interviews were conducted with key actors within the institution and surrounding community. Informants include : LAZ Attaqwa Bekasi management (director, program staff, field officers), community leaders (local neighborhood heads, mosque committees), muzakki (institutional donors and individual contributors), and mustahik beneficiaries across different program categories. Interviews followed a structured protocol that covered literacy awareness, participation motivations, trust perceptions, distribution experiences, and empowerment expectations. The structured nature ensures comparability across responses while enabling thematic depth.

b). Field Observations : Non-participant observations were carried out at LAZ Attaqwa Bekasi's service points, community engagement activities, distribution events, and empowerment sessions. Observations focused on institutional practices, service delivery mechanisms, outreach strategies, and interactions between staff and beneficiaries. These observations enrich the interpretive analysis by capturing behaviors and practices not always evident in interview data.

c). Document Analysis : Institutional documents—such as annual reports, program evaluations, distribution logs, communication materials, and digital content—were systematically reviewed. These documents offer insights into organizational priorities, governance processes, and programmatic performance. Document analysis also enables triangulation with interview and observational data.

The study employs a thematic analysis approach supported by NVivo 12 software. Thematic analysis is used to identify, categorize, and interpret patterns across qualitative data. NVivo enables systematic coding and clustering of data into major themes and subthemes aligned with the theoretical framework.

IV. RESULTS AND DISCUSSION

Findings

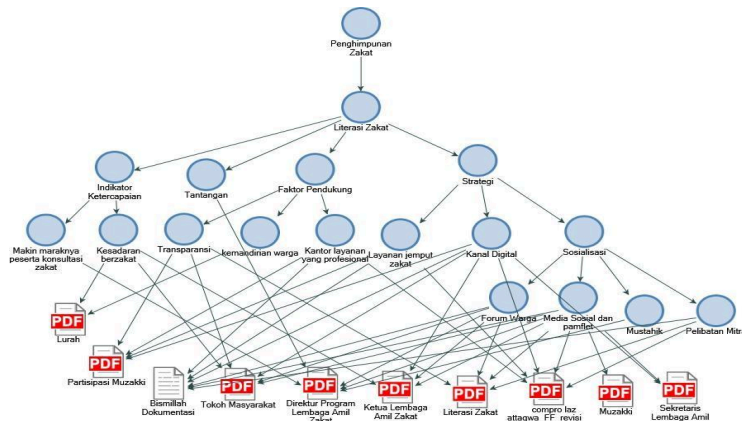
Based on the results of data processing using NVivo 12 software to analyze data from interview, we find :

1). Zakat literacy functions as the primary category.

It organizes various dimensions such as challenges, supporting factors, socialization strategies, digital channels, service professionalism, and levels of trust. All informant codes are consolidated within this category. Conversely, “Zakat Collection” serves as an interpretive theme that represents the conceptual meaning derived from the relationships among these categories. Accordingly, increases or decreases in zakat collection are understood as outcomes of the zakat literacy structure and its subcategories

Source: Own

Picture 1. Thematic of Zakat



research

Visualization of Collection-Zakat Literarcy

From literacy efforts Attaqwa Bekasi (LAZ) are

both print and digital media. Various educational materials such as brochures, flyers, and infographics are prepared to help the public understand zakat concepts and practices, including the types of zakat, income zakat calculations, and procedures for distributing funds to eligible beneficiaries (mustahik) (see picture 2). This approach aims to enhance public awareness, knowledge, and engagement in fulfilling zakat obligations in an accurate, transparent, and accountable manner.

Picture 1 shows zakat undertaken by the Amil Zakat Institution carried out through

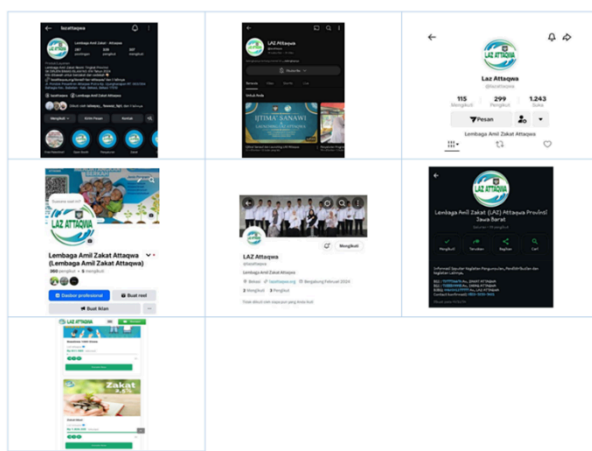


Source : At taqwa-Instagram

Picture 2. Documentation of flyer LAZ Attaqwa

The Attaqwa Bekasi Amil Zakat Institution (LAZ) also utilizes both print and digital media to broaden zakat literacy among the public. Brochures, flyers, and infographics containing information on the types of zakat, nishab, haul, calculation methods, and distribution procedures are designed to be easily understood by various segments of society (see picture 3). This strategy strengthens the understanding of muzakki, encourages active participation, and integrates knowledge with accessible information delivery, aligning with the institution's mission to enhance sustained zakat awareness in the modern era. One of the zakat payers (muzakki), Mrs. Ela Kartini, stated that she regularly pays zakat because she saw the campaign in social media. She explained:

“At first, I saw a flyer and Instagram content from the Attaqwa Bekasi Amil Zakat Institution (LAZ). They posted information about income zakat. That was when I realized that salary is also subject to zakat. From there, I began to look into it further” (Mrs. Ela Kartini, interview result, 14 May 2025, see Appendix).



Source : LAZ Attaqwa-Instagram

Picture 3. Social Media - Instagram LAZ Attaqwa

Community forums, religious study groups (majelis taklim), schools, and local foundations serve as strategic platforms for disseminating zakat literacy. Outreach activities are conducted across various areas such as Al-Barkah, Sungai Angke, Pulo Asem, Kebalen, Penggarutan, Karang Tengah, Tanjung Air, Ujung Harapan, MT Babussalam, and the Betawi Rempug community forum. In delivering zakat literacy, messages regarding the obligation of zakat, its social impact, and the importance of professional zakat management are conveyed in simple and easily understandable language. A community leader stated:

“When simple language is used and local community figures are involved, people become more trusting. The education process doesn't feel rigid; instead, the community becomes more enthusiastic and starts asking questions”. (Ust. Dr. H. Al Fathan, BS., MAITC., interview result, 11 June 2025, see Appendix)

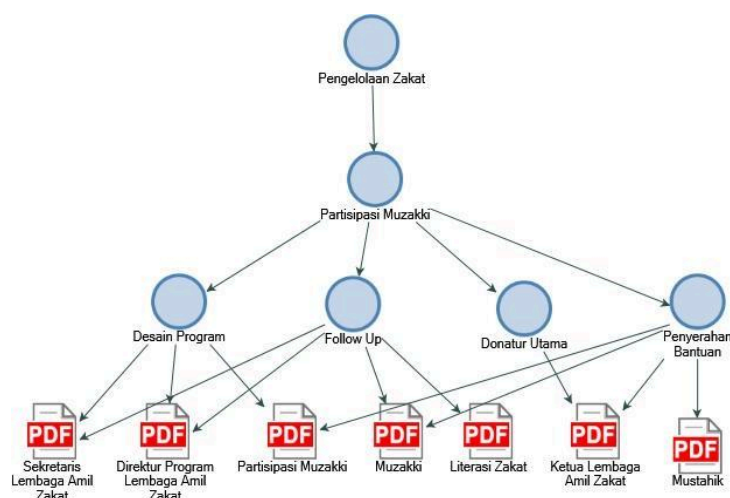
2). The management of zakat that centers on the theme of muzakki participation.

This visualization from Nvivo illustrates how muzakki participation is connected to program design, follow-up activities, the role of donors, and the delivery of assistance to mustahik (see picture 4). In the

zakat management process, the Amil Zakat Institution (LAZ) Attaqwa Bekasi involves muzakki as the primary donors in delivering community services. Muzakki participation is a crucial component in sustaining the social and religious programs implemented by LAZ Attaqwa Bekasi. Beyond serving as financial contributors, muzakki also play an active role in shaping the direction and quality of the empowerment programs designed by the institution.

In his interview, the Program Director of LAZ Attaqwa Bekasi stated:

“Their role is extremely important. Without the muzakki, there would be no programs that could be implemented. Even our program designs are based on their aspirations as well.” (H. Mirwan Nijan, M.Pd., interview result, 8 January 2025, see Appendix).



Source: Own research

Picture 4. Visualization of Zakat Governance – Muzakki Participation Thematic

Field observations indicate that muzakki have made zakat a yearly habitual practice. As expressed by Mrs. Ela Kartini, one of the active muzakki:

“I give my zakat here every year. Because I know where my zakat is distributed, and I trust the institution.” (Mrs. Ela Kartini, interview result, 14 May 2025, see Appendix).

The involvement of muzakki does not end at the point of giving zakat. They are also invited to participate in the distribution of assistance. Mrs. Ela Kartini further stated:

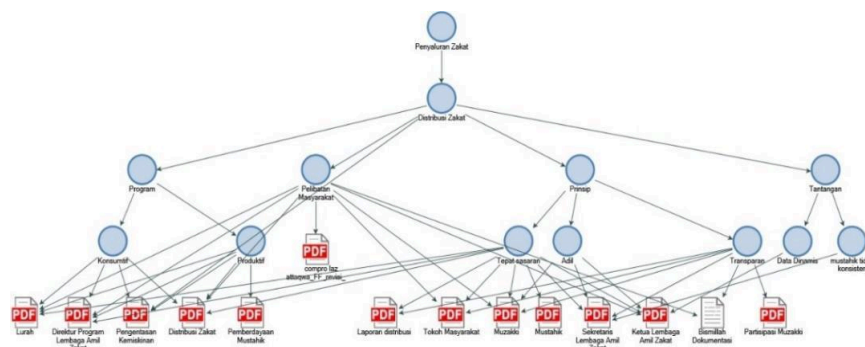
“I once joined the direct distribution of scholarships. I saw for myself that the recipients were people who truly needed it. It made me feel relieved and assured that my zakat was not wasted.” (Mrs. Ela Kartini, interview result, 14 May 2025, see Appendix).

This relationship is further strengthened through invitations extended to muzakki to attend assistance-handover events. The Chairman of LAZ Attaqwa Bekasi emphasized:

“We maintain closeness. We invite them to symbolic events, provide reports, and share documentation. So they can see that their zakat has a real impact.” (Mr. H. Ahmad Syaifudin Abdullah, S.Th.I., MM., M.Ag., interview result, 18 December 2024, see Appendix).

3). Zakat disbursement that emphasizes the distributive aspect of zakat.

This visualization from Nvivo illustrates the interconnections between consumptive and productive programs, community involvement, the principles of justice and targeting accuracy, as well as various challenges such as inconsistencies in mustahik data (see picture 5). The findings indicate that the zakat distribution system implemented by LAZ Attaqwa Bekasi prioritizes the principles of justice and targeting accuracy as the primary foundations of its program execution. In practice, zakat distribution is carried out based on mustahik data obtained from mosque committees (DKM), neighborhood units (RT/RW), and further field verification conducted by the institution's internal team.



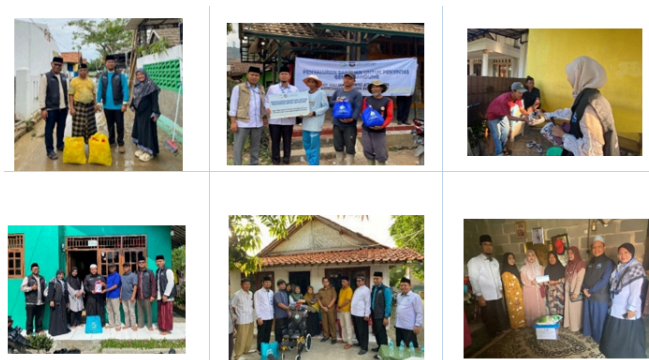
Source: Own research

Picture 5. Visualization of Zakat Disbursement – Zakat distribution Thematic

LAZ Attaqwa Bekasi upholds two key principles in zakat distribution: accurate targeting and fairness. As zakat represents an entrusted obligation from the muzakki, the institution ensures that funds are channeled only to rightful mustahik. The approach includes territorial mapping, the use of mustahik data sourced from DKM and RT/RW, and direct field verification, enabling the zakat distribution process to operate transparently and accurately. This procedure enables the institution to ensure that the zakat funds distributed truly reach eligible beneficiaries, both through consumptive and productive channels. Mr H. Ahmad Syaifudin Abdullah, S.Th.I., MM., M.Ag. stated:

“There are two main principles: accuracy and justice. Zakat is a trust, so we must ensure that funds from the muzakki are delivered to those who are genuinely eligible. We also use an area-based approach, mustahik data from the mosque committees (DKM) and the neighborhood units (RT/RW), as well as direct field surveys.” (Mr. H. Ahmad Syaifudin Abdullah, S.Th.I., MM., M.Ag., interview result, 18 December 2024, see Appendix).

A program equalization strategy has also been implemented by the institution, as reflected in the increasing number of beneficiaries in areas with previously limited coverage, as well as the strengthening of impact through more structured interventions. In this way, the institution's objective of providing a tangible contribution to poverty alleviation can be achieved more comprehensively (shown in picture 6).

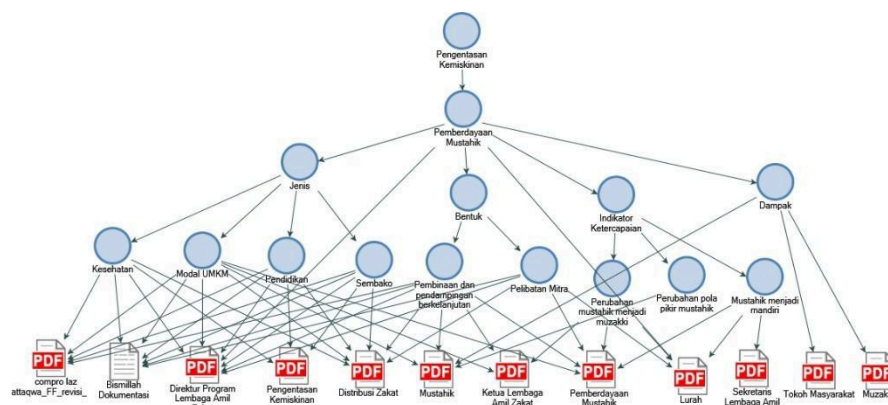


Source : LAZ At taqwa-Documentation

Picture 6. Zakat disbursement- LAZ Attaqwa

4). Role of LAZ for Poverty alleviation by Mustahik empowerment.

The visualization of the data analysis using NVivo 12 shows coding stripes related to poverty alleviation with a focus on mustahik empowerment. This figure illustrates the interconnections among various aspects, ranging from the types and forms of programs, achievement indicators, and the resulting impacts, such as shifts in mustahik mindsets and economic independence (See picture 7).



Source: Own research

Picture 5. Visualization of Mustahik Empowerment – Poverty alleviation Thematic

Mustahik empowerment programs constitute one of the main strategies implemented by LAZ Attaqwa Bekasi in realizing zakat’s function as an instrument for poverty alleviation. In practice, empowerment is not carried out instantaneously or uniformly; rather, it involves a process of assessment, eligibility-based selection, training, and long-term mentoring. The Program Director of LAZ Attaqwa Bekasi explained that the mustahik selection process is conducted directly by the team through home visits and interviews to assess readiness and business potential:

“If they are ready and willing, then we propose them for the empowerment program.”
 (Bapak H. Mirwan Nijan, M.Pd., interview result, 8 January 2025, see Appendix).”

Mustahik empowerment is carried out in various forms, such as providing business capital through trading carts. One of the inspiring stories comes from Mr. H. Muhidin, a fried-snack vendor who initially worked

with a makeshift cart. Recognizing his potential, LAZ Attaqwa Bekasi provided him with a new cart and relocated him to a strategic spot at Ciplak Market. As a result, his business grew significantly. Mr. H. Muhidin is now not only economically independent but has also become a muzakki.

'Alhamdulillah, my stall is always crowded now. I can already provide for my family from my own income.' (Mr. H. Muhidin, interview result, 16 April 2025, see Appendix 3)."

Another form of empowerment involves skills training, such as basic financial education for supported micro-enterprises. Mr. H. Muhidin stated:

'I was taught about money management, recordkeeping, and given business advice. They didn't just provide capital, but also knowledge.' (Mr. H. Muhidin, interview result, 16 April 2025, see Appendix)."

Discussion

Based on the findings, it answers that LAZ Attaqwa Bekasi plays a strategic role in collecting, managing, and distributing zakat while simultaneously empowering mustahik as part of broader poverty alleviation efforts through the application of social justice principles, equitable economic distribution, and strong zakat literacy.

1. Zakat Literacy as the Central Structural Determinant

Zakat literacy, as identified in the NVivo map, emerges as a pivotal category that underscores the intricate interplay influencing awareness, trust, and the behavioral intentions of individuals towards zakat obligations. This multifaceted construct encompasses not only knowledge but also an understanding of its socio-religious implications, supported by research that emphasizes its multidimensional nature.

Perceptual challenges present a fundamental barrier in zakat literacy, particularly concerning misconceptions about zakat mal. Some studies highlight how inaccurate perceptions can undermine effective engagement with zakat systems and compliance with payment (Zuhri et al., 2023). For instance, misinterpretations surrounding what constitutes zakat mal can perpetuate doubt and reluctance among potential contributors. This is compounded by information asymmetry in the distribution processes, where unclear mechanisms can lead to mistrust in zakat institutions (Mu'adzah & Rachmad, 2024). Transparency is emphasized as a crucial aspect; when zakat institutions operate with transparency, it fosters trust and encourages greater public involvement (Chotib et al., 2023).

Cultural norms also play a significant role in shaping zakat literacy. The habit of direct giving—often referred to as *kemandirian warga*—further complicates the zakat landscape, where individuals may prefer informal giving over formal zakat institutions. This inclination towards direct contributions may stem from cultural understandings of charity and social responsibility that prioritize immediate needs over structured contributions to established institutions. Consequently, developing strategies to enhance zakat literacy must consider these cultural dimensions, advocating for education and awareness campaigns to align traditional practices with institutional outcomes (Widiastuti et al., 2022).

2. Muzakki Participation as a Governance Driver

The central placement of muzakki participation in zakat management visualizations signifies its critical role as a determinant of effective zakat administration. This participation is understood not merely as a single act of giving but encompasses a broader engagement that fosters trust and a shared sense of responsibility between donors and zakat institutions. Active donor engagement is essential in enhancing the legitimacy of zakat institutions and increasing their capacity to fundraise. This engagement creates a

robust relationship where muzakki feel more influenced and motivated to contribute positively towards zakat initiatives.

The data gathered from various informant sources, including muzakki, program directors, and secretariat staff, illuminate how muzakki involvement serves as a crucial governance input, impacting operational decisions and driving community reactions towards Lembaga Amil Zakat (LAZ) programs. The feedback from these stakeholders supports the assertion that governance in zakat management is enriched through continuous participation, which instills confidence within the community and reflects the legitimacy of the institution itself (Jannah & Al-Banna, 2020).

Furthermore, the organizational structure must facilitate these participatory processes. The connections between participatory governance and operational efficacy in zakat management illustrate that effective communication, transparency, and accountability significantly influence muzakki's trust and engagement levels (Kabib et al., 2021). As the literature suggests, establishing a transparent mechanism within zakat institutions allows muzakki to understand how their contributions are utilized, thus enhancing their commitment and willingness to contribute further (Aziza & Afiani, 2023). This cycle of trust and contribution ultimately fosters an environment conducive to effective zakat distribution and program success.

3. Zakat distribution - governance

Central to this governance is the implementation of various structural mechanisms vital for an effective distribution system. These mechanisms include comprehensive beneficiary data collection through community networks (such as RT/RW systems and local mosque committees), rigorous field verification protocols, meticulous documentation of disbursements, and effective territorial mapping (Budi, 2022; Hani & Sukma, 2024). These elements collaborate to reinforce the credibility of zakat institutions, illustrating their accountability, fairness, and transparency in operational practices (Chotib et al., 2023; Irwansyah & Retnowati, 2023).

In this context, the principles articulated by scholars regarding good governance in zakat distribution are particularly relevant. They emphasize the importance of transparency and ethical management in enhancing public trust and compliance among muzakki (zakat payers) (Jedidia & Guerbouj, 2020; Rois et al., 2024). The effective governance of zakat not only facilitates equitable distribution but also aligns with broader goals, such as social justice and economic empowerment, which resonate strongly within Islamic economic teachings.

Furthermore, institutional transparency—seen through the regular release of operational reports and financial statements—demonstrates a commitment to accountability in zakat management (Hasyim et al., 2022; Uula, 2022). Such practices enable muzakki to track how their contributions are utilized, thereby fostering trust and encouraging greater participation in zakat programs. This reciprocal relationship highlights the significance of participatory governance where community feedback helps shape operational decisions within zakat institutions (Wahyuni-TD et al., 2021).

4.) Mustahik Empowerment as the Core Strategy for Poverty Alleviation

The positioning of "Pemberdayaan Mustahik" beneath "Pengentasan Kemiskinan" in the NVivo map underscores the belief that mustahik empowerment is a critical pathway toward reducing socio-economic vulnerability in communities. This concept transcends mere assistance; it represents a strategic investment in human capacities and economic resilience, which aligns with theories within Islamic economic

scholarship. This perspective is supported by the notion that zakat's transformative potential lies in productive, capacity-building approaches, moving away from exclusively consumptive forms of aid, as articulated by Qardhawi (2002) (Herianingrum et al., 2023).

Research findings from interviews with program directors, testimonies from mustahik, and insights from community leaders illustrate that empowerment is a comprehensive process aimed at fostering sustainable economic self-sufficiency and community development. Document analysis reveals that successful empowerment initiatives frequently include integrated skills training, micro-enterprise support, and community-led economic strategies that promote long-term independence among mustahik (Juliani, 2020; Pratama, 2023; Salsabilla & Ratnasari, 2021). These programs are designed not only to alleviate immediate financial hardship but also to equip beneficiaries with the resources and knowledge necessary to thrive economically and socially.

Furthermore, these insights indicate that zakat institutions, which adopt a governance model centered on empowerment, can effectively reshape the socio-economic landscape. Programs that emphasize productive zakat are intended to generate long-lasting benefits through income-generating activities. The incorporation of microfinance services within zakat frameworks empowers mustahik by facilitating access to capital and entrepreneurial training (Mokodenseho et al., 2024; Muchlis & Setyaningsih, 2024). Such initiatives contribute to helping individuals escape poverty, while also nurturing a culture of giving back, ultimately transforming mustahik into future muzakki.

V. CONCLUSION AND RECOMMENDATION

This study demonstrates that effective zakat governance at LAZ Attaqwa Bekasi is shaped by an integrated ecosystem of literacy, participation, distribution, and empowerment. The NVivo-based analysis reveals that zakat literacy forms the foundational category influencing community perception, institutional trust, and willingness to participate in formal zakat channels. Strengthened literacy—supported by digital engagement, community socialization, and professional service delivery—creates a more informed and confident muzakki base.

Muzakki participation emerges as a central driver of governance, extending far beyond the act of giving. Participation is operationalized through donor involvement in program design, follow-up interactions, and direct engagement in distribution activities. These relational practices not only enhance accountability but also reinforce trust, ensuring that the institution maintains legitimacy and responsiveness to community needs. The findings further show that zakat distribution at LAZ Attaqwa Bekasi is governed by principles of justice and accuracy. The institution has implemented structured processes involving beneficiary data validation, territorial mapping, and community collaboration. The combination of consumptive and productive programs demonstrates a balanced model that provides immediate relief while progressively building economic resilience.

Most importantly, mustahik empowerment stands as the institution's primary strategy for sustainable poverty alleviation. Empowerment initiatives—including microbusiness capital, vocational training, mentoring, and continuous monitoring—contribute to measurable improvements in income stability, mindset transformation, and long-term independence. Several mustahik have even transitioned into muzakki, illustrating the transformative potential of productive zakat programs.

Collectively, these findings affirm that LAZ Attaqwa Bekasi practices a holistic and multi-dimensional zakat governance model consistent with Islamic economic principles and contemporary social development theories. The integration of literacy, trust-building, fair distribution, and empowerment reflects a governance framework that not only meets syariah obligations but also advances

socio-economic welfare. As a result, LAZ Attaqwa Bekasi demonstrates that zakat, when managed professionally and inclusively, can serve as a powerful instrument for sustainable community development and poverty reduction. This study contributes to the literature by providing empirical evidence of how local zakat institutions can operationalize transformative governance. The model identified here has strong potential for replication in other regions to enhance the effectiveness, integrity, and developmental impact of zakat management.

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