



## The Effectiveness of Zakat Fund Management in Community Economic Empowerment at the National Amil Zakat Agency (BAZNAS) of Pangkajene and Islands Regency

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### ABSTRACT

This study aims to examine the effectiveness of zakat fund management in ensuring equitable distribution between mainland and island areas, as well as to identify the challenges and efforts undertaken by the National Amil Zakat Agency (BAZNAS) of Pangkajene and Islands Regency. The research employs a qualitative approach using structured interviews with five informants. The findings indicate that zakat management is relatively effective in terms of planning and targeting accuracy; however, equitable distribution has not been fully achieved, particularly in island areas due to geographical constraints, transportation limitations, and weather conditions. In addition, the distribution is still largely dominated by consumptive assistance rather than productive programs. The main challenges include limited access, insufficient personnel, and lack of program dissemination. Efforts such as amil training, collaboration with external parties, and improvements in beneficiary data collection have been implemented, but remain suboptimal. Therefore, strengthening partnerships, enhancing amil capacity, utilizing information technology, and developing sustainable productive zakat programs are necessary to improve equitable distribution.

## 1. Introduction

Islam is the last religion revealed by Allah SWT to humankind through the final Prophet, Muhammad SAW. As the final religion, Islam encompasses various rules and procedures that must be followed by its adherents, whether continuing previous teachings or establishing new ones that do not contradict the provisions of the Qur'an and Al-Sunnah (Shihab, 2002).

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In Islam, zakat has become an obligation for Muslims. Moreover, zakat is one of the pillars of Islam after the declaration of faith (shahada), prayer (salat), and fasting (sawm), and it is regarded as one of the fundamental pillars of the Islamic faith (Qardhawi, 1999). Today, Muslims generally have a strong understanding of the obligation of prayer and its role in shaping personal piety. However, zakat has not been fully understood in terms of its function in fostering social piety. While awareness of prayer is widespread among Muslims, the same cannot yet be said for zakat. Zakat is an Islamic ordinance established as a means of creating economic justice, prosperity, and social welfare (Hafidhuddin, 2002).

Zakat serves as a solution to economic problems in any country. Since the time of the Prophet Muhammad SAW, zakat has been directly practiced as a mechanism to address societal issues and as a source of state revenue. Zakat holds a significant position as an instrument for the advancement of the Muslim community, education, infrastructure development, and public services, all of which contribute to the welfare of Indonesian society (Beik, 2015).

Zakat is defined as a portion of wealth that constitutes a right of Allah, which must be given by an individual to those who are entitled to receive it. This act of worship is called zakat because it embodies the hope for blessings, purification of the soul, and its growth through good deeds. Allah states in Surah At-Taubah/9:103:

خُذْ مِنْ أَمْوَالِهِمْ صَدَقَةً تُطَهِّرُهُمْ وَتُزَكِّيهِمْ بِهَا وَصَلِّ عَلَيْهِمْ إِنَّ صَلَاتَكَ سَكَنٌ لَهُمْ وَاللَّهُ سَمِيعٌ عَلِيمٌ

Translation:

“Take from their wealth a charity by which you purify them and cause them to increase, and invoke blessings upon them. Indeed, your invocations are reassurance for them. And Allah is All-Hearing, All-Knowing” (Departemen Agama RI Terjemahan).

Zakat can improve the welfare of its recipients. Conversely, if zakat administrators (amil) fail to manage zakat properly, the expected welfare outcomes will remain unattained. Therefore, the role of amil in managing zakat is crucial. In other words, the most important aspect of zakat lies in how it is managed (Hafidhuddin, 2002).

To achieve success in zakat management, the National Amil Zakat Agency (BAZNAS) was established at the national, provincial, and regency/city levels. This is regulated under Law Number 23 of 2011 concerning zakat management. BAZNAS is a non-structural government institution that is independent and accountable to the President through the Minister. It is the authorized body responsible for managing zakat at the national level (Law No. 23 of 2011).. Additionally, BAZNAS Regulation Number 1 of 2016 provides guidelines for preparing annual work plans and budgets for BAZNAS at all levels.

In order to optimize zakat fund management, the Government of Indonesia enacted Law Number 38 of 1999, later amended by Law Number 23 of 2011 on zakat management. More recently, additional regulations have been issued regarding licensing guidelines for Amil Zakat Institutions (LAZ), namely the Minister of Religious Affairs Decree Number 333 of 2015, which derives from Government Regulation Number 14 of 2014. These regulations aim to strengthen and demonstrate seriousness in zakat management, ensuring that zakat administration becomes more integrated, systematic, and coordinated, ultimately achieving its intended goals and contributing to national welfare and divine blessings (Kementerian Agama RI, 2015). In line with this, two officially recognized zakat management organizations exist: BAZNAS, which manages zakat nationally, and LAZ, community-established institutions that assist in the collection, distribution, and utilization of zakat.

The National Amil Zakat Agency (BAZNAS) of Pangkajene and Islands Regency is one of the institutions responsible for the collection, distribution, and utilization of zakat funds. Its management was established based on the Regent's Decree Number 205 of 2017 dated March 1, 2017, concerning the appointment of BAZNAS leadership for the 2017–2022 period. It is located at Jalan Sultan Hasanuddin, Islamic Center Building, Pangkajene and Islands. The institution strives to ensure that zakat management in the region complies with Islamic law and statutory regulations, preventing unauthorized individuals from acting as zakat administrators without official permission.

In discussing zakat issues, a key concern is the effectiveness of zakat management, particularly in Pangkajene and Islands Regency. Effectiveness refers to the achievement of objectives based on predetermined plans. A program can be considered effective if it successfully reaches its goals through a series of processes and stages. Thus, achieving these objectives reflects the organization's success in performing its duties and functions properly (Siagian, 2001).

Based on the researcher's preliminary observations, the effectiveness of zakat fund management at BAZNAS Pangkajene and Islands Regency faces several challenges. These include a lack of competent human resources in zakat management, insufficient support from the local government, and limited outreach or socialization programs, resulting in low public awareness of the role and function of BAZNAS.

Based on the background described above, the author is interested in conducting a study entitled “The Effectiveness of Zakat Fund Management in Community Economic Empowerment at the National Amil Zakat Agency (BAZNAS) of Pangkajene and Islands Regency.”

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## 2. Method

This study employs a qualitative descriptive research design aimed at understanding social phenomena related to zakat management, guided by theoretical frameworks to ensure alignment with field data (Moleong, 2017). The research was conducted at the National Amil Zakat Agency (BAZNAS) of Pangkajene and Islands Regency, including island areas to observe zakat distribution practices. Data sources consist of primary data obtained through observation, structured interviews with relevant stakeholders, and literature studies, as well as secondary data derived from legal materials, institutional documents, and related references (Sugiyono, 2019). Data collection methods include non-participant observation, guided interviews, and documentation (Arikunto, 2013). Research instruments utilized include recording devices, cameras, and interview guidelines. Data analysis techniques involve data reduction, data display, and conclusion drawing/verification conducted continuously throughout the research process (Miles, Huberman, & Saldaña, 2014). The study also applies triangulation methods—source, technique, and time triangulation—to ensure data validity, supported by reference materials such as interview transcripts, photographs, and relevant literature (Sugiyono, 2019).

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## 3. Result and Discussion

### The Effectiveness of Zakat Fund Management in Equalizing Assistance Distribution in Mainland and Island Areas

The management of zakat funds by Badan Amil Zakat Nasional of Pangkajene and Islands Regency continues to face challenges in achieving effectiveness, particularly in equalizing the distribution of assistance between mainland and island areas. The geographical condition of Pangkajene and Islands Regency, which consists of mountainous regions, mainland areas, and hundreds of small islands, has become one of the main factors affecting the institution’s ability to reach mustahik fairly and evenly. Although various distribution efforts have been implemented, the outcomes have not fully reflected the principle of social justice expected in zakat governance.

Effectiveness in zakat management is not merely measured by the amount of funds collected and distributed, but also by the accuracy of targeting, equality of access, and the sustainability of the economic impact experienced by zakat recipients. According to Yusuf al-Qaradawi (2011), zakat has social and economic functions aimed at reducing social inequality and improving the welfare of mustahik. Therefore, unequal zakat distribution will affect the primary objective of zakat as an instrument of economic equity within society.

In practice, zakat assistance distribution remains concentrated in mainland and urban areas that are relatively easier to access. These areas benefit from better transportation infrastructure and greater access to information regarding assistance programs provided by Badan Amil Zakat Nasional. The assistance generally includes food packages, cash aid, educational support, and productive business assistance for microenterprises.

In contrast, communities in island areas face different conditions. Limited sea transportation, long travel distances, and unpredictable weather conditions constitute major obstacles in zakat distribution. Consequently, assistance distribution often experiences delays and cannot be conducted regularly. One island resident stated that zakat assistance is sometimes received only after several months due to weather conditions and transportation limitations. This condition demonstrates that the zakat distribution system has not yet fully addressed the geographical challenges characteristic of island regions.

In addition to geographical issues, the effectiveness of zakat distribution is also influenced by the inadequacy of the mustahik data collection system. Information regarding assistance programs and application procedures has not been disseminated evenly to communities in remote areas. As a result, there are still individuals who actually meet the criteria of mustahik but remain unregistered or are unaware of the existence of zakat assistance programs. According to Mardiasmo (2018), the effectiveness of a program can be achieved when its implementation successfully reaches its intended objectives accurately and comprehensively. In this context, limitations in mustahik data collection have become one of the factors hindering equal zakat distribution.

Furthermore, the assistance distributed is still predominantly consumptive in nature, such as food aid and direct cash assistance. Although these forms of aid help fulfill basic needs, they are insufficient to encourage long-term economic transformation. Productive empowerment programs, including business capital assistance, skills training, and microenterprise development, remain concentrated in mainland areas rather than island communities.

Therefore, the effectiveness of zakat management in Pangkajene and Islands Regency can be considered fairly good in terms of aid distribution and targeting accuracy in certain areas. However, from the perspective of regional equity, its effectiveness has not been fully optimized due to disparities in distribution between mainland and island regions.

### Challenges in Optimizing Zakat Fund Distribution in Mainland and Island Areas

Based on the results of in-depth interviews conducted in this study, several major challenges faced by Badan Amil Zakat Nasional of Pangkajene and Islands Regency were identified in optimizing zakat distribution to achieve equal assistance distribution between mainland and island areas.

The most fundamental challenge lies in geographical and logistical conditions. Pangkajene and Islands Regency consists of mainland, mountainous areas, and scattered small islands. These conditions cause the distribution process to require a considerable amount of time and high operational costs. According to an interview with Mr. Drs. H. Saharuddin, M.Si., Vice Chairman III of BAZNAS, access to

island areas requires sea transportation that is not always available. In addition, extreme weather conditions and high sea waves frequently hinder the process of delivering assistance to island communities.

Limited resources also constitute a serious challenge. Badan Amil Zakat Nasional of Pangkajene and Islands Regency still lacks transportation facilities, particularly operational boats for aid distribution. Moreover, the number of field officers remains insufficient to reach all regions optimally. In several situations, BAZNAS must cooperate with external parties such as the military district command (Koramil) or local government authorities to assist in distributing aid to remote areas.

Another challenge is the lack of information dissemination and socialization regarding zakat programs among island communities. Based on interviews with several mustahik, there are still residents who are unaware of zakat assistance programs and application procedures. This condition indicates that the process of program communication and socialization has not yet been conducted optimally. In fact, adequate information is essential to ensure equal access to zakat assistance programs.

In addition, productive zakat programs aimed at empowering the community's economy have not yet been implemented optimally in island regions. Most distributed assistance remains consumptive in nature. According to Beik and Arsyanti (2016), productive zakat plays an important role in improving mustahik welfare through community economic development. Therefore, the limited implementation of productive programs means that zakat has not fully functioned as an instrument of economic empowerment.

#### **Efforts Undertaken by BAZNAS to Optimize Zakat Fund Distribution**

Despite facing various challenges, Badan Amil Zakat Nasional of Pangkajene and Islands Regency has undertaken several efforts to improve the effectiveness of zakat distribution in both mainland and island areas.

One of the measures implemented is the enhancement of amil capacity through training and guidance programs. These programs aim to improve the competence of officers in managing, collecting data, and distributing zakat more effectively and professionally. According to interview findings, the training also seeks to strengthen the officers' understanding of public service and transparent zakat governance.

In addition, BAZNAS has established cooperation with various parties, including the military district command (Koramil), local governments, and community leaders, to facilitate aid distribution to remote areas. Such cooperation has proven helpful in supporting the distribution process, particularly during adverse weather conditions and transportation limitations.

To improve distribution equity, BAZNAS has also initiated a more systematic mustahik data collection process. Data collection is conducted through coordination with village officials and community leaders to identify aid recipients more accurately. Nevertheless, this process still encounters various obstacles, especially in island regions that are difficult to access and have limited communication networks.

Besides consumptive assistance, BAZNAS has also begun developing productive assistance programs such as microbusiness capital support and community economic empowerment initiatives. These programs aim to ensure that zakat is not only used to fulfill short-term needs but also contributes to improving the long-term economic independence of mustahik. Although the implementation has not yet evenly reached island communities, these programs demonstrate BAZNAS's commitment to enhancing the role of zakat as an instrument of economic empowerment.

#### **Recommendations for Optimizing Zakat Distribution in Pangkajene and Islands Regency**

Based on the findings of this study, several recommendations can be proposed to improve the effectiveness of zakat distribution in mainland and island areas.

First, Badan Amil Zakat Nasional of Pangkajene and Islands Regency should seek to procure its own transportation facilities, such as small operational boats dedicated to zakat distribution. Furthermore, formal cooperation with local governments and private sectors through Corporate Social Responsibility (CSR) programs should be strengthened to support aid distribution to island regions.

Second, the digitalization of mustahik data should be implemented through an application-based data collection system integrated with village officials and local volunteers. Such a system would improve the accuracy of recipient data and prevent eligible mustahik from being excluded from zakat assistance programs.

Third, local zakat volunteer groups should be established in island communities by involving community leaders, village officials, and local youth. These volunteers could assist in socialization, data collection, and zakat distribution, thereby accelerating aid delivery and ensuring more accurate targeting.

Fourth, BAZNAS should expand productive zakat programs based on local economic potential, such as providing fishing equipment, microbusiness capital assistance, vocational training, and community-based business development programs for coastal communities. These initiatives are expected to improve community welfare sustainably and reduce dependence on consumptive aid.

Through these various efforts, it is expected that zakat distribution in Pangkajene and Islands Regency will become more effective, equitable, and capable of generating significant impacts on community economic empowerment in both mainland and island areas.

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## **4. Conclusion And Implication**

### **Conclusion**

Based on the research that has been conducted, it can be concluded that:

1. Based on the results of the research conducted regarding the management of zakat funds by Badan Amil Zakat Nasional of Pangkajene and Islands Regency, it can be concluded that the effectiveness of zakat distribution in equalizing assistance

between mainland and island areas has not yet been achieved optimally. Limited access, inadequate resources, and the lack of an evenly distributed information system are factors that make island communities more difficult to reach in the distribution process. Available assistance is more frequently distributed to communities living in mainland or urban areas, resulting in the objective of zakat to reduce social inequality not being fully achieved.

2. The challenges in optimizing zakat fund distribution are also closely related to the uneven implementation of economic empowerment programs. Communities in island areas have not yet become the primary targets of productive business programs that have been implemented thus far. In addition, the lack of socialization regarding assistance application procedures and the absence of an accurate mustahik data management system have caused some communities to remain unaware of their rights and opportunities as beneficiaries. Therefore, a centralized and limited distribution approach has not been able to comprehensively address the needs of the community.

### Implications

Based on the research conducted at Badan Amil Zakat Nasional of Pangkajene and Islands Regency regarding the effectiveness of zakat fund management and the challenges of distributing zakat funds equally across mainland and island areas, the researcher concludes that zakat management in general has been implemented in accordance with its institutional functions. However, it still faces various structural and technical obstacles. Zakat distribution tends to remain concentrated in mainland areas and has not yet optimally reached communities living in island regions. Therefore, the researcher presents several implications that are expected to provide benefits for the related parties. The implications proposed by the researcher are as follows:

1. To the Leadership of Badan Amil Zakat Nasional of Pangkajene and Islands Regency . It is expected that greater attention will be given to the equal distribution of zakat assistance in island areas by strengthening inter-agency cooperation networks, improving the capacity of field officers, and developing technology-based information systems so that mustahik in remote areas can obtain equal access to zakat assistance. In addition, it is important to implement contextual empowerment approaches so that zakat programs are not merely consumptive in nature, but also productive and sustainable.
2. To the Mustahik Community. Communities are expected to be more proactive in seeking information regarding available zakat programs and to complete the administrative requirements determined by BAZNAS. Communities are also encouraged to actively participate in economic empowerment programs facilitated by BAZNAS so that the zakat assistance received will not only provide temporary benefits but will also enhance the long-term economic independence of their families.

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