

CHALLENGES IN ZAKAT MANAGEMENT: A Case Study in Mandailing Natal Regency and Padangsidempuan City

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Abstract

Zakat is an obligation for Muslims that serves a social function by helping meet the needs of underprivileged communities. Proper zakat management is essential to ensure that zakat is collected and distributed effectively. This study aims to analyze and compare the challenges of zakat management in Mandailing Natal Regency and Padangsidempuan City. The study employs a descriptive-comparative qualitative method, with data obtained through interviews, notes, and a literature review. The findings show that Mandailing Natal Regency faces greater difficulties in zakat collection, particularly in coordinating with companies and addressing the tendency of wealthy individuals to distribute zakat directly to recipients. Meanwhile, Padangsidempuan City faces challenges such as delays in zakat payments, limited participation of zakat recipients in guidance programs, wasteful behavior, lack of information, limited availability of qualified personnel, and insufficient government support. The measures undertaken include disseminating information, establishing cooperation with relevant parties, approaching prospective zakat payers, and providing zakat collection services. The comparative findings indicate that the challenges of zakat management in the two regions have different characteristics according to the conditions of each area.

Keywords: Zakat Management, Social Welfare, Mandailing Natal, Padang Sidempuan

Abstrak

Zakat adalah kewajiban bagi umat Islam yang berfungsi sosial untuk membantu memenuhi kebutuhan masyarakat yang kurang mampu. Pengelolaan zakat yang tepat dibutuhkan agar zakat dapat terkumpul dan tersalurkan dengan baik. Penelitian ini berupaya menganalisis dan membandingkan persoalan pengelolaan zakat di Kabupaten Mandailing Natal dan Kota Padangsidempuan. Penelitian ini memakai metode kualitatif deskriptif-komparatif dengan data yang diperoleh lewat wawancara, catatan, dan kajian pustaka. Hasil penelitian memperlihatkan bahwa Kabupaten Mandailing Natal lebih banyak mengalami kesulitan dalam pengumpulan zakat, utamanya koordinasi dengan perusahaan dan kebiasaan orang kaya menyalurkan zakat langsung kepada penerima. Sementara itu, Kota Padangsidempuan mengalami kesulitan berupa keterlambatan pembayar zakat, kurang aktifnya penerima zakat dalam bimbingan, perilaku boros, kurangnya informasi, keterbatasan tenaga ahli, dan dukungan pemerintah yang belum maksimal. Tindakan yang dilakukan mencakup penyebaran informasi, kerja sama dengan pihak terkait, pendekatan kepada calon pembayar zakat, dan layanan pengambilan zakat. Hasil perbandingan memperlihatkan bahwa persoalan pengelolaan zakat di kedua wilayah memiliki ciri yang berbeda sesuai dengan keadaan masing-masing daerah.

Kata Kunci: Pengelolaan Zakat, Kesejahteraan Sosial, Mandailing Natal, Padang Sidempuan



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Introduction

As the country with the largest Muslim population in the world, Indonesia has great potential in the field of Islamic economy. According to available data, the value of the Islamic economy in 2019 reached 80 per cent of Indonesia's GDP, amounting to 12.8 thousand trillion out of a total GDP of 16 thousand trillion. It is therefore no surprise that Indonesia also ranked among the top five in the 2020 State of the Global Islamic Economy Report as one of the leading players in the global Islamic economy, encompassing Islamic finance, the halal industry and halal tourism.¹

In these revolutionary times, there is widespread imbalance and injustice, particularly in socio-economic terms. Many wealthy groups are becoming increasingly prosperous, whilst the poor remain trapped in their poverty. Such situations have been condemned by the Qur'an since the early days of Islam's emergence and spread. The Qur'an condemns those who hoard wealth, as revealed in Surah At-Takatsur, which means 'The pursuit of wealth has distracted you'. It is not merely a warning to the faithful to show compassion towards the poor, but an obligation enshrined as one of the pillars of Islam, following the Shahadah and prayer.²

With the rapid development of technology and the fast-paced pace of social change, the management of zakat, infaq and sadaqah (ZIS) has increasingly become an aspect that cannot be ignored, as it plays a vital role in addressing the challenges of improving the welfare of the Muslim community and society at large. Zakat is not merely a religious obligation, but also holds great potential as a tool that can be utilised to address the widening social and economic disparities within society. Therefore, the management of ZIS must not only focus on how to collect and distribute funds, but must also be capable of creating a broader impact, with the aim of fostering equitable social welfare and supporting more inclusive economic growth. In this regard, the management of ZIS is of great strategic importance, as it is not only linked to religious aspects but is also closely tied to efforts to reduce poverty, foster social justice, and ensure equal opportunities for all sections of society. Through sound and systematic management, ZIS can make a significant contribution to creating fairer and more balanced welfare within society, as well as improving living standards for those in need.³

Zakat certainly has enormous potential for fundraising. To help fellow Muslims improve their welfare. Poverty creates a vast social divide between the rich and the poor, whereas Islam teaches us to care for one another. One concrete way of showing social concern is through zakat, which is hoped to narrow the gap between the rich and the poor. Furthermore, zakat is also expected to boost the economy, from the micro to the macro level.⁴

Zakat essentially is the responsibility of every member of the Muslim community. Its observance is one of the pillars of the faith. Members of the Muslim community pay zakat to demonstrate their commitment to Islam. Not only that, but giving alms is a form of prayer that shows care for fellow Muslims, provides strength to other Muslims, and elevates the

¹ Baznas and Lazismu, *Implementasi Indeks Pembangunan ZAKATNOMICS 2021* (Jakarta: Puskas BAZNAS, 2021), 2.

² Siti Zumrotun, "Peluang, Tantangan Dan Strategi Zakat Dalam Pemberdayaan Ekonomi Umat," *Hukum Islam* 14, no. 1 (2016), 49.

³ Agung Prakoso, "Kajian Literatur: Manajemen Zakat Di Era Digital," *Agama, Sosial Dan Budaya* 1, no. 5 (2023), 327.

⁴ Mohamad Ma'mun, "Strategi Fundraising Berbasis Komunitas: Studi Pada Unit Pengumpulan Zakat (UPZ) Badan Amil Zakat (BAZNAS) Kota Kediri," *Pemikiran Dan Hukum Islam* 9, no. 2 (2023), 309.

status and honour of the Muslim community in life. Zakat brings positive benefits to the welfare of the Muslim community. Consequently, zakat can actually improve the circumstances of those living in poverty. In other words, zakat has a social impact.⁵

Zakat management is a process involving various stages within a zakat institution, encompassing careful planning, the establishment of an organisational structure, the implementation of activities, and the supervision of fund collection and distribution. Furthermore, the management of zakat funds also involves the utilisation of the collected zakat, infaq and sadaqah. In this process, several key parties are involved: the muzakki (the person paying zakat), the assets subject to zakat, the mustahik (recipients of zakat), and the amil zakat (zakat administrators). Raising funds for a zakat organisation is no simple matter; it requires very specific skills and abilities. Among the skills required are the ability to identify opportunities, meticulous planning, and thorough preparation in carrying out activities. Furthermore, a professional approach and appropriate methods are crucial in the fundraising process. It is not only skills that are required, but also the various challenges that must be faced in the fundraising endeavour, which can take many forms, ranging from small-scale to large-scale.⁶

In the historical development of Islamic civilisation, rulers or those in authority have the duty to collect zakat from the muzakki. As Allah states in the Qur'an:

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

*"Take zakat from their wealth; for by it you purify them and sanctify them, and pray for them. Indeed, your invocation brings peace to them. And Allah is All-Hearing and All-Knowing."*⁷

In addition to the verse above, the Prophet Muhammad ﷺ also demonstrated the practice of collecting zakat when he sent his companion Mu'adh ibn Jabal to Yemen. The Prophet ﷺ said:

أَنَّ النَّبِيَّ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ بَعَثَ مُعَاذَ بْنَ جَبَلٍ إِلَى الْيَمَنِ فَقَالَ إِنَّكَ تَأْتِي قَوْمًا أَهْلَ كِتَابٍ ، فَادْعُهُمْ إِلَى شَهَادَةِ أَنْ لَا إِلَهَ إِلَّا اللَّهُ ، وَأَتِي رَسُولُ اللَّهِ ، فَإِنْ هُمْ أَطَاعوكَ ، فَأَعْلِمُهُمْ : أَنَّ اللَّهَ عَزَّ وَجَلَّ افْتَرَضَ عَلَيْهِمْ خَمْسَ صَلَوَاتٍ ، فِي كُلِّ يَوْمٍ وَلَيْلَةٍ ، فَإِنْ هُمْ أَطَاعوكَ ، فَأَعْلِمُهُمْ : أَنَّ اللَّهَ عَزَّ وَجَلَّ قَدِ افْتَرَضَ عَلَيْهِمْ صَدَقَةً فِي أَمْوَالِهِمْ ، تَأْخُذُ مِنْ أَغْنِيَائِهِمْ فَتَوْضَعُ فِي فَقَرَائِهِمْ ، فَإِنْ هُمْ أَطَاعوكَ لَذَلِكَ ، فَإِيَّاكَ وَكَرَائِمَ أَمْوَالِهِمْ ، وَاتَّقِ دَعْوَةَ الْمَظْلُومِ ، فَإِنَّهَا لَيْسَ بَيْنَهَا وَبَيْنَ اللَّهِ عَزَّ وَجَلَّ حِجَابٌ

"Verily, the Prophet ﷺ sent Mu'adh ibn Jabal to Yemen and said: 'Verily, you will come to a people who are People of the Scriptures. So call them to bear witness that there is no god but Allah and that I am the Messenger of Allah. If they obey you, then inform them that Allah has made it obligatory upon them to pray five times a day and night. If they obey you in this matter, then inform them that Allah has made it obligatory to pay zakat on their wealth, to be taken from their wealthy and given to their poor. If they obey you in this

⁵ Alma Aulia, "Mendorong Partisipasi Generasi Muda Indonesia Dalam Berzakat: Tantangan Dan Strategi," *Ekonomi Dan Manajemen* 1, no. 2 (2024), 581.

⁶ Dessy Rahmadani, "Strategi Peningkatan Jumlah Muzakki Di Lazis Muhammadiyah Kota Medan," *Ekonomi Islam* 5, no. 3 (2021), 8276.

⁷(QS. at-Taubah: 103)

matter, then be mindful of their finest possessions, and fear the supplication of the oppressed, for there is no barrier between the oppressed and Allah.” (Narrated by al-Bukhari and Muslim)

This hadith describes the mission of Mu’adh ibn Jabal, who was sent by the Prophet Muhammad ﷺ to Yemen to invite the People of the Scriptures (such as Jews and Christians) to embrace Islam, to convey the obligations of prayer and zakat, and to warn them against taking their finest possessions. Furthermore, the Prophet ﷺ also reminded them of the importance of upholding the rights of the oppressed, as their prayers reach Allah unhindered. He also emphasised the importance of a leader’s duty to ensure that the collection of zakat is carried out in an efficient and organised manner. Leaders are required to issue instructions or orders to zakat officials to collect zakat funds in a structured manner, either by gathering all zakat in a designated location or by collecting it directly from the homes of the muzakki (those who pay zakat). This method aims to facilitate the zakat collection process, avoid delays, and ensure that the collected zakat can be distributed appropriately to the mustahik (recipients of zakat).⁸

As a country with a Muslim-majority population, Indonesia has enormous potential in the area of zakat to support poverty alleviation and improve the welfare of the community. However, the implementation of zakat management still faces various challenges. Key issues include low public awareness of the obligation to pay zakat, a lack of transparency and accountability on the part of managing institutions, and distribution that often fails to reach the intended beneficiaries. Furthermore, the diversity of social, cultural and economic conditions across different regions adds to the complexity. Therefore, a comprehensive and systematic approach is required to optimise the overall management of zakat in Indonesia. Through case studies in Mandailing Natal Regency and Padangsidempuan City, this research aims to explore the various challenges faced in zakat management, as well as to identify solutions to optimise the role of zakat in addressing social and economic issues. With a deeper understanding, it is hoped that zakat can have a more significant impact on the development of Indonesian society. This journal will discuss several topics, such as the zakat management system, the impact of zakat on society, as well as the challenges faced in the collection and distribution of zakat and their solutions.

Data collection was carried out through a literature review, namely by gathering, reading and analysing various sources of literature relevant to the research subject. The data collected was then selected based on its relevance to the research focus. Data analysis was conducted qualitatively in three stages: data reduction, data presentation and drawing conclusions. In the reduction stage, data obtained from various sources were selected and grouped according to the research focus. Subsequently, the data were presented descriptively in the form of narratives and comparative tables so that the similarities and differences between the objects under study could be clearly seen. The final stage involved drawing conclusions based on the results of the analysis and comparison of the data. The comparisons in this study were carried out based on several aspects relevant to the discussion, such as the definition of zakat, the objectives of zakat management, management mechanisms, and other aspects related to the research subjects. Using this method, the study is expected to provide a clearer picture of the similarities and differences in zakat management based on the sources examined.

⁸ Rahmadani, “Strategi Peningkatan Jumlah Muzakki Di Lazis Muhammadiyah Kota Medan”, 8276.

Previous research indicates that analyses of zakat management have been conducted from various perspectives. Najiyah, Khasanah and Asas examined the challenges in zakat management in Indonesia in general and concluded that issues relating to zakat management are linked to regulations, zakat management organisations, and the relationship between zakat donors and recipients.⁹ Meanwhile, Hasibuan, Kamaluddin and Hidayat specifically examined the management of zakat distribution at BAZNAS in Padangsidempuan, focusing on the methods of distribution and the factors that support and hinder the process.¹⁰ Siahaan, Hasibuan and Batubara also carried out research at BAZNAS in Padangsidempuan, though their study focused more on the religious beliefs, understanding and values that influence civil servants' decisions regarding the distribution of professional zakat.¹¹ Although these studies provide insights into various issues in zakat management, no research has yet compared zakat management efforts in Mandailing Natal Regency and Padangsidempuan City simultaneously. Furthermore, previous studies have tended to focus on a specific aspect, such as general management obstacles, the distribution of zakat, or factors influencing the decision to pay zakat. Consequently, this study addresses these shortcomings through a comparative analysis of the challenges in zakat management in Mandailing Natal Regency and Padangsidempuan City, by examining the aspects of collection, management, distribution, and the institutional measures taken to address issues in accordance with the specific conditions of each region.

Result and Discussion

The Definition of Zakat

Zakat is a specific amount of wealth that every Muslim is obliged to pay once they meet the prescribed conditions, and which is given to those entitled to receive it (asnaf). Etymologically, the word 'zakat' derives from the word 'zaka', which means 'pure', 'good', 'blessed', 'to grow' and 'to flourish'. This definition reflects the fact that zakat serves to purify both oneself and one's wealth, whilst also embodying the hope for blessed and ever-increasing sustenance (Sayyid Sabiq, Fikih Sunnah).¹² In the Qur'an, Allah says:

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

"Take *zakat* from their wealth; for by it you purify them and sanctify them, and pray for them."¹³

Zakat is one of the pillars of Islam and has two dimensions: worship and social welfare. From the perspective of worship, zakat is an expression of obedience to Allah (a vertical relationship), whilst from a social perspective, it serves as a means of redistributing wealth to assist those in need (a horizontal relationship). The commandment to pay zakat is also emphasised in the Qur'an, Surah Al-Baqarah, verse 43:

وَأَقِيمُوا الصَّلَاةَ وَآتُوا الزَّكَاةَ وَارْكَعُوا مَعَ الرَّاكِعِينَ

⁹ Faridatul Najiyah and Ulfatul Khasanah Fitria Asas, "Manajemen Zakat Di Indonesia (Tantangan Dan Solusi)," *Insight Management Journal* 2, no. 2 (2022): 45–53.

¹⁰ Yunika Maulyda Hasibuan Kamaluddin Arifin Hidayat, "Manajemen Pendistribusian Zakat Di Badan Amil Zakat Nasional Kota Padangsidempuan Yunika," *Jurnal Manajemen Dakwah* 7, no. 1 (2025).

¹¹ Sonya Mutia Zahra Siahaan Armyn Hasibuan Damri Batubara, "Determinan Keputusan Membayar Zakat Profesi Di BAZNAS Kota Padangsidempuan," *Journal of Islamic Social Finance Management Volume* 5, no. 2 (2024): 119–34.

¹² BAZNAS, "Tentang Zakat," BAZNAS, 2021, <https://baznas.go.id/zakat>.

¹³ (QS. at-Taubah: 103)

“And establish prayer, pay zakat, and bow with those who bow.”¹⁴

While the evidence from the hadith is as follows::

عَنْ أَبِي هُرَيْرَةَ رَضِيَ اللَّهُ عَنْهُ، أَنَّ رَسُولَ اللَّهِ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ قَالَ: "مَا نَقَصَتْ صَدَقَةٌ مِنْ مَالٍ، وَمَا زَادَ اللَّهُ عَبْدًا بِعَفْوٍ إِلَّا عِزًّا، وَمَا تَوَاضَعَ أَحَدٌ لِلَّهِ إِلَّا رَفَعَهُ اللَّهُ"

From Abu Hurairah, may Allah be pleased with him, that the Messenger of Allah, peace and blessings be upon him, said: "Charity does not diminish wealth, and Allah adds nothing to the one who forgives except honour, and no one humbles himself for the sake of Allah but that Allah will raise his status." (Narrated by Muslim, No. 2588)

Under Law No. 23 of 2011 on the Management of Zakat, zakat comprises zakat on wealth (mal) and zakat al-fitr. Zakat on wealth covers various assets such as gold, silver, cash, proceeds from sales, agricultural produce, livestock produce, mining produce, fishery produce, company profits, income from services, and found property (rikaz). Meanwhile, zakat al-fitr is a zakat obligation relating to the completion of the Ramadan fast.

Zakat al-Fitr is a form of zakat that is obligatory as it relates to the time of iftar (the breaking of the fast) during the month of Ramadan.¹⁵

Among those entitled to receive zakat are:

1. The destitute
2. The poor
3. Zakat Collectors
4. New Converts (Those Whose Hearts Have Been Softened)
5. Slaves
6. Those in Debt
7. Those Fighting in the Cause of Allah (Fii Sabilillaah)
8. Ibnus Sabil

As Allah ﷻ has explained this in the Qur'an, that is:

إِنَّمَا الصَّدَقَتُ لِلْفُقَرَاءِ وَالْمَسْكِينِ وَالْعَمِلِينَ عَلَيْهَا وَالْمُؤَلَّفَةِ قُلُوبُهُمْ وَفِي الرِّقَابِ وَالْغَرَمِينَ وَفِي سَبِيلِ اللَّهِ وَأَبْنِ السَّبِيلِ ۖ فَرِيضَةً مِّنَ اللَّهِ ۗ وَاللَّهُ عَلِيمٌ حَكِيمٌ

“Verily, zakat is only for the poor, the needy, those who collect it, those whose hearts are to be reconciled (new converts), for the emancipation of slaves, for the relief of those in debt, for the cause of Allah, and for the wayfarer—as an obligation from Allah. Allah is All-Knowing, All-Wise.”¹⁶

The Potential of Zakat in Indonesia

Zakat plays a vital role in improving welfare in Indonesia. As one of the pillars of the Islamic economy, zakat requires individuals to donate a portion of their wealth to help the less fortunate. With a Muslim majority population, Indonesia can utilise zakat to reduce poverty, narrow the income gap and foster social justice.¹⁷

¹⁴ (QS Al-Baqarah: 43)

¹⁵ Abduh Tuasikal, “Panduan Zakat Fitri,” Blog Abu Umamah, 2010, <https://abangdani.wordpress.com/2010/08/25/panduan-zakat-fithri/>.

¹⁶ (Q.S At-Taubah: 60)

¹⁷ Faradila Hasan and Mohammad Luntajo, “Optimalisasi Potensi Pengelolaan Zakat Di Indonesia Melalui Integrasi Teknologi,” *Journal of Islamic Economics Law* 3, no. 1 (2023).

Building a comprehensive zakat database is vital to ensuring the effective collection and distribution of zakat funds. By utilising zakat resources, Indonesia can provide basic services such as food, housing, healthcare, education and other necessities to those in need. Zakat also has the potential to empower the Indonesian economy. By channelling zakat funds into productive activities and entrepreneurship programmes, the state can drive economic development and create jobs. Zakat can enhance empowerment through microfinance and business support, enabling individuals to start or expand their businesses and improve their economic circumstances. Furthermore, zakat can play a role in enhancing social welfare sectors such as health and education. Allocating zakat funds to hospitals, clinics, schools and scholarships will improve access to basic services. Zakat expenditure has been shown to have a positive impact on human development, improving the quality of education, health and employment across various provinces in Indonesia.¹⁸

Zakat can also promote social cohesion and community development in Indonesia. By collecting zakat funds and fostering a culture of giving, zakat institutions can facilitate cooperation between individuals and communities, establish community-based initiatives that address local needs, and encourage self-reliance. This also strengthens social bonds and solidarity amongst communities. By utilising the potential of zakat effectively, Indonesia can create a more prosperous and inclusive society, whilst contributing to sustainable development. It is important to ensure transparent and accountable zakat management to maximise its distribution, and to utilise information systems that support zakat management to ensure the efficient and effective use of funds.¹⁹

Zakat Management in Mandailing Natal Regency

The potential sources of zakat in Mandailing Natal Regency are vast and diverse, encompassing sectors such as the Civil Service (ASN), companies, trade, agriculture and other fields. However, despite these significant opportunities, its management still faces a number of challenges. One strategic measure that has been implemented is the issuance of Regent Regulation (Perbup) No. 53 on the Management of ASN Zakat. This regulation aims to encourage civil servants, voluntary workers and company employees in Mandailing Natal to channelling their zakat through the National Zakat Agency (BAZNAS). However, the implementation of this policy remains limited. Currently, only civil servants are actively fulfilling their zakat obligations through BAZNAS, whilst participation from other sectors, such as company employees and voluntary workers, remains very low.

In addition to civil servants, a small proportion of zakat proceeds from the business sector has also begun to be channelled through BAZNAS, although the amount is not yet significant. Many business operators in this sector are not yet fully aware of the importance of paying zakat, infaq and sadaqah (ZIS) through official institutions such as BAZNAS. This indicates the existence of considerable untapped potential, whether due to a lack of public awareness, inadequate outreach, or limitations in the implementation of existing policies. This situation presents both a challenge and an opportunity for BAZNAS to expand the scope of zakat collection by enhancing public awareness, forging closer cooperation with various stakeholders, and strengthening public trust in zakat management institutions.²⁰

The distribution of zakat to eligible recipients in Mandailing Natal Regency has not encountered any serious obstacles. However, BAZNAS Mandailing Natal faces challenges in its collection, including:²¹

¹⁸ Hasan and Luntajo.

¹⁹ Hasan and Luntajo.

²⁰ Anwar Lubis, "Wawancara Pribadi" (Mandailing Natal, 2024).

²¹ Lubis.

1. Difficulties in communicating and coordinating with company management. Companies often have a zakat obligation if their profits reach the nisab threshold, in accordance with Islamic law. The challenge faced by BAZNAS in relation to companies is the difficulty in communicating with company management to encourage them to channelling their zakat through official institutions, such as BAZNAS. This is due to a lack of awareness or administrative systems that are not yet supportive.
2. The inability to break away from the tradition among the agniya (the wealthy) of giving their zakat directly to the mustahik, such as family members, neighbours, etc. The aghniya (the wealthy) still maintain the custom or tradition of giving zakat directly to mustahik (zakat recipients), such as family members, neighbours, or people in their immediate vicinity. They tend to avoid channelling zakat through institutions such as BAZNAS. This may be due to factors such as trust, long-standing customs, or a desire to witness first-hand the impact of their assistance on the zakat recipients.

To boost zakat collection, BAZNAS Mandailing Natal has implemented the following measures:²²

1. Distribution of Promotional Materials: Distributing leaflets, banners and QRIS codes via social media. These promotional efforts help address challenges such as low public awareness and a lack of knowledge regarding the importance of zakat. By using social media as a platform, information about zakat can reach a wider audience quickly and efficiently. QRIS, for example, simplifies the process of making zakat payments digitally, thereby attracting the attention of the younger generation and urban communities who are more familiar with technology. Meanwhile, leaflets and banners provide eye-catching visual information, highlighting the benefits of zakat and instilling trust in zakat management organisations. It is hoped that these efforts will increase public participation, both from the perspective of the muzaki (zakat payers) and the mustahik (zakat recipients), thereby optimising zakat collection and having a significant impact on the economic empowerment of the Muslim community.
2. Collaboration with the MUI: Conducting outreach activities in person (face-to-face) and via leaflets and social media. Collaboration with the Indonesian Ulema Council (MUI) is a strategic step towards enhancing public understanding and awareness of the importance of zakat. The MUI assists in outreach through face-to-face activities such as Islamic lectures or seminars, as well as disseminating information via leaflets and social media. This approach aims to reach a wide range of groups, including the younger generation, with engaging and easily understandable content. Through this collaboration, it is hoped that public trust in zakat institutions will increase, thereby maximising the potential for zakat collection and ensuring its more effective utilisation.
3. Reaching Out to the Agniya: Visiting potential zakat payers in person. Building relationships with the aghniya or potential zakat payers is an effective personal approach to increasing zakat collection. By visiting them in person, zakat institutions can provide a deeper understanding of the importance of zakat and how their contributions can help address various social issues. This approach also builds trust, as prospective zakat payers can see the organisation's commitment and transparency in managing zakat. Furthermore, these social interactions foster closer ties between

²²*Ibid.*

the zakat organisation and the zakat payers, thereby encouraging them to participate actively in paying zakat through official channels.

Zakat Management in Padangsidempuan City

One of the main challenges faced by BAZNAS Padangsidempuan in its efforts to optimise zakat collection is the existence of various obstacles that hinder the realisation of zakat's full potential. These obstacles stem not only from a lack of public awareness but also involve internal and external factors that affect the effectiveness of zakat management. These factors are key concerns that need to be addressed so that zakat can be managed more effectively and provide wider benefits to those in need. Among the obstacles faced by BAZNAS Padangsidempuan City in collecting zakat are:²³

1. Beneficiaries are not sufficiently active in ongoing capacity-building. The majority of beneficiaries tend to be passive in participating in capacity-building programmes organised by BAZNAS. This means that the zakat aid provided is not utilised optimally to improve their welfare. Ongoing capacity-building is vital to ensure that beneficiaries are able to manage the aid productively and independently.
2. Delays by the public in paying zakat to zakat collectors. People often delay paying zakat until the deadline or even fail to pay it at all. This results in BAZNAS collecting less than the maximum amount of funds, which in turn limits the distribution of zakat to beneficiaries.
3. Beneficiaries tend to adopt a consumptive lifestyle after receiving assistance. Many eligible recipients use zakat funds solely for consumption, without considering long-term investment or other productive uses. Consequently, the objective of zakat to improve the standard of living of the mustahiq is not fully achieved.
4. A lack of public awareness regarding BAZNAS. Some members of the public are still unaware of the role and function of BAZNAS as the official zakat management body. This lack of awareness results in many muzakki preferring to pay their zakat directly to recipients, rather than through BAZNAS.
5. Human resources remain weak. The number of zakat administrators at BAZNAS is still limited, as are their competencies and professionalism. This situation affects the effectiveness of zakat collection, management and distribution. Unprofessional management may also undermine public trust in BAZNAS.
6. Lack of support from local government for zakat management. Support from local authorities, whether in the form of regulations or supporting facilities, remains limited. Yet the government plays a vital role in strengthening the zakat management system, such as by promoting mandatory zakat policies for civil servants or facilitating public access to pay zakat through BAZNAS.

To overcome these obstacles, BAZNAS Padangsidempuan has implemented measures such as.

1. Public awareness and education. In 2022, BAZNAS Padangsidempuan distributed zakat to 1,848 recipients and also provided assistance to several street vendors who were willing to be relocated to an official market. This resulted in an increase of approximately 200 per cent in the funds received by BAZNAS Padangsidempuan. This was achieved because BAZNAS Padangsidempuan had held a meeting with the Mayor of

²³Admin Sekretariat Daerah, "Zakat Yang Diterima BAZNAS Padang Sidempuan Naik Sekitar 200% Di Tahun 2022, Ungkap Ketua BAZNAS Saat Bertemu Wako Irsan," Sekretariat Daerah Kota Padangsidempuan, 2023, <https://sekretariatdaerah.padangsidempuankota.go.id/zakat-yang-diterima-baznas-padang-sidempuan-naik-sekitar-200-di-tahun-2022-ungkap-ketua-baznas-saat-bertemu-wako-irsan>.

Padangsidempuan, Irsan Efendi Nasution, SH, MM, to facilitate the implementation of zakat awareness campaigns. Then, in 2023, another zakat awareness campaign was held by the leadership of the Zakat Management Unit (UPZ) and its members at the Padangsidempuan City BAZNAS office. During this event, a report was also presented on ZIS receipts that had been deposited by OPDs via the BAZNAS account at the Padangsidempuan branch of Bank Sumut Syariah. It was explained that income zakat is payable when the total income reaches the equivalent of 85 grams of gold in a year. The Chair of BAZNAS expressed the hope that, through this awareness campaign, civil servants would willingly and wholeheartedly set aside a portion of their earnings to pay zakat, provided that the requirements for zakat have been met.²⁴

2. In recent years, the collection of zakat has faced a number of challenges, one of which is delays by muzakki in handing over their zakat to the zakat collectors. This situation has had a significant impact on the zakat distribution process, causing delays and preventing it from proceeding according to the planned schedule. However, the smooth distribution of zakat is vital to ensure that aid reaches the mustahik in need as quickly as possible. To address this issue, zakat administrators have taken a proactive step by providing a zakat collection service directly at the muzakki's location. Through this approach, zakat payers no longer need to visit the zakat administrators' office to hand over their zakat; instead, they simply wait at their own premises, making the handover process more practical and efficient. This solution not only helps to resolve delays but also enhances zakat payers' awareness and convenience in fulfilling their obligations. It is hoped that this initiative will support more optimal zakat management and provide broader benefits to the community.²⁵

Common Issues in Zakat Management

Zakat management is currently showing progress, particularly in the utilisation of zakat, which is beginning to shift from consumptive to productive uses, such as supporting MSMEs (Micro, Small and Medium Enterprises) to increase community income and welfare. However, the collection of zakat still faces several challenges, as follows:²⁶

1. Issues regarding zakat regulation remain one of the main obstacles to national zakat management. The government's role as a regulator—such as establishing network systems, standardisation, supervision, provision of facilities, and budget allocation through the State Budget (APBN)—has not yet been optimised. The main challenges include poor coordination between the regulator and Zakat Management Organisations (OPZ), a lack of guidance and supervision from the Ministry of Religious Affairs, and the fact that zakat is still regarded as a voluntary obligation (voluntary system). This results in low awareness amongst zakat payers (muzakki) regarding the obligation to pay zakat, due to the absence of penalties for those who fail to fulfil this obligation.²⁷
2. Issues facing Zakat Management Organisations (OPZ). Zakat Management Organisations (OPZ) in Indonesia have shown significant development in recent years. However, there remain various challenges in the management of zakat, including a zakat management system that is not yet well integrated. These challenges include:²⁸

²⁴*Ibid.*

²⁵Hasil wawancara dari Amil zakat, Bapak Ade Saputra, S. Sos.

²⁶ Faridatun Najiyah, Ulfatul Khasanah, and Fitria Asas, "Manajemen Zakat Di Indonesia (Tantangan Dan Solusi)," *Insight Management Journal* 2, no. 2 (2022): 48.

²⁷ Najiyah and Asas.

²⁸ Najiyah and Asas.

- a. A lack of transparency in information, communication and budget reporting makes donors hesitant to entrust their zakat. Transparency and accountability are key to maintaining public trust.
 - b. There remains scepticism regarding the distribution of zakat by OPZs. Organisations need to demonstrate professionalism in financial reporting and the management of zakat in accordance with Sharia law.
 - c. The scarcity of professional zakat administrators and the low appeal of the profession result in sub-optimal zakat management. Many zakat administrators lack specific competencies or treat this work merely as a sideline.
 - d. Standardisation of accounting and audit systems remains weak, causing difficulties in achieving financial transparency in accordance with Sharia law.
 - e. Institutional self-interest, particularly between BAZNAS and LAZ, leads to weak cooperation. Yet the primary objective of zakat organisations is the welfare of the Muslim community; therefore, unity must be prioritised..
3. Issues arising from mustahik and muzakki in the administration of zakat in Indonesia include:²⁹
- a. Low levels of trust in zakat organisations (OPZ) and regulators. Many muzakki prefer to distribute zakat directly to mustahik due to a lack of trust in OPZ and regulators. Enhancing the credibility of OPZ is necessary so that the public will have greater confidence in channelling their zakat through these organisations.
 - b. Low awareness amongst zakat payers. Many zakat payers are not yet aware of their obligation to pay zakat, meaning that the significant potential for zakat collection cannot be optimised.
 - c. Low knowledge amongst zakat payers regarding the fiqh of zakat. Many zakat payers only understand zakat al-fitr and assume that zakat is only paid during the month of Ramadan, whereas zakat is one of the pillars of Islam and has a social dimension.

Solutions to optimise the management of zakat in Indonesia include:³⁰

1. Optimising Zakat Awareness: Zakat awareness campaigns must be more intensive, involving all sections of society, including the President and the Cabinet, to set an example and support the promotion of zakat.
2. Building the Image of Trustworthy and Professional Zakat Institutions: A strong public image of zakat institutions, based on accountability, transparency and professionalism, is vital for building public trust in the distribution of zakat.
3. Developing High-Quality Human Resources: Improving the quality of human resources managing zakat through educational institutions such as IMZ or AIZ, which can produce capable and trustworthy zakat practitioners.
4. Improving Zakat Regulations: Revising the Zakat Act and regulations relating to BAZNAS to strengthen the legal framework for zakat management in Indonesia.
5. Establishing Standardised Operating Mechanisms for BAZ and LAZ: Developing operational standards for zakat institutions to enhance transparency and accountability in their management.
6. Strengthening Synergy Among Zakat Institutions: Enhancing cooperation between BAZNAS, LAZ and other Islamic organisations, as well as developing the potential of

²⁹ Najiyah and Asas.

³⁰ Najiyah and Asas.

zakat through dialogue amongst countries in South-East Asia to establish quality standards for zakat management organisations.

A Comparative Analysis of Zakat Management in Mandailing Natal Regency and Padangsidempuan City:

No	Aspects	Mandailing Natal Regency	Padangsidempuan City
1	Zakat collection	Zakat collection has not yet reached its full potential, particularly from companies and business owners. BAZNAS is still experiencing difficulties in coordinating with companies.	There are still some zakat payers who are late in submitting their zakat to the zakat collectors, and some members of the public still choose to give their zakat directly to the recipients.
2	Community practices	Some wealthy individuals are still in the habit of giving zakat directly to family members, neighbours or eligible recipients in their immediate vicinity.	Some members of the community are still unfamiliar with and do not fully understand the role of BAZNAS, and are therefore not yet in the habit of channelling their zakat through official institutions.
3	Distribution of zakat	The distribution of zakat to mustahik has not encountered any serious obstacles.	The distribution is affected by the fact that some mustahik are not very active in participating in guidance programmes and tend to use the aid for consumptive needs.
4	Resources and support	Management is supported by Regent Regulation No. 53 on the management of civil servants' zakat, but its implementation remains limited to civil servants.	There are still limitations in terms of human resources and support from the local government regarding zakat management.
5	Measures taken	BAZNAS carries out promotional activities through leaflets, banners, social media and QRIS, in collaboration with the MUI, and conducts outreach visits to prospective zakat payers.	BAZNAS conducts awareness-raising campaigns, establishes partnerships with the government and relevant parties, and provides a zakat collection service.
6	Overview of the issues	The issues relate primarily to the collection of zakat, particularly from companies, and the custom amongst the public of channelling zakat directly.	The issues are more varied, covering zakat collection, the guidance of mustahik, public awareness campaigns, human resources, and government support.

There is a significant contrast between the administration of zakat in Mandailing Natal and Padangsidempuan. The similarity lies in the low level of optimisation in zakat collection by official institutions. However, specifically, Mandailing Natal is dominated by the issue of

minimal corporate zakat and the custom of residents paying zakat without an intermediary. This contrasts with Padangsidempuan, which faces multi-faceted challenges, such as limited human resources, public awareness campaigns, guidance for mustahik, and the role of the local government.

Conclusion

The management of zakat in the cities of Padangsidempuan and Mandailing Natal plays a strategic role in promoting community welfare and reducing social inequality, which remains a significant issue. As a religious obligation, zakat is not only intended to bring one closer to Allah, but also serves as a socio-economic instrument capable of bridging the gap between the rich and the poor. However, its management in both these regions faces quite complex challenges.

One of the main challenges is the low level of public awareness regarding the channelling of zakat through official institutions such as Baznas or LAZ. Many people prefer to pay zakat directly without going through organised mechanisms. This often results in the distribution of zakat being uneven and failing to reach the intended beneficiaries. Furthermore, a lack of education regarding the importance of zakat as a socio-economic instrument means that many zakat payers do not yet understand the significant impact zakat has on the wider community's welfare.

Another challenge is the limited infrastructure and technology available for zakat management. Many zakat institutions still rely on manual methods for the collection, distribution and reporting of zakat. Yet, in today's digital age, the use of technology can greatly help to improve efficiency and accuracy in zakat management. Difficulties in registering mustahik and muzakki also pose a challenge, resulting in delays in the distribution of zakat funds.

Furthermore, geographical factors and limited human resources also affect the effectiveness of zakat management in this region. Mandailing Natal and Padangsidempuan cover a fairly large area with challenging geographical conditions, meaning that reaching all sections of the community—particularly in remote areas—requires extra effort from zakat officers. Meanwhile, limitations in human resources, both in terms of quantity and quality, also pose a barrier to the professional management of zakat.

However, various solutions have been and can be implemented to address these challenges. One of the most urgent steps is to improve public education and awareness regarding the importance of zakat as both a religious obligation and a tool for social transformation. This education can be delivered through various media, such as religious lectures, digital campaigns, leaflets, and the placement of billboards in strategic locations. Through this approach, it is hoped that the public will gain a better understanding of the benefits of channelling zakat through trusted official institutions.

Optimising the use of technology is also a key solution. Zakat institutions can develop applications or digital platforms to make it easier for the public to pay zakat online, access information on the distribution of funds, and view data on zakat recipients transparently. Technology can also be used to monitor the distribution of zakat to ensure it is more equitable and targeted.

Furthermore, a proactive approach, whereby zakat officers actively visit zakat payers to collect zakat, is an effective measure, particularly for those who are not yet accustomed to paying zakat through official institutions. Collaboration with local authorities, religious leaders and local communities is also vital to strengthen synergy in the management of zakat.

With a targeted strategy and consistent implementation, the management of zakat in the cities of Padangsidempuan and Mandailing Natal has great potential to make a significant positive impact. Zakat can serve as a solution to alleviating poverty, improving community welfare, and fostering strong social solidarity within the community. Ultimately, effective zakat management not only benefits the recipients but also reflects the commitment of the Muslim community to upholding religious values centred on justice and the common good.

Suggestions

Based on the research findings, the following measures can be taken to improve the management of zakat in Mandailing Natal Regency and Padangsidempuan City:

1. Enhancing Public Education and Awareness. BAZNAS needs to enhance public education and awareness regarding the obligation to pay zakat and the importance of channelling it through official institutions, utilising various communication media.
2. Utilising Technology to Facilitate Zakat Management. The use of technology such as digital payments, QRIS and digital media needs to be optimised to facilitate collection, improve transparency and expand access to zakat services.
3. A Personalised Approach to Increase Participation by Zakat Payers. A direct or proactive approach towards zakat payers needs to be enhanced to build trust whilst making it easier for the public to channel their zakat through BAZNAS.
4. Collaboration with Religious Leaders and Local Authorities. BAZNAS needs to strengthen its cooperation with religious leaders and local authorities to improve public awareness, build public trust, and support zakat management programmes.
5. Monitoring and Evaluation of Zakat Distribution. The distribution process must be monitored and evaluated on a regular basis to ensure that zakat is channelled to the intended recipients and provides sustainable benefits for the mustahik.
6. Improving the Quality of Human Resources (HR) and Infrastructure. Improving the competence of zakat administrators through training and strengthening facilities and infrastructure, including digital systems, is necessary to support more effective and professional zakat management.
7. Facilitating Access for Beneficiaries. BAZNAS needs to facilitate beneficiaries' access to zakat assistance by ensuring the accuracy of targeting, adhering to recipient criteria, and strengthening training so that the assistance provided can improve the welfare of beneficiaries.

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