

Effectiveness of Zakat Management at BAZNAS North Lombok Regency

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Abstract

Effective zakat management is a key indicator of the success of zakat institutions in carrying out their social functions and empowering the community's economy. This study aims to analyze the effectiveness of zakat management at the National Zakat Agency (BAZNAS) of North Lombok Regency through indicators of collection, distribution, utilization, transparency, and its impact on mustahiq (recipients of zakat). Using a descriptive qualitative approach with observation, interviews, and documentation techniques, this study found that the number of muzaki has fluctuated in the last three years, while the number of mustahiq has increased significantly from 2,996 in 2022 to 6,897 in 2024. BAZNAS programs in the fields of humanity, health, education, da'wah, and the economy have shown quite high effectiveness, especially in the aspects of data collection, distribution, and empowerment. However, the increase in mustahiq emphasizes the need for innovation in the utilization of productive zakat and strengthening zakat literacy in the community. Overall, BAZNAS North Lombok has demonstrated transparent, accountable, and socially impactful performance, but still requires optimization in the aspect of transforming mustahiq into muzaki.

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1. INTRODUCTION

The main text format consists of flat left-right columns on A4 (quarto) paper. Text margins from the left and top are 2 cm, right and bottom are 2 cm. Manuscripts are written in Microsoft Word, single-spaced or single-spaced, Times New Roman 12pt, and a maximum of 18 pages, which can be downloaded on the website: <http://ejournal.mandalanursa.org>.

The title of the article should be the shortest possible words that accurately describe the content of the paper. Eliminate all useless words such as "Study of...", "Investigation of...", "Implementation of...", "Observations on...", "Effect of", "Analysis of...", "Design of...", etc. Indexing and abstraction services rely on the accuracy of the title, extracting from it keywords that are useful in cross-referencing and computer searching. Articles with inappropriate titles may never reach the intended audience more specifically.

The introduction should provide a clear background, a clear statement of the problem, relevant literature on the subject, the proposed approach or solution, and the novel value of the research, which is an innovation. It should be understandable to colleagues from different disciplines. Bibliography organization and citations are made in IEEE style in marks using Mendeley Reference Manager [1,2] and so on. Foreign language terms are *italicized*. The text should be divided into sections, each with a separate heading and numbered consecutively. Section/subsection titles should be typed on a separate line, for

example, [3]. Introduction, Authors are advised to present their article in a section structure:

- 1. Introduction**
- 2. comprehensive literature review and/or Proposed Method/Algorithm**
- 3. Research Methods**
- 4. Results and Discussion**
- 5. Conclusion.**

The literature review that has been conducted by the author is used in the "Introduction" chapter to explain the differences between the manuscript and other papers, which are innovative, used in the "Research Methods" chapter to describe the research steps, and used in the "Results and Discussion" chapter to support the analysis of the results [2]. If the manuscript is highly original, proposing a new method or algorithm, an additional chapter can be added after the "Introduction" chapter and before the "Research Methods" chapter to briefly explain the theory and/or proposed method/algorithm [4].

Zakat is obligatory for every Muslim who can afford it, and it is intended for those who deserve it. Zakat is one of the pillars of Islam, always mentioned alongside prayer. This demonstrates the importance of zakat in Islam. Those who deny the obligation of zakat are considered infidels, as are those who prohibit zakat by force. Anyone who opposes zakat must be killed until they comply.

Zakat is also a social welfare instrument that plays a strategic role in reducing poverty and economic inequality. In Indonesia, zakat management is formally regulated through Law Number 23 of 2011, which requires zakat collection institutions to adhere to the principles of accountability, transparency, professionalism, and equity. BAZNAS, as an official state institution, plays a crucial role in collecting, distributing, and utilizing zakat in a structured manner.

Zakat not only ensures social justice in society but also mobilizes it to increase the productive capacity of the Muslim community. Zakat distribution programs in Indonesia are divided into two categories: consumption-based and production-based programs. The former aim to meet the basic needs of recipients, including health, food, and education, while the latter aim to empower recipients economically by providing financial assistance, business training, and supervision. Consumption-based programs aim to assist recipients without the long-term goal of achieving financial independence. Production-based programs aspire to achieve long-term financial independence for recipients, who are expected to become zakat payers.

In North Lombok Regency, the potential for zakat is quite significant, in line with the increasing number of civil servants, business actors, and public awareness of paying zakat, infaq, and sadaqah. However, the increasing number of mustahiq (deserving recipients) in the past three years also indicates a growing need for social assistance.

The effectiveness of zakat management is measured not only by the amount of funds collected but also by the accuracy of targeting, the quality of utilization, and the long-term impact on the welfare of those entitled to receive it. This study examines in depth the effectiveness of zakat management at the National Zakat Agency (BAZNAS) in North Lombok Regency, from the perspective of collection, distribution, empowerment programs, and stakeholder perceptions.

2. RESEARCH METHODS

This study uses a descriptive qualitative approach, which aims to provide a comprehensive picture of the effectiveness of zakat management by BAZNAS North Lombok Regency.

- A. Research Location
BAZNAS North Lombok Regency and several beneficiary villages.
- B. Data source
 - a. Primary data: interviews with Muzaki and Mustahiq, field observations
 - b. Secondary data: BAZNAS reports, documentation, and photos of activities
- C. Data Collection Techniques
 - Semi-structured interviews, observation, documentation study, and data triangulation.
- D. Data Analysis Techniques
 - Using the Miles & Huberman model: data reduction, data presentation, and concluding.

3. RESULTS AND DISCUSSION

Effective zakat management is an important element in efforts to improve community welfare, especially the mustahik group. The National Zakat Agency (BAZNAS) of North Lombok Regency, as the official zakat management institution, plays a strategic role in collecting, distributing, and utilizing zakat professionally and transparently. However, the effectiveness of this management needs to be analyzed based on empirical data and institutional performance indicators. Amidst increasing social disparities and economic challenges following the COVID-19 pandemic, zakat institutions are required to function not only as distribution institutions but also as agents of social transformation and economic empowerment of the community. In this context, the National Zakat Agency (BAZNAS) of North Lombok Regency plays a strategic role in bridging the gap between the vast zakat potential and the growing needs of the mustahik community. Normatively, zakat management in Indonesia is regulated by Law Number 23 of 2011 concerning Zakat Management, which emphasizes the principles of accountability, transparency, and fairness in the collection and distribution of zakat funds. As part of the implementation of this policy at the regional level, BAZNAS North Lombok Regency has shown progressive performance in recent years, particularly in the aspect of zakat collection.

The effectiveness of zakat management is an important parameter in assessing the success of zakat institutions in carrying out their function as trustworthy, professional managers of community funds, and having a direct impact on community welfare. In the context of decentralized zakat management in Indonesia, the role of the regional National Zakat Agency (BAZNAS), including the North Lombok Regency BAZNAS, has become increasingly strategic as an extension of the state in optimally managing local zakat potential. Effectiveness here is measured not only by the amount collected, but also by aspects of distribution, utilization, transparency, and the impact on those entitled to receive zakat.

1. Increasing the Number of Muzaki and Mustahiq BAZNAS North Lombok Regency

In recent years, the National Zakat Agency (BAZNAS) of North Lombok Regency has recorded an increasing trend in both the number of muzaki (zakat payers) and mustahiq (zakat recipients). This phenomenon reflects the evolving dynamics in zakat management in the region, along with increasing public awareness of the importance of zakat as an instrument for economic empowerment and equitable distribution of welfare. The increase in the number of muzaki is inseparable from various strategies implemented by BAZNAS, including an educational approach through zakat socialization in various levels of society, strengthening zakat literacy through digital media, and active collaboration with educational institutions, government agencies, and

the private sector. This has contributed significantly to increasing public trust in zakat institutions, resulting in more people distributing zakat, infaq, and sadaqah through BAZNAS

On the other hand, the increasing number of mustahiq (receivable recipients) is also an important indicator of the effectiveness of the mapping and data collection conducted by BAZNAS KLU. Through zakat information systems such as SIMBA (BAZNAS Management Information System), this institution is able to identify and reach community groups that truly need assistance, especially those not yet accommodated by government social programs. The increasing number of mustahiq is primarily comprised of the poor, destitute, and non-poor, affected by socioeconomic conditions following the pandemic and natural disasters that have struck the region. However, increasing the number of mustahiq (recipients of zakat) also presents a challenge, requiring BAZNAS to be more innovative in designing zakat utilization programs to enable them to become future zakat recipients. Therefore, BAZNAS KLU has begun focusing on economic empowerment-based approaches, such as skills training, business capital assistance, and the Zakat Community Development (ZCD) program in several target villages.

The following is data on the number of Muzakki and Mustahiq at BAZNAS North Lombok Regency.

Table 1. Number of Muzakki and Mustahiq BAZNAS KLU

No	Year	Amount of Muzakki	Number of Mustahiq
1	2022	3273	2996
2	2023	4055	5295
3	2024	3601	6897

Source: Finance Department of BAZNAS KLU

Based on data from the National Zakat Agency (BAZNAS) of North Lombok Regency, there has been a fluctuation in the number of muzaki (zakat payers) and an increasing trend in the number of mustahiq (zakat recipients) over the past three years, namely from 2022 to 2024. In 2022, the number of muzaki was recorded at 3,273 people, while mustahiq numbered 2,996 people. This condition indicates that in that year, the number of muzaki was still greater than mustahiq, which reflects a balance between zakat collection and distribution.

Entering 2023, there was a significant increase in the number of muzaki (alms payers), reaching 4,055 people, an increase of approximately 24% from the previous year. However, the number of mustahiq (recipients of zakat) was much more drastic, jumping to 5,295. This increase reflects the growing community need for zakat assistance, which can be caused by various factors such as the post-pandemic economic impact, inflation, and the expansion of the BAZNAS program's reach to various villages and vulnerable groups in North Lombok Regency.

In 2024, the number of muzaki (zakat payers) decreased slightly to 3,601, although still higher than in 2022. Conversely, the number of mustahiq (receivable recipients) continued to increase sharply to 6,897. The disparity between the number of muzaki and mustahiq this year is a significant concern, as it indicates that more people are categorized as needy (asnaf). This situation has prompted BAZNAS (National Agency for Zakat Management) to strengthen its zakat collection strategy and build broader partnerships to meet the growing needs of mustahiq (receivable recipients) while maintaining the trust of muzaki in distributing zakat through official institutions.

As explained by Mr. Sayuti, a zakat payer, our trust in zakat management institutions like the North Lombok Regency BAZNAS depends heavily on their level of

transparency. We need assurance that the zakat funds we distribute are managed honestly, efficiently, and in accordance with sharia principles. When financial and activity reports are published openly and accessible to the public, we feel confident that our zakat is having a real impact. This transparency also serves as a means of social control to prevent abuse of authority and serves as a platform for collective evaluation for continuous improvement. However, effective zakat management cannot be achieved solely within the institution's internal framework. Zakat education for the public is also a crucial factor that needs to be expanded. We see that many people, especially the younger generation and professionals, still don't understand the importance of zakat as a socio-religious obligation. BAZNAS must be more active in the field, creating educational content on social media, and involving religious leaders and youth in zakat campaigns. This education will build collective awareness and encourage broader participation from potential zakat payers.

Figure 1. Interview with Mr. H. Sayuti one of the Muzaki BAZNAS North Lombok Regency



Source: Field Observation

Similar to what Mr. Muslihan, a village official and a zakat payer, explained, we observe that zakat management by the North Lombok Regency BAZNAS (National Zakat Agency) has made significant progress, particularly in terms of distribution procedures, which are now more orderly and targeted. Previously, zakat distribution was largely consumer-oriented and lacked systematic data collection. However, BAZNAS now verifies mustahiq (recipients) data through collaboration with villages, ensuring that aid reaches those who are truly eligible. This demonstrates increased effectiveness in distributing zakat according to the recipients' rights. In terms of administration and transparency, we see a serious effort by BAZNAS to compile more open and accountable reports. Indeed, there is still room for improvement, particularly in terms of reporting to zakat payers personally. As individuals who regularly pay zakat on our income, we want to know more details about where our zakat is distributed and who receives it. If this reporting system is strengthened, we believe that the trust of zakat payers will increase and the zakat potential in North Lombok can be maximized.

BAZNAS KLU has also begun implementing a productive zakat approach, such as business capital assistance, skills training, and economic empowerment for the poor. We view this as a strategic step because it can transform those who are entitled to receive zakat into economically independent individuals. In our village, several residents who

were initially zakat recipients are now able to open small businesses thanks to BAZNAS assistance. This proves that zakat can be an instrument of empowerment, not just a temporary aid.

However, challenges remain, particularly in educating the public about zakat. Many residents still don't understand the crucial role of zakat and the role of BAZNAS (National Zakat Agency) as the official zakat management institution. As village officials, we hope BAZNAS can more actively engage village officials and community leaders in promoting its programs, both directly and through digital media. This is crucial to fostering the growth of new zakat payers, from small traders and civil servants to the general public with a steady income.

Figure 2. Interview with Mr. Muslihan, one of the Muzaki BAZNAS North Lombok Regency



Source: Field Observation

Mr. Ali, also a zakat payer, explained that we pay zakat through BAZNAS KLU because, as civil servants, we are instructed to pay zakat on our income through official institutions. However, more than just an administrative obligation, we feel this is our contribution to helping the poor in our own region. BAZNAS has empowerment programs, not just cash assistance, and that really appeals to us.

Figure 3. Interview with Mr. Ali one of the Muzaki BAZNAS North Lombok Regency



Source: Field Observation

Overall, the increase in the number of muzaki and mustahiq reflects two interrelated realities. On the one hand, it indicates increased awareness of zakat and trust in zakat institutions; on the other, it serves as a call for BAZNAS (National Agency for

Zakat Management) to continuously improve capacity, transparency, and innovation in zakat governance, thereby creating a more equitable and sustainable zakat ecosystem in North Lombok Regency.

Thus, from the perspective of zakat payers, increasing the effectiveness of zakat management by the North Lombok Regency BAZNAS (National Zakat Agency) depends heavily on integrating transparency, utilizing professional digital systems, and expanding education that reaches all levels of society. These three aspects will build trust, strengthen synergy between zakat payers and zakat administrators, and ultimately make zakat a social instrument that truly improves the welfare of the community.

It can be concluded that the results of the analysis of the number *muzaki* and *mustahiq* shows the disparity between the number of *zakat payer* and *mustahiq* emphasizes the relevance of the theory of distribution of justice which emphasizes the function of zakat as a means of equalizing welfare.

2. Effectiveness of BAZNAS Programs in North Lombok Regency

The National Zakat Agency (BAZNAS) of North Lombok Regency implements various strategic programs aimed at improving the effectiveness of zakat management and promoting community welfare. These programs are structured around five main pillars of zakat distribution and utilization: economics, education, health, humanitarianism, and da'wah and advocacy. Each program is designed to align with local community needs and support the region's sustainable development goals (SDGs).

The following are the programs at BAZNAS North Lombok Regency.

Table 2. Programs at BAZNAS North Lombok Regency.

No	Program Name	Program	Source
Humanity			
1	Quarterly Zis Distribution in 43 Villages	Humanity	Alms
2	Orphanage	Humanity	Zakat
3	Death Benefit	Humanity	Alms
4	Pertuni	Humanity	Zakat
5	Assistance for the Poor/Abandoned Elderly	Humanity	Alms
6	Mahyani	Humanity	Alms
7	Natural Disaster Relief (General)	Humanity	Alms
8	Stunting (Malnutrition)	Humanity	Alms
9	Quarterly Zis Distribution in 43 Villages	Humanity	Zakat
Health			
1	Further Treatment at District/City Health Facilities throughout West Nusa Tenggara	Health	Alms
2	Further Treatment at Out-of-Region Health Facilities	Health	Alms
3	Mass Circumcision	Health	Alms
4	Compensation for Chronically Ill People	Health	Alms
5	Rehabilitation of People with Mental Disorders	Health	Alms
Education			
1	Penyusunan Tugas Akhir (D3, S1, S2, S3)	Education	Alms
2	Transportation Costs for Studying Abroad	Education	Zakat
3	Penyusunan Tugas Akhir (D3, S1, S2, S3)	Education	Zakat
4	Tpq and Diniyah	Education	Alms
5	MI/SDI and MTS/SMP Institutions	Education	Alms

6	Educators and Education Staff of MI/SDDI and MTS/SMP	Education	Alms
7	Outstanding Students of MI/SDDI and MTS/SMP	Education	Alms
8	Tahfidz Institution	Education	Zakat
9	Study Assignment Scholarship	Education	Zakat
10	Special Schools (SLB)	Education	Zakat
11	School Fee Assistance	Education	Zakat
	Preaching		
1	Assistance for the Klu Dai's Syi'ar	Preaching	Alms
2	Assistance for Religious Activities Klu	Preaching	Alms
3	Mosque Caretaker Incentives	Preaching	Alms
4	Quarterly Tasyarruf Village Apparatus Incentives	Preaching	Alms
5	Tasyarruf Program Fees and Accommodation	Preaching	Alms
6	Incentives for Quranic Teachers	Preaching	Alms
7	Zakat Dakwah Activities	Preaching	Alms
8	Islamic Study Group	Preaching	Alms
	Economy		
1	New Individual Business Assistance	Economy	Alms
2	Advanced Individual Business Assistance	Economy	Alms
3	New Group Business Assistance	Economy	Zakat
4	Advanced Group Business Assistance	Economy	Alms
	Health		
1	Clean Water Sanitation	Health	Zakat
2	Latrinization	Health	Alms
	Preaching		
1	Muallaf Center	Preaching	Alms
2	Mosque/Mushalla Renovation Assistance	Preaching	Alms

Source: Field Interview Documentation

a. Humanitarian Program

The North Lombok BAZNAS humanitarian program focuses on assisting vulnerable communities in various aspects of life. One concrete example is the quarterly distribution of ZIS funds to 43 villages, demonstrating BAZNAS's commitment to reaching and serving the community equitably. This assistance covers basic needs and is tailored to the conditions of each village.

This program also reaches out to groups in dire need of attention, such as orphanages, the poor, neglected elderly, and people with disabilities, such as those from Pertuni (the Indonesian Association of the Blind). Assistance is provided in the form of compensation, daily necessities, and other social support. The goal is to ensure that these groups do not feel left out of the reach of social services.

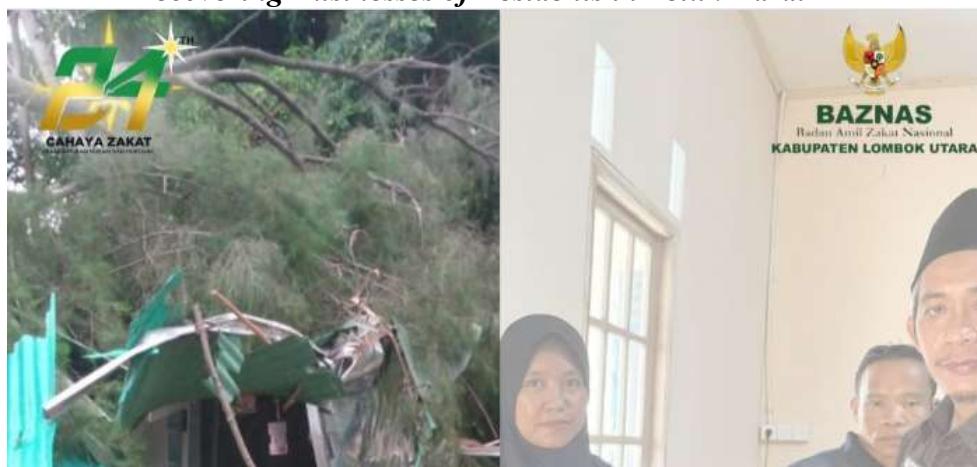
Figure 4. BAZNAS Distributes 1,000 Ramadan Blessing Meals to Orphanages



Source: kablombokutara.baznas.go.id

In the emergency sector, BAZNAS is also present to provide assistance to victims of natural disasters and to address stunting or malnutrition. This program is crucial to help communities recover from crises while improving long-term health quality. A rapid and targeted response is the hallmark of this approach. As explained by Inak Hajariyah, BAZNAS North Lombok Regency runs various programs that touch almost all aspects of community life, from humanitarianism, health, education, economics, to da'wah. The humanitarian program focuses on the quarterly distribution of ZIS (Zilal Alms) in 43 villages, assistance to orphanages, the elderly, and people with disabilities, as well as responses to disasters and stunting. In the health sector, BAZNAS facilitates follow-up care, provides compensation for people with chronic diseases, organizes mass circumcisions, rehabilitation of people with mental disorders (ODGJ), and builds infrastructure such as clean water sanitation and latrines. Education programs target underprivileged students, high-achieving students, and formal and non-formal educational institutions. Assistance is provided in the form of scholarships, study transportation, teacher incentives, and support for educational infrastructure.

Figure 5 Caring for Disaster Victims, BAZNAS North Lombok Assists in Recovering Businesses of Residents in Teluk Nara.



Source: kablombokutara.baznas.go.id

Death benefits are also part of humanitarian services, as a form of empathy for grieving families. This assistance helps to ease the economic burden while strengthening social ties between BAZNAS and the community. Mahyani (construction of habitable houses) is also a long-term solution for communities living below the standard of living. Fahriyah's research on the effectiveness of zakat fund distribution in the Bekasi Cerdas program run by the Bekasi City BAZNAS (National Agency for Zakat and Natural Resources Development)

shows that administratively and technically, the distribution of funds is carried out well, as evidenced by transparent financial reports and equitable and targeted distribution of funds according to predetermined criteria. However, in terms of effectiveness, zakat fund distribution in this program is considered less than optimal, having decreased from year to year.

Figure 6. North Lombok BAZNAS Monitors RLHB Construction in Sokong Village



Source: kablombokutara.baznas.go.id

With this comprehensive approach, BAZNAS North Lombok makes humanitarian programs the backbone of its social mission. Each program not only meets temporary needs but also aims to improve the quality of life of those who are mustahiq (beneficiaries).

b. Health Program

BAZNAS North Lombok understands the importance of healthcare access for underprivileged communities. Therefore, its health programs are designed to address the community's various medical needs. One form of assistance is facilitating follow-up care at district/city-level health facilities throughout NTB and beyond. This provides opportunities for underprivileged patients to receive more adequate follow-up medical services.

In addition to inpatient care, BAZNAS also regularly organizes mass circumcision programs. This program targets children from low-income families and utilizes an educational and social approach. This not only supports health but also instills religious values from an early age.

Figure 7. North Lombok BAZNAS Provides Consumptive Assistance to Mustahik Who Are Being Hospitalized



Source: Instagram BAZNAS_KLU

For patients with chronic illnesses or those with illnesses that have persisted for several years, BAZNAS assists in a form of moral and material support. This assistance is very helpful for patients and their families, who often face financial hardship due to their chronic illness. This demonstrates BAZNAS's concern for the social and psychological well-being of those in need.

Furthermore, the rehabilitation program for people with mental disorders (ODGJ) is a special focus. This approach emphasizes healing, social reintegration, and strengthening the support system for patients. Through this program, BAZNAS promotes holistic social and humanitarian inclusion.

Overall, BAZNAS's health program is at the forefront of ensuring the right to a healthy life for all levels of society. The integration of medical services, support, and education makes this program even more impactful and impactful.

c. Education programs

In the education sector, BAZNAS North Lombok develops various forms of support targeting students, teachers, and educational institutions. One of its flagship programs is assistance with the preparation of final assignments for D3, S1, S2, and S3 students. This aims to support students from low-income families in completing their higher education without financial constraints.

Figure 8. North Lombok BAZNAS Provides Assistance in Completing Final Assignments for Undergraduate, master's, and Doctoral Students.



Source: Instagram BAZNAS_KLU

BAZNAS also provides transportation costs for students pursuing studies abroad. This demonstrates its support for high-achieving young people who aspire to pursue a global education. In this way, BAZNAS plays a role in developing superior human resources capable of contributing to the region.

In addition, support is provided to educational institutions such as TPQ (Islamic boarding schools), Islamic religious schools (madrasah diniyah), MI/SDI (Islamic elementary schools), and MTS/SMP (Islamic junior high schools). Funds are used to improve facilities and infrastructure, operations, and enhance teaching quality. BAZNAS also provides support to teachers and education personnel through incentives.

Inaq Nurul learned about BAZNAS KLU through educational assistance for her child, which included uniforms and stationery from zakat funds. Although initially unclear, explanations from teachers and BAZNAS officers helped broaden her understanding of zakat management. She noted that many villagers still have a limited understanding, considering zakat merely an annual aid program for the poor. Therefore, she believes that information dissemination needs to be increased through religious studies, mosques, or community forums such as farmer groups, so that people understand more broadly the benefits and types of zakat programs available. In addition to educational assistance, her family also received cash for agricultural needs and basic necessities during the lean season. The application process for assistance is considered easy and fast, requiring only an ID card and a certificate of poverty. Although very helpful, Inaq Nurul hopes that BAZNAS will begin developing long-term programs such as training or agricultural equipment assistance to increase the independence of mustahiq (recipients of zakat). She emphasized the importance of outreach so that recipients understand their moral responsibility and are motivated to transition from mustahiq to muzakki (recipients of zakat) in the future.

Figure 9. Interview with Inaq Nurul, one of the Mustahiq BAZNAS North Lombok Regency



Source: Field Observation

Outstanding students from elementary to secondary levels also receive awards and assistance. This program encourages a passion for learning and helps underprivileged students continue their education. Additionally, tahfidz institutions and special schools (SLB) are also prioritized for funding.

Figure 10. BAZNAS North Lombok Distributes ZIS to High-Achieving Madrasah Teachers and Students



Source: Instagram BAZNAS_KLU

As a zakat beneficiary, Inaq Hatimah assessed that the zakat management by the National Zakat Agency (BAZNAS) of North Lombok Regency has been quite effective. Aid was received on time and according to need, whether in the form of necessities, education, or support for productive businesses. Distribution was structured and transparent, involving village officials in the verification process. This fostered community trust and encouraged active participation in supporting the zakat program. The use of digital systems such as SIMBA was also considered very helpful in improving data accuracy and expediting service delivery, even though some residents were still unfamiliar with technology. Furthermore, BAZNAS's empowerment approach was appreciated because it not only provided temporary assistance but also encouraged the economic independence of those entitled to receive it through training and educational support. This demonstrated a long-term vision for poverty alleviation. While the program's effectiveness has been good, there is still room for improvement, such as expanding the reach of recipients in remote areas and improving zakat education. Overall, BAZNAS North Lombok Regency's zakat management is considered transparent, well-targeted, and capable of providing a real solution for community welfare.

Figure 11. Interview with Hatimah, one of the Mustahiq BAZNAS North Lombok Regency



Source: Field Observation

Through these various programs, BAZNAS strives to ensure inclusive and equitable education. Focusing on financing, rewards, and institutional strengthening makes education programs a long-term investment in human development.

d. Da'wah Program

The da'wah program is a key pillar of BAZNAS North Lombok's activities. Support is provided through assistance for da'i (Islamic preachers), incentives for Quran teachers, and incentives for mosque caretakers, who are responsible for maintaining and maintaining the mosque. This is crucial for maintaining the continuity of worship and da'wah activities in the community. Similarly, as explained by Inaq Hajariyah, in the da'wah sector, BAZNAS provides incentives for preachers, Quran teachers, and mosque caretakers, as well as supporting religious activities such as religious study groups and the development of converts through the Muallaf Center. Renovating mosques and prayer rooms in remote areas is also part of the infrastructure-based da'wah program.

Figure 12. Interview with Inaq Hajariyah, one of the Mustahiq BAZNAS North Lombok Regency



Source: Field Observation

BAZNAS also supports various religious activities held in North Lombok. Activities such as religious study groups, da'wah training, and large-scale religious outreach are funded as part of efforts to strengthen the

community's understanding and Islamic spirit. This program serves as a strategic medium for spreading Islamic values, a blessing for the universe.

Incentives are also provided to village officials who participate in the quarterly tasyarruf program. This support is crucial as a form of collaboration between BAZNAS and village governments in implementing zakat distribution. Furthermore, costs and accommodation for tasyarruf activities are provided to ensure the program runs smoothly.

To support the sustainability of zakat outreach, BAZNAS actively conducts educational activities and social campaigns on the importance of zakat. This is done to increase public awareness and involvement in a more productive and effective zakat ecosystem.

Overall, BAZNAS's da'wah program serves to strengthen the spiritual foundations of the community. This approach ensures that the social and economic activities undertaken have a strong and sustainable foundation in values.

Figure 13 . North Lombok BAZNAS Distributes ZIS to Quran Teachers and Mosque Caretakers.



Source: Instagram BAZNAS_KLU

e. Economic Program

The North Lombok BAZNAS economic program is designed to increase the independence of mustahiq (beneficiaries) by strengthening the business sector. Business assistance is provided in two schemes: individual and group, for both initial and ongoing stages. This ensures the continuity and growth of established businesses. Inaq also explained that in the economic sector, BAZNAS encourages the empowerment of those who mustahiq (receiver) through business capital assistance, entrepreneurship training, and mentoring for individual and group businesses. These programs are not only curative but also preventive and empowering, aiming to build independence and sustainably improve community welfare. This approach reflects BAZNAS KLU's

commitment to managing zakat professionally, transparently, and with a focus on tangible impact.

In the initial phase, those eligible for business opportunities will receive capital assistance and basic entrepreneurship training. This approach is designed to ensure the businesses can survive and grow independently. The training provided covers business management, marketing, and financial record-keeping.

For existing businesses, BAZNAS provides follow-up assistance that can be used for expansion, purchasing production equipment, or additional working capital. This program is intended for mustahiq (recipients) who demonstrate progress and consistency in managing their businesses.

Figure 14 . BAZNAS North Lombok Conducts One-Way Distribution of Productive Carts and Business Capital to Mustahiq



Source: Diskominfoklu Instagram

Business groups are also an important target because they have a broader economic impact. BAZNAS facilitates the formation of community-based business groups, which are then provided with intensive training and mentoring. This encourages the creation of a strong, locally-based small business ecosystem.

With this approach, BAZNAS's economic programs become a crucial instrument in poverty alleviation. Focusing on empowerment, not just aid, this program has a long-term impact in transforming those who mustahiq (payers) into those who pay zakat (zaki).

f. Health Program (Additional Infrastructure)

In addition to medical aspects, BAZNAS North Lombok also considers environmental factors that impact public health. Two flagship programs in this area are clean water, sanitation, and toilet development. These programs target rural areas that lack access to proper sanitation.

Clean water and sanitation are implemented through the construction of drilled wells, piping, and the provision of water storage facilities. This significantly helps communities meet their daily water needs while preventing environmentally related diseases. This program also involves community participation to ensure sustainable maintenance.

Figure 15 . North Lombok BAZNAS Provides Clean Water Assistance to Residents Affected by Drought.



Source: Instagram BAZNAS_KLU

Latrines are designed to end the practice of open defecation (BABS). The construction of healthy latrines is being implemented in stages, tailored to the geographic and social conditions of the community. The impact is significant for improving environmental health and reducing infectious diseases.

Figure 16 . North Lombok BAZNAS Distributes Family Toilet Assistance Funds.



Source: Instagram BAZNAS_KLU

This health infrastructure program not only targets physical environmental improvements but also educates the community about the importance of clean and healthy living. Outreach activities are conducted before and after the intervention to ensure lasting behavioral changes.

Overall, this additional health program expands the scope of BAZNAS services, from curative to preventive. This demonstrates BAZNAS's commitment to building a healthy, holistic, and sustainable society.

g. Da'wah Program (Additional Infrastructure)

In addition to empowering preachers and conducting religious outreach activities, BAZNAS North Lombok also runs a religious infrastructure program as part of its missionary efforts. One of its main focuses is the development of the Muallaf Center, a development center for new converts to Islam to provide them with adequate spiritual and social support.

The Muallaf Center provides regular coaching programs, Islamic training, and social assistance to aid the social integration of converts. This program positions converts not only as beneficiaries but also as ambassadors of Islam, promoting the values of tolerance and peace.

Figure 17. BAZNAS North Lombok Conducts Guidance for Converts Throughout North Lombok Regency.



Source: Instagram BAZNAS KLU

In addition, BAZNAS also provides assistance for the renovation of mosques and prayer rooms (mushalla), especially in remote areas with minimal worship facilities. This renovation includes building repairs, providing worship facilities, and strengthening religious activities in these locations. This program is part of the spiritual revitalization of rural communities.

Da'wah activities are also integrated with physical development to achieve a more comprehensive impact. For example, the renovation of a prayer room (mushalla) is accompanied by a Koran study program or training for local preachers. This strengthens the continuity between infrastructure and religious activities.

By simultaneously targeting both spiritual and physical aspects, this additional da'wah program demonstrates BAZNAS' commitment to building the community's religious foundations from various perspectives. It also represents a concrete form of da'wah bil hal, which prioritizes concrete actions in conveying Islamic values.

Figure 185. Interview with Mr. Sudirjo, Deputy II of BAZNAS, North Lombok Regency.



Source: Field Observation

In an interview with Mr. Sudirjo, he explained that the North Lombok Regency BAZNAS programs are designed comprehensively to address the various needs of the community, especially those entitled to receive the benefits. In the humanitarian sector, BAZNAS has routinely distributed ZIS every quarter in 43 villages, as well as providing direct assistance such as death benefits, assistance for orphanages, the poor and the elderly, and assistance for people with disabilities such as Pertuni. The Mahyani (habitable housing) program, natural disaster relief, and stunting management are also priorities because they directly address the community's basic needs. According to Mr. Sudirjo, this approach ensures that zakat funds are not only collected but also have a real impact.

In the health sector, BAZNAS KLU facilitates follow-up care for patients requiring medical services both within and outside the region, including providing compensation for those suffering from chronic diseases. Mass circumcision and rehabilitation activities for people with mental disorders (ODGJ) are also part of special attention to improve the health of the community. In the education sector, BAZNAS demonstrates a high commitment through various assistance, ranging from final assignment scholarships (D3, S1, S2, S3), transportation to study abroad, support for outstanding students, and educational institutions such as TPQ, MI, to SLB. In addition, incentives are also given to Koran teachers and educators as a form of appreciation for their role in developing the younger generation.

In the realm of da'wah and economics, Mr. Sudirjo explained that BAZNAS provides incentives to preachers, mosque caretakers, and Quran teachers, and supports religious activities through various forms of assistance. These include religious study groups, convert centers, and mosque/mushalla renovation assistance. Meanwhile, the economic sector focuses on empowering those who mustahik (receiver) through business assistance, both individually and in groups, for both new and ongoing businesses. Environmental programs, such as providing clean water, sanitation, and toilets, are also implemented as part of sustainable zakat-based development. According to Mr. Sudirjo, these programs reflect BAZNAS' commitment to achieving holistic and equitable community welfare throughout North Lombok Regency.

The programs implemented by the National Zakat Agency (BAZNAS) of North Lombok Regency are essentially designed as part of an integrated zakat fundraising strategy oriented towards increasing the effectiveness of zakat

management. BAZNAS of North Lombok Regency not only acts as a distribution institution but also actively builds a productive zakat ecosystem through strategic activities aimed at expanding the muzaki base and strengthening the relationship of trust between the community and the institution. Through needs-based program planning and public participation, BAZNAS is able to align its socio-religious mission with the principles of accountable and professional management.

These programs encompass various educational, social, economic, and technological initiatives that support optimal zakat collection efforts. For example, zakat outreach activities in mosques, zakat literacy training for religious and community leaders, zakat campaigns on social media, and the utilization of religious moments such as Ramadan and Eid al-Fitr are educational efforts aimed at building widespread zakat awareness. Furthermore, collaborative programs with government agencies, educational institutions, and civil society organizations are also part of the strategy to collect zakat through formal channels, such as deductions from civil servant salaries or strengthening the role of educational institutions as zakat partners.

In addition to educational and collaborative aspects, BAZNAS North Lombok Regency also implements a digital approach in its programs, such as the use of the SIMBA application, the implementation of QRIS, and other digital payment channels. These programs not only facilitate transactions but also address the challenges of the times by bringing zakat services closer to the millennial generation and urban communities who are more familiar with technology. With various programs targeting various segments of society, BAZNAS North Lombok Regency consistently increases the effectiveness of zakat fundraising, which in turn strengthens the institution's capacity to manage zakat more professionally, transparently, and with a broad impact on the welfare of those who are mustahik.

One indicator of increased effectiveness is the economic empowerment program that has begun to be promoted. BAZNAS (National Zakat Agency) no longer solely provides consumer assistance; it now distributes zakat in the form of business capital, production equipment, and skills training. These programs have been significantly beneficial to those receiving zakat, helping them sustainably escape poverty. This also aligns with the productive zakat approach, which is believed to make zakat recipients more independent and, in the long term, transform them into zakat payers.

However, several issues emerged during the interviews, particularly regarding information and reporting. Some zakat payers admitted they had not yet received detailed reports on the use of their zakat. They hoped BAZNAS could establish a regular individual reporting system to increase transparency. Furthermore, several mustahiq hoped for continued support after the aid was disbursed, so that they would not only receive a one-time grant but also be supported in developing their businesses.

In terms of service, both muzaki and mustahiq assessed that the procedures at BAZNAS North Lombok Regency were quite clear and straightforward. Registration for aid, the verification process, and distribution were carried out systematically and professionally. This demonstrates that BAZNAS is institutionally well-prepared to carry out its duties as a zakat manager. However, they also proposed increasing human resource capacity and

maximizing the use of information technology, such as using applications for zakat reporting, aid registration, and program information updates. Overall, this indicates that the effectiveness of zakat management at BAZNAS North Lombok Regency has shown significant improvement. However, to increase public trust and achieve a broader impact of zakat, BAZNAS needs to strengthen transparency, digitize its systems, and expand the reach of zakat education to the community. With these steps, BAZNAS North Lombok Regency has the potential to become a zakat institution that is not only trustworthy but also innovative and oriented towards empowering the community as a whole.

It can be concluded that the results of the analysis of the programs carried out by BAZNAS North Lombok Regency, where zakat distribution programs such as productive economy and educational assistance reflect the implementation of the maqashid *sharia theory*, which places zakat as an instrument to protect religion, soul, intellect, lineage, and wealth.

3. Increasing the Amount of Zakat Receipt and Distribution at BAZNAS North Lombok Regency

Zakat collection is a crucial initial phase in the zakat management system. The success of this stage is a key indicator of the effectiveness of a zakat institution in carrying out its socio-economic religious fundraising function. The National Zakat Agency (BAZNAS) of North Lombok Regency is increasing its zakat collection capacity. The following is the total zakat receipts and distribution of BAZNAS North Lombok Regency for 2022-2024.

Table 3. Data on Total Zakat Receipt and Distribution of BAZNAS North Lombok Regency 2022-2024.

No	Year	Reception & Distribution	
		Reception	Distribution
1	2022	Rp. 1,185,101,427	Rp. 1,340,279,113
2	2023	Rp. 272,324,234	Rp. 282,324,967
3	2024	Rp. 668,521,689	Rp. 586,602,890

Source: Finance Department of BAZNAS KLU

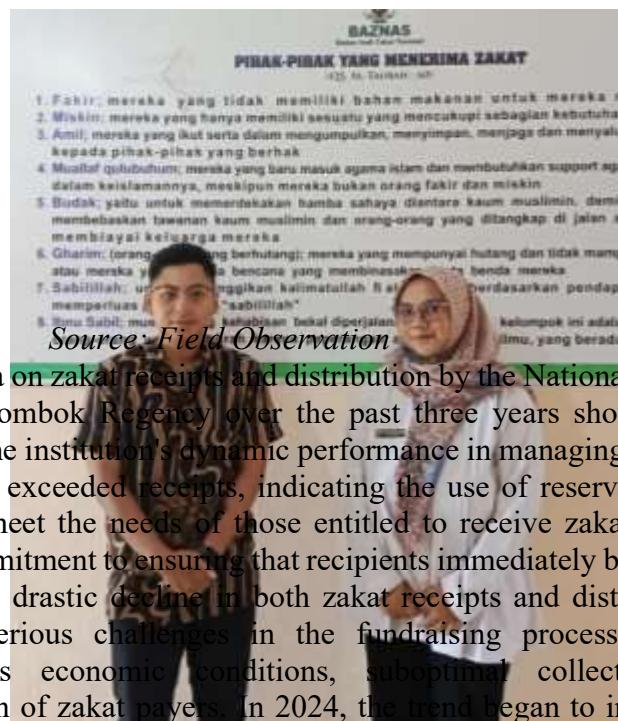
Data on zakat receipts and distribution by the National Zakat Agency (BAZNAS) of North Lombok Regency show significant dynamics from 2022 to 2024. In 2022, zakat receipts reached Rp 1,185,101,427, while distributed funds were even higher, at Rp 1,340,279,113. This difference indicates the use of previous year balances or other additional support to meet the needs of those entitled to receive zakat. The high distribution above receipts also reflects BAZNAS's commitment to ensuring that collected funds are distributed optimally and on time to those entitled.

However, in 2023, there was a drastic decline in revenue, reaching only Rp 272,324,234, and distribution also dropped to Rp 282,324,967. This decline could be due to several factors, such as weakening participation of muzaki (recipients of zakat), national and local economic challenges, and possible obstacles in the zakat collection strategy. Despite this, BAZNAS continues to strive to maintain the continuity of distribution to mustahiq (qualified recipients), with the distribution gap remaining slightly higher than receipts.

In 2024, there was a significant increase in zakat receipts, reaching Rp 668,521,689, nearly threefold from the previous year. Distribution this year was recorded at Rp 586,602,890, demonstrating efficiency in fund management and efforts to balance collection and distribution. This increase in revenue is likely the result of improved fundraising strategies, the use of digital systems such as SIMBA, and increased public

trust in the transparency and accountability of BAZNAS KLU. This trend is a positive indicator of strengthening the role of zakat in supporting the welfare of the people of North Lombok.¹

Figure 19. Interview with Ms. Uyun, Finance Section of BAZNAS North Lombok Regency



Source: Field Observation

Data on zakat receipts and distribution by the National Zakat Agency (BAZNAS) of North Lombok Regency over the past three years shows significant fluctuations, reflecting the institution's dynamic performance in managing zakat funds. In 2022, zakat distribution exceeded receipts, indicating the use of reserve funds or other sources to optimally meet the needs of those entitled to receive zakat. This reflects BAZNAS's strong commitment to ensuring that recipients immediately benefit from zakat. However, 2023 saw a drastic decline in both zakat receipts and distribution. This phenomenon indicates serious challenges in the fundraising process, possibly caused by the community's economic conditions, suboptimal collection strategies, or weak participation of zakat payers. In 2024, the trend began to improve, with zakat receipts nearly tripling compared to the previous year, accompanied by a nearly balanced distribution. This increase is most likely the result of digital innovation, management improvements, and strengthening public trust in the transparency and professionalism of BAZNAS KLU. Overall, these dynamics show that despite significant challenges, BAZNAS North Lombok Regency is able to make adaptations and improvements that have a positive impact on the effectiveness of zakat management in the region.

It can be concluded that the analysis of the effectiveness of zakat management by the National Zakat Agency (BAZNAS) of North Lombok Regency shows fluctuations in the number of muzaki (recipients) and mustahiq (recipients), as well as zakat receipts and distribution. This supports the theory of organizational effectiveness, which emphasizes institutional adaptation in achieving goals amidst external dynamics.

1. Muzaki and Mustahiq

Data shows an increase in the number of mustahiq (deserving recipients) from 2,996 in 2022 to 6,897 in 2024. This reflects the growing need for social assistance and the challenges facing BAZNAS in empowering the community economically.

2. Program Effectiveness

BAZNAS programs cover humanitarian, health, education, da'wah, and economic sectors. Educational and economic programs have a significant impact on improving the quality of life of beneficiaries.

3. Effectiveness Analysis

Effectiveness is seen in:

- c. Stable fundraising

¹Uyun, Finance Section, Interview with Baznas Klu (Wednesday, February 19, 2025)

- d. Targeted distribution
- e. Productive utilization although it needs to be expanded
- f. Transparency of reports and use of the SIMBA application
- g. Social impact in the form of increasing the welfare of mustahiq

4. CONCLUSIONS

Zakat management at the National Zakat Agency (BAZNAS) in North Lombok Regency is considered quite effective based on indicators of collection, distribution, utilization, and transparency. Various social and empowerment programs have had a positive impact on recipients. However, the increasing number of recipients underscores the need for enhanced productive zakat programs to encourage the transformation of recipients into recipients of zakat. Strengthening zakat literacy and program innovation are also urgently needed to improve the effectiveness of zakat management in the future.

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