

Zakat Management at Baznas North Lombok Regency

Ernaldo Fikrul Arifin¹, M. Budi Utama²

Akademi Bisnis Lombok, Indonesia

Article Info

Article history:

Accepted: 20 May 2026

Publish: 31 May 2026

Keywords:

Zakat Management

BAZNAS

Transparency

Accountability

North Lombok Regency.

Abstract

This study aims to analyze zakat management at BAZNAS North Lombok Regency, including the processes of collection, distribution, transparency, potential, local government support, and the challenges encountered. The study employed a descriptive qualitative approach using in-depth interviews, observation, and documentation as data collection techniques. The informants consisted of leaders and administrators of BAZNAS North Lombok Regency. The findings reveal that zakat management has been implemented systematically through the collection of zakat, infaq, and sadaqah (ZIS) funds from civil servant salary deductions, Zakat Collection Units (UPZ), and transfers to official BAZNAS accounts. Zakat distribution is carried out in accordance with Islamic law to the eight categories of eligible beneficiaries (asnaf) based on field surveys. Transparency and accountability are supported by the use of the BAZNAS Management Information System (SIMBA), periodic reporting to muzakki, and weekly internal evaluations. North Lombok Regency has significant zakat potential from agriculture, trade, hospitality, and micro-enterprises. However, the optimization of this potential still faces several obstacles, including low zakat literacy, limited human resources, the community's tendency to distribute zakat directly to beneficiaries, and limited use of digital technology. Local government support through land grants, civil servant zakat deduction policies, and regulatory support has become an important factor in strengthening the institutional capacity of BAZNAS. The study concludes that zakat management at BAZNAS North Lombok Regency has been conducted professionally, transparently, and accountably, although improvements in zakat education, human resource capacity, and service digitalization are still needed.

This is an open access article under the [Lisensi Creative Commons Atribusi-BerbagiSerupa 4.0 Internasional](https://creativecommons.org/licenses/by-sa/4.0/)



Corresponding Author:

Ernaldo Fikrul Arifin

Akademi Bisnis Lombok, Indonesia

Email Coresspondent: ernaldofikrularifinwork@gmail.com

1. INTRODUCTION

Zakat is an important tool in Islamic economics that plays a key role in achieving fair distribution of wealth and helping to reduce poverty. In addition to being a religious duty for Muslims who meet the requirements, zakat also serves as a way to distribute wealth from those who are able (muzaki) to those who are in need (mustahiq). In the context of regional economic development, managing zakat in a professional, transparent, and accountable way can serve as a sustainable source of social funding.

In Indonesia, the formal management of zakat is carried out by the National Zakat Agency (BAZNAS) in accordance with the mandate of Law Number 23 of 2011 concerning the Management of Zakat. BAZNAS plays a crucial role in collecting, distributing, and utilizing funds from zakat, infak, and sedekah (ZIS) to ensure that these resources can

provide the best benefits for the community. At the local level, the presence of BAZNAS in districts and cities plays a crucial role in carrying out that function.

BAZNAS North Lombok is an official organization that is in charge of managing zakat in the North Lombok area. This organization has taken various steps to boost zakat collection by working together with local governments, setting up Zakat Collection Units (UPZ), using digital technology through the BAZNAS Management Information System (SIMBA), and regularly reporting to the donors. On the other hand, BAZNAS is also dealing with several challenges, such as low awareness about zakat, limited human resources, and the habit of people still giving zakat directly to those in need.

North Lombok Regency has a significant potential for zakat because it is supported by various economic sectors such as agriculture, trade, tourism, hospitality, and micro-enterprises. However, this potential has not yet been fully explored in the best way possible. Therefore, it is necessary to conduct research that can thoroughly describe how zakat management is carried out by BAZNAS in North Lombok Regency, including its potential, support from the local government, and the challenges faced.

This study aims to analyze the zakat management system at BAZNAS in North Lombok, identify the potential and challenges faced, and assess the role of local government support in improving the effectiveness of zakat management.

2. METHOD

This study used a qualitative approach with a descriptive approach. This approach was chosen because the study aimed to gain a deeper understanding of the zakat management process carried out by the National Zakat Agency (BAZNAS) of North Lombok Regency, based on the experiences and perspectives of informants.

a. Research Location

1) The research was conducted at BAZNAS of North Lombok Regency.

b. Data Sources

The data used in this study consisted of:

- 1) Primary Data, obtained through in-depth interviews with the leadership and management of BAZNAS of North Lombok Regency, such as the Deputy Chairperson, Secretary, and other relevant parties.
- 2) Secondary Data, obtained from official BAZNAS documents, financial reports, the official website, laws and regulations, and relevant scientific literature.

c. Data Collection Techniques

The data collection techniques used included:

- 1) In-depth interviews with BAZNAS administrators.
- 2) Direct observation of BAZNAS activities and facilities.
- 3) Documentation in the form of reports, photographs, and other supporting data.

d. Data Analysis Techniques

Data analysis was conducted through the following stages:

- 1) Data reduction.
- 2) Data presentation.
- 3) Drawing conclusions.

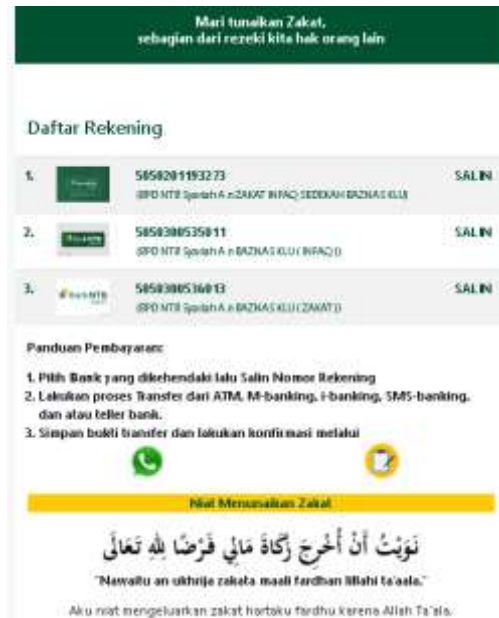
To ensure data validity, the study employed source triangulation techniques by comparing the results of interviews, observations, and documentation.

3. RESULTS AND DISCUSSION

The National Zakat Agency (BAZNAS) of North Lombok Regency is an institution that manages zakat funds. The management of zakat funds by BAZNAS North Lombok Regency begins with collection and then distribution. The National Zakat Agency

(BAZNAS) is responsible for collecting ZIS (zakat, infaq, and alms) funds. Zakat collection can also be done through zakat collection units (UPZ), also known as zakat collection units, located in each village or sub-district. The BAZNAS North Lombok Regency management has opened a savings account to make it easier for zakat payers and UPZ to deposit collected funds without having to go directly to the BAZNAS office. (Arba'in Sodri Wakil Ketua 1.)

Figure 1. List of several BAZNAS North Lombok accounts



Source: official website kablombokutara.baznas.go.id

The collection and management of zakat funds at BAZANAS North Lombok Regency is collaborating or signing an MOU with the Regional Financial and Asset Management Agency (BKAD) where 2.5% of ASN salaries are deducted for zakat funds and from the Zakat Collection Units (UPZ) that have been formed in the villages. (Lesmana, Meichio Chio, 2022.)

The North Lombok Regency BAZNAS (National Zakat Agency) continues to strive to improve the effectiveness and transparency of its zakat management. Transparency is demonstrated through regular reports to the BAZNAS Chairman and the use of the BAZNAS Information System (SIMBA), which records daily inflows and outflows of funds. Furthermore, weekly program evaluations are conducted to ensure the effectiveness and sustainability of the program.

In managing zakat at BAZANAS North Lombok Regency, there are 3 things that must be considered, which are abbreviated as (3 A):(Sudirjo, Wakil Ketua II)

1. Safe in Sharia

Safe in Sharia means that zakat must not deviate from Islamic law, or that zakat management must comply with Islamic sharia provisions, which are intended for the 8 Asnaf.

2. Safe in Regulation

Safe in Regulation means compliance with applicable laws and regulations.

3. Safe in the Unitary State of the Republic of Indonesia

Safe in the Unitary State of the Republic of Indonesia means maintaining national unity and prosperity through fair and transparent zakat distribution.

1. Potential and Challenges in Zakat Management

Zakat management in North Lombok Regency holds enormous potential, especially considering the diverse economic sectors developing in the region. While the

majority of zakat currently comes from agriculture and small businesses, other sectors, such as trade, hotels, and restaurants, have the potential to contribute significantly to zakat revenues. The challenge lies in how BAZNAS (National Agency for Zakat Management) can conduct a comprehensive mapping and persuasive approach to encourage the participation of zakat payers from these sectors. (Taufik, Sekretaris BAZNAS.)

Figure 2. Interview with Mr. Taufuk, Secretary of BAZNAS, North Lombok Regency.



Source: Field Observation

The low optimization of these strategic sectors is partly due to a lack of awareness and understanding among business actors regarding the obligation to pay zakat in the context of modern business. Many entrepreneurs do not yet understand that zakat is not only related to harvests or individual income, but can also be applied to productive assets, corporate profits, and business revenue. Therefore, an educational approach is needed that targets potential economic actors through seminars, communication media, and cross-sector collaboration. (Karim, 2024)

Another major challenge is the zakat culture, which still adheres to classical Islamic jurisprudence (fiqh), where zakat payers tend to give their zakat directly to those receiving it. While well-intentioned, this practice hinders the systematic and equitable distribution of zakat. When zakat is not distributed through an official institution like BAZNAS, its distribution becomes uneven and difficult to control in the long term. Yet, the role of zakat collectors is strategic in ensuring zakat is used appropriately and empowering the recipients comprehensively. (Sudirjo, Wakil II.)

In the context of Islamic law, Surah At-Taubah, verse 60 of the Quran emphasizes that zakat must be managed by authorized zakat collectors. This is not merely an institutional formality, but a sharia strategy to ensure professional, measurable, and organized zakat management. Through zakat institutions, collected funds can be used not only for consumption but also for productive programs such as economic empowerment, education, and health for the poor. (Ghofur, 2024)

Therefore, BAZNAS North Lombok needs to strengthen its role in zakat education and literacy within the community, to achieve a paradigm shift from direct

zakat payments to zakat payments through official institutions. This must be done gradually with an inclusive approach, involving religious leaders, local governments, and local media. With effective synergy, this substantial zakat potential can be optimized as a strategic instrument for poverty alleviation and strengthening regional development based on Islamic values.

2. Regional Government Support

Regional government support for zakat management in North Lombok Regency is one of the keys to BAZNAS's success in optimally carrying out its functions. This commitment is evident in the land grant allocated for the construction of the BAZNAS North Lombok Regency office. This facility serves not only as an administrative center but also as a symbol of the state's presence in supporting zakat institutions as a vital pillar of the social welfare of the community..(Arba'in Sodri, Wakil Ketua I.)

Figure 3. BAZNAS Office, North Lombok Regency



Source: Field Observation

The presence of a representative BAZNAS office enables more effective, transparent, and professional public service. In addition to serving as an operational center, this office also serves as a venue for various educational activities, training, and coordination of zakat, infaq, and alms distribution programs. This builds public trust and enhances BAZNAS's legitimacy as a credible official institution.

Beyond infrastructure support, local governments also encourage zakat collection efforts through internal policies, such as collaborating with the Regional Civil Service Agency (BKAD), which deducts zakat from civil servants' salaries.(Sudirjo, Wakil Ketua II.) This support strengthens zakat's position as a social and spiritual responsibility and serves as a concrete example of encouraging the wider community to participate in the zakat movement. This creates a structured and sustainable collective culture of zakat payment.(El Ayyubi, Salahuddin, 2023) The BAZNAS fundraising strategy, implemented through online and offline methods, also received full support from the local government. Offline methods such as direct outreach, outreach, and door-to-door visits are considered highly effective in reaching zakat recipients, especially in areas with minimal digital literacy. Meanwhile, online methods are still being implemented to reach the younger generation and urban communities familiar with digital technology.

With multi-layered support from the local government, both in the form of facilities, regulations, and morality, zakat management in North Lombok Regency is showing increasingly positive progress. This collaboration must continue to be strengthened so that BAZNAS can reach more zakat recipients and mustahiq recipients, and make zakat a social development instrument integrated with broader and more sustainable regional policies.

3. Challenges in Zakat Management

Although BAZNAS North Lombok has implemented various strategies to improve zakat collection and distribution, a number of significant obstacles remain that need to be addressed. One major challenge is the public's lack of understanding of the use of social media and digital technology. Many prospective zakat payers and recipients are unfamiliar with online platforms, making digital-based outreach strategies less effective. This situation necessitates a more conventional and personalized approach, such as door-to-door visits and face-to-face outreach. (Munawar, 2025.)

Besides digital limitations, another crucial challenge is the lack of adequate human resources (HR) to reach all areas of North Lombok Regency, particularly remote and outermost areas. The limited number of BAZNAS teams cannot optimally identify, educate, and serve communities spread across remote villages. Therefore, the establishment of Zakat Collection Units (UPZ) in each village is a much-needed strategic step to expand service reach and strengthen the zakat collection and distribution system at the local level. (Siswati, 2022)

This lack of human resources also impacts the institution's ability to conduct a massive and professional zakat campaign. The use of advanced technology to support operational efficiency, such as an app-based zakat management system, is difficult to implement widely without the support of a skilled workforce. As a result, data collection and recording processes are often still carried out manually, compromising data accuracy and transparency. Therefore, increasing human resource capacity through both technical training and local empowerment is imperative. (Alwi, Muhammad, et al. 2023)

In addition to technical challenges, BAZNAS also faces the challenge of building and maintaining public trust. Some still doubt the transparency and accountability in the management of zakat funds. This negative perception can hinder the good intentions of zakat payers to distribute their zakat through official institutions. Therefore, BAZNAS needs to continue fostering open and active communication, including regularly publishing financial reports and program achievements to the public as a form of institutional accountability.

Finally, another major challenge is the low level of comprehensive zakat literacy among the public. Most people only recognize and pay zakat fitrah, while zakat maal and other types of zakat are not yet fully understood. This demonstrates the need for intensive and ongoing zakat education, with an approach tailored to the cultural and social characteristics of the local community. Only with a correct and comprehensive understanding can community participation in zakat management be significantly and sustainably increased. With a strong commitment and support from various parties, the National Zakat Agency (BAZNAS) of North Lombok Regency continues to strive to improve professionalism, transparency, and effectiveness in zakat management, so that its benefits can be felt more widely by the community.

BAZNAS North Lombok is highly committed to maintaining transparency and accountability at every stage of zakat management. This is to ensure that the funds entrusted to the zakat payers are used appropriately, efficiently, and in accordance with

sharia principles. One concrete effort implemented is the use of SIMBA (BAZNAS Management Information System), an official application that enables systematic and real-time zakat reporting and monitoring.

With SIMBA, BAZNAS North Lombok submits quarterly reports on the progress of zakat collection and distribution to zakat payers (muzakki). These reports contain comprehensive information on the amount of funds collected, the types of programs implemented, the beneficiary areas, and the results and impact of these programs. This transparency is crucial for building and maintaining the trust of zakat payers, ensuring they consistently distribute zakat through official institutions. In addition to submitting periodic reports, BAZNAS also conducts regular internal evaluations, typically once a week. These evaluations cover various aspects, from collection techniques and distribution effectiveness to program implementation and challenges encountered in the field. With these regular evaluations, BAZNAS can continuously improve and refine its work system, making the institution's performance more efficient and responsive to social dynamics.

The implementation of a digital reporting system like SIMBA also allows for broader data transparency, including for local governments and the general public. Thus, oversight of zakat fund use is not only carried out internally by BAZNAS but also accessible to the public, demonstrating participatory transparency. This is an important foundation in modern zakat management that is based on integrity and trustworthiness. (Halimah, Nur, 2023)

The commitment of the North Lombok BAZNAS (National Zakat Agency) to implementing an accountable and transparent reporting system is part of the institutional transformation toward professional and nationally standardized zakat governance. By combining information technology and continuous evaluation, BAZNAS demonstrates that zakat is not merely an individual act of worship, but also a social instrument that requires careful, transparent, and accountable management.

Zakat management by the North Lombok BAZNAS Regency is considered to have made significant progress in recent years. This is evident in the increasingly organized procedures for zakat collection, distribution, and reporting. Interviewed recipients of zakat (mustahiq) and recipients of zakat (muzaki) generally expressed their appreciation for the system used by BAZNAS, particularly the transparent selection process and data-based zakat distribution and field surveys. This demonstrates that BAZNAS North Lombok Regency strives to implement the principles of fairness and accountability in every stage of zakat management.

4. CONCLUSION

Zakat management at the National Zakat Agency (BAZNAS) in North Lombok Regency has been implemented through a structured system, from collection and distribution to reporting. The implementation of the 3A principles (Safe in Sharia, Safe in Regulation, and Safe in the Unitary State of the Republic of Indonesia), the use of the SIMBA application, and regular evaluations demonstrate BAZNAS's commitment to realizing professional, transparent, and accountable zakat governance.

North Lombok Regency has significant zakat potential from various economic sectors. However, optimizing this potential still faces challenges such as low zakat literacy, limited human resources, a culture of direct zakat distribution, and limited use of digital technology. Local government support has proven to be a crucial factor in strengthening BAZNAS' institutional capacity and increasing the effectiveness of zakat management.

5. ACKNOWLEDGMENTS

The authors would like to thank all parties who supported this research. Special thanks go to the leadership and all staff of the North Lombok Regency BAZNAS (National Azan Azan Agency) for providing the necessary permits, data, and information during the research process. The authors also express their appreciation to the North Lombok Regency Government, the informants, and all parties who assisted in the successful completion of this research.

6. BIBLIOGRAPHY

- Arba'in Sodri. (n.d.). *Wawancara Wakil Ketua 1 Baznas Kabupaten Lombok Utara.* (Senin, 18 November 2024).
- El Ayyubi, Salahuddin, et al. (2023). "Peran Zakat terhadap Proses Perubahan Sosial melalui Pemberdayaan Masyarakat: Studi Narrative dan Bibliometrics." *AL-MUZARA'AH ()*, 11(1), 63-85.
- et al. Alwi, Muhammad. (2023). "Digitalisasi pengelolaan dana zakat dalam pemberdayaan ekonomi umat." *J-Alif: Jurnal Penelitian Hukum Ekonomi Syariah Dan Budaya Islam*, 8(2), 118-142.
- Ghofur, U. (2024). Analisis Pendistribusian Zakat Produktif Dalam Pemberdayaan Ekonomi Mustahik (Kajian Pada Baznas Kabupaten Tanjung Jabung Timur). *Ecobankers: Journal of Economy and Banking*, 5.(1), 32-44.
- Halimah, Nur, and A. N. (2023). Analisis Penggunaan Aplikasi Simba Dalam Pengelolaan Zakat Di Badan Amil Zakat Kota Bukittinggi." *Indonesian Journal of Islamic Economics and Business*, 8(1), 21-45.
- Karim, M. L. (2024). *Pengaruh Literasi Zakat, Pendapatan Usaha, dan Lingkungan Sosial terhadap Kesadaran Membayar Zakat Perdagangan di Laz Dompot Dhuafa Banten (Studi pada Pelaku Usaha Provinsi Banten)*. Diss. UNTIRTA.
- Lesmana, Meichio Chio, et al. (n.d.). "Pengelolaan Dan Penghimpunan Dana Zakat Melalui Regulasi Daerah Pada Badan Amil Zakat (BAZNAS) Provinsi NTB, Kab. Cianjur, Padang Panjang, Sukabumi Dan Musi Banyuasin. " *Adzkiya: Jurnal Hukum Dan Ekonomi Syariah*, 10(01), 51-62.
- Munawar, Z. A. (n.d.). *Efektifitas Baznas Dalam Mengelola Dana Zakat Pada Baznas Parepare*. PhD Thesis. IAIN PAREPARE.
- Siswati, S. (2022). *Strategi BAZNAS Kabupaten Lombok Utara dalam meningkatkan kesadaran muzakki untuk menunaikan zakat*. Diss. UIN Mataram.
- Sudirjo. (n.d.). *Wawancara Wakil II BAZNAS Kabupaten Lombok Utara Rabu, 19 Februari 2025*.
- Taufik. (n.d.). *Wawancara Sekretaris Baznas, Kabupaten Lombok Utara. (Rabu, 19 Februari 2025)*.