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Community Perceptions of the Zakat Management and Distribution System of the Al-Mutathahirin Mosque Council in Maliyaro Village Ternate City *(An Islamic Economic Law Perspective)*

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Abstract: This study examines community perceptions of the zakat management and distribution system implemented by the Al-Mutathahirin Mosque Council in Maliyaro Village, Central Ternate District, Ternate City, from the perspective of Islamic Economic Law. This study uses a qualitative approach with a phenomenological design. Data were collected through in-depth interviews, observation, and documentation involving six community informants, seven mosque administrators, and representatives of the village government.The results show that the zakat management system is generally assessed positively by most community members, especially those who regularly receive zakat distribution. However, some eligible mustahik have not received their rights due to inaccuracies in data collection at the RT/RW level, which creates critical perceptions among certain informants. The zakat collected annually from three neighborhoods (RT 7, 8, and 9) reaches IDR 80–85 million and is mainly distributed in consumptive forms through coordination with neighborhood heads. From the perspective of Islamic Economic Law, the management system generally aligns with the principles of amanah (trustworthiness), justice, and territorial distribution as stated in Q.S. At-Taubah: 60. However, challenges remain in institutional formalization, transparency, separation of zakat funds from other mosque revenues, and the absence of

Keywords: community perception; zakat management; zakat distribution; mosque council; Islamic economic law

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a systematic productive zakat program. This study recommends strengthening coordination between mosque administrators and village authorities, improving data transparency, and developing productive zakat distribution models to optimize zakat as a tool for economic empowerment and poverty reduction in the community.

Abstrak: Penelitian ini mengkaji persepsi masyarakat terhadap sistem pengelolaan dan pendistribusian zakat yang diterapkan oleh Dewan Masjid Al-Mutathahirin di Desa Maliyaro, Kecamatan Ternate Tengah, Kota Ternate, dalam perspektif Hukum Ekonomi Islam. Penelitian ini menggunakan pendekatan kualitatif dengan desain fenomenologis. Data dikumpulkan melalui wawancara mendalam, observasi, dan dokumentasi dengan melibatkan enam informan masyarakat, tujuh pengurus masjid, serta perwakilan pemerintah desa. Hasil penelitian menunjukkan bahwa sistem pengelolaan zakat secara umum dinilai positif oleh sebagian besar masyarakat, khususnya mereka yang secara rutin menerima distribusi zakat. Namun demikian, masih terdapat beberapa mustahik yang berhak tetapi belum menerima haknya akibat ketidaktepatan pendataan di tingkat RT/RW, yang menimbulkan persepsi kritis dari sebagian informan. Zakat yang dihimpun setiap tahun dari tiga wilayah RT (RT 7, 8, dan 9) mencapai sekitar Rp80–85 juta dan sebagian besar disalurkan dalam bentuk konsumtif melalui koordinasi dengan ketua RT. Dalam perspektif Hukum Ekonomi Islam, sistem pengelolaan tersebut pada umumnya telah sejalan dengan prinsip amanah, keadilan, dan distribusi teritorial sebagaimana tercantum dalam Q.S. At-Taubah: 60. Namun demikian, masih terdapat sejumlah tantangan, antara lain terkait formalisasi kelembagaan, transparansi, pemisahan dana zakat dari pendapatan masjid lainnya, serta belum adanya program zakat produktif yang sistematis. Penelitian ini merekomendasikan penguatan koordinasi antara pengurus masjid dan pemerintah desa, peningkatan transparansi data, serta pengembangan model distribusi zakat produktif guna mengoptimalkan peran zakat sebagai instrumen

Kata Kunci: persepsi masyarakat; pengelolaan zakat; pendistribusian zakat; dewan masjid; hukum ekonomi Islam

pemberdayaan ekonomi dan pengentasan kemiskinan di masyarakat.

INTRODUCTION

Zakat is one of the fundamental instruments in the Islamic economic system, which has both theological and socio-economic dimensions. In Islamic teachings, zakat is not only understood as an individual religious obligation between humans and Allah SWT (*ḥabl min Allāh*), but also as a mechanism of social solidarity that connects humans with others (*ḥabl min al-nās*). The strategic position of zakat is reflected in many verses of the Qur'an that associate zakat with prayer as two main pillars of Muslim life. One example is found in Q.S. Al-Baqarah (2): 43, which commands Muslims to establish prayer and pay zakat simultaneously. This indicates that zakat is not merely a ritual act, but also a social development instrument with broad implications for equitable welfare distribution in society[1].

From the perspective of Islamic Economic Law, zakat is positioned as a wealth distribution instrument aimed at creating economic justice and reducing social inequality between the rich and the poor. The Islamic economic system places zakat as a mandatory income redistribution mechanism, distinguishing it from voluntary charity such as *sadaqah*. Zakat has a significant economic function in creating social stability by reducing the concentration of wealth in certain groups[2]. In addition, zakat can increase the purchasing power of the poor,

[1] Tanuri Tanuri, "Epistemologi Hukum Islam Dalam Hukum Positif Di Indonesia," *Al-Mashlahah Jurnal Hukum Islam Dan Pranata Sosial* 12, no. 01 (2024), https://doi.org/10.30868/am.v12i01.5611.

[2] Herman Herman, "Strategi Komunikasi Pengelolaan Zakat, Infak, Dan Sedekah (ZIS) Melalui Media Sosial," *Communicatus: Jurnal Ilmu Komunikasi* 1, no. 2 (2017): 171–90, https://doi.org/10.15575/cjik.v1i2.4833.

thereby encouraging economic growth based on social justice. Therefore, zakat not only has spiritual value but also contributes directly to economic development of the Muslim community.

Normatively, zakat management in Indonesia has a strong legal foundation through Law Number 23 of 2011 concerning Zakat Management. This regulation emphasizes that zakat management must be carried out professionally, with *amanah*, transparency, and accountability to achieve its objective of improving community welfare. In the context of Islamic Economic Law, zakat management principles must reflect justice (*'adl*), public benefit (*maṣlaḥah*), transparency (*shafāfiyyah*), and responsibility (*amanah*). Therefore, zakat managers are required not only to understand the jurisprudence of zakat but also to have good managerial and administrative skills to ensure that zakat distribution is accurate and does not reduce public trust[3].

Indonesia, as the country with the largest Muslim population in the world, has enormous zakat potential. A report by the National Amil Zakat Agency (BAZNAS) shows that the national zakat potential reaches more than IDR 327 trillion per year, but the actual collection remains far below this figure. This gap indicates that zakat management in Indonesia still faces various challenges, including institutional issues, public literacy, and the level of public trust in zakat institutions. A study by Beik and Arsyianti shows that low public participation in paying zakat through formal institutions is influenced by perceptions of

[3] Irfan Syauqi Beik and Laily Dwi Arsyianti, "Measuring Zakat Impact On Poverty And Welfare Using Cibest Model," *Journal of Islamic Monetary Economics and Finance* 1, no. 2 (2016): 141–60, https://doi.org/10.21098/jimf.v1i2.524.

transparency and effectiveness of zakat distribution. Many people still prefer to distribute zakat directly to *mustahik* because they believe it is more accurate[4].

Historically, mosques have had broad functions beyond being places of worship. During the time of the Prophet Muhammad (PBUH), mosques functioned as centers of government, education, economy, and social empowerment. Zakat management in early Islamic history was also conducted through mosque institutions, which served as centers for welfare distribution[5]. In the Indonesian context, especially at the local community level, the Mosque Prosperity Council (DKM) often becomes the institution closest to the community in collecting and distributing zakat.

Mosque-based zakat management has several advantages compared to large-scale formal institutions. The close social relationship between mosque administrators and the community allows for more accurate identification of *mustahik*. In addition, mosque-based distribution is considered faster and more responsive to local needs. Research by Alusna and Sasmita shows that community-based zakat management tends to be more effective in reaching poor groups not recorded in formal government systems. Emotional closeness and strong social relationships also play an important role in increasing community participation in zakat collection[6].

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[4] Beik and Arsyianti, "Measuring Zakat Impact On Poverty And Welfare Using Cibest Model."

[5] Ahmad Abdul Mutalib, "Democratization Of Community Economic Empowerment Through A Mosque In Bone Regency, South Sulawesi Province," *Jurnal Bimas Islam* 16, no. 1 (2023): 95–122, https://doi.org/10.37302/jbi.v16i1.844.

[6] Septi Susanty et al., "Strategi Pengumpulan Dan Pendistribusian Dana Zakat Baznas Kota Jambi Dalam Upaya Pemberdayaan Masyarakat," *Jurnal Publikasi Manajemen Informatika* 2, no. 1 (2022): 33–43, https://doi.org/10.55606/jupumi.v2i1.690.

However, mosque-based zakat management also faces several challenges. Studies show weaknesses in administration, financial recording, transparency, and professionalism. Suhartini & Anwar (2018) found that most mosque-based zakat management is still conducted traditionally without proper documentation systems[7]. This condition can create negative perceptions among the community, especially regarding distribution accuracy and financial transparency[8]. Wahyu and Anwar (2020) also emphasize that low competence of *amil* often leads to inefficient distribution and decreased public trust[9].

From the perspective of Islamic Economic Law, transparency and accountability are essential in zakat management. The principle of *amanah* requires zakat managers to distribute funds according to Islamic law and avoid uncertainty (*gharar*). Lack of transparency can reduce social legitimacy and public trust. Therefore, professional zakat management must be supported by good administration, accurate data on *mustahik*, and open reporting mechanisms[10]. Luntajo (2023) highlights the importance of integrating digital technology to improve efficiency, transparency, and accountability in zakat management[11].

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[7] Ani Suhartini and Saiful Anwar, "Analisis Portofolio Pembiayaan Di Perbankan Syariah Yang Memiliki Risiko Pembiayaan Terkecil (Studi Kasus Bank BNI Syariah)," *Jurnal Masharif Al-Syariah: Jurnal Ekonomi Dan Perbankan Syariah* 3, no. 1 (2018), https://doi.org/10.30651/jms.v3i1.1476.

[8] Karshiboyeva Laylo, "The Impact of AI and Information Technologies on Islamic Charity (Zakat): Modern Solutions for Efficient Distribution," *International Journal of Law and Policy* 1, no. 5 (2023), https://doi.org/10.59022/ijlp.83.

[9] Suhartini and Anwar, "Analisis Portofolio Pembiayaan Di Perbankan Syariah Yang Memiliki Risiko Pembiayaan Terkecil (Studi Kasus Bank BNI Syariah)."

[10] Md Muhibur Rahman, "Institutional Zakat Management in Bangladesh: Collection and Distribution Practices," *AZKA International Journal of Zakat & Social Finance*, September 4, 2024, 129–54, https://doi.org/10.51377/azjaf.vol5no2.192.

[11] Moh. Muzwir R. Luntajo and Faradila Hasan, "Optimalisasi Potensi Pengelolaan Zakat Di Indonesia Melalui Integrasi Teknologi," *Al-'Aqdu: Journal of Islamic Economics Law* 3, no. 1 (2023): 14, https://doi.org/10.30984/ajiel.v3i1.2577.

Community perception is an important indicator in evaluating the effectiveness and legitimacy of zakat institutions. Perception is an individual interpretation process based on experience, knowledge, and value systems[12]. In the context of zakat, perceptions are influenced by experiences as *muzakki* or *mustahik*, understanding of zakat law, and service quality. Positive perceptions increase trust and participation, while negative perceptions reduce institutional legitimacy.

Public trust in zakat institutions is a crucial issue in contemporary Islamic economics. Empirical studies show that trust is influenced by financial transparency, managerial professionalism, and distribution effectiveness[13]. When zakat distribution is perceived as unfair or inaccurate, public trust declines, which may hinder zakat optimization and weaken its socio-economic role.

This phenomenon is also observed in mosque-based zakat management across various regions of Indonesia, including the Eastern archipelagic areas. However, scholarly attention to community perceptions of such localized zakat practices remains limited, particularly when examined through the lens of Islamic Economic Law. Existing studies predominantly concentrate on formal, centralized institutions such as BAZNAS and LAZ, which are generally embedded in urban and administratively structured environments. In contrast,

[12] Titi Surti Nastiti et al., "Pengelolaan Sumber Daya Air Berkelanjutan Di Bali Bagian Selatan," *AMERTA* 40, no. 1 (2022): 25–40, pub.1153750727, https://doi.org/10.55981/amt.2022.18.

[13] Rizki Taufikurohman et al., "Pengaruh Kinerja Maqashid Syariah Dan Islamic Social Reporting Terhadap Agresivitas Pajak Dengan Ukuran Perusahaan Sebagai Variabel Moderasi (Studi Empiris Pada Perbankan Syariah Di Indonesia Tahun 2016-2020)," *Bukhori: Kajian Ekonomi Dan Keuangan Islam* 1, no. 2 (2022): 165–80, https://doi.org/10.35912/bukhori.v1i2.1792.

mosque-based zakat management in island regions operates within a distinct socio-geographical context characterized by dispersed populations, limited institutional oversight, strong kinship ties, and reliance on informal trust-based systems. These structural and cultural differences suggest that zakat governance in regions like Ternate cannot be fully understood using frameworks derived from large urban centers in Java, thereby revealing a critical gap in the literature[14].

Ternate City, as a historical center of Islamic civilization in North Maluku, presents a unique case where religious authority, local tradition, and communal identity intersect in shaping zakat practices. In this island context, mosques function not only as religious spaces but also as pivotal nodes of social coordination, where legitimacy is often derived from moral authority and communal trust rather than formal regulation. Consequently, mosque councils assume a strategic yet complex role in managing zakat distribution and maintaining social equilibrium. Nevertheless, the absence of standardized governance mechanisms, combined with close-knit social structures, may give rise to varying community perceptions regarding fairness, accountability, and professionalism. These dynamics underscore the need for a more context-sensitive analysis that captures the distinctive characteristics of mosque-based zakat management in Ternate.

One mosque highlighted in this study is Al-Mutathahirin Mosque in Maliyaro Village, Central Ternate District. Initial observations indicate variations in community perceptions regarding zakat management and distribution. Some consider it effective and appropriate due to strong social

[14] Herman, "Strategi Komunikasi Pengelolaan Zakat, Infak, Dan Sedekah (ZIS) Melalui Media Sosial."

proximity and trust-based relationships, while others perceive it as less equitable, as certain eligible recipients do not receive zakat. These differing perceptions are further shaped by the geographic and socio-cultural context of Eastern Indonesia, where dispersed island settlements, limited accessibility, and strong kinship networks influence the flow of information and resource distribution. In such settings, the role of local amils is often embedded in informal social structures, which may strengthen trust but also create potential biases in determining zakat beneficiaries.

This study is important because public perception is directly related to the social legitimacy of zakat institutions. In Islamic Economic Law, legitimacy is not only determined by formal compliance but also by the realization of justice, trustworthiness, and public benefit (Murcitaningrum & Machsun, 2024).

Therefore, this study aims to: (1) analyze the zakat management and distribution system of the Al-Mutathahirin Mosque Council; (2) describe community perceptions; and (3) evaluate zakat management practices from the perspective of Islamic Economic Law. The novelty of this study lies in integrating community perception analysis with normative Islamic Economic Law evaluation in the context of mosque-based zakat management in Eastern Indonesia, particularly Ternate City, North Maluku.

METHODS

This study employs a qualitative approach with a phenomenological design. This approach is chosen because it aims to understand and interpret the phenomena experienced by the research subjects in a deep and comprehensive manner, based on natural conditions without any manipulation or engineering of the data[15]. The phenomenological design allows the researcher to capture the meanings and subjective experiences of informants related to their perceptions of the zakat management system in their environment.

The research location is Al-Mutathahirin Mosque, which oversees three neighborhood units (RT 7, 8, and 9) in Maliyaro Village, Central Ternate District, Ternate City, North Maluku Province. Maliyaro Village was selected as the research site because it is one of the most densely populated areas in Central Ternate District and exhibits diverse community perceptions regarding zakat management that require scientific investigation. The study was conducted from September to December 2025.

The selection of informants employed purposive sampling combined with criterion sampling techniques. Informants were selected based on specific criteria relevant to the research objectives, particularly their roles and experiences in mosque-based zakat management. They were categorized into three groups: (1) six informants from the general community in RT 7, 8, and 9, consisting of housewives, entrepreneurs, and community leaders with diverse socio-economic backgrounds, representing both muzakki and mustahik; (2) seven informants from the Al-Mutathahirin Mosque management, including the imam and modim, who are directly involved in zakat administration; and (3) representatives from the village government and local neighborhood heads (RT leaders), who served as triangulation informants to validate and enrich the data.

Data were collected through three complementary techniques. First, participant observation, in which the researcher was directly involved in the

[15] Misbahul Arifin and Ramzatul Widad Rizqiyani, "Inovasi Kurikulum Pendidikan Islam: Menjawab Tantangan Globalisasi Dan Krisis Nilai," *Paradigma: Jurnal Pemikiran Dan Penelitian Pendidikan* 11, no. 2 (2025): 125–31, https://doi.org/10.64540/msb3vd58.

social life of the community to observe socio-economic conditions and the zakat management process. Second, in-depth interviews conducted in two stages: systematically with mosque administrators and openly with community representatives. Third, documentation study, which included zakat distribution records, lists of *mustahik* from RT/RW data, and administrative documents from the village office.

The collected data were analyzed using the interactive analysis model proposed by Miles and Huberman (2014), which consists of three iterative stages: (1) data reduction, which involves selecting, simplifying, and transforming raw data from field notes to identify key themes; (2) data display, presented systematically in descriptive narrative form; and (3) conclusion drawing and verification based on findings that have been confirmed through source and method triangulation.

The empirical analysis is complemented by a normative review based on the Qur'an, Hadith, *fiqh* of zakat, and relevant legal regulations, particularly Law Number 23 of 2011 on Zakat Management and the Regulation of the Minister of Religious Affairs Number 52 of 2014.

RESULTS AND DISCUSSION

1. Profile of Al-Mutathahirin Mosque and the Social Context of Maliyaro Village

Maliyaro Village is located in Central Ternate District, Ternate City, North Maluku Province. This village is one of the most densely populated areas in Central Ternate District, with a population of 7,394 people based on the latest data. Historically, the name "Maliyaro" comes from the Ternate language, where *mali* means bitter and *finyaro* means overflowing water, referring to a major flood that once occurred in the area. This naming is categorized under the embodiment aspect in toponymy studies (*Prosiding Seminar Nasional Riset Bahasa Dan Pengajaran Bahasa*, n.d.).

This area is mainly focused on residential, educational, and economic activities, with several educational institutions and government offices located within it. Al-Mutathahirin Mosque serves as the center of religious and social activities for residents in three neighborhood units, namely RT 7, 8, and 9. The mosque management structure consists of one imam and six *modim* who carry out administrative functions and manage zakat activities during Ramadan. The administrators are selected based on community trust and their religious knowledge.

Based on an interview with the mosque imam, Abdullah Samsudin, the zakat collected annually from these three RTs ranges from IDR 80 million to IDR 85 million. This amount is estimated to be higher if all residents who are obligated to pay zakat channel it through the mosque, as some still prefer to distribute zakat directly to individuals they consider eligible.

This condition reflects the socio-religious dynamics of an island-based community, where religious practices are embedded within tightly knit social structures. In such environments, the mosque does not merely function as a religious institution but also as a central node of social regulation, where authority is constructed through moral legitimacy and communal trust. This creates a governance model that is socially cohesive but structurally informal, as institutional decisions are often influenced by interpersonal familiarity rather than standardized procedures.

Furthermore, the geographical characteristics of Ternate as an island region contribute to limited bureaucratic reach and reliance on localized governance systems. In this context, community-based zakat management tends to operate autonomously, with minimal integration into formal state-regulated frameworks. While this autonomy strengthens responsiveness to local needs, it also introduces vulnerabilities, particularly in terms of data accuracy, accountability, and equitable distribution. Thus, the socio-spatial context plays a significant role in shaping both the strengths and limitations of mosque-based zakat governance.

2. Zakat Management and Distribution System by the Al-Mutathahirin Mosque Council

Based on field findings, zakat management at Al-Mutathahirin Mosque operates through a simple but structured mechanism rooted in community traditions. Before Ramadan, mosque administrators hold internal meetings to plan zakat collection schedules, assign responsibilities, and coordinate with RT leaders to update *mustahik* data. This process reflects planning and organizing functions in management, as described by Terry's management concept.

Most zakat contributions are given in cash, although some are in the form of staple goods such as rice, in accordance with zakat al-fitr provisions. Payments are usually made at the end of Ramadan or after the night of *Lailatul Qadar*, which has become a long-standing tradition in Ternate. One mosque administrator explained that early distribution is intended but difficult due to late payments from the community.

After all zakat is collected, mosque administrators verify *mustahik* data obtained from RT leaders. Distribution is then carried out through RT channels to registered beneficiaries. The amount distributed varies each year, ranging from IDR 500,000 to IDR 700,000 per *mustahik* family, along with staple goods.

In addition, mosque funds from *infaq* and *sadaqah* are reserved to assist community members facing urgent needs outside Ramadan, such as medical expenses. For zakat al-fitr in the form of goods that remain undistributed before Eid prayer, distribution continues after Eid. According to the administrators, the obligation to distribute zakat remains even if delayed, as it is a religious trust that must be fulfilled. This practice aligns with the opinions of Islamic jurists that delayed zakat al-fitr must still be distributed (Tanuri, 2024).

Overall, the distribution pattern at Al-Mutathahirin Mosque is categorized as traditional consumptive distribution, where zakat is given directly in cash and staple goods to meet daily needs. There is no structured productive zakat program, although some recipients independently use the funds for small business capital. This indicates potential for developing productive zakat programs that can provide more sustainable economic impact[16].

From a managerial standpoint, the zakat system implemented by the mosque reflects a pragmatic adaptation to local conditions, combining basic administrative planning with traditional practices. However, the persistence of late payments and reliance on informal verification mechanisms indicates that the system operates more reactively than strategically. This limits the potential for anticipatory planning, particularly in optimizing distribution timing and ensuring that zakat reaches mustahik before Eid, as ideally prescribed in Islamic teachings.

In the framework of Islamic economic governance, this model can be categorized as semi-institutional, where compliance with core religious

[16] Abdi Irsyad Syahbana and Dewy Anita, "Distribusi Zakat Produktif Dalam Peningkatan Kesejahteraan Mustahiq Di Baznas Kota Tangerang Selatan Menurut Undang-Undang Nomor 23 Tahun 2011 Tentang Pengelolaan Zakat," *Syar'ie : Jurnal Pemikiran Ekonomi Islam* 6, no. 1 (2023): 41–58, https://doi.org/10.51476/syarie.v6i1.470.

obligations is evident, yet governance principles such as efficiency (kafa'ah), transparency (shafafiyyah), and accountability (mas'uliyyah) are not fully institutionalized. The absence of structured productive zakat programs further indicates that zakat is still positioned as short-term social assistance rather than a tool for long-term economic empowerment. This highlights the need for institutional strengthening to transform traditional practices into more sustainable and impactful systems.

3. Community Perceptions of the Zakat Management System

From six community informants interviewed, this study identifies two types of perception.

The first is a positive perception, mainly from those who regularly receive zakat. They consider that mosque administrators perform well, distribution reaches eligible recipients, and coordination with RT leaders functions effectively. One informant stated that although she does not understand the distribution mechanism, she consistently receives zakat during Ramadan. This indicates that trust is formed through direct experience rather than knowledge of the system.

Another informant explained that the mosque collects data from RT leaders before distributing zakat, which strengthens her perception that the system is structured and reliable. Similarly, other informants confirmed that distribution through RT channels works effectively and provides support to those in need.

The second type is a critical perception, expressed by individuals who consider themselves eligible but do not receive zakat. One informant stated that despite being recorded in data collection, he has never received zakat, while others who are economically better off have received assistance.

A similar perception was expressed by a convert (*muallaf*) who initially received zakat for two years but later stopped receiving it, despite continued data collection. After confirmation, it was found that local RT leaders considered his economic condition improved. However, this decision was not communicated transparently, leading to differing perceptions between the community and administrators.

In another case, exclusion from the beneficiary list was caused by data issues, where one family was divided into two units but only one was recorded. This finding indicates that negative perceptions are mainly caused by data inaccuracy at the RT/RW level rather than overall management performance. These findings are consistent with Santika (2019), who states that positive perceptions are influenced by consistent receipt and institutional trust, while negative perceptions are triggered by perceived inaccuracies in distribution[17].

These findings suggest that variations in community perception are not solely caused by technical issues such as data inaccuracies, but are deeply rooted in the sociological fabric of local communities. The kinship-based governance model, which prioritizes social proximity and familiarity, tends to blur the boundary between objective eligibility and subjective judgment. As a result, decisions regarding zakat distribution may be influenced by relational closeness rather than strictly adhering to the criteria of mustahik as defined in Islamic law.

[17] Muhammad Rizal Akbar et al., "Pengaruh Pemahaman Zakat Dan Kepercayaan Masyarakat Terhadap Kepatuhan Membayar Zakat Di Unit Pengumpul Zakat (Upz) Kecamatan Bukit Kapur Kota Dumai," *JURNAL TAFIDU* 2, no. 1 (2023): 64–79, https://doi.org/10.57113/jtf.v2i1.271.

From the perspective of Islamic sociology, this condition reflects a structural tension between the values of ukhuwah (social solidarity) and ‘adl (justice). While kinship-based systems strengthen mutual support, they can inadvertently produce exclusion and perceived injustice when not balanced by objective mechanisms. In the framework of Islamic economic law, such practices risk undermining the legitimacy of zakat distribution, as the failure to deliver zakat to rightful recipients constitutes a deviation from its normative purpose. The lack of transparent communication—particularly in cases where beneficiaries are removed from the list without explanation—further exacerbates distrust, indicating that procedural justice is as critical as distributive justice in sustaining public confidence.

4. Islamic Economic Law Perspective on Zakat Management and Distribution

The evaluation of zakat management at Al-Mutathahirin Mosque based on Islamic Economic Law includes six normative aspects.

First, the legitimacy of the *amil* institution. The mosque council functions as a community-based *amil* that is valid in Islamic law, although it is not formally registered under BAZNAS (Maisyarah & Hamzah, 2024). According to Islamic jurisprudence, *amil* must meet criteria such as trustworthiness, being Muslim, maturity, and capability (Aristoni, 2018). Formalization as a Zakat Collection Unit (UPZ) in the future would strengthen legal status and institutional development.

Second, compliance with *mustahik* criteria. Q.S. At-Taubah (9): 60 defines eight eligible recipient groups. The mosque prioritizes the poor and needy, including *muallaf*, which aligns with Islamic law. However, inaccuracies in beneficiary data indicate a need for improvement to ensure full compliance with zakat obligations[18].

Third, the principles of equity, justice, and territorial distribution. The mosque prioritizes local beneficiaries within its area, consistent with Islamic principles of prioritizing nearby recipients[19]. However, fairness and equal distribution still require improvement through better data verification[20].

Fourth, transparency and accountability. Transparency is a key principle in Islamic Economic Law[21]. Findings show that many community members are not aware of the total zakat collected or distribution details. This indicates the need for periodic public reporting to increase trust.

Fifth, the rights and proportion of *amil*. Regulations limit *amil* rights to a maximum of 12.5% of zakat funds. No evidence was found of violations. Mosque operational funds come from *infaq* and *sadaqah*, while zakat is fully distributed. However, administrative documentation still needs improvement to ensure proper financial separation.

Sixth, the development of productive zakat. Al-Qaradawi emphasizes that productive zakat has greater long-term impact in poverty alleviation. Although some recipients use zakat productively, no structured program exists.

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[18] Rahman, "Institutional Zakat Management in Bangladesh: Collection and Distribution Practices."

[19] Indria Puspitasari Lenap et al., "Management of Zakat Fund Based on Zakat Core Principles in Baznas of West Nusa Tenggara Province," *Himalayan Journal of Community Medicine and Public Health* 03, no. 02 (2022): 1–5, https://doi.org/10.47310/hjcmph.2022.v03i02.037.

[20] Siti Sundari, "Zakat Sebagai Instrumen Pertumbuhan Ekonomi Mikro Melalui Pengelolaan Dana Zakat Produktif Untuk Pemberdayaan Mustahik Di Baznas Kota Tasikmalaya," *La Zhulma | Jurnal Ekonomi Dan Bisnis Islam* 1, no. 1 (2020): 108–22, https://doi.org/10.70143/lazhulma.v1i1.13.

[21] Muhammad Rizal Akbar et al., "Pengaruh Pemahaman Zakat Dan Kepercayaan Masyarakat Terhadap Kepatuhan Membayar Zakat Di Unit Pengumpul Zakat (Upz) Kecamatan Bukit Kapur Kota Dumai."

Developing such programs requires collaboration with institutions such as BAZNAS and community organizations[22].

Zakat management at Al-Mutathahirin Mosque generally aligns with Islamic Economic Law principles, particularly in *amil* legitimacy, prioritization of the poor, and territorial distribution. However, improvements are needed in transparency, data accuracy, institutional formalization, financial administration, and the development of productive zakat programs. Strengthening these aspects will enhance institutional legitimacy and increase public trust.

The evaluation also reveals a gap between normative legal principles and their practical implementation within community-based institutions. Although the mosque fulfills fundamental aspects of zakat management, the persistence of informal decision-making processes and limited transparency indicates that governance remains predominantly trust-based rather than system-based. In Islamic economic law, such a condition is considered insufficient, as justice must be institutionalized through clear procedures, measurable criteria, and accountable mechanisms.

Moreover, the absence of formal integration with BAZNAS and the lack of structured administrative systems suggest that the mosque's zakat management operates outside a comprehensive regulatory framework. This limits opportunities for capacity building, standardization, and oversight. From a normative standpoint, strengthening institutional alignment with formal zakat authorities is essential to ensure that zakat management not only fulfills its

[22] Syahbana And Anita, "Distribusi Zakat Produktif dalam Peningkatan Kesejahteraan Mustahiq di Baznas Kota Tangerang Selatan Menurut Undang-Undang Nomor 23 Tahun 2011 Tentang Pengelolaan Zakat."

religious obligations but also adheres to broader principles of good governance, thereby enhancing both legal legitimacy and social trust.

CONCLUSION

Based on the results and discussion presented, three main conclusions can be drawn. First, the system of zakat management and distribution by the Al-Mutathahirin Mosque Council in Maliyaro Village operates through a collaborative mechanism between mosque administrators and neighborhood units (RT/RW). The zakat collected annually ranges from IDR 80 million to IDR 85 million and is distributed to *mustahik* in RT 7, 8, and 9 in a consumptive manner, in the form of cash and basic necessities. The main challenges include the pattern of zakat payments that are concentrated at the end of Ramadan and the inaccuracy of *mustahik* data at the RT/RW level, which results in some eligible residents not being reached by the distribution.

Second, community perceptions of zakat management are divided into two typologies. The majority of informants who regularly receive zakat distribution express positive evaluations of the mosque council’s performance, which are based on institutional trust and consistent receipt experiences. Meanwhile, a smaller number of informants who consider themselves eligible but do not receive zakat demonstrate critical perceptions. These perceptions are rooted in inaccuracies in data at the RT/RW level rather than in the overall performance of the mosque administrators. Communication issues between managers and *mustahik* regarding changes in zakat recipient status also contribute to the emergence of negative perceptions.

Third, from the perspective of Islamic Economic Law, zakat management at Al-Mutathahirin Mosque has generally fulfilled the fundamental principles, including the legitimacy of *amil*, the prioritization of distribution to appropriate *asnaf* in accordance with Q.S. At-Taubah: 60, and the principle of locality as mandated by Article 26 of Law Number 23 of 2011. However, improvements are still needed in several aspects, including transparency and accountability to the congregation, the accuracy of *mustahik* data, institutional formalization through a UPZ affiliated with BAZNAS, the administrative separation of zakat funds from other sources of funds, and the development of systematic and assisted productive zakat programs.

Based on these conclusions, this study recommends several actions directed toward key stakeholders. For mosque administrators, it is important to enhance public outreach regarding earlier zakat payment during Ramadan to enable more effective distribution planning, publish periodic zakat management reports to improve transparency and public trust, and develop productive zakat programs through partnerships with RISMA and other supporting institutions. For village and neighborhood governments (RT/RW), strengthening coordination with mosque councils is essential, particularly in updating and verifying data on eligible mustahik, including establishing a notification mechanism for any changes in recipient status. Meanwhile, for BAZNAS of Ternate City, it is recommended to facilitate the registration of mosque-based zakat units as formal UPZ in order to strengthen their legal foundation and provide access to more structured institutional development and professional support.

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