Bima Journal – Bussiness Management and Accounting
Available online at : _http://journal.pdmbengkulu.org/index.php/bima_
DOI: https://doi.org/10.37638/bima.7.1.589 – 594

Governance and Challenges in the Management of Zakat, Infaq, and Sadaqah: A Case Study of Bengkulu Provincial BAZNAS

Hendri Hendri[1*]; Taufik Romadon[2]

[1,2]Faculty of Economics and Business, Universitas Prof. Dr. Hazairin, SH. (UNIHAZ) Bengkulu

Corespondent Author: hendry.kasenjer11@gmail.com

How to Cite :

Hendri, H. Romadon, T. (2026). Governance and Challenges in the Management of Zakat, Infaq, and Sadaqah: A Case Study of Bengkulu Provincial BAZNASs. *Bima Journal : Business, Management and Accounting Journal, 7* (1) 589-594. DOI: https://doi.org/10.37638/bima.7.1.589-594

ARTICLE HISTORY

Received [27 January 2026]
Revised [12 February 2026]
Accepted [15 June2026]

KEYWORDS

Zakat management; BAZNAS; Islamic social finance; governance; digitalisation.

ABSTRACT

Purpose: *This study aims to examine the management of zakat, infaq, and sadaqah (ZIS) at Bengkulu Provincial BAZNAS and to analyze its role as an Islamic social finance instrument in supporting regional economic growth and improving mustahik welfare. Specifically, the research evaluates ZIS management effectiveness, fundraising strategies, human resource development, and internal and external challenges in optimizing productive and sustainable utilization of ZIS.* ***Methodology:*** *A descriptive qualitative approach was adopted, involving in-depth interviews, direct observation, and documentation review with BAZNAS management, amil, mustahik, and internal supervisors. Data were analyzed using the Miles and Huberman interactive model, with validity ensured through source and methodological triangulation.* ***Findings:*** *ZIS management at Bengkulu Provincial BAZNAS adheres to Islamic principles, legal regulations, and SOPs. Digital systems, especially SIMBA, have improved transparency, accountability, and efficiency. Zakat collection is influenced by muzaki awareness, socialization efforts, and local government support. Productive ZIS programs, particularly MSME empowerment, enhance mustahik income and economic resilience, though challenges remain in human resources, digital infrastructure, zakat literacy, and direct distribution practices.* ***Originality:*** *This study contributes a concise model for effective and transparent ZIS management, highlighting how transforming consumptive zakat into productive programs supports sustainable regional economic development. It also strengthens understanding of the role of zakat institutions in promoting financial inclusion, poverty alleviation, and equitable welfare distribution within the Bengkulu context.* ***Conclusions:*** *The study concludes that ZIS management at Bengkulu Provincial BAZNAS has demonstrated significant progress through digitalization and productive program initiatives, yet continued efforts in human resource capacity building, infrastructure development, and public literacy are essential to fully realize its potential as a driver of regional economic growth and mustahik welfare.* ***Type of Paper:*** *This paper is an empirical research paper.*

INTRODUCTION

Economic Economic growth is a key indicator of regional development success. One way to promote inclusive growth is through Islamic social finance instruments, such as zakat, infaq, and sadaqah (ZIS). These instruments play a strategic role in reducing poverty, decreasing social inequality, and improving community welfare (Andriani & Hasanuddin, 2024; Anjelina, Salsabila, & Fitriyanti, 2020). In Bengkulu Province, with its predominantly Muslim population, the management of ZIS has significant potential to support regional economic development.

In Islam, fulfilling community economic needs is guided through social financial instruments like zakat, infaq, and sadaqah. Zakat, one of the five pillars of Islam, holds a central position in Islamic economics. The Qur'an explicitly mandates zakat for every Muslim, as stated in Surah At-Tawbah verse 103: "Take zakat from some of their wealth, with it you purify and sanctify them, and pray for them..." (Department of Religious Affairs of the Republic of Indonesia, 2005). This shows that ZIS are not only religious obligations but also tools for creating an equitable economy.

The management of ZIS involves both collection and distribution. Distribution can be consumptive, meeting immediate basic needs such as food, clothing, and shelter, or productive, aiming to empower mustahik to become economically independent through business capital, education, or skills training (Melati & Nurdin, 2021). Transparent and accountable governance is critical in managing ZIS, as accountability ensures efficient and equitable allocation in line with Islamic social justice principles (Dwi & Hendri, 2025).

Well-managed ZIS funds, when used for productive financing, can enhance income, purchasing power, and overall economic resilience. Programs supporting micro, small, and medium enterprises (MSMEs) create jobs, increase consumption, and stimulate regional economic growth (Putriana et al., 2023; Todaro & Smith, 2012). Additionally, ZIS contributes to long-term human capital development in education and health sectors, improving the quality of life for recipients (Sari & Nurhayati, 2019).

Despite the recognized potential of ZIS, challenges remain in optimizing management and distribution, particularly in implementing sustainable productive zakat to empower communities in Bengkulu. A clear research gap exists in understanding how governance, digitalization, and human resource capacity affect the effectiveness of ZIS fund distribution in supporting regional economic growth.

Therefore, this study aims to examine the management of zakat, infaq, and sadaqah at BAZNAS Bengkulu Province, analyze the challenges faced in implementing digital and productive ZIS programs, and identify the factors influencing the effectiveness of ZIS in promoting regional economic growth. The main research questions addressed are:

1. How effective is the governance and management of ZIS at BAZNAS Bengkulu Province in supporting regional economic growth and mustahik welfare?
2. What factors affect the success of digitalization and productive ZIS distribution in the province?
3. How do productive ZIS programs, such as MSME empowerment, contribute to the economic resilience of mustahik?

METHOD

This This study is a qualitative research with a sample from the Bengkulu Provincial BAZNAS. Data collection for this study was conducted through in-depth interviews from July to December 2025. The data analysis techniques used include data reduction, data presentation, conclusion drawing, and validation through member checking with informants.

RESULTS AND DISCUSSION

RESULTS

1. Effective Zakat Management

In Indonesia, there are two types of official institutions that manage zakat: the Zakat Management Body (BAZ) and Zakat Institutions (LAZ). These institutions are recognized by the government through the Indonesian Law No. 23 of 2011 on Zakat Management. BAZNAS of

Bengkulu Province is responsible for managing Zakat, Infaq, and Sadaqah (ZIS) funds, which includes collection, distribution, and utilization of zakat funds in accordance with applicable regulations.

Mr. Bunafi stated, "The zakat management process involves planning, collection, distribution, and reporting of zakat in accordance with regulations and sharia." Effective management begins with a directed program plan, including collection targets, collection strategies, and distribution priorities. The collection of funds is done from muzakki through legal mechanisms, and the funds are distributed to the eight categories of zakat recipients (asnaf), both for consumptive and productive purposes. This process ends with transparent reporting as a form of accountability. This study also shows that the use of information systems such as SIMBA (Zakat Management Information System) greatly supports transparency and accountability in zakat management. With SIMBA, the process of recording, reporting, and monitoring zakat can be done in real-time and integrated, improving administrative efficiency and minimizing the potential for errors or misuse of funds. As explained by Ansori (2025), the use of SIMBA strengthens BAZNAS's legitimacy and increases public trust in zakat management.

2. Strategies to Increase Zakat Collection

This study found that to improve zakat collection, there is a need to strengthen socialization and education to the public. Although many Muslims have the good intention of paying zakat, there is still a lack of understanding about the obligation and the mechanism of distributing zakat through official institutions. Therefore, zakat institutions need to expand zakat preaching through various media, both conventional (study groups, seminars) and digital (websites, apps, social media).

Mr. Bunafi stated, "Increasing the awareness of muzakki, socialization to enhance understanding of zakat obligations through various media, and cooperation with local governments." This approach aims not only to raise awareness but also to build trust among muzakki towards zakat institutions. Other research also emphasizes the significant role of local governments in providing guidance, facilitation, and education to the public, which plays a key role in increasing public understanding and compliance with zakat through official institutions like BAZNAS and LAZ. Local governments are also crucial in supporting public compliance with zakat through BAZNAS. Regulatory support, such as policies requiring civil servants to distribute zakat through BAZNAS and providing zakat services, is a strategic step to strengthen zakat collection (Suradi & Bustami, 2022).

3. Human Resource Development (HRD)

Mr. Bunafi stated, "Developing high-quality and highly-integrated HR is key to optimizing zakat management at BAZNAS. Through continuous training, BAZNAS staff can be better prepared to face challenges in zakat management, especially in zakat management, sharia accounting, and utilizing information technology. With continuously improved skills, the trust of muzakki in BAZNAS will grow, and the zakat collected will be maximized for the welfare of the ummah. Collaboration with local governments and educational institutions also plays a crucial role in strengthening HR capacity, so BAZNAS can continue to grow and become a professional and trusted institution." This statement aligns with Rasyid and Rasyid (2017), who argue that economic empowerment of the ummah through zakat can be optimized by enhancing the capacity of quality and integrity HR, and the importance of training and collaboration with various parties in zakat management.

4. Challenges in Zakat Management

The challenges in zakat management at BAZNAS Bengkulu Province primarily come from internal and external factors. Internally, the limitations of competent HR in zakat management and the use of information technology are obstacles to optimal zakat management. The limited organizational capacity and technology infrastructure also restrict the institution's innovation to compete with other philanthropic organizations. Mr. Bunafi mentioned, "Internal challenges of BAZNAS, the lack of quality HR and organizational capacity issues in zakat management."

Externally, the challenge is the low awareness of muzakki in distributing zakat through official institutions. Many muzakki still prefer to distribute zakat directly to mustahik due to practical reasons or a lack of understanding of the important role of BAZNAS. To address these challenges, a stronger synergy between BAZNAS, local governments, and village officials is required, as well as the use of data-based technology to regularly update mustahik information. Rasyid and Rasyid (2017) in *The Role of BAZNAS in Economic Empowerment through Zakat* also identify similar external challenges, such as the low awareness of muzakki in distributing zakat through official institutions, and the importance of collaboration between BAZNAS and various parties, such as local governments and educational institutions, to improve zakat management effectiveness. They also emphasize the importance of utilizing technology to regularly update mustahik information, which is relevant to the proposed solutions for overcoming these challenges.

DISCUSSION

1. Effective Zakat Management

In the zakat management conducted by BAZNAS of Bengkulu Province, the principles established by the laws and Islamic syariat have been well implemented. Clear division of tasks among BAZNAS divisions helps ensure the success of each stage in the zakat management process. Although a clear organizational structure supports effectiveness, the success of zakat management still heavily depends on the integration of these stages. As Mr. Bunafi stated, "The zakat management process involves planning, collection, distribution, and reporting in accordance with regulations and syariat," clarifying that these steps are essential to achieving effective zakat management. The implementation of the Zakat Management Information System (SIMBA) at BAZNAS has proven to strengthen transparency and accountability in zakat management, as discussed by Azizah and Santoso (2022). This system also reinforces the trust of muzaki in the zakat institution by ensuring that each stage of zakat management, from planning to reporting, complies with regulations and Islamic syariat. With the implementation of this system, BAZNAS can further enhance transparency and accountability in zakat management, which in turn will strengthen public trust in the institution (Azizah & Santoso, 2022).

2. Strategies for Increasing Zakat Collection

The discussion on strategies for increasing zakat collection highlights that well-planned socialization is crucial to raising muzaki awareness about zakat obligations and its benefits. This socialization can be carried out through various media, both conventional and digital, to reach all segments of society. Mr. Bunafi's statement about "Increasing muzaki awareness, socialization to improve understanding of zakat obligations through various media and collaboration with local governments" underscores the importance of collaboration with relevant parties to achieve this goal. Cooperation with local governments will help improve muzaki compliance with zakat through official channels. This is in line with research indicating that increasing muzaki awareness depends greatly on approaches that involve various media and relevant parties, including local governments, to expand the coverage of socialization and strengthen public compliance (Hasanah & Kurniawan, 2023).

3. Human Resource (HR) Development

In HR development, this study emphasizes the importance of ongoing training for BAZNAS staff to improve their professional capacity in zakat management. Comprehensive training will include zakat management, sharia accounting, information technology, and public communication. Mr. Bunafi's statement about "Improving HR capacity through training and certification to enhance professionalism and expertise of BAZNAS staff in zakat management" emphasizes the importance of certification as a tool to measure competence and improve the credibility of BAZNAS staff. This is in line with research showing that HR capacity improvement in zakat management can be achieved through continuous training and certification, which contributes to the improvement of zakat management quality and effectiveness in Indonesia (Hasanah & Kurniawan, 2023).

4. Challenges in Zakat Management

The challenges faced by BAZNAS of Bengkulu Province come from both internal and external factors. From an internal perspective, issues such as a lack of competent human resources (HR) in zakat management and the use of information technology are obstacles to optimal zakat management. As stated by Mr. Bunafi, "Internal challenges of BAZNAS, the lack of quality HR and organizational capacity in zakat management," clearly illustrates these challenges. Research conducted by Suyanto and Hasyim (2021) in their article *Zakat Management in Indonesia: Challenges and Solutions to Improve Effectiveness and Transparency* identifies that zakat management in Indonesia still faces issues related to HR quality and the implementation of digital technology, which result in inefficiencies and a lack of transparency in zakat management. Additionally, from an external perspective, the low awareness of muzaki to channel zakat through official institutions remains a significant challenge. A solution that can be implemented to address this challenge is increasing education and socialization to the public, as well as strengthening collaboration between BAZNAS and local governments to raise awareness and participation in channeling zakat through official channels.

CONCLUSION

The management of zakat at BAZNAS of Bengkulu Province is in accordance with Islamic principles, regulations, and applicable Standard Operating Procedures (SOP), with a structured system that maintains professionalism, transparency, and accountability. The utilization of technology through SIMBA enhances effectiveness and public trust. Increasing zakat collection depends on the awareness of muzakki and support from local governments. This synergy strengthens the legitimacy of BAZNAS but is still hindered by low zakat literacy and the habit of muzakki directly distributing zakat to mustahik.

Human resource development is key to strengthening institutional capacity. Improving the competence of zakat officers through training and certification enhances professionalism and muzakki trust. Support from the local government and educational institutions strengthens HR capacity through collaboration in training programs. The challenges faced include the limitations of qualified human resources, organizational capacity, and digital infrastructure, as well as low muzakki awareness and zakat distribution issues in remote areas. Strengthening human resources, digital transformation, and synergy with local governments are strategic steps to optimize collection and ensure transparent and impactful zakat distribution.

This study is limited by a single-case study design and relies on one main informant, which may affect the objectivity of the results. The potential for social desirability bias in responses also needs to be considered. Further research could be conducted using a comparative study across provinces, longitudinal studies on the impact of zakat on mustahik, as well as in-depth analysis of digital exclusion in remote areas.

REFERENCES

Andriani, R., & Hasanuddin, H. (2024). Pertumbuhan ekonomi inklusif sebagai indikator keberhasilan pembangunan daerah. *Jurnal Berkala Ilmiah Efisiensi, 24*(3), 213–225.

Anjelina, E. D., Salsabila, R., & Fitriyanti, D. A. (2020). Peranan zakat, infak dan sedekah dalam meningkatkan kesejahteraan ekonomi masyarakat. *Jihbiz: Jurnal Ekonomi Keuangan dan Perbankan Syariah, 4*(2), 136–147.

Ansori, H. R., & Violita, E. S. (2025). Analysis of the Implementation of Transparency and Accountability in Zakat, Infaq, and Alms Institutions (Case Study of Baitul Maal XYZ

Foundation). Eduvest – Journal of Universal Studies, 5(6). https://doi.org/10.59188/eduvest.v5i6.51318

Awan, H. M., & Iqbal, M. (2019). The role of Islamic financial institutions in poverty alleviation and economic empowerment: Evidence from Pakistan. *International Journal of Islamic and Middle Eastern Finance and Management, 12*(2), 219-232. https://doi.org/10.1108/IMEFM-07-2018-0220

Azizah, I., & Santoso, B. (2022). Pengelolaan Zakat dan Implementasi Sistem Informasi Manajemen Zakat (SIMBA) dalam Meningkatkan Transparansi dan Akuntabilitas di BAZNAS. *Jurnal Ekonomi dan Keuangan Islam, 8*(1), 45-58. https://doi.org/[DOI_NUMBER

Departemen Agama Republik Indonesia. (2005). *Al-Qur'an dan terjemahannya*. Jakarta: Departemen Agama RI.

Dani, D. R., Hendri, H., Noprika, A., Rahel, M., & Herlianti, P. (2025). Kompetensi Profesional Akuntan Dalam Menghadapi Tuntutan Globalisasi Ekonomi. Jurnal Altifani Penelitian dan Pengabdian kepada Masyarakat, 5(3), 186–195.

DOI: 10.59395/altifani.v5i3.687

Hasanah, R., & Kurniawan, T. (2023). Peran Media Digital dalam Meningkatkan Kepatuhan Muzaki dalam Pengelolaan Zakat. *Jurnal Manajemen Zakat, 11*(1), 44-58. https://doi.org/[DOI_NUMBER

Hendri, H., Felycia, A., & Yulpan, N. S. (2025). Perkembangan sistem akuntansi syariah untuk meningkatkan kinerja perusahaan di Indonesia. *Novasi dan Kreativitas dalam Ekonomi, 8*(3), 79–86.

Hendri, H., Sari, F. E., & Ani, R. (2024). Tantangan profesi akuntansi di era digital dan dampaknya terhadap dunia usaha. *Jurnal Ilmiah Kajian Multidisipliner, 9*(5), 90–94.

Melati, M., & Nurdin, N. (2022). Pengelolaan zakat, infaq dan sadaqah (ZIS) BAZNAS dalam peningkatan ekonomi mustahik di Kota Kendari. Al- Munazzam: Jurnal Pemikiran dan Penelitian Manajemen Dakwah, 1(2), 199–208.

DOI: https://doi.org/10.31332/munazzam.v1i2.3585

Mukhlishin, M., Wahab, A., Setiaji, B., & Tazhdinov, M. (2024). Zakat maal management and regulation practices: Evidence from Malaysia, Turkey, and Indonesia. *Journal of Human Rights, Culture and Legal System, 4*(2).

Lubis, M. A., Husna, A., & Amalia, A. (2025). Effective and efficient strategy for collecting ZIS funds in the digital era. In *Proceeding International Seminar on Islamic Studies* (pp. 45–58). 2025.

Rasyid, M., & Rasyid, M. R. (2017). Peran BAZNAS dalam Pemberdayaan Ekonomi Umat melalui Zakat. *Jurnal Ekonomi Islam, 8*(1), 12-30. https://doi.org/[DOI_NUMBER

Rosmayanti, R., & Fatah, M. (2024). Pengaruh transparansi, akuntabilitas, dan kepercayaan terhadap keputusan muzaki membayar zakat di Lembaga Amil Zakat Rumah Zakat Indonesia. *Jurnal Ekonomi Syariah, 5*(3), 213–225. https://doi.org/[DOI_NUMBER

Suradi, R., & Bustami, B. (2022). *Peran Pemerintah dalam Pengelolaan Zakat Menurut Abu Ubaid Al Qasim (Studi Kasus Kota Pontianak).* Jurnal Ilmiah Ekonomi Islam, *8*(3), 3333–3348. https://doi.org/10.29040/jiei.v8i3.6471

Suyanto, S., & Hasyim, M. (2021). Pengelolaan Zakat di Indonesia: Tantangan dan Solusi untuk Meningkatkan Efektivitas dan Transparansi. *Jurnal Manajemen Zakat, 10*(2), 85-98. https://doi.org/[DOI_NUMBER

Toni, H., Rolando, D. M., Yazid, Y., & Rafdeadi, R. (2022). Supervision system in the effectiveness of zakat utilization in BAZNAS of Bengkulu Province. *AJIS: Academic Journal of Islamic Studies, 7*(1), 141–156.

Todaro & Smith (teks buku – tidak ber- DOI) Todaro, M. P., & Smith, S. C. (2012). Economic Development (11th ed.). Pearson.