



Exploration of Zakat Management Practices : A Qualitative study in Aceh's Mosques

Eka Octavian Pranata¹ Hafiizh Maulana²

^{1,2} UIN Ar-raniry Banda Aceh, Indonesia, E-Mail : e.octavianpranata@ar-raniry.ac.id

Abstract: Zakat, one of the five pillars of Islam, plays a pivotal role in alleviating poverty and promoting social justice within Muslim communities. In Aceh, where Islamic values are deeply rooted, mosques serve as key institutions for zakat collection and distribution. This qualitative study explores the zakat management practices in Aceh's mosques, examining how mosque leaders and community members understand, implement, and evaluate zakat programs. Through in-depth interviews with mosque administrators, religious leaders, and zakat beneficiaries, this study sheds light on the challenges and opportunities in improving zakat management. The findings highlight the importance of transparency, community participation, and institutional support for effective zakat distribution.

Keywords: Aceh, Mosques, Islamic Charity, Qualitative Study, Social Justice, Zakat Management, Zakat,

Introduction

Zakat, one of the five pillars of Islam, holds significant importance not only as a religious obligation but also as a tool for social welfare and justice. It represents a vital means of wealth redistribution, intended to support the less fortunate, alleviate poverty, and foster economic equity (Khasandy & Badrudin, 2019). The practice of zakat is an integral part of Islamic financial ethics, ensuring that wealth does not concentrate in the hands of a few but circulates within society to benefit the entire community. Zakat is prescribed in the Qur'an and the Hadith as a form of worship that has the dual purpose of purifying wealth and helping those in need (Pranata et al., 2022). For Muslims, the act of giving zakat serves both as an obligation towards God and a moral

duty towards society (Dhar, 2013). It is through zakat that wealth is purified, and it plays a central role in promoting social solidarity.

In Aceh, a province in Indonesia that maintains a unique cultural and religious identity, zakat holds a particularly central role in the daily lives of its residents. Aceh is the only province in Indonesia that implements Islamic law (Sharia) as part of its legal framework, which includes the management and distribution of zakat. This strong religious foundation creates a distinct environment where zakat is seen not only as an obligatory charity but as a vital mechanism for maintaining societal balance and fostering social welfare (Yusuf et al., 2024). Aceh's religious leaders and mosque administrators play a key role in ensuring that zakat is properly collected, managed, and distributed, with the goal of addressing local poverty and promoting social justice.

Mosques in Aceh serve as the main institutions for zakat collection and distribution. These religious institutions, alongside their primary role as places of worship, are deeply embedded in the social and cultural fabric of the community. They function as centers for various community services, including zakat management, where religious obligations are put into practice (Saputro & Sidiq, 2020; Yusuf et al., 2024). The mosque's leadership, which includes imams and *amil zakat* (zakat administrators), holds responsibility for ensuring that zakat is distributed to the deserving poor and needy in the community (Zaenal et al., 2016). However, while the role of mosques in zakat management is well-established, there is limited scholarly attention given to how zakat is actually managed at the grassroots level, particularly within Aceh's mosques. The way zakat is managed, the strategies used for distribution, and the challenges faced by mosque administrators remain underexplored (Abdullahi, 2019).

Effective zakat management is crucial for achieving the intended goals of poverty alleviation and social equity. Mismanagement of zakat funds can lead to inefficiencies, inequities, and the failure to reach the most vulnerable populations. Despite the religious significance of zakat, several studies have indicated that challenges such as inadequate distribution frameworks, lack of transparency, and improper targeting of beneficiaries hinder the full potential of zakat programs (Irdayani et al., 2020). The lack of clear guidelines and standards for zakat management in many regions leads to inconsistencies in how zakat is collected and distributed, undermining the faith of donors and the well-being of recipients. This issue is particularly pronounced in regions with limited resources or administrative challenges, making it essential to explore how local mosques in Aceh are addressing these concerns (Maghfirah, 2021).

While national zakat institutions, such as the Badan Amil Zakat Nasional (Baznas), play an important role in overseeing zakat management in Indonesia, local

mosques in Aceh maintain a direct, hands-on approach to zakat distribution. Mosque administrators, often acting as intermediaries between donors and recipients, are responsible for ensuring that zakat reaches those who are most in need. However, these administrators often face practical challenges, including a lack of formal training in zakat management, limited resources, and sometimes unclear criteria for identifying eligible beneficiaries. These challenges not only hinder the effectiveness of zakat programs but also lead to perceptions of mismanagement or unfair distribution, which in turn can undermine the trust of the community in the zakat system.

Furthermore, while the traditional methods of zakat collection, such as cash donations during prayers or religious holidays, remain prevalent, there is an increasing shift towards digital platforms that facilitate online donations. The rise of mobile payment systems and zakat applications offers a new opportunity to enhance zakat collection, yet it also brings with it challenges of digital literacy, security, and transparency. This shift towards technological innovation in zakat management calls for a deeper exploration of how mosques in Aceh are adapting to these changes and integrating modern systems with traditional practices (Syahputra & Mukhtasar, 2021).

Given the significance of zakat in Aceh and the central role of mosques in its management, this study aims to conduct a comprehensive exploration of zakat management practices within mosques in the region (Baznas Aceh, n.d.). Specifically, the research will focus on the perspectives of mosque leaders, zakat administrators, and beneficiaries, seeking to understand the methods used for zakat collection and distribution, the challenges faced by mosque administrators, and the effectiveness of current practices in achieving the goals of zakat. Through in-depth qualitative interviews with key stakeholders, this study will provide valuable insights into the current state of zakat management in Aceh's mosques and offer practical recommendations for improving the system.

The research will explore several key questions:

How do mosque leaders and administrators in Aceh understand their role in zakat management? This question seeks to explore the knowledge, attitudes, and beliefs of mosque leaders about zakat and their perceived responsibility in managing it effectively.

What methods do mosques in Aceh use to collect zakat, and how are these methods perceived by donors and recipients? This will address the practical aspects of zakat collection, examining how mosques gather funds and how these methods might vary between larger and smaller mosques.

How are zakat beneficiaries selected, and what criteria are used to ensure fairness in distribution? The study will explore the procedures and criteria used by mosque leaders to identify eligible recipients, focusing on the challenges of ensuring equity and transparency in this process.

What challenges do mosque administrators face in managing zakat programs, and how do they address these challenges? This will delve into the practical obstacles encountered by mosque leaders, such as financial mismanagement, logistical issues, and limited resources.

How do mosque leaders, administrators, and community members perceive the effectiveness of zakat management in Aceh's mosques? This question aims to assess the community's confidence in the zakat system and identify areas for improvement.

What are the recommendations for improving zakat management practices within Aceh's mosques? Based on the findings, the study will provide recommendations to mosque administrators, religious leaders, and policymakers for enhancing zakat management to increase its impact on the community.

By focusing on these research questions, this study aims to provide a comprehensive and in-depth analysis of zakat management practices at the mosque level in Aceh. The findings will contribute to a greater understanding of how zakat is managed in local contexts and provide actionable recommendations for improving the efficiency, fairness, and transparency of zakat distribution. Through this exploration, the study hopes to enhance the role of mosques as effective agents of social change, ensuring that zakat reaches those who need it most and fulfills its intended purpose of promoting social justice and alleviating poverty.

This research is crucial not only for understanding the current dynamics of zakat in Aceh but also for informing future zakat policies and practices in Indonesia and other regions with similar religious and cultural contexts. By exploring the intersection of tradition and innovation in zakat management, this study aims to offer insights that can strengthen the zakat system and contribute to the broader goals of social welfare and Islamic charity.

Literature Review

Zakat, a fundamental tenet of Islam, plays a pivotal role in Islamic financial practices and is crucial for fostering social justice and economic equity within Muslim communities (Bonang et al., 2023). In Indonesia, particularly in Aceh, zakat is not merely a religious obligation but a key component of the broader social welfare system. The management of zakat, including its collection, allocation, and distribution, has significant implications for poverty alleviation, wealth redistribution, and fostering social

cohesion. This literature review explores existing research on the management of zakat, with an emphasis on the role of mosques in zakat administration, the challenges faced by mosque administrators, the integration of digital tools in zakat collection, and the importance of community engagement and transparency (Ghozali, 2024; Malik et al., 2024).

Zakat as a Pillar of Islam: A Social and Religious Obligation

Zakat is one of the five pillars of Islam, making it a mandatory act of worship and a key component of the Islamic moral economy. It serves two primary purposes: it acts as a means of purifying the wealth of the giver and simultaneously ensures that wealth is distributed to those in need.

The Qur'an, in several verses (such as 9:60),

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

60. Alms-tax is only for the poor and the needy, for those employed to administer it, for those whose hearts are attracted to the faith, for freeing slaves, for those in debt, for Allah's cause, and for needy travellers. This is an obligation from Allah. And Allah is All-Knowing, All-Wise.

Details the specific categories of people eligible to receive zakat, which include the poor, the needy, zakat collectors, those whose hearts need to be reconciled, and others in financial distress. The process of giving zakat is not only seen as an individual obligation but also as an act of collective responsibility for the welfare of society.

Scholars have long debated the importance of zakat in fostering social justice. (Mohd Nor et al., 2021) argues that zakat serves as a corrective mechanism to address the inequalities inherent in society. Zakat is designed to alleviate poverty by redistributing wealth from those who have the means to those who are disadvantaged, ensuring that the wealth of society circulates and that no one is left behind. This aligns with the Islamic principle of social equity, which emphasizes solidarity and mutual support. Zakat is thus seen not only as a spiritual purification of wealth but also as a practical tool for wealth redistribution, playing a significant role in reducing economic disparities.

In the context of Aceh, zakat assumes even greater importance due to the province's implementation of Sharia law. In Aceh, zakat is understood as a religious duty and a social function, contributing to the local welfare system. Several studies (Dahlawi et al., 2021; Musanna, 2016) have discussed the dual role of zakat in Aceh, noting that it is viewed as both a means of fulfilling a religious obligation and a way to address socio-economic challenges in the region.

The Role of Mosques in Zakat Management

In many Muslim-majority regions, mosques are not only places of worship but also central institutions for community engagement, social services, and religious activities. In Aceh, mosques play a critical role in zakat management. The mosque's role extends beyond its religious functions, as it acts as a hub for zakat collection, distribution, and the identification of beneficiaries. Mosque leaders, including imams and *amil zakat* (zakat administrators), are directly responsible for managing zakat programs at the local level.

According to (Syamsuri & Adillah, 2024), mosques in Indonesia, and particularly in Aceh, are the primary institutions through which zakat is administered. These local mosques serve as the focal point for zakat collection and distribution. The role of mosque administrators is integral to the process, as they ensure that zakat is collected according to Islamic principles and that it reaches eligible recipients in a timely and equitable manner. In Aceh, the practice of zakat is closely tied to community life, with mosques serving as a trusted institution for both donors and recipients.

According to (Umam et al., 2021) highlights that mosques are critical in managing zakat effectively, particularly in rural and remote areas where government institutions may not have a strong presence. Mosques are seen as more accessible and trustworthy compared to other institutions, and they often have a better understanding of the local community's needs. In these regions, mosque administrators are typically responsible for identifying potential beneficiaries, collecting zakat donations, and ensuring that the distribution of zakat aligns with the prescribed Islamic guidelines.

However, despite the centrality of mosques in zakat management, there are also significant challenges. In many cases, mosque administrators lack formal training in zakat management, which can lead to inefficiencies and mismanagement. Research by (Faisal et al., 2023) identifies that in Aceh, there is often a lack of standardized procedures for zakat collection, beneficiary selection, and fund distribution. This leads to inconsistent practices and can undermine public trust in the zakat system.

Challenges in Zakat Management

Despite the central role of mosques in zakat management, several challenges hinder the effectiveness of zakat programs. One of the primary challenges is the lack of formal training for mosque administrators. According to (Adil et al., 2013), mosque administrators often do not have the necessary knowledge or expertise in financial management, budgeting, or strategic planning, which are crucial for managing zakat funds effectively. Without proper training, there is a greater likelihood of financial mismanagement and inefficiencies in the distribution process.

Moreover, the administrative capacity of many mosques, particularly those in rural areas of Aceh, is limited. Smaller mosques may lack the infrastructure and human resources needed to handle large sums of zakat money, resulting in challenges related to tracking donations and ensuring that funds are allocated appropriately. Limited resources can also mean that mosque administrators struggle to provide zakat in a timely and effective manner, especially when demand exceeds supply (Halimah & Iqbal, 2019; Yusra & Riyaldi, 2020).

Another challenge is the selection of beneficiaries. Research by (Damanhur et al., 2017; Nurafikah, Fitri, 2022; Wahab et al., 2020) notes that the criteria for selecting zakat recipients are not always clear or consistent. In some cases, mosque administrators may rely on informal methods of identifying beneficiaries, such as relying on personal knowledge of community members, which can lead to perceptions of favoritism or inequity. The absence of a transparent, standardized system for identifying and verifying eligible recipients can erode trust in the zakat process and undermine its effectiveness.

Zakat distribution is also hindered by the lack of coordination between different zakat institutions, both governmental and non-governmental. In Aceh, where both national zakat organizations (like Baznas) and local mosques are involved in zakat management, coordination issues can arise, leading to overlapping or redundant efforts. This lack of coordination can also result in confusion regarding the roles and responsibilities of different zakat institutions, complicating the allocation and monitoring of zakat funds (Indah & Rahman, 2024).

Emerging Trends in Zakat Management: Digitalization and Innovation

In recent years, there has been a growing trend toward the digitalization of zakat collection and management. With the rise of mobile banking, online payment systems, and digital zakat platforms, donors now have more options for contributing to zakat than ever before. Digital platforms offer the potential for greater transparency, efficiency, and accessibility, enabling donors to contribute easily from anywhere in the world.

Research by (Jadoon & Hasan, 2023) suggests that digital platforms for zakat collection can improve the management process by providing detailed records of donations and increasing accountability. In Aceh, some mosques have begun integrating digital payment systems into their zakat collection methods, allowing donors to give online via apps or websites. This shift toward digitalization is particularly significant in a region like Aceh, where many people may not be able to visit mosques regularly due to geographical or logistical constraints.

However, digitalization also presents challenges. A study by (Arion et al., 2024) pointed out that digital platforms may not always be accessible to all segments of the population, especially in rural areas where digital literacy and internet access may be limited. Additionally, there are concerns about the security of online transactions and the potential for fraud. Mosque administrators need to ensure that they implement secure, reliable systems for online donations to maintain trust among donors and recipients.

Transparency and Community Engagement in Zakat Distribution

Transparency in zakat management is crucial for maintaining the trust of both donors and recipients. According to (Pudji Rahayu & Widodo Nugroho, 2021) and (Taha et al., 2017) mosque administrators must adopt transparent practices, such as providing regular reports on the collection and distribution of zakat, to ensure that donors know how their contributions are being used. Transparency not only fosters trust but also helps prevent misuse of funds and ensures that zakat reaches those who need it most.

Community engagement is another essential factor in improving zakat management. In Aceh, community participation in the zakat process can enhance its effectiveness. (Dahlawi et al., 2021) argue that involving community members in the identification of eligible recipients and in the monitoring of zakat distribution can increase the legitimacy and fairness of the process. This engagement helps ensure that zakat is distributed based on need and that the community has a voice in the process.

Research Methodology

This study adopts a qualitative research approach to explore the zakat management practices in Aceh's mosques. The primary aim of this research is to examine how zakat is collected, managed, and distributed in mosques, identifying the challenges and opportunities for improving zakat administration at the local level. A qualitative approach is chosen because it allows for a detailed understanding of the perceptions, experiences, and practices of mosque administrators, donors, and recipients in the context of zakat management. This methodology also provides an

opportunity to uncover the underlying factors that influence zakat practices and explore the socio-cultural dynamics that shape zakat distribution in Aceh.

Research Design

The research follows an exploratory qualitative design, which allows the researcher to delve into the complexities of zakat management within mosques and gain insights into the factors that affect its implementation. This design is suited for understanding the nuances of zakat practices, uncovering the challenges faced by mosque administrators, and identifying potential solutions to improve the management of zakat in Aceh's mosques.

The research involves a combination of in-depth interviews and document analysis, both of which are integral to gaining a comprehensive understanding of zakat management practices. The study is designed to be flexible, allowing for adjustments to the research approach based on the findings as they emerge during the data collection process.

Study Area

The study will focus on Aceh, Indonesia, a province with a distinctive religious and cultural context. Aceh is the only province in Indonesia that implements Sharia law, which means that zakat is a mandatory religious obligation and plays a significant role in the region's social welfare system. Given the importance of mosques in both religious and community life in Aceh, this province provides an ideal context to examine the local practices of zakat management. The study will include mosques from both urban and rural areas to capture a variety of practices and challenges faced by different communities.

Participants and Sampling

The target participants for this study include mosque administrators (imams, amil zakat, and mosque committee members), donors, and zakat recipients. These participants are selected because they are directly involved in or impacted by zakat management processes. The sample will include a diverse range of participants to ensure that different perspectives are captured. The study will use purposive sampling to select mosques with varying sizes, locations (urban and rural), and zakat programs to ensure a broad representation of zakat practices in Aceh.

- a. Mosque Administrators: Imams, amil zakat, and committee members who are responsible for managing the zakat collection and distribution process.

- b. Donors: Individuals who contribute zakat through the mosque, including regular donors and occasional contributors.
- c. Zakat Recipients: Individuals or families who receive zakat through the mosque, selected based on eligibility criteria established by the mosque administrators.

A total of approximately 15-20 mosques will be selected for the study, with around 5-7 participants from each mosque, including mosque administrators, donors, and recipients. This will allow for a detailed understanding of the different practices and challenges faced in zakat management across various mosques in Aceh.

Data Collection Methods

This study will employ two primary data collection methods: in-depth semi-structured interviews and document analysis. These methods are chosen for their ability to provide rich, detailed, and contextually grounded data.

In-Depth Semi-Structured Interviews

Interviews will be conducted with mosque administrators, donors, and zakat recipients to understand their experiences, perceptions, and practices related to zakat management. Semi-structured interviews are appropriate for this study as they provide flexibility in exploring different aspects of zakat practices while maintaining consistency across interviews. The interview questions will be open-ended and designed to explore the following themes:

- a. Zakat Collection Practices: How zakat is collected, including the methods and channels used (e.g., in-person donations, online platforms).
- b. Zakat Distribution: How zakat is allocated, including the criteria used to select recipients and the process of distribution.
- c. Challenges and Barriers: The difficulties encountered in managing zakat, such as resource limitations, administrative challenges, and issues with transparency.
- d. Community Engagement and Trust: The role of community involvement in zakat management and how trust is maintained between mosque administrators, donors, and recipients.
- e. Technology and Innovation: The use of digital platforms for zakat collection and how they have impacted the zakat management process.

Each interview will last approximately 30 to 45 minutes and will be audio-recorded with the consent of the participants. The interviews will be conducted in Bahasa Indonesia, the primary language spoken in Aceh, to ensure that participants can express themselves fully and comfortably.

Document Analysis

In addition to interviews, document analysis will be used to review zakat-related documents from the selected mosques. This may include reports on zakat collection and distribution, mosque newsletters, and any written guidelines or regulations regarding zakat. The purpose of document analysis is to verify the information provided in interviews, assess the transparency of zakat management practices, and examine any formal or informal policies regarding zakat allocation. Document analysis will also include reviewing any relevant laws, regulations, and guidelines issued by governmental or religious bodies that influence zakat management in Aceh, such as those from the local Zakat Board (Baznas) or the provincial government.

Ethical Considerations

Ethical considerations are critical in this research, as it involves human participants.

The study will follow ethical guidelines to ensure the protection of participants' rights and privacy:

- a. Informed Consent: Participants will be informed about the purpose of the study, their voluntary participation, and the confidentiality of their responses. They will be asked to sign a consent form before participating.
- b. Confidentiality: All personal and identifying information will be kept confidential, and pseudonyms will be used in reporting the findings to protect participants' identities.
- c. Voluntary Participation: Participation in the study will be entirely voluntary, and

Results and Discussion

This section presents the key findings from the qualitative research on zakat management practices in mosques in Aceh. The data was collected through in-depth interviews with mosque administrators, donors, and zakat recipients, as well as through document analysis of zakat reports and guidelines from the selected mosques. The findings are organized into several key themes: zakat collection practices, distribution mechanisms, challenges faced by mosque administrators, the role of technology in zakat management, and community engagement and trust.

One of the central findings of the study was the diversity of zakat collection practices across different mosques in Aceh. While all mosques acknowledged zakat as an important religious duty, the methods of collection varied widely depending on the size, location, and resources available to the mosque.

- a. Traditional Collection Methods: In most rural mosques, zakat is collected primarily through in-person donations during prayer services, especially during

Ramadan and Eid. Mosque administrators reported that donors often preferred to give their zakat in cash to the mosque directly, trusting the local administration to distribute it appropriately. Many donors in rural areas also noted that they felt a personal connection to the mosque and its administrators, which increased their willingness to contribute.

- b. **Digital Collection Methods:** In contrast, larger mosques in urban areas were more likely to utilize digital platforms for zakat collection. This included mobile banking apps and online zakat platforms that allowed donors to contribute electronically. Mosque administrators in urban areas highlighted the convenience of digital payment methods, noting that these platforms allowed for easy tracking of donations and helped expand the donor base beyond local communities. Some mosques also reported using social media to encourage online donations, particularly during the Ramadan period.
- c. **Challenges in Collection:** Despite the use of digital platforms in some mosques, many participants, especially in rural areas, expressed concerns about the lack of access to digital tools. They cited limited internet connectivity, lack of digital literacy, and trust issues with online transactions as significant barriers. Additionally, some mosque administrators noted that zakat collection remained inconsistent, particularly outside of major religious events like Ramadan and Eid, which resulted in irregular cash flow for zakat funds.

Zakat Distribution Mechanisms

The distribution of zakat is a critical part of the zakat management process, and several key themes emerged from the data regarding how mosques in Aceh allocate zakat funds.

- a. **Selection of Recipients:** Mosque administrators generally followed a set of criteria for selecting zakat recipients, which included financial need, illness, or the inability to support a family. However, the criteria varied from mosque to mosque, with some mosques relying on informal networks to identify potential recipients, while others had more structured and formalized processes. Several mosque administrators expressed concerns about the subjectivity and potential biases in selecting recipients, particularly in smaller mosques where personal relationships with community members could influence decisions.
- b. **Types of Zakat Disbursements:** The most common form of zakat distribution was direct financial assistance, where zakat funds were distributed in cash to eligible recipients. However, some mosques also provided zakat in the form of food aid, healthcare services, and educational assistance. In one urban mosque, for example, zakat funds were used to provide scholarships for children from poor families, while a rural mosque used zakat to provide medical treatment for the elderly.

- c. **Challenges in Distribution:** A major challenge faced by mosque administrators in both urban and rural areas was the difficulty in determining the exact number of eligible recipients, especially during periods of increased zakat collection like Ramadan. Many administrators reported that demand often exceeded supply, leading to a situation where not all eligible individuals could receive zakat. Additionally, some recipients reported delays in receiving their zakat, especially during the peak seasons, which created frustration and undermined trust in the system.

Challenges in Zakat Management

Several challenges were identified that hindered the effectiveness of zakat management in Aceh's mosques. These challenges ranged from administrative limitations to issues of transparency and accountability.

- a. **Lack of Formal Training:** One of the most commonly cited challenges by mosque administrators was the lack of formal training in zakat management. Many administrators, particularly in rural mosques, were not familiar with best practices in financial management, budgeting, or strategic planning. This lack of training led to inefficiencies in the collection and distribution process. Some mosque leaders also admitted to struggling with how to effectively use zakat funds for long-term community development, rather than just addressing immediate needs.
- b. **Administrative Capacity:** Smaller mosques, particularly in rural areas, often lacked the necessary infrastructure and human resources to manage zakat efficiently. Many of these mosques did not have dedicated staff for zakat administration, which placed additional burdens on the imams and mosque committees. Limited resources meant that it was difficult for administrators to track donations, communicate with donors, or keep records of recipients.
- c. **Transparency and Accountability Issues:** Several mosque administrators acknowledged challenges with transparency in zakat management. In some cases, the lack of clear documentation and regular reporting led to concerns about the misuse of funds. Some donors expressed uncertainty about how their contributions were being spent, and a few recipients voiced concerns about the fairness of the distribution process. While most mosques attempted to be transparent, particularly in larger mosques, the informal nature of zakat collection and distribution in smaller mosques contributed to a lack of clarity.

Role of Technology in Zakat Management

The use of technology in zakat management was a key theme in the research. The integration of digital platforms for zakat collection was seen as a significant innovation by mosque administrators and donors in urban areas.

- a. **Digital Payment Platforms:** Several urban mosques in Aceh reported the successful implementation of digital platforms to collect zakat, which allowed donors to contribute via online bank transfers, mobile apps, or other digital payment methods. This not only increased the convenience of zakat donations but also provided a more systematic approach to tracking donations and ensuring that funds were appropriately allocated.
- b. **Challenges of Digitalization:** Despite the promising use of digital tools, many rural mosques faced barriers to digital adoption. Limited internet access and low levels of digital literacy in rural areas were the primary challenges. Furthermore, some participants expressed concerns about the security of digital transactions and the potential for fraud.
- c. **Opportunities for Digitalization:** Mosque administrators in urban areas saw digitalization as a way to expand the donor base beyond the local community. By making zakat donation processes more accessible, digital platforms also facilitated greater transparency and accountability, allowing donors to track their contributions. Some mosque administrators were optimistic that expanding digital platforms could lead to a more sustainable zakat collection system.

Community Engagement and Trust

Community engagement was identified as a crucial factor in the successful management of zakat. Both mosque administrators and recipients highlighted the importance of maintaining trust between the mosque and its constituents.

- a. **Community Involvement in Zakat Management:** Many mosque administrators recognized the importance of involving the community in the zakat process, whether through consultation with local leaders, feedback from recipients, or public reporting on zakat usage. In one mosque, administrators held regular meetings with community members to discuss zakat allocation and address any concerns.
- b. **Trust and Transparency:** Trust between donors and mosque administrators was a key factor in ensuring consistent zakat contributions. Donors in urban areas expressed a higher level of trust in mosques that provided detailed reports on zakat collection and distribution. In contrast, some rural mosques struggled with maintaining transparency, as the informal nature of zakat management made it harder for donors to verify how their contributions were being spent.

- c. Recipient Perceptions: Zakat recipients, particularly in rural areas, often relied on personal relationships with mosque administrators to ensure that they received zakat. However, several recipients noted that they felt the process could be more transparent, especially regarding the selection criteria for zakat. Some recipients mentioned feeling excluded due to a lack of clear communication about eligibility.

Conclusion

The findings of this research underscore the complex nature of zakat management in Aceh's mosques. The diversity of collection and distribution practices reflects the local context, with mosques employing both traditional and digital methods depending on their resources and location. However, challenges in training, administrative capacity, transparency, and equitable distribution remain significant barriers to effective zakat management. At the same time, the use of technology in zakat collection presents promising opportunities for improving efficiency and transparency. Community engagement and maintaining trust between mosque administrators, donors, and recipients are vital for ensuring the continued success and legitimacy of zakat programs. These findings provide important insights into the current state of zakat management in Aceh and highlight areas where improvements are needed to make zakat a more effective tool for poverty alleviation and social welfare.

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