

Community Mini Scope Based Zakat, Infaq and Shadaqa (ZIS) Management Model: A Study at the Program of the Kampung Tolong Menolong (KTM)

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ABSTRACT

This study aims to analyze the concept of zakat, infaq and sedekah (ZIS) as an instrument of Islamic financial governance that is useful for facilitating amil in the process of collecting, distributing, and creating transformation of financial transaction management to ensure food security for the poor, positive contribution to economic growth and sharia finance. This study uses qualitative methods through limited discussions and in-depth research with experts in the field of ZIS. Data analysis in this study uses NVivo software with a Grounded Theory approach. The results of this study indicate that BAZNAS has an important role in developing the governance of ZIS management institutions at the central and regional levels through governance standard procedures, social safety nets, regulations, and scope. Meanwhile, LAZIS, both at the central and regional levels, has created distribution programs that are adjusted to the conditions in their respective regions through the role of sharia financial inclusion, mentoring, education, and tourism. It is proven that areas that run mini scope programs for ZIS management, such as Kampung Tolong Menolong (KTM), Desa Gemilang, Kampung Sedekah, with good governance, stakeholder support, digitalization, public trust, demandable regulations, accurate targets, and good human resources, have a positive and significant impact on reducing poverty, unemployment, and increasing economic development in the community. This research contributes in two ways: first, to produce a model of Islamic financial governance through ZIS that will have a direct impact on reducing poverty, unemployment and developing the community's economy. Second, to encourage awareness of muzaki and mustahik regarding the role of ZIS in the Indonesian economy.

INTRODUCTION

Indonesia is known as a country with abundant natural resources. Based on data from the Consumer News and Business Channel-CNBC Indonesia (2024), Indonesia ranks first in the world in terms of nickel reserves, coal production, and palm oil; second in tin reserves; and fifth in gold reserves. In addition, Indonesia also has one of the busiest airports in the world. This potential confirms that Indonesia has a great opportunity to become a global economic power. However, social and economic realities show a paradox: extraordinary natural wealth has not fully contributed to the welfare of the people evenly. According to Global Finance data (2023), Indonesia is still ranked 70th among the poorest countries in the world based on Gross National Income (GNI) per capita, which is US\$4,919.7. In 2024, Indonesia's position improved to 93rd with a GNI per capita of US\$4,960.33 (Putri, 2024). However, data from the Central Statistics Agency (BPS) shows that the number of poor people in September 2024 still reached 24.06 million people. This fact shows that the problem of poverty remains a structural challenge that has not been resolved effectively. From an Islamic economic perspective, ZIS is not only an obligation of worship but also an economic instrument with great potential to reduce poverty and improve people's welfare. At the global level, the concept of "sharing economy" or "gift economy" has emerged, which encourages economic interactions based on solidarity and concern. Benkler (2009) stated that the spirit of sharing in organizations and communities can increase efficiency and work motivation. The potential for zakat in Indonesia is very large. The Islamic Development Bank/IDB (2010) estimates its value to reach IDR 100 trillion per year. Meanwhile, a study by BAZNAS and IPB (2017) stated that the potential for zakat could reach IDR 287 trillion, and the latest data from IPPZ-Puskas BAZNAS (2022) estimates the potential for zakat at IDR 327 trillion per year. This value is almost close to the government's social protection budget, which in 2022 reached IDR 431.5 trillion. This potential consists of various sectors such as income zakat, business, agriculture, livestock, and household money circulation. However, the realization of ZIS collection is still far from its potential. The potential for zakat is so large that, to date, it has not been immediately followed by the realization of its receipts. According to data released by BAZNAS (2024), the receipt of zakat, infaq, and alms in 2023 was IDR 32.32 trillion, which means it is only 10% of its potential. Research on the factors that cause the low receipt of zakat, infaq, and alms compared to its potential has been widely conducted, including the continued lack of public trust in ZIS management institutions regarding accountability, transparency, professionalism, and governance Bakar & Rashid (2010); (Baznas (2017); Taha et al. (2017); Ascarya & Diana (2018); Abd Wahab, & Rahim (2011), and Saad et al. (2017). However, it is worth appreciating that the increase in the receipt of zakat, infak, and alms nationally over the last 8 years has shown a significant figure, averaging more than 30% per year. This research tries to analyze the impact of ZIS management institution programs on poverty, and tries to create a governance model for the collection, distribution and empowerment of zakat, infak, and sedekah funds in the mini-scope community of Kampung Tolong

Menolong (KTM). KTM was established referring to four things: (i). Emulating the Prophet when he led Medina by building the foundation of the Mosque as the main civilization to form the morals of society, continued by brothering the Muhajirin and Anshor to help each other in multi-aspects of life, so that a civil society was formed called Madinatul Munawwarah, this civil society concept became the ideal and hope of the Indonesian people; (ii). The Helping Community Program in North Sumatra, especially Asahan Regency around 1970. The entire community of the district is actively involved in helping if a disaster occurs to one of its citizens; (iii). Rumah Gemilang Indonesia, a community empowerment and poverty alleviation program in villages by LAZIS Al-Azhar; and (iv) the Hadith of the Prophet "He is not a believer who eats to his fill while his neighbor is hungry to his stomach". Referring to these four things, the Syarikat Tolong Menolong program specifically for urban communities (extreme poor) was made a LAZIS-DMI Pusat program. DMI agreed with the word Syarikat being replaced with the word Kampung. So the name became Kampung Tolong Menolong or abbreviated as KTM. Against the backdrop of these conditions, this research attempts to analyze various variables and patterns related to the distribution system of zakat, infaq, and sedekah funds and to create a development model that determines or influences management, especially in the areas of collection, distribution, and utilization of zakat, infaq, and sedekah, which have a significant impact on reducing poverty and unemployment in Indonesia.

LITERATURE REVIEW

Zakat

Zakat has several meanings, in terms of language, namely al-barakatu (blessing), al-numuw (growing and developing), ath-thahuru (cleansing or purifying), and ash-sholuhu (finished or good) (Hafidhudin, 2002). Meanwhile, according to Chapra (1992), zakat in language can mean madh (praise) and means the financial obligation of Muslims to pay part of their net wealth or the results of their efforts, if their wealth exceeds the specified limit (nishab) (Chapra, 1992 and Metwally, 1995). Allah says in the Qur'an, Surah At-Taubah verse 60 which means: "Verily, zakat is only for the poor, the needy, the collectors of zakat, those whose hearts are softened (converts), to (free) slaves, to (free) those in debt, for the cause of Allah and for those who are on a journey, as an obligation from Allah. Allah is All-Knowing, All-Wise."

Infaq

Infaq is a form of practice that is recommended to be carried out by Muslims in the form of giving some of their possessions to less fortunate people. Recommendations and orders for giving infaq are contained in the word of Allah in Surah Al-Baqarah verse 195, which means: "Spend in the way of Allah, don't plunge yourself into destruction, and do good. Indeed, Allah loves those who do good."

Shadaqa

Alms come from the word shadaqa, which means true. The meaning of alms in language is to justify something (Iskandar, 1994). According to Indah

(2007), alms mean setting aside some of one's wealth to be given to the fuqara wal masakin or people who deserve it with a sincere heart, and hoping for the pleasure of Allah SWT. Giving to others, both material and non-material, voluntarily, without nisab, can be done anytime and anywhere, and to anyone without rules and conditions, except to hope for the pleasure of Allah SWT. In general, alms can be divided into two, namely obligatory alms and sunnah alms. Sunnah alms are also divided into two, namely alms whose rewards do not always flow, and alms whose rewards always flow even though the party who donated their wealth has died. The words of the Prophet Muhammad SAW, "It was narrated from Abu Hurairah ra. That the Messenger of Allah said: When a person dies, the (reward) of his deeds is cut off except for three things, namely charity, knowledge that is utilized, or a pious child who prays for him" (HR. Muslim, al-Tirmidhi, al-Nasa'i, and Abu Daud).

Previous Research

Various studies have been conducted to comprehensively understand how zakat, infaq, and sedekah (ZIS) can be managed effectively to alleviate poverty and empower the community. Hayatudin & Anshori (2021) emphasize the importance of excellent service to muzaki and mustahik as well as transparency of funds, through an empowerment model based on mudharabah and musyarakah contracts. Wahyudi et al. (2023) showed that Rumah Zakat Indonesia succeeded in managing productive zakat effectively, while Hafiz & Nasution (2022) found that the LAZWASHAL (Lembaga Amil Zakat Al-Washliyah Beramal) model was able to transform mustahik into muzaki. The study by Silastia et al. (2023) concluded that the potential of ZIS, if managed optimally, can accelerate development and reduce poverty nationally.

Meanwhile, Mubarokah et al (2017) used the CIBEST model to measure the impact of zakat on welfare in Central Java, but it has not shown significant changes. Research in Surabaya by Widiastuti & Rosyidi (2015) on the PROSPEK PKPU program showed an increase in mustahik income through a joint business group model. Beik (2009) also showed that zakat can significantly reduce poverty. Amiruddin (2015) classified the global zakat model into three main forms: state obligatory, individual voluntary, and combination. Sumarni (2018) proved the effectiveness of the Qardhul Hasan model at BMT Amanah Ummah Sukoharjo. The loyalty factor of muzaki was studied by Wardhani et al. (2017), who found that religiosity and the principle of fathanah played an important role, supported by Kamaruddin et al. (2015) in Samarinda, who emphasized the role of service and understanding. Ryandono et al.'s (2021) research used the DEA and FDH methods to assess the efficiency of zakat institutions and emphasized the need for a maqashid sharia approach. Khasanah & Nasution (2004) proposed four models of zakat management and considered the professional model to be the most effective. Yusuf & Hapid (2014) stated that the right ZIS spending pattern has a positive impact on the welfare of the mustahik. Meanwhile, Hamidiyah (2004) found that promotional costs and religious moments were significant in increasing zakat collection, although regulations have not had a real impact. From the institutional aspect, Abror (2020) revealed that the Islamic character of Amil and good governance

practices improve the quality of financial reports of zakat management organizations. Sedjati (2018) showed that knowledge, attitude, and religiosity greatly influence compliance in paying zakat. Islamy et al. (2021) developed the ANP model and emphasized that policies, literacy, and human resources are the dominant determinants in optimizing zakat and waqf. Wahyu's (2022) findings emphasized that good governance has a greater influence on muzaki loyalty than understanding the teachings of zakat itself. Huda et al. (2014), using the AHP method, showed that zakat institutions are the main actors in solving zakat management problems in Banten and South Kalimantan.

A study by Ascarya & Diana (2018) also emphasized that the success of zakat management is greatly influenced by governance, the professionalism of amil, and the trust of muzaki in zakat management institutions. This is reinforced by Saad et al. (2017) and Taha et al. (2017), who stated the importance of accountability and transparency as the main determinants in increasing muzaki participation. Bakar & Rashid (2010) also stated that institutional factors have a significant role in encouraging donor loyalty, especially in the context of zakat as an instrument of social development. On the other hand, Wahab & Rahim (2011) emphasized the need to increase zakat literacy through community-based education programs so that awareness and participation increase evenly. Studies by Nurzaman (2015) and Djakfar (2019) show that the maqashid sharia approach in zakat program planning is more effective in achieving SDGs targets, especially on the issues of poverty reduction, economic equality, and social resilience. In this case, the strategic role of BAZNAS and LAZ is very important as a connecting node between government policies, community support, and the needs of the mustahik in the field. Furthermore, contemporary studies also underline the importance of social innovation in managing the ZIS contextually. Hasan (2020) emphasized that the involvement of local communities in the design of productive zakat programs is the key to the success of sustainable impacts. Through local deliberation mechanisms, zakat distribution planning is not only top-down, but is adjusted to the needs of the local mustahik. In this context, the community-based zakat governance approach is very relevant, as reinforced by the study of Nurhayati & Hasanah (2021), which shows that collaboration between LAZ and RT/RW administrators is able to create social inclusion and increase trust in zakat institutions. In addition, several cross-country studies, such as those by Shaikh et al. (2019) and Obaidullah (2015), examined zakat models in Middle Eastern and South Asian countries. They found that the success of zakat management is greatly influenced by the integration between state regulations, strengthening the mustahik database, and transparency of public reporting. The national zakat model in Malaysia and Pakistan, for example, has succeeded in significantly increasing zakat revenues through a mandatory zakat system integrated with the tax authorities. This system encourages systemic compliance with zakat obligations while strengthening the legitimacy of zakat management institutions in the eyes of the public. In Indonesia, a collaborative approach was also studied by Ridwan (2022), who found that partnerships between local governments and zakat institutions can expand the scope of ZIS

distribution, especially in area-based poverty alleviation programs. This study is in line with the participatory development framework that emphasizes the importance of synergy between state actors, society, and the private sector in maximizing the role of ZIS.

METHODOLOGY

The method used in this study is qualitative (Sekaran & Bougie, 2013), by conducting in-depth research, identifying and investigating the governance of zakat, infak, and alms based on a mini-scope community, then analyzing the factors causing the problem so that a solution can be produced and an appropriate model. The qualitative approach in this study uses a limited discussion method and in-depth interviews, with a Grounded Theory approach assisted by the NVivo software tool. The qualitative method, through limited discussions and in-depth research was chosen because the advantage of using the limited discussion method is that it can provide richer data and provide added value to data that is not obtained when using other data collection methods, especially in quantitative research (Lehoux et al. 2006 and Sekaran, 2003). The study began with a limited group of in-depth interviews, and then the results were coded, which was accompanied by a grouping of core categories. The last step is to create a model proposition, which is the final result of the Grounded Theory method (Bryant, 2017).

RESULTS AND DISCUSSION

ZIS Development 2020-2024: BAZNAS

BAZNAS Pusat, or commonly called BAZNAS, is an independent non-structural institution whose establishment is based on Law No. 23 of 2011 and Law No. 38 of 1999. It was first established on January 17, 2001, based on Presidential Decree No. 8 of 2001. As of December 2024, BAZNAS is spread across 38 provinces and 514 regencies and cities in Indonesia, with a total collection of ZIS throughout Indonesia in 2020 of 12.43 trillion rupiah, and in 2023 of 32.32 trillion rupiah. The National Zakat Agency, every year, creates superior programs that are adjusted to the development of the community environment and the progress of the times. The programs to be implemented have been carefully reviewed by the BAZNAS planning and development department. Below are the programs for 2023 and 2024, which change each year, such as: (1) Eight National Priority Programs for 2023, including Scholarships, Decent Housing, BAZNAS Healthy Homes, Strengthening BAZNAS Disaster Response, BAZNAS Microfinance/Micro Zakat Bank, Z-Mart, Z-Chicken, and Antiprayer. (2) National Priority Programs for 2024, which include 5 fields, namely, Economy, Humanity, Education, Health, and Da'wah.

BAZNAS DKI Jakarta

Since its establishment in 1968 to 1973, the Jakarta Zakat Agency (BAZ) has been running quite well. It's just that the aspect of its collection is not yet optimal. The amount of zakat, infaq, and alms collected is still far from the potential of ZIS that can be extracted from the community. This is because this institution limits itself to collecting zakat funds only. Therefore, to expand the

operational target and because of the increasingly complex zakat problems in the DKI Jakarta Province, the Governor of the DKI Jakarta Province in 1973, through decision No. D.III/B/14/6/73 dated December 22, 1973, perfected this BAZ into the Zakat and Infaq/Shadaqah Agency, which is hereinafter abbreviated as BAZIS. Thus, the management and collection of community assets becomes broader, because it not only covers zakat, but more than that, managing and collects infaq and alms, as well as other community social charities. On February 28, 2019, the issuance of Governor Regulation Number 3 of 2019 concerning the completion of the implementation of the duties and functions of the Zakat, Infak, and Sedekah Agency (BAZIS) which was formed as a mandate from Law Number 23 of 2011 concerning Zakat Management, and it was deemed necessary to make adjustments between Governor Decree Number 120 of 2002 concerning the organization and work procedures of the zakat, infak, and sedekah agency of DKI Jakarta Province. After going through a transition period, Governor Decree 694 of 2019 concerning the leadership of the National Zakat Agency (BAZNAS) of DKI Jakarta Province was issued.

Desa Gemilang Program - LAZIS Al-Azhar

LAZIS Al-Azhar is an institution for collecting zakat, infak, and sedekah established by the Al-Azhar Islamic Boarding School Foundation to manage zakat, infak, and sedekah funds and other religious donations from muzaki and donors to be distributed to mustahik. Desa Gemilang is a flagship program of LAZIS Al-Azhar Jakarta, which is a distribution program for zakat, infak, and sedekah to mustahik in rural areas in the DKI Jakarta area and its surroundings. By helping the people in the village to develop the potential in their village, such as agriculture, plantations, animal husbandry, traditional food industry to the development of tourist villages. Up to now, Desa Gemilang has spread to 13 provinces, 26 regencies/cities, 39 sub-districts, and 56 villages.

Kampung Sedekah

Kampung Sedekah Program implements the concept of from the community, for the community, and back to the community. The concept explains that 100% of the alms collected by the community will be managed and returned to the community in the form of sustainable programs such as free health checks, entrepreneurship and education assistance, health funds, compensation, nine necessities (sembako), village infrastructure development, mosque construction, and others. Kampung Sedekah was initiated by Mas Taufik Ary, the owner of the Sedekah Ngider Indonesia Foundation. Kampung Sedekah is currently quite developed in the Ciracas and Cipayung Districts of East Jakarta. Until December 2024, Kampung Sedekah has spread to 49 RW (Rukun Warga), which are spread almost throughout the RW in the Ciracas District of East Jakarta, with a monthly alms fund collection of between 300-500 million rupiah. In 2023, funds were collected around Rp 6.5 billion. The number of members of Kampung Sedekah is around 36,000 heads of families (KK).

Kampung Tolong Menolong (KTM)

Kampung Tolong Menolong is a leading program held by LAZIS-DMI Pusat. Kampung Tolong Menolong (KTM) is a community empowerment movement based on helping each other that aims to solve the problem of

poverty in Indonesia. Hundreds or even thousands of heads of families around the mosque / RW area will be involved in the empowerment program, all of whom will later become donors. Kampung Tolong Menolong program is relatively new, starting in August 2024, until December 2024, there have been 6 locations, spread across Jakarta, Bogor, and Tangerang. The main objective of Kampung Tolong Menolong (KTM) is to eradicate poverty through the provision of food needs, reduce unemployment by developing UMKM and Sharia Ultra Micro Businesses, improve the quality of education and health, and prepare an endowment fund for the community. The birth of Kampung Tolong Menolong (KTM) program was inspired by several sources, including: Referring to the Prophet's programs while in Madinah (brothering the Muhajirin and Anshor), referring to the Hadith of the Prophet, and referring to the Serikat Tolong Menolong Program, which is practiced by the community in Asahan Regency, and referring to the Desa Gemilang Program.

The idea of the Serikat Tolong Menolong was conveyed by Muhammad Rofiq to the DMI Central management, especially to the Chairperson in charge of LAZIS and after being discussed together, and by paying attention to the environment in DKI Jakarta, the program which was originally called the Serikat Tolong Menolong (STM) was changed to Kampung Tolong Menolong (KTM). In its journey, Kampung Tolong Menolong collaborated with Kampung Sedekah in the process of accelerating the program for handling extreme urban poverty, where Kampung Sedekah had already been implemented. In simple terms, the governance system for the establishment and membership of the Kampung Tolong Menolong or commonly abbreviated as KTM is very easy. For people who live in areas where there is no Kampung Tolong Menolong program, representatives or several residents in an area at the RW level can contact LAZIS-DMI to apply for the opening of the Kampung Tolong Menolong program in their area. For people who live in areas where there is already a Kampung Tolong Menolong program, they simply need to contact the local KTM Friend (Management) to fill out the registration form, in which case they can choose to be a Donor, Member or Friend (Management) of KTM. For more details, the brief flow of the intended governance model can be explained in the following brief explanation:



Figure 1. Background and Flow of the Kampung Tolong Menolong (KTM)

Limited Discussion and In-depth Research

Limited discussion informants and in-depth research in this study are divided into 4 criteria, namely Regulators, Operators, Associations, and Academics. For the regulator category, there are 2 informants, namely: (i) Eka Nofiansyah (Planning Section of BAZNAS Pusat) and (ii) Rini Suprihartanti (Deputy Chairperson III for Planning, Finance, and Reporting of BAZNAS DKI Jakarta). For the operator category, there are also 2 informants involved, namely: (i) Taufiq Ary (Manager of the Kampung Sedekah Zakat Institution), and (ii) Rahmatullah Siddiq Ar Raden (Operational Director of the Al-Azhar Zakat Institution). Furthermore, for the association category, there is 1 informant, namely Sofyan A. Djalil (Chairman of ZISWAF DMI Pusat), and for the academic category, it is represented by two informants, namely Muhammad Zilal Hamzah (Professor of Trisakti University) and Muhammad Anwar Sani (Rector of the Daarul Qur'an Institute). In the Focus Group Discussion of this study, there were 7 transcripts that would be processed for coding, which was according to the number of informants.

Coding Analysis

The following figure 2 will explain the aggregate coding analysis to see which nodes are the most dominant or have the largest number of coding activities from all informants, as follows.

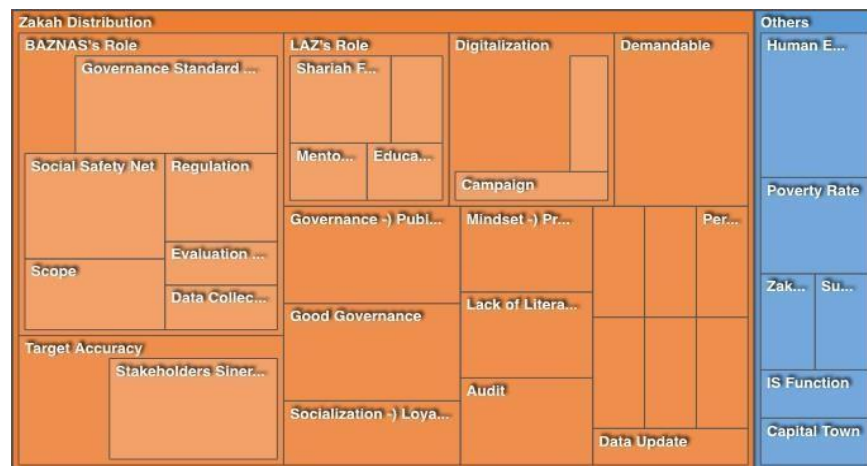


Figure 2. Aggregate Hierarchy

Based on the image above, a single-node system is built, namely "Zakah Distribution". The node system has sub-nodes "BAZNAS's Role" and "LAZ's Role". The "Implementation" node system includes various roles carried out by BAZNAS related to the governance of zakat distribution. The "LAZ's Role" node system is also part of the intended node system, which specifically maps several LAZ roles related to elements that can influence in creating the creation and strengthening governance model that is suitable for the conditions of the Indonesian nation. This mapping is built based on 2 previously determined research objectives, namely, (i) analyzing and reviewing the role of BAZNAS in ZIS distribution governance; and (ii) analyzing and reviewing the role of LAZ in creating a distribution and strengthening governance model that is suitable for the conditions of the Indonesian nation. There is also an "Others" node

system that maps several things that were mentioned by all informants but are outside the context of the research objectives that have been set.

In aggregate, there are at least 14 nodes with the highest hierarchy. This can be seen in Table 1, and the magnitude can be seen in the coding nodes attachment. The following is a table that describes the aggregate number of references, including sub-nodes, from each of these nodes, as follows:

Table 1. Aggregate Hierarchy Nodes Reference

No.	Nodes	Ref.	Files Coded	Max. Value	Share
1	Demandable	5	5	7	71%
2	Stakeholders Sinergy	5	5	7	71%
3	Governance > Public Trust	4	4	7	57%
4	Governance(tata kelola)	4	4	7	57%
5	Digitalization	4	4	7	57%
6	Target Accuracy	3	3	7	43%
7	Socialization > Loyalty	3	3	7	43%
8	Mindset > Program Efficiency	3	3	7	43%
9	Lack of Literacy & Understanding	3	3	7	43%
10	Audit	3	3	7	43%
11	Social Safety Net	3	3	7	43%
12	Scope	3	3	7	43%
13	Regulation	3	3	7	43%
14	Governance Standard Guidelines	3	3	7	43%

The results show that the 14 nodes above have the largest contribution to the overall hierarchy, both in terms of the number of references and data sources (transcripts). "Demandable" and "Stakeholders Sinergy" are the nodes with the largest number of references, namely 5 out of 7, with a total contribution of 71%. This means that 71% of informants mentioned the implementation of the program, especially in distribution adjusted to existing needs or field conditions, and coordination from stakeholders.

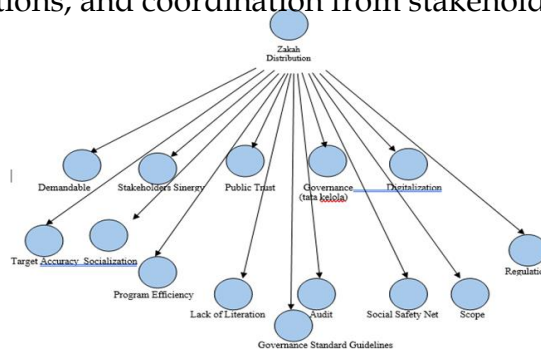


Figure 3. Aggregate Hierarchy Nodes Reference

Node results also show that governance, public trust, and digitalization get the second reference of 57%. In the following table 2, there is a table showing the number of references in the sub-nodes "BAZNAS's Role", in order:

Table 2. Hierarchy Sub Nodes References “BAZNAS’s Role

No.	Nodes	Ref.	Files Coded	Max. Value	Share
1	Governance Standard Procedure	3	3	7	43%
2	Regulation	3	3	7	43%
3	Scope	3	3	7	43%
4	Social Safety Net	3	3	7	43%

Source: Processed research results (2024)

Based on the table above, it can be seen that “Governance Standard Procedure”, “Regulation”, “Scope”, and “Social Safety Net” are the nodes with the highest number of references, namely 3 out of 7, with a total contribution of 43%. This concludes that around 43% of informants mentioned (i) the role of BAZNAS in creating standard procedures for ZIS distribution governance; (ii) ZIS regulations; (iii) the scope of zakat distribution; and (iv) social safety net programs.

Governance Model Kampung Tolong Menolong (KTM)

In Figure 4, there is a picture of the governance model of Kampung Tolong Menolong. In the model, it can be explained that KTM, in collecting zakat, infak, and alms funds, is carried out by KTM friends who have been drilled and sworn in by LAZIS-DMI. At the beginning of each month on the agreed day and time, zakat, infak, and alms are collected from all KTM members in their respective areas. The funds that have been collected will be deposited according to their type, the infak and alms funds will be deposited into an account in the name of the KTM and LAZIS-DMI Central administrators, and will then be withdrawn again to be used by KTM members, through agreed programs that focus on: (i). Fulfillment of basic needs for food, clothing, and shelter (poverty eradication); (ii). Development of UMKM and micro-scale businesses and Islamic finance (unemployment eradication); (iii). Improving the quality of education and health, including vocational, (iv). Creating savings of idle funds as reserves, which are used for emergency purposes such as when sick, or someone dies, and (v). Development of Islamic finance, by establishing Islamic banking cooperation.

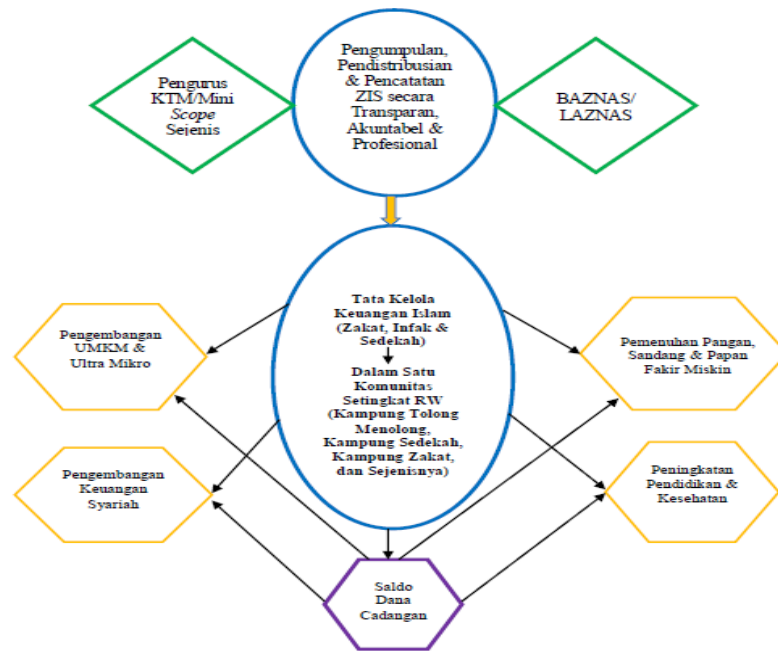


Figure 4: Governance Model Kampung Tolong Menolong (KTM) Program

Source: Processed research results (2024)

In figure 5 is the Standard Operating Procedure (SOP), the establishment of the Kampung Tolong Menolong. This can be explained as follows, if the community is interested in establishing a Kampung Tolong Menolong in an RT/RW level area, before they register with the LAZIS DMI Pusat. Community leaders or religious leaders hold discussions with local residents to hold the Kampung Tolong Menolong program in their area, and if needed, can invite the LAZIS DMI team to explain to residents who are interested in establishing a Kampung Tolong Menolong, then fill out the registration form prepared by the LAZIS DMI Pusat. If the application has been approved by LAZIS DMI Pusat, then KTM friends who have registered will be given training by LAZIS DMI Pusat and asked to sign a letter of commitment and swear to carry out their duties with integrity and professionalism. Furthermore, KTM administrators open a bank account in the name of LAZIS DMI and two KTM administrators, and at the appointed time carry out KTM activities in accordance with the rules set by LAZIS DMI. Kampung Tolong Menolong will be audited at all times, given training and coaching by LAZIS DMI Pusat periodically.

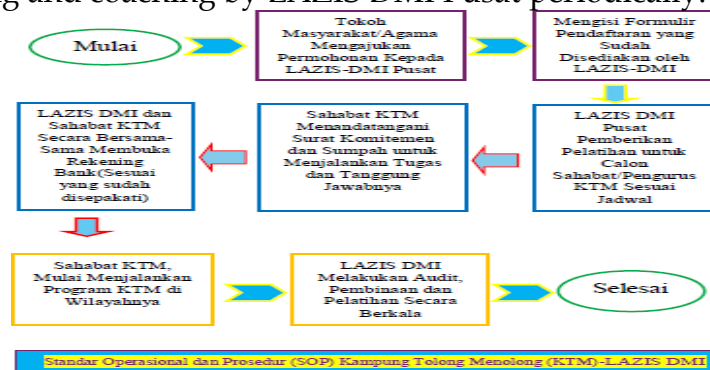


Figure 5. Standard Operating Procedures (SOP) for Kampung Tolong Menolong

CONCLUSIONS AND RECOMMENDATIONS

Based on the research objectives, framework, and research results as well as the discussion of research results through the Focus Group Discussion on December 20, 2024, the general conclusion (Grand Conclusion) of this research is:

1. BAZNAS plays a central role as a regulator in the preparation of standards and guidelines for ZIS distribution governance, which aims to narrow the distribution space and expand the space for community empowerment. Distribution and utilization of ZIS to be followed by ZIS management organizations, both BAZ and LAZ at the Provincial and Regency or City levels, through: Governance Standard Procedure, Social Safety Net, Regulation, and Scope.
2. LAZ carries out operational roles that are tailored to local needs (demandable) through a community-based empowerment model, focusing on strengthening UMKM, education, and sharia financial inclusion. The strategic programs carried out by LAZIS related to community economic empowerment, both at the central and regional levels, are adjusted to the conditions in their respective regions. Always prioritizing or focusing on poverty alleviation, unemployment, developing middle and micro economies, improving education and health and also requiring da'wah in the community by carrying out Sharia Financial Inclusion, Mentoring, Education, and Tourism.
3. The effectiveness of the implementation of mini scope programs (Kampung Tolong Menolong, Kampung Sedekah, dan Desa Gemilang) in improving community welfare has succeeded in reducing poverty and unemployment rates, as well as building community socio-economic resilience. Examples of activities that have been carried out are: (i) Kampung Tolong Menolong (KTM), whose distribution is directly handed over to its members, in each region, both in the form of necessities, interest-free micro business loans, and assistance for school fees for children and condolences. (ii) Kampung Sedekah carries out distribution aimed at the local poor, working capital assistance, (iii) construction of places of worship and education, as well as educational and preaching assistance. (iii) Desa Gemilang distributes to areas around Jakarta, which are considered to be still lagging, in the form of micro business training and working capital.
4. Key factors for the success of the program include good governance, accountability, stakeholder synergy, financial literacy, and an integrated digital system. There needs to be a governance model and standard operating procedures (SOP) that are more focused on Fund Collect and Preaching, so that the governance of mini-scope programs such as Kampung Tolong Menolong (KTM) and the like can develop widely so that they bring many benefits to the community.
5. This research produces findings that are useful for ZIS Management Organizations, both the Zakat Collection Agency (BAZ) and the Zakat Collection Institution (LAZ), Central and Regional BAZNAS, as well as the

Government as policy makers (regulations) to maximize the distribution of zakat, infak, and alms that are fast and on target, especially to the poor, so that they can be free from poverty and unemployment, especially food shortages, and improve health and education.

6. The strategic role of BAZNAS in managing zakat funds nationally requires strengthening regulations and harmonization of policies at the central and regional levels. This step includes the preparation of more comprehensive guidelines related to the collection, distribution, and utilization of zakat funds, as well as increasing supervision of LAZ compliance. To ensure more effective targeting of zakat recipients, BAZNAS needs to utilize digitalization in updating mustahik data and preparing targeted economic empowerment schemes. The development of a transparent and integrated digital platform will strengthen accountability and increase public trust in the management of zakat funds. In supporting economic empowerment and poverty alleviation, BAZNAS needs to build a zakat-based social safety net that is responsive to emergencies, and improve coordination with stakeholders that must be supported by a periodic and continuous monitoring and evaluation system, so that program certainty and effectiveness can be measured. In general, BAZNAS not only strengthens transparent and accountable zakat governance, but also increases the social impact in improving community welfare, especially in the aim of reducing poverty and unemployment.
7. The role of LAZ in practical zakat distribution, as reflected in the nodes "Sharia Financial Inclusion," shows the importance of access to Islamic financial institutions to promote financial inclusiveness. Policies that support the strengthening of Islamic financial infrastructure and partnerships with financial institutions will expand public access to services.

FURTHER STUDY

This research still has limitations, so further research is needed on this topic.

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