STRENGTHENING ZAKAT GOVERNANCE THROUGH ASSET-BASED COMMUNITY DEVELOPMENT: THE LEGALIZATION OF MOSQUE-BASED ZAKAT COLLECTION UNITS IN INDONESIA

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Abstract:

Mosque-based zakat management plays a pivotal role in promoting community welfare, yet many Zakat Collection Units (UPZ) continue to operate without formal legalization. This situation undermines institutional accountability and constrains the optimization of zakat distribution. The aim of this article is to analyze the mentoring process for UPZ legalization at Babussalam Jami' Mosque, Bengkulu, Indonesia, by applying the Asset-Based Community Development (ABCD) approach. The method combined observation, interviews, and community participation, structured through the stages of asset mapping, relationship building, community mobilization, visioning, and leveraging external resources. The findings reveal an enhanced collective awareness of the importance of legality, a communal agreement to initiate the decree for UPZ establishment, and the strengthening of zakat governance in a more participatory and transparent manner. These results demonstrate that the ABCD approach serves as an effective strategy for community empowerment in institutionalizing zakat management that is legal, accountable, and sustainable.

Keywords: *community service, zakat, zakat collection unit, legality, asset-based community development*

Abstrak :

Pengelolaan zakat di tingkat masjid memiliki peran penting dalam memperkuat kesejahteraan umat, namun banyak Unit Pengumpul Zakat (UPZ) yang beroperasi tanpa legalitas formal. Kondisi ini berimplikasi pada lemahnya akuntabilitas serta keterbatasan optimalisasi distribusi zakat. Artikel ini bertujuan untuk menganalisis proses pendampingan legalisasi UPZ di Masjid Jami' Babussalam, Kota Bengkulu, dengan menggunakan pendekatan Asset-Based Community Development (ABCD). Metode pelaksanaan mengintegrasikan observasi, wawancara, dan partisipasi jamaah, dengan tahapan yang meliputi pemetaan aset, pembangunan jejaring, mobilisasi komunitas, perumusan visi bersama, serta pemanfaatan sumber daya eksternal. Hasil kegiatan menunjukkan meningkatnya kesadaran kolektif jamaah terhadap urgensi legalitas kelembagaan zakat, terbentuknya kesepakatan untuk mengajukan SK UPZ, serta terbangunnya tata kelola zakat yang lebih partisipatif dan transparan. Temuan ini menegaskan bahwa pendekatan ABCD efektif sebagai strategi pemberdayaan komunitas dalam menginstitusionalisasi pengelolaan zakat secara legal, akuntabel, dan berkelanjutan.

Kata Kunci: *pengabdian kepada masyarakat, zakat, unit pengumpul zakat, legalitas, pengembangan komunitas berbasis aset*

INTRODUCTION

Zakat is one of the central obligations in Islam that carries not only spiritual significance (Rafiki, 2021) but also a profound socio-economic function in alleviating poverty (Choiriyah, Kafi, Hikmah, & Indrawan, 2020), strengthening solidarity (Rusydiana, Prakoso, Aslan, & Riani, 2025), and promoting community welfare. As an institutional practice, zakat management in Indonesia is regulated under Law No. 23 of 2011 and operationalized through BAZNAS Regulation No. 2 of 2016 concerning the establishment and governance of Zakat Collection Units (UPZ) (BAZNAS, 2016). These regulations aim to ensure that zakat, infaq, and sadaqah (ZIS) are collected and distributed effectively, transparently, and in accordance with Islamic principles. UPZs are mandated across a variety of institutions, including government agencies, state-owned enterprises, private companies, and mosques (Indriana & Rohim, 2025), making them crucial actors in strengthening the national zakat system (Cynthiasari & M. Nawawi, 2022).

Despite this comprehensive legal framework (Jaradat & Oudat, 2025), challenges remain at the grassroots level. Many mosque-based zakat initiatives continue to operate informally without formal legalization from BAZNAS. Such conditions pose risks of limited accountability, lack of transparency, and reduced trust from both zakat payers (muzakki) and recipients (mustahiq). In Bengkulu Province, for example, the Governor issued Instruction No. 100.4.4/122/B.1/2025 encouraging civil servants to pay zakat, infaq, and sadaqah through formal channels. However, several mosques, including Babussalam Jami' Mosque in Gading Cempaka District, have not yet established a legalized UPZ despite their active role in zakat collection and distribution. This gap highlights the urgent need for structured mentoring to help mosque-based zakat units obtain formal recognition and operate within the legal framework.

Previous studies have primarily focused on improving managerial and operational aspects of UPZ. Habibah, Toriquddin, & Qibtiyah (2020), for instance, examined the optimization of zakat collection in Malang, emphasizing accountability and efficiency. Similarly, Nurwandri (2022) addressed the need for training in rural zakat units to enhance record-keeping and transparency. While these contributions are valuable, they rarely address the process of legalization itself or the use of participatory community approaches in achieving institutional recognition. This creates a gap in both practice and scholarship regarding how grassroots zakat initiatives can align with national regulations while empowering their local communities.

To address this gap, the present community service project employed the Asset-Based Community Development (ABCD) approach to facilitate the legalization process of the UPZ at Babussalam Jami' Mosque. The ABCD approach emphasizes leveraging existing community assets—human, social, financial, and physical resources—rather than focusing solely on deficiencies (Abdurrahman, 2016). By mobilizing community strengths, fostering participation, and building strategic connections with external stakeholders, ABCD provides a sustainable framework for empowering communities while achieving institutional legitimacy.

The objective of this community service activity is to assist the Babussalam Jami' Mosque in establishing a legalized UPZ through mentoring and participatory engagement based on the ABCD method. The originality of this program lies in its focus on combining legal compliance with community empowerment, demonstrating how mosque-based zakat units can transition from

informal to formal institutions. By doing so, this study not only contributes practically to improving zakat governance in Bengkulu but also adds to the state of the art in Islamic social finance and community development.

RESEARCH METHOD

This community service program was designed using a qualitative case study approach, employing the Asset-Based Community Development (ABCD) framework as the main method of implementation. The qualitative orientation was chosen because the program emphasized participatory engagement and contextual understanding rather than numerical measurement. The Asset-Based Community Development (ABCD) approach is a community-led methodology that emphasizes the use of local knowledge and resources to drive development. This approach contrasts with needs-based models by focusing on the strengths and assets within a community rather than its deficiencies (Nel, 2024). The ABCD approach was particularly relevant since it allows the community to identify, utilize, and strengthen their own assets in order to solve problems and achieve institutional sustainability.

The activity was conducted at Babussalam Jami' Mosque, located in Gading Cempaka District, Bengkulu City. The mosque was selected as the site of the program because it actively manages zakat collection and distribution yet lacks formal legalization as a Zakat Collection Unit (UPZ) under the National Amil Zakat Agency (BAZNAS). This condition created both challenges and opportunities: on the one hand, the mosque already had strong community participation in zakat activities; on the other hand, the absence of legal recognition limited its credibility, accountability, and ability to fully optimize zakat management. Thus, the location provided a strategic case for applying the ABCD approach to strengthen institutional legitimacy.

The researchers' presence in this program went beyond passive observation. They acted as facilitators, mediators, and mentors who worked closely with the mosque community. In practice, the researchers participated in mosque meetings, engaged in open discussions with community leaders, and guided the preparation of required documents for UPZ legalization. This active role was consistent with the principles of participatory research, where facilitators are expected to empower communities rather than impose external solutions. Through continuous engagement, trust was established between researchers and the community, ensuring that the mentoring process was inclusive and aligned with the needs and values of the congregation.

The primary subjects of the program were the mosque congregation and its management board, including the imam, zakat officers, and mosque volunteers. Informants were selected purposively to capture diverse perspectives, including community elders, youth representatives, women's groups, and zakat payers (muzakki). To complement these internal perspectives, external informants were drawn from BAZNAS officials at both the provincial and municipal levels. Their inclusion was necessary to align the community's aspirations with the formal regulatory framework and to ensure that the process of legalization followed official procedures.

Data collection techniques were carried out through several stages. First, direct observation was conducted to capture the physical condition of the mosque, its facilities, and the flow of zakat activities, as well as to document

community participation in religious and social programs. Second, semi-structured interviews were held with mosque leaders, congregation members, and BAZNAS representatives to explore perceptions, expectations, and experiences regarding zakat management and legalization. Third, document analysis was undertaken by reviewing mosque administrative records, financial reports, community proposals, and official regulations such as Law No. 23 of 2011 and BAZNAS Regulation No. 2 of 2016. This combination of techniques ensured a holistic understanding of the phenomenon under study.

The collected data were analyzed through thematic interpretation based on the stages of the ABCD framework. In the asset mapping stage, data were classified to identify existing human, social, financial, natural, and physical resources within the mosque community. During the relationship building stage, the interactions between mosque members and external stakeholders were analyzed to assess trust and collaboration. In the mobilization stage, community participation in meetings, decision-making, and documentation processes was examined. The visioning stage was analyzed by capturing how the community formulated a shared vision for a legalized and accountable UPZ. Finally, the stage of leveraging external resources was interpreted by examining how BAZNAS officials and other institutional partners supported the process.\

To strengthen the credibility of the findings, triangulation was applied across observation, interviews, and documentation. Member checking was also conducted by sharing preliminary findings with community leaders to validate accuracy and interpretation. This analytical process ensured that the results reflected the lived experiences of the community while maintaining academic rigor.

In summary, the research method combined participatory engagement with systematic qualitative analysis. By situating the case within a real community context, the study demonstrated how the ABCD approach can be effectively employed not only as a strategy for empowerment but also as a practical pathway to achieve legal recognition of mosque-based zakat institutions.

FINDINGS AND DISCUSSION

Field observations conducted at Babussalam Jami' Mosque, Bengkulu City, in 2025 revealed a dynamic and active religious community that functions not only as a spiritual center but also as a socio-economic hub. The mosque is well-maintained, with clean facilities, adequate space for approximately 400 worshippers, and essential amenities such as ablution areas, toilets, loudspeakers, air conditioning, and parking areas—all functioning properly. The ongoing infrastructure development signifies the congregation's deep commitment to preserving and enhancing the mosque's role as a religious, educational, and communal center. In addition to the five daily congregational prayers, the mosque holds regular religious activities such as weekly Qur'anic recitations (*tadarus al- Qur'an*), *majelis taklim* for both men and women, and commemorations of Islamic holy days including *Maulid Nabi* and *Isra' Mi'raj*. These activities strengthen social ties and foster spiritual growth among community members.

Figure 1: Field observation of babussalam jami' mosque

The mosque's management has also demonstrated active engagement in socio-religious programs through the operation of a *Unit Pengumpul Zakat* (UPZ) a Zakat Collection Unit. Although the UPZ has been operating informally for years, it has yet to be formally legalized by the *Badan Amil Zakat Nasional* (BAZNAS). Despite this lack of formal recognition, zakat fitrah has been consistently collected and distributed during Ramadan to those in need, including orphans, the poor, and the elderly within the mosque's vicinity. According to interviews with the mosque imam and committee members, participation from *muzakki* (zakat payers) has increased significantly in 2025, showing the growing trust and awareness among the community toward organized zakat practices.

However, the absence of legal endorsement from BAZNAS has posed several administrative and structural challenges. Without formal status, the UPZ cannot issue official Zakat Payment Receipts (*Bukti Setor Zakat*) recognized for tax deductions, and there is no standardized appointment process for zakat committees. Financial reports, although transparent, are managed through basic word-processing files, limiting systematic documentation and accountability. This situation underscored the urgent need for institutional strengthening through formal recognition.

In response to these challenges, the mentoring program was developed using the *Asset-Based Community Development* (ABCD) approach — a participatory model emphasizing community assets rather than deficiencies. The process began with asset mapping, where facilitators and mosque leaders identified human, social, financial, physical, and institutional resources already available within the community. Relationship building followed, focusing on fostering cooperation among stakeholders, including the mosque management, congregants, and local volunteers. The next stages included community mobilization, where congregants were encouraged to contribute their skills and resources, and visioning, during which participants collectively articulated their aspirations for a legally recognized and sustainable UPZ.

**Figure 2: Socialization of UPZ formation assistance at babussalam jami'
mosque**

During these sessions, facilitators provided education about legal frameworks and the benefits of formalization under BAZNAS Regulation No. 2 of 2016. The congregation's response was overwhelmingly positive. Participants demonstrated a strong willingness to comply with national zakat governance standards, actively engaging in question-and-answer sessions to clarify procedures for SK (Decree) submission, documentation, and compliance requirements.

Figure 3: Community participation during the socialization of UPZ formation

The process revealed that the community's greatest strength lies in its strong social capital — the relationships of trust, mutual aid, and shared responsibility among congregants. These social bonds were instrumental in mobilizing collective action. As the mentoring sessions progressed, community members displayed increasing ownership of the process, transitioning from passive recipients of guidance to active decision-makers.

The final phase of the program culminated in a collective agreement to pursue formal UPZ legalization through the issuance of a decree by BAZNAS. This milestone was celebrated as a shared achievement that not only validated the mosque's zakat operations but also marked a shift toward improved governance.

Legal recognition ensures the UPZ's authority to manage zakat according to national standards, improves transparency and efficiency, and allows it to issue official receipts for zakat payments. Furthermore, with the new legal framework, zakat committee appointments will be institutionalized, eliminating the previous challenges of forming temporary committees each Ramadan.

Figure 4: Final outcome of UPZ legalization mentoring at babussalam jami' mosque

Overall, the mentoring activities based on the ABCD approach succeeded in fostering community empowerment. They encouraged participatory decision-making, strengthened institutional integrity, and cultivated awareness of the broader role of zakat management in advancing social welfare.

The findings of this study illuminate the crucial role that mosque-based zakat institutions play in fostering community welfare, while also exposing the systemic challenges that arise from the absence of formal legalization. In the context of Indonesia's zakat ecosystem, legal status is not merely administrative formality; it constitutes a foundation for accountability, transparency, and institutional sustainability. The Babussalam Jami' Mosque case demonstrates how informal zakat management, despite its sincerity and local trust, can face structural barriers that hinder integration with the national zakat system. This aligns with (Habibah et al., 2020), who emphasized that legal recognition ensures zakat institutions operate within the governance framework outlined by Law No. 23 of 2011 on Zakat Management and BAZNAS Regulation No. 2 of 2016. Without such recognition, zakat initiatives risk remaining fragmented, lacking the financial oversight, auditing standards, and standardized reporting mechanisms that ensure equitable distribution and long-term credibility.

The mentoring process at Babussalam Jami' Mosque further revealed that community participation and institutional transformation cannot be achieved solely through top-down instruction or regulatory enforcement. Instead, they require a participatory model that mobilizes existing assets, cultivates ownership, and generates a shared vision for change. In this regard, the *Asset-Based Community Development* (ABCD) approach proved particularly effective. ABCD represents a paradigm shift in community development theory — moving away from deficit-oriented models that identify problems and needs, toward asset- oriented strategies that leverage strengths and capacities already present within

communities.

In the Babussalam case, asset mapping played a transformative role. It revealed the abundance of social capital within the mosque community: respected religious leaders, skilled professionals, financially capable donors, and cohesive social networks built on trust and shared faith. These findings corroborate Mathie, Cameron, & Gibson (2017), who argue that communities become more resilient and self-sustaining when development begins by recognizing and connecting local assets. In Islamic contexts, this asset-based orientation also resonates with the Qur'anic ethos of *islah* (community reform) and *ta'awun* (mutual cooperation), as well as the prophetic tradition encouraging believers to contribute according to their means for the common good.

The implementation of ABCD at Babussalam Jami' Mosque followed five interrelated stages — asset mapping, relationship building, community mobilization, collective visioning, and strategic engagement with external institutions — each of which contributed to institutional strengthening. Asset mapping identified tangible and intangible resources, such as leadership commitment, volunteerism, and religious motivation. Relationship building created trust among stakeholders and encouraged collaboration between the mosque and BAZNAS. Community mobilization translated awareness into participation, particularly as congregants began volunteering to assist in data collection, documentation, and zakat distribution planning. Visioning sessions encouraged the community to articulate aspirations for a transparent, accountable zakat institution. Finally, strategic engagement with BAZNAS formalized the process through technical assistance and legal guidance. This sequence confirms Nel (2024) assertion that asset-based development is most impactful when communities are guided through structured, iterative processes that link micro- level empowerment with macro-level institutional frameworks.

A key insight from this mentoring initiative is that empowerment is not simply the transfer of knowledge but the facilitation of agency. The facilitators did not impose an external model of zakat management; rather, they acted as *enablers*, helping the community to rediscover its own capacity for leadership and reform. This observation echoes Xu & Maitland (2017), who contend that facilitators in participatory development should act as catalysts who nurture independence rather than prescribe rigid templates. In the Babussalam case, this participatory dynamic nurtured what Ward (2023) refers to as *collective religious agency*—a form of community-driven transformation where faith-based motivation strengthens civic responsibility and institutional ethics.

The enthusiasm and high engagement levels observed during the mentoring sessions also reflect the sociocultural fit of ABCD within religious communities. Faith-based institutions like mosques are naturally asset-rich environments because they embody trust, collective identity, and moral legitimacy—key ingredients for sustainable social transformation. This aligns with Chowdhury, Wahab, & Islam (2019), who argue that religious organizations hold a comparative advantage in community empowerment due to their ability to mobilize both spiritual and social capital. In Indonesia, where zakat is not only a religious obligation but also a socio-economic instrument, such synergy between faith and development becomes particularly significant.

The move toward UPZ legalization at Babussalam Jami' Mosque thus represents more than administrative compliance; it marks a conceptual shift from informal piety to structured faith-based governance. Once legalized, UPZs gain formal

authority to collect, manage, and distribute zakat in coordination with BAZNAS, while benefiting from standardized financial systems, training programs, and digital reporting mechanisms. This integration enhances both vertical accountability (to the regulatory authority) and horizontal accountability (to the community of *muzakki* and *mustahik*). In turn, this supports Rahmaniya, Wardatul Fuadah, Sulalah, & Raya Argantara (2025), who contend that formalized zakat institutions contribute significantly to national poverty reduction frameworks by ensuring that zakat collection and allocation are aligned with socio-economic development goals.

Furthermore, the Babussalam Jami' Mosque experience demonstrates the role of ABCD in strengthening social capital. The mentoring sessions fostered horizontal linkages (among congregants) and vertical linkages (between the mosque and BAZNAS). These multi-level relationships, according to (Harrison, Blickem, Lamb, Kirk, & Vassilev, 2019; Lester, Ryakhovskaya, & Olorunnisola, 2023), are essential for building *bridging* and *bonding* social capital, both of which enhance institutional resilience. By cultivating these linkages, the mosque community not only increased its internal cohesion but also expanded its external partnerships, which are vital for sustaining long-term institutional development.Another important dimension of this discussion concerns the theological compatibility of ABCD with Islamic principles. The ABCD approach, though secular in origin, aligns closely with the Islamic concept of *tazkiyah* (purification through contribution) and *ummah-based development*. Both emphasize that genuine development begins with self-improvement and collective moral action. This resonance has been noted by Lloyd (2021) and Ibrahima (2017), who found that asset-based frameworks are especially effective in contexts where communal values and faith-based ethics dominate social interactions. In this regard, ABCD can be interpreted as an operational translation of Islamic social justice values, turning religious altruism into structured empowerment.

The mentoring program also sheds light on how capacity-building efforts in religious settings must balance *spiritual motivation* and *institutional discipline*. The participants at Babussalam Mosque viewed zakat management not only as an administrative task but as a form of worship (*ibadah ijtima'iyyah*). This perspective, while spiritually empowering, requires careful institutionalization to avoid dependence on individual goodwill and to ensure sustainability. By introducing legal formalization through BAZNAS, the community effectively reconciled moral duty with bureaucratic accountability—transforming personal devotion into institutional legitimacy. This finding supports Choudhury, Rahman, & Hasan (2017), who posits that institutionalizing faith-based finance requires integrating spiritual intent with administrative systems to achieve efficiency and compliance simultaneously.

In a broader socio-economic sense, the success of this initiative also highlights the intersection between religious governance and local development policy. The legalization of mosque-based UPZs contributes to Indonesia's efforts to decentralize zakat management while maintaining national coordination. According to Al-Bohari, Ab Rahman, & Abd Shakor (2025); Rahman, Al-Bohari, Panglima, Muhasim, & Barrow (2025), localized zakat institutions are better positioned to identify needs, ensure contextual appropriateness of aid, and maintain trust among beneficiaries. However, they require consistent capacity

building and legal recognition to avoid fragmentation. The Babussalam case provides a concrete example of how bottom-up empowerment, guided by asset-based principles, can complement top-down policy frameworks in realizing these

goals.Importantly, the outcomes of the Babussalam mentoring program extend beyond administrative reform. They embody a shift toward what Alam Choudhury & Syafri Harahap (2008) describes as *spiritualized social governance*—a model in which moral consciousness, community solidarity, and legal frameworks converge to produce inclusive and ethical development. The mosque's transformation illustrates how localized religious initiatives can contribute to broader sustainable development objectives, particularly those related to poverty alleviation, social inclusion, and institutional integrity.

The long-term implications of this transformation are multifaceted. At the micro level, the legalization of the UPZ enhances community trust, fosters a culture of transparency, and empowers local actors to manage resources responsibly. At the meso level, it contributes to strengthening Bengkulu City's zakat infrastructure through better coordination with provincial and national BAZNAS offices. At the macro level, it supports Indonesia's vision of integrating Islamic social finance into the national development agenda. Such integration reflects the global movement toward formalizing Islamic philanthropy as a component of sustainable development finance, as noted by Intezar & Zia (2021); Othman, Sheh Yusuff, & Khaled Moawad (2021) in their studies on zakat's potential role in achieving the Sustainable Development Goals (SDGs).

Ultimately, the Babussalam Jami' Mosque experience reaffirms that community empowerment is not merely about mobilizing participation—it is about transforming participation into structured governance. The ABCD approach, when contextualized within Islamic ethical frameworks, provides an effective model for achieving this transformation. It converts community enthusiasm into institutional legitimacy, and moral values into measurable accountability systems. The combination of asset recognition, participatory engagement, and legal integration constitutes a powerful framework for scaling up zakat management reforms across Indonesia's mosques and other faith-based institutions.

CONCLUSION

The findings of this study indicate that the absence of legal recognition for mosque-based zakat institutions remains a major challenge in ensuring transparency, accountability, and integration within the national zakat system. Through the application of the *Asset-Based Community Development* (ABCD) approach, the mentoring program at Babussalam Jami' Mosque successfully mobilized community assets, strengthened collective awareness, and fostered active participation that culminated in the congregation's agreement to pursue official legalization of the Zakat Collection Unit (UPZ). This outcome reflects the effectiveness of participatory and asset-based strategies in transforming community strengths into institutional legitimacy, thereby enhancing zakat governance at the grassroots level.

The conclusion underscores the urgent purpose of this study, namely to demonstrate that the ABCD method is not only a relevant approach for empowering local religious communities but also a viable model for institutionalizing zakat management in a manner that is legal, accountable, and sustainable. Future studies are recommended to expand this approach to other mosque communities and to examine the long-term impact of UPZ legalization on the effectiveness of zakat distribution and its role in poverty alleviation. Such research would provide valuable insights into strengthening zakat institutions as integral components of

social and economic development within the broader Islamic philanthropic framework.

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