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FROM QUR'ANIC NORMATIVE UNDERSTANDING TO INSTITUTIONAL PRACTICE: ZAKAT, INFAQ, AND SADAQAH MANAGEMENT AT BAZNAS BATU BARA REGENCY

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Abstract

This study examines how Qur'anic verses on *zakat*, *infaq*, and *sadaqah* are understood and operationalized in the institutional practices of BAZNAS Batu Bara Regency, Indonesia. While previous studies have largely discussed zakat effectiveness, productive zakat, zakat literacy, and the impact of Islamic philanthropy on *mustahik* welfare, limited attention has been given to how regional zakat institutions translate Qur'anic normative understanding into program governance. This study employed a qualitative case study design. Data were collected through interviews with BAZNAS administrators, a community figure, and *mustahik* beneficiaries, supported by limited observation and institutional documentation. The findings show that QS. At-Taubah [9]:103 is understood as a basis for the purification of wealth and the self, QS. At-Taubah [9]:60 as a framework for distributive justice through the eight *asnaf*, and QS. Al-Baqarah [2]:261 as a foundation for continuing social benefit. These values are reflected in several programs, including Batu Bara Sejahtera, Batu Bara Cerdas, Batu Bara Sehat, Batu Bara Peduli, Batu Bara Taqwa, and Kampung Zakat. However, the translation of Qur'anic values into measurable operational mechanisms remains limited, particularly in beneficiary verification, assistance records, distribution frequency, mentoring, monitoring, and evaluation of *mustahik* change. The study concludes that Qur'anic values shape the general orientation of BAZNAS Batu Bara programs, but stronger institutional governance is needed to transform these values into transparent, accountable, and evaluable ZIS management. The findings contribute to Islamic philanthropy studies by identifying both the connection and the gap between religious normative understanding and institutional zakat governance at the regional level.

Keywords: *BAZNAS Batu Bara; Islamic philanthropy; Institutional Governance; Infaq; Sadaqah; Zakat*

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A. Introduction

Social welfare remains a persistent concern in Indonesian society. Poverty, limited access to education, weak household purchasing power, and the fragile economic capacity of vulnerable families indicate that social development cannot rely solely on state policy. It also requires the active involvement of religious and social institutions. In Muslim communities, *zakat* (obligatory almsgiving), *infaq* (voluntary spending for good causes), and *sadaqah* (charitable giving) function as Islamic philanthropic instruments that connect religious obedience with social responsibility. These practices are not limited to

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individual acts of worship; they also serve as mechanisms of social redistribution that can support vulnerable groups, strengthen solidarity, and promote community empowerment. In Batu Bara Regency, this issue is especially relevant because the management of *zakat*, *infaq*, and *sadaqah* requires stronger public literacy, institutional transparency, program documentation, and beneficiary mapping through an official zakat institution.

Conceptually, *zakat*, *infaq*, and *sadaqah* are grounded in interconnected Islamic values. *Zakat* signifies purification and growth, *infaq* reflects the willingness to spend wealth for beneficial purposes, and *sadaqah* expresses sincerity of faith through social action. These values are affirmed in the Qur'an, including QS. Al-Baqarah [2]:261, which describes charitable giving in the way of Allah as an act that produces multiplied benefits rather than material loss. The verse states that the example of those who spend their wealth in the way of Allah is like a grain that grows seven ears, with one hundred grains in each ear, and that Allah multiplies rewards for whom He wills. This verse shows that *infaq* and *sadaqah* contain dimensions of growth, both spiritually and socially. In addition, QS. At-Taubah [9]:103 emphasizes the role of *zakat* in purifying wealth and the self, while QS. At-Taubah [9]:60 provides a normative framework for distributing zakat to eligible recipient groups. These verses suggest that the use of wealth in Islam is not merely a matter of personal piety but also involves social, institutional, and empowerment-oriented dimensions. Therefore, the understanding of Qur'anic verses on *zakat*, *infaq*, and *sadaqah* needs to be examined not only as a theological foundation but also as a value framework that may shape institutional practice (Al-Qaradawi, 2005; Kementerian Agama RI, 2019; Nugraha & Wanto, 2025).

At the institutional level, the National Zakat Agency, or Badan Amil Zakat Nasional (BAZNAS), plays a strategic role in collecting, managing, and distributing *zakat*, *infaq*, and *sadaqah* in a more organized manner. Institutional management is important because direct personal giving is often undocumented, making its social impact difficult to trace systematically. By contrast, formal institutional management allows public religious funds to be planned, prioritized, distributed, monitored, and communicated through more accountable programs. BAZNAS is therefore not merely an administrative body. It is also a socio-religious institution responsible for translating Qur'anic values into programs of distribution, assistance, and community empowerment. In this context, institutional governance becomes essential so that the values of *zakat*, *infaq*, and *sadaqah* do not remain abstract religious teachings but are connected to concrete social needs through measurable and transparent mechanisms (Badan Amil Zakat Nasional Republik Indonesia, 2023; Mashur et al., 2022).

Previous studies have shown that *zakat*, *infaq*, and *sadaqah* have the potential to reduce poverty and strengthen social welfare. Islamic philanthropic funds can operate as mechanisms for redistributing wealth from economically capable groups to those in need, especially in supporting education, health care, economic assistance, and social protection (Indarningsih et al., 2025; Muliadi & Bakar, 2024; Wulandari et al., 2025). Other studies have found that productive zakat may support business growth, increase income, and encourage the independence and productivity of *mustahik* when accompanied by

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adequate mentoring, monitoring, and institutional support (Asya'bani et al., 2025; Mawardi et al., 2023; Widiastuti et al., 2021). Productive zakat management may also include business capital, work equipment, training, and continuous assistance so that *mustahik* do not merely receive short-term aid but also gain opportunities to develop sustainable livelihoods (Anandhi & Muhtadi, 2023; Mustofa & Novita, 2022; Sarif et al., 2024; Zaki & Tua Hutabarat, 2024). In a broader framework, *zakat*, *infaq*, *sadaqah*, and *waqf* funds may be integrated to support micro, small, and medium enterprises through business equipment, capacity building, mentoring, and supervision based on Islamic principles (Sari et al., 2023).

However, existing studies tend to focus on program effectiveness, productive zakat, zakat literacy, ZISWAF-based financing models, Islamic philanthropy regulation, and the impact of zakat on *mustahik* welfare. These studies are important, but they have not sufficiently examined how institutional actors understand Qur'anic verses on *zakat*, *infaq*, and *sadaqah*, and how this understanding informs the institutional practices of regional BAZNAS offices. This issue is significant because the interpretation and understanding of these verses may influence how programs are designed, how beneficiaries are selected, how socialization strategies are developed, and how empowerment is directed. Moreover, the effectiveness of ZIS management is not determined only by program design. It is also shaped by public literacy, institutional trust, transparency, regulation, and the ability of zakat institutions to translate normative religious foundations into program mechanisms that can be documented and evaluated (Adinugraha et al., 2025; Alam et al., 2022; Junaidi et al., 2025; Khatimah et al., 2024; Nurfauziah & Jajuli, 2025).

BAZNAS Batu Bara Regency provides a relevant case for examining this relationship because it manages *zakat*, *infaq*, and *sadaqah* through several institutional programs, including Batu Bara Sejahtera, Batu Bara Cerdas, Batu Bara Sehat, Batu Bara Taqwa, Batu Bara Peduli, and Kampung Zakat. These programs indicate that ZIS management in Batu Bara is not limited to direct assistance but also extends to economic support, education, health care, social services, religious activities, and community-based empowerment. The Kampung Zakat program is particularly important because it reflects an effort to build public literacy and community participation in channeling religious funds through an official institution. This makes BAZNAS Batu Bara Regency an important site for examining the intersection between Qur'anic normative foundations, institutional program practice, and the governance challenges of ZIS management at the local level.

Previous research on BAZNAS Batu Bara Regency has discussed the Batu Bara Cerdas program as a form of zakat distribution that supports educational access for economically disadvantaged communities. However, that study focused primarily on the effectiveness of educational fund distribution and did not specifically explain how the understanding of Qur'anic verses on *zakat*, *infaq*, and *sadaqah* shapes the direction of institutional program management (Hubara & Yafiz, 2022). This leaves an important research space for examining BAZNAS Batu Bara not only as an institution that

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distributes social assistance but also as an Islamic philanthropic institution whose programs are shaped by particular understandings of Qur'anic values.

The research gap addressed in this article lies in the limited attention given to the relationship between the normative understanding of Qur'anic verses and the operational practices of regional BAZNAS programs. In many studies, verses on *zakat*, *infaq*, and *sadaqah* are often positioned as theological justifications, but they are not always analyzed in terms of whether and how they influence program design, distribution priorities, fundraising strategies, beneficiary selection, and empowerment models. This article therefore asks whether Qur'anic verses on ZIS function merely as normative legitimations or whether they also shape the institutional practices of BAZNAS Batu Bara Regency. By doing so, this study does not simply add a new local case but also offers a critical reading of the relationship between religious understanding and institutional governance in Islamic philanthropy.

This study aims to analyze how BAZNAS Batu Bara Regency administrators understand Qur'anic verses on *zakat*, *infaq*, and *sadaqah* and how this understanding is applied in institutional practice. It also examines supporting factors, inhibiting factors, and the initial indications of BAZNAS programs in supporting community access to social services. The novelty of this study lies in its attempt to connect Qur'anic normative understanding with regional zakat institutional practice, particularly by identifying both the relationship and the gap between religious values and their operationalization in program governance. This study is expected to contribute to the development of Islamic philanthropy studies and to the strengthening of ZIS governance that is more educative, transparent, accountable, and oriented toward sustainable empowerment.

B. Methods

This study employed a qualitative approach with a case study design to examine the relationship between the normative understanding of Qur'anic verses on *zakat*, *infaq*, and *sadaqah* and their application in the institutional practices of BAZNAS Batu Bara Regency, North Sumatra, Indonesia. This design was selected because the study did not aim to measure the quantitative impact of BAZNAS programs on *mustahik* welfare, but to explain how Qur'anic values are understood by institutional actors and translated into program directions, beneficiary selection, public education, and community-based Islamic philanthropy. BAZNAS Batu Bara was selected purposively because it manages ZIS through several programs, including Batu Bara Sejahtera, Batu Bara Cerdas, Batu Bara Sehat, Batu Bara Taqwa, Batu Bara Peduli, and Kampung Zakat, which represent economic support, education, health assistance, religious activities, social protection, and community-based zakat literacy.

The informants were selected purposively based on their involvement, knowledge, and experience in the management and reception of ZIS programs. The study involved five informants: Jum'ah Haidirsyah, the Chairperson of BAZNAS Batu Bara Regency; Rustam, a community figure familiar with local zakat practices; and three *mustahik* beneficiaries, namely Iqbal, a recipient of microbusiness assistance in the form

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of a selling stall through the Batu Bara Sejahtera program; Muhammad Ikhsan, a recipient of final-study educational assistance through the Batu Bara Cerdas program; and Afrida Syah, a recipient of economic assistance through the Batu Bara Sejahtera program. These informants provided three complementary perspectives: the institutional perspective of BAZNAS, the social perspective of a community figure, and the experiential perspective of beneficiaries. Data were collected through interviews, limited observation, and documentation. Interviews were conducted in April 2026 to explore the understanding of Qur'anic verses on ZIS, the basis for determining beneficiaries, program forms, supporting and inhibiting factors, and beneficiary experiences. Limited observation focused on institutional context, public communication, program visibility, and documentation practices, while documentation included program profiles, activity photographs, organizational structure, official social media information, and available institutional records on the collection and distribution of *zakat* and *infaq* in 2025.

The data were analyzed using descriptive qualitative analysis through data reduction, data display, and conclusion drawing. Data reduction was conducted by selecting information relevant to the research focus, including the understanding of Qur'anic verses, program implementation, beneficiary experiences, supporting factors, inhibiting factors, and initial indications of institutional contribution. Data were displayed through thematic narration and organized into several categories: the understanding of Qur'anic verses on ZIS, the translation of this understanding into institutional programs, supporting and inhibiting factors, and limitations of program data. Data validity was strengthened through source and technique triangulation by comparing information from BAZNAS administrators, a community figure, and *mustahik* beneficiaries, and by matching interview findings with limited observation and institutional documentation. This study is limited by the small number of informants and the absence of complete quantitative data on the number of beneficiaries, the amount of assistance, distribution frequency, and measurable changes in *mustahik* economic conditions. Therefore, the findings should be understood as a case-based explanation of how Qur'anic values are understood and operationalized in the institutional practice of BAZNAS Batu Bara Regency, rather than as statistical evidence of direct welfare improvement.

C. Results and Discussion

BAZNAS Batu Bara Regency operates as the official zakat management institution at the regency level under the coordination of the National Amil Zakat Agency, or BAZNAS, of Indonesia. Its institutional role is based on Law No. 23 of 2011 concerning Zakat Management, which authorizes BAZNAS to collect, distribute, and utilize *zakat* (obligatory almsgiving), *infaq* (voluntary spending for good causes), and *sadaqah* (charitable giving) in Indonesia (Republic of Indonesia, 2011). At the regional level, BAZNAS Batu Bara functions as an intermediary institution that manages Islamic social funds and distributes them to eligible beneficiaries, or *mustahik* (eligible zakat recipients), in accordance with Islamic principles and national zakat regulations.

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Institutional documentation shows that BAZNAS Batu Bara has an organizational structure consisting of leadership and implementing divisions responsible for collection, distribution, administration, and public communication. The institution also conducts administrative recording, program documentation, and publication activities through official reports and social media platforms. These activities are intended to support institutional transparency, accountability, and communication with the community.

BAZNAS Batu Bara manages several flagship programs, namely Batu Bara Sejahtera, Batu Bara Cerdas, Batu Bara Sehat, Batu Bara Peduli, Batu Bara Taqwa, and Kampung Zakat. Batu Bara Sejahtera focuses on economic assistance and microbusiness support for vulnerable *mustahik*. Batu Bara Cerdas provides educational assistance for students from low-income families. Batu Bara Sehat is directed toward health-related support, while Batu Bara Peduli addresses social and humanitarian assistance. Batu Bara Taqwa supports religious and spiritual activities, and Kampung Zakat emphasizes community-based zakat literacy and institutional outreach.

The Kampung Zakat program reflects an effort to strengthen public understanding of zakat management and encourage the community to distribute zakat through formal institutions. According to institutional information and interviews conducted during the study, one of the challenges faced by BAZNAS Batu Bara is that some community members still prefer to distribute charity directly to recipients rather than through official zakat institutions. This pattern indicates that the institutionalization of ZIS management depends not only on program availability but also on public literacy, trust, and communication between BAZNAS and the community.

1. Results

1) Understanding of Qur'anic Verses on Zakat, Infaq, and Sadaqah

The findings show that the understanding of BAZNAS Batu Bara administrators regarding Qur'anic verses on *zakat*, *infaq*, and *sadaqah* is centered on three main values: purification of wealth, justice in distribution, and the continuity of social benefit. This understanding is mainly connected to QS. At-Taubah [9]:103, QS. At-Taubah [9]:60, and QS. Al-Baqarah [2]:261. QS. At-Taubah [9]:103 is understood as a basis for viewing *zakat* and *sadaqah* not merely as the transfer of wealth but also as a means of purifying wealth and the self. QS. At-Taubah [9]:60 is understood as a normative guide for determining eligible zakat recipients, particularly through the category of the eight *asnaf* (eligible recipient groups). Meanwhile, QS. Al-Baqarah [2]:261 is understood as a foundation for seeing *infaq* and *sadaqah* as acts that generate continuing spiritual and social benefit.

This understanding was reflected in the explanation given by Jum'ah Haidirsyah, the Chairperson of BAZNAS Batu Bara Regency. He stated that Qur'anic verses on *zakat* provide a normative basis for BAZNAS in distributing funds to eligible recipients. In his view, the eight *asnaf* serve as a guide so that distribution remains consistent with Islamic principles and reaches the appropriate beneficiaries (Interview with Jum'ah Haidirsyah, April 2026). This statement indicates that Qur'anic verses are not understood only as theological references but also as a general framework for determining the direction of

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institutional distribution. However, the findings also show that this understanding is still more visible at the level of normative orientation than in detailed operational indicators, such as written program guidelines, measurable beneficiary verification procedures, and long-term evaluation mechanisms.

2) Translation of Qur'anic Values into Institutional Programs

The understanding of Qur'anic values is translated into several BAZNAS Batu Bara programs. Batu Bara Sejahtera reflects the economic empowerment dimension of ZIS by providing assistance to economically vulnerable *mustahik*. One beneficiary, Iqbal, received microbusiness assistance in the form of a selling stall through the Batu Bara Sejahtera program. He explained that the assistance helped provide selling equipment and additional business capital and was useful for his economic activity (Interview with Iqbal, April 2026). Afrida Syah, another recipient of Batu Bara Sejahtera assistance, also stated that the financial support helped increase the capital for her small business (Interview with Afrida Syah, April 2026). These findings indicate that Batu Bara Sejahtera has an economic support orientation. Nevertheless, the data do not yet provide measurable evidence of increased income, business growth, or long-term economic change among beneficiaries.

Batu Bara Cerdas represents the educational dimension of ZIS management. Muhammad Ikhsan, a recipient of final-study educational assistance, explained that the support helped reduce academic expenses, including printing costs, transportation, and other needs related to the completion of his study (Interview with Muhammad Ikhsan, April 2026). This finding suggests that ZIS distribution through Batu Bara Cerdas contributes to easing the educational burden of students from economically disadvantaged backgrounds. However, the study does not yet provide data on the total number of recipients, the continuity of educational outcomes, or the broader contribution of the program to human resource development.

Batu Bara Sehat, Batu Bara Peduli, and Batu Bara Taqwa show that ZIS management is also directed toward health, social, and religious needs. Batu Bara Sehat is oriented toward health assistance for low-income communities. Batu Bara Peduli focuses on social assistance for vulnerable groups or communities affected by hardship or disaster. Batu Bara Taqwa supports religious activities and spiritual life in the community. These programs show that BAZNAS Batu Bara interprets ZIS not only as an economic instrument but also as a broader form of social and religious support. One form of this socio-religious assistance is documented in the distribution of aid to a beneficiary from the *muallaf* (new Muslim convert) community, as shown in Figure 1. The figure supports the finding that ZIS is used for socially and religiously vulnerable beneficiaries, although it should not be read as evidence of measurable program impact.

Figure 1.
Distribution of socio-religious assistance by BAZNAS Batu Bara Regency to a beneficiary from the *muallaf* community

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Source: Institutional documentation of BAZNAS Batu Bara Regency, 2025/2026

Kampung Zakat is an important program because it reflects an effort to strengthen community-based zakat literacy and public trust in formal zakat management. Rustam, a community figure, explained that some members of the community still need to better understand the benefits of distributing *zakat* and *sadaqah* through BAZNAS. He stated that Kampung Zakat can become a medium for increasing public trust and making it easier for people to channel their zakat through an official institution (Interview with Rustam, April 2026). This finding shows that one of the main challenges in ZIS management is not only the distribution of assistance but also public literacy, institutional trust, and communication between BAZNAS and the community.

The community-based dimension of ZIS management is also reflected in the handover of agricultural zakat from a farmer group to BAZNAS Batu Bara, as shown in Figure 2. This documentation indicates that formal zakat management in Batu Bara involves not only individual beneficiaries but also community participation in the collection of Islamic social funds. As with Figure 1, this image functions as supporting documentation of institutional practice, not as quantitative evidence of program effectiveness.

Figure 2.
The handover of agricultural zakat by a farmer group to BAZNAS Batu Bara Regency

Source: Institutional documentation of BAZNAS Batu Bara Regency, 2025/2026

3) Supporting and Inhibiting Factors in Institutional Practice

Several supporting factors strengthen the institutional practice of BAZNAS Batu Bara. First, its status as an official zakat institution gives BAZNAS formal legitimacy to collect and distribute ZIS funds. Second, the variety of programs allows BAZNAS to respond to different social needs, including economic, educational, health, social, and

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religious needs. Third, activity documentation, organizational structure, distribution records, and official social media publications support institutional communication and may help strengthen public trust. These factors indicate that BAZNAS Batu Bara has an institutional foundation for managing ZIS in a structured manner.

At the same time, the study identified several inhibiting factors. These include limited socialization, low public literacy on institutional zakat management, fluctuating donor funds, and the uneven development of zakat management structures at the village level. Some community members still prefer to give charity directly to recipients rather than through an official institution. This practice may reflect personal trust and local giving traditions, but it also makes the distribution and impact of ZIS more difficult to document and evaluate institutionally. In addition, differences in public perception regarding beneficiary eligibility may create social jealousy when selection criteria are not clearly communicated. These findings show that the main challenges of ZIS management are not limited to financial resources but also involve literacy, transparency, public communication, and institutional accountability.

4) Initial Indications of Program Contribution and Data Limitations

Overall, the findings indicate a relationship between the normative understanding of Qur'anic verses and the institutional direction of BAZNAS Batu Bara programs. QS. At-Taubah [9]:60 informs the understanding of eligible recipients, QS. At-Taubah [9]:103 supports the moral and spiritual meaning of wealth purification, and QS. Al-Baqarah [2]:261 strengthens the idea that *infaq* and *sadaqah* should generate continuing benefit. These values are reflected in programs related to economic support, education, health assistance, social protection, religious activities, and community-based zakat literacy.

To clarify the relationship between Qur'anic values, institutional practice, supporting evidence, and data limitations, the findings are summarized in Table 1.

Table 1.
Relationship between Qur'anic Values, Institutional Practice, Evidence, and Data Limitations

Qur'anic Verse / Value	Main Normative Meaning	Institutional Practice	Evidence and Data Limitation
QS. At-Taubah [9]:103	Purification of wealth and the self	Public education on *zakat*, *infaq*, and *sadaqah* as religious and social responsibility	Supported by interviews with BAZNAS leadership; written operational guidelines linking the verse to program indicators are not yet fully available
QS. At-Taubah [9]:60	Distributive justice through the eight *asnaf*	Basis for determining eligible beneficiaries in economic, educational,	Supported by interviews and program documentation; detailed data on beneficiary verification, assistance

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		health, social, and religious assistance	amount, and distribution frequency remain limited
QS. Al-Baqarah [2]:261	Growth and continuity of social benefit	Basis for encouraging *infaq*, *sadaqah*, empowerment programs, and community-based zakat literacy	Supported by beneficiary interviews and institutional documentation; long-term impact on income, welfare, or community change has not yet been measured
Social value of ZIS	Solidarity, care, and community empowerment	Batu Bara Sejahtera, Batu Bara Cerdas, Batu Bara Sehat, Batu Bara Peduli, Batu Bara Taqwa, and Kampung Zakat	Supported by activity photographs, program profiles, interviews, and available distribution records; complete quantitative program data are still needed

Source: Author's synthesis based on interviews, institutional documentation, and limited observation

Table 1 shows that the relationship between Qur'anic understanding and institutional practice is present but remains stronger as a normative orientation than as a fully measurable operational system. The available findings do not allow the study to conclude that BAZNAS Batu Bara programs have quantitatively improved *mustahik* welfare. The evidence supports only initial indications that the programs help improve access to economic support, education, health assistance, social protection, religious activities, and community literacy. Stronger claims would require more complete data on the number of beneficiaries, the amount of assistance, distribution frequency, mentoring activities, beneficiary verification procedures, and changes in the social or economic conditions of *mustahik* after receiving assistance.

2. Discussion

The findings of this study show that Qur'anic verses on *zakat* (obligatory almsgiving), *infaq* (voluntary spending for good causes), and *sadaqah* (charitable giving) function as a normative framework for the institutional practices of BAZNAS Batu Bara Regency. QS. At-Taubah [9]:103 is understood as the basis for the purification of wealth and the self, QS. At-Taubah [9]:60 provides a distributive framework through the category of the eight *asnaf* (eligible recipient groups), and QS. Al-Baqarah [2]:261 strengthens the idea that charitable giving should produce continuing social benefit. These findings indicate that Qur'anic values are not absent from institutional practice. They shape the general moral orientation of BAZNAS programs, especially in relation to religious responsibility, distributive justice, and social care.

However, the findings also reveal a gap between normative understanding and operational governance. Qur'anic verses are used as a general foundation for determining

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the direction of ZIS management, but their translation into measurable program mechanisms remains limited. For example, the understanding of QS. At-Taubah [9]:60 supports the idea that zakat should be distributed to eligible beneficiaries, but the study found limited documentation on beneficiary verification, the amount of assistance, distribution frequency, and post-distribution evaluation. This suggests that the institutional use of Qur'anic values is still stronger at the level of religious orientation than at the level of operational indicators. In this respect, the main issue is not whether BAZNAS Batu Bara refers to Qur'anic values, but how these values can be transformed into accountable, transparent, and evaluable institutional procedures.

This finding contributes to the study of Islamic philanthropy by showing that the relationship between religious texts and institutional practice is not automatic. Qur'anic verses may provide moral legitimacy, but institutional effectiveness depends on how those values are translated into governance systems. In the case of BAZNAS Batu Bara, the values of purification, distributive justice, and continuing benefit are reflected in program categories such as Batu Bara Sejahtera, Batu Bara Cerdas, Batu Bara Sehat, Batu Bara Peduli, Batu Bara Taqwa, and Kampung Zakat. Nevertheless, these programs still require stronger documentation, clearer indicators, and more systematic monitoring to show whether the intended values are achieved in practice. This confirms that Islamic philanthropic institutions need not only a normative foundation but also program design, beneficiary data, transparency, mentoring, and evaluation mechanisms.

The economic support provided through Batu Bara Sejahtera illustrates this relationship between normative values and program practice. The assistance given to *mustahik* in the form of business equipment or additional capital indicates an effort to move ZIS beyond short-term charity toward productive support. This direction is consistent with previous studies showing that productive zakat can support business growth and *mustahik* welfare when accompanied by mentoring, monitoring, and institutional support (Mawardi et al., 2023; Widiastuti et al., 2021). However, the present study does not yet provide evidence of income growth, business expansion, or long-term economic change among beneficiaries. Therefore, Batu Bara Sejahtera should be understood as an initial form of economic support rather than as proven evidence of sustainable empowerment. The program's contribution would be stronger if BAZNAS documented the amount of assistance, business progress, mentoring activities, and changes in beneficiary income after receiving support.

The educational assistance provided through Batu Bara Cerdas also reflects the social function of ZIS in expanding access to education. The finding that educational assistance helped reduce the financial burden of final-study expenses indicates that ZIS can support students from low-income families in completing their studies. This aligns with the broader view that Islamic philanthropy may contribute to social welfare by supporting basic needs, including education (Indarningsih et al., 2025). However, this study cannot conclude that Batu Bara Cerdas has improved educational outcomes more broadly because the available data do not include the number of recipients, completion rates, academic progress, or the continuity of assistance. Thus, the program is better

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understood as institutional support for educational access rather than as evidence of measurable human resource development.

The programs Batu Bara Sehat, Batu Bara Peduli, and Batu Bara Taqwa show that BAZNAS Batu Bara interprets ZIS as a multidimensional social instrument. Health assistance, humanitarian aid, and religious support indicate that ZIS is not restricted to economic redistribution but also addresses basic needs, social vulnerability, and spiritual life. From the perspective of Islamic social welfare, this multidimensional orientation is important because poverty and vulnerability are not only economic conditions; they also include limited access to health care, education, social protection, and religious support. Nevertheless, the available documentation still functions mainly as evidence of program activity rather than evidence of program effectiveness. Stronger analysis would require detailed data on recipients, types of assistance, distribution patterns, and changes experienced by beneficiaries. The cautious interpretation of program contribution is important because studies on ZIS and welfare usually require more complete data on beneficiaries, assistance amounts, distribution patterns, and measurable changes in socioeconomic conditions. Previous research has linked zakat distribution to poverty reduction and *mustahik* welfare, but such claims generally depend on quantitative indicators or more systematic program evaluation (Muliadi & Bakar, 2024; Sadewa & Agustina, 2024; Wulandari et al., 2025).

Kampung Zakat is especially significant because it addresses one of the main challenges in ZIS governance: public literacy and trust. The finding that some community members still prefer to give charity directly to recipients suggests that formal zakat management competes with established traditions of personal giving. Direct giving may reflect sincerity, proximity, and local trust, but it also makes distribution difficult to document, coordinate, and evaluate institutionally. This finding is consistent with studies showing that zakat literacy, transparency, religiosity, and institutional trust influence public willingness to pay zakat through formal institutions (Alam et al., 2022; Nurfauziah & Jajuli, 2025). Kampung Zakat therefore has strategic potential as a community-based literacy and outreach program, especially when supported by clear reporting, community participation records, and accountable ZIS management (Fitri et al., 2024; Junaidi et al., 2025).

The study also shows that transparency and communication are central to strengthening institutional trust. Public trust in zakat institutions is closely related to how clearly institutions communicate their programs, criteria, distribution processes, and outcomes. In BAZNAS Batu Bara, activity documentation, social media publication, and program records represent early forms of institutional accountability. Yet these practices need to be developed into more systematic public reporting. Without accessible reports on collection, distribution, beneficiaries, and program results, communities may continue to rely on direct giving because it feels more immediate and visible. Therefore, strengthening transparency is not merely an administrative task; it is part of translating Qur'anic values into accountable social practice.

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Theoretically, this study suggests that Qur'anic understanding in Islamic philanthropy should be analyzed at two levels. The first is the normative level, where verses provide ethical and theological foundations for giving, purification, justice, and social benefit. The second is the institutional level, where these values must be translated into program design, beneficiary selection, distribution mechanisms, mentoring, monitoring, and evaluation. The case of BAZNAS Batu Bara shows that these two levels are connected, but not fully integrated. This distinction is important because many studies mention Qur'anic verses as religious foundations without examining whether they shape the actual governance of zakat institutions. By identifying both the connection and the gap between normative understanding and institutional practice, this study contributes to a more operational reading of Islamic philanthropy.

Practically, the findings imply that BAZNAS Batu Bara needs to strengthen the operational translation of Qur'anic values. First, the value of purification in QS. At-Taubah [9]:103 can be developed into stronger public education and *muzakki* engagement. Second, the distributive justice emphasized in QS. At-Taubah [9]:60 can be translated into clearer beneficiary criteria, verification procedures, and distribution records. Third, the principle of continuing benefit in QS. Al-Baqarah [2]:261 can be operationalized through mentoring, post-assistance monitoring, and evaluation of beneficiary progress. These steps would help ensure that Qur'anic values are not only cited as normative references but also embedded in institutional procedures and program assessment.

D. Conclusion

This study shows that the understanding of Qur'anic verses on *zakat*, *infaq*, and *sadaqah* among BAZNAS Batu Bara Regency administrators functions as a normative foundation for institutional practice. QS. At-Taubah [9]:103 is understood as a basis for the purification of wealth and the self, QS. At-Taubah [9]:60 provides a framework for distributive justice through the eight *asnaf*, and QS. Al-Baqarah [2]:261 strengthens the idea of continuing social benefit. These values are reflected in BAZNAS Batu Bara programs, including Batu Bara Sejahtera, Batu Bara Cerdas, Batu Bara Sehat, Batu Bara Peduli, Batu Bara Taqwa, and Kampung Zakat, which address economic, educational, health, social, religious, and community-based zakat literacy needs.

The main contribution of this study is its identification of both the connection and the gap between Qur'anic normative understanding and institutional governance. Qur'anic values shape the general orientation of BAZNAS programs, but their translation into measurable operational mechanisms remains limited. Beneficiary verification, assistance amounts, distribution frequency, mentoring, post-assistance monitoring, and indicators of *mustahik* change have not yet been documented in sufficient detail. Therefore, the findings should be read as initial qualitative indications of institutional contribution, not as statistical evidence that BAZNAS programs have directly improved *mustahik* welfare.

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This study implies that stronger ZIS governance requires clearer operationalization of Qur'anic values through transparent beneficiary criteria, systematic distribution records, public education, stronger *muzakki* engagement, mentoring, and evaluation of beneficiary progress. Future research should involve more informants, including technical amil, program managers, *muzakki*, and a larger number of *mustahik*, while also using more complete program data to examine how Qur'anic understanding, institutional governance, and beneficiary change are connected in regional zakat institutions.

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