

## **Training Mothers of PKK Gintung Village, Sukadiri Sub-District, in Optimizing the Management of Zakat, Infaq, and Sedekah for Local Economic Empowerment**

**Supitriah<sup>1</sup> and Ibnu Hajar<sup>2</sup>**

\* Correspondence Author: [supitriah18@gmail.com](mailto:supitriah18@gmail.com)

<sup>1,2</sup> Sekolah Tinggi Ilmu Syariah Nahdlatul Ulama Nusantara, Tangerang, Banten, Indonesia

INDEXING	ABSTRACT
<b>Keywords:</b> Keyword 1; Infaq Keyword 2; Local economy Keyword 3; PKK Keyword 4; Sedekah Keyword 5; Zakat	<p>This research and community program was conducted in August 2025 in Gintung Village, Sukadiri Sub-District, Tangerang Regency, with the objective of providing training to PKK members to enhance their understanding and optimize the management of Zakat, Infaq, and Sedekah (ZIS) to foster local economic empowerment. Currently, ZIS is often perceived solely as an individual religious obligation; however, when managed structurally and professionally, ZIS possesses significant potential to improve community welfare, particularly at the village level. Challenges encountered in the field include low public literacy regarding ZIS governance, a lack of transparency in its management, and the absence of utilization strategies oriented towards long-term economic empowerment. Through the seminars, participants gained an understanding of the fundamental principles of Sharia economics, the mechanisms for ZIS collection and distribution, and accountable and equitable management practices. Furthermore, insights were provided on how ZIS funds can be directed toward microenterprise development, skills enhancement for homemakers, and the establishment of community-based Sharia cooperatives. The outcomes of the activity indicate that PKK members demonstrate high enthusiasm and commitment to actively participating in the management of ZIS within their community. This training is expected to foster a village-based ZIS management model that can realize local economic independence, reduce community dependence on external assistance, and strengthen social solidarity.</p>

### **Article History**

Received : 30 Agustus 2025 ; Revised : 15 September 2025 ; Accepted : 29 September 2025

Publish : 05 October 2025

## **INTRODUCTION**

Indonesia is the country with the largest Muslim population in the world, thus the potential of zakat, infaq, and shodaqoh (ZIS) is very large. According to data from the National Zakat Board (BAZNAS), the potential of national zakat is estimated to reach hundreds of trillions of rupiah annually, but the recorded realization is only a small fraction of that figure. This gap indicates that ZIS management in society still faces many challenges, particularly related to community literacy, unprofessional governance, and utilization orientation that is still consumptive. In many villages, ZIS is given directly to mustahik as consumptive assistance, without a sustainable empowerment strategy. As a result, the expected economic impact is not maximized, whereas if managed systematically and productively, ZIS can be an important instrument in improving welfare and

encouraging local economic independence, as well as described by Muqorobin and Urrosyidin(2023), Asrida *et al* (2023), and also Herianungrum *et al* (2024).

Gintung Village, Sukadiri Subdistrict, Tangerang Regency, is one of the areas with great potential in ZIS management. The community in this village has a tradition of mutual cooperation and strong social solidarity, but the utilization of ZIS as capital for local economic empowerment is still very limited. The available ZIS funds are mostly used for consumptive needs such as groceries or cash donations, which do not provide a sustainable effect on developing micro-enterprises or community skills. This creates an urgent need to provide training for community groups with the capacity to manage ZIS so that available funds can be directed toward productive activities and local economic empowerment.

The training seminar held in August 2025 in Gintung Village, Sukadiri Subdistrict, Tangerang Regency, aimed to provide practical understanding and skills to PKK mothers in ZIS management. The materials provided included the basic concepts of Islamic economics, principles of zakat management, accountable collection and distribution mechanisms, and strategies for utilizing ZIS funds for productive activities. This activity also emphasized the importance of changing the paradigm of ZIS management from consumptive to productive. For example, ZIS funds can be used as capital for micro-enterprises, to support skill training such as sewing, food processing, or developing community-based sharia cooperatives. Thus, ZIS funds are not only temporary assistance but also social investment that provides long-term benefits for local economic empowerment.

The problems identified in Gintung Village show that community literacy regarding ZIS management is still low. Many residents understand zakat only as a religious obligation without realizing its potential for economic empowerment. In addition, ZIS fund management at the local level is often unstructured, resulting in partial, mistargeted distribution with little empowering effect. Meanwhile, Islamic economic principles emphasize that ZIS should create social and economic balance, reduce inequality, and strengthen solidarity between muzakki and mustahik. This condition shows the urgency of training PKK mothers as community-based ZIS managers so that available funds can be utilized productively and sustainably.

Besides theoretical understanding, the seminar also provided practical training in effective ZIS management. Participants were trained to record mustahik properly, manage collection and fund records transparently, and design utilization strategies for local economic empowerment programs. This approach is expected to form a professional and participatory village-based ZIS management model, while encouraging PKK mothers to act as drivers of community economic change. The success of this model can become an example for other villages in Tangerang Regency and surrounding areas, so that ZIS management becomes a real, inclusive, and sustainable economic empowerment instrument.

The benefits of this activity are broad. For PKK mothers, the seminar improved their Islamic economic literacy, managerial skills, and capacity as ZIS managers. For the Gintung Village community, the activity opened opportunities for community-based economic empowerment, reduced dependence on external aid, and improved social welfare. For local government, the seminar supported community empowerment programs and local economic development. For academics and Islamic economic practitioners, the

activity served as a concrete example of ZIS management at the village level, which can be used as material for study and model development.

This activity also has strategic relevance to the national Islamic economic development program launched by the government. KNEKS (National Sharia Economy and Finance Committee) targets strengthening the Islamic economic ecosystem, including ZIS management, as one of the instruments to improve community welfare. Through training PKK mothers in Gintung Village, this small step becomes part of a major effort to realize an inclusive, productive, and just Islamic economic ecosystem, while increasing community literacy about the benefits of ZIS in local economic empowerment.

In addition to the national potential, data from Baznas of Banten Province and Tangerang Regency show that zakat collection at the regional level is still far from maximum potential. In Tangerang Regency, the zakat potential is estimated to reach tens of billions of rupiah per year, but the realization is only around 20–30 percent of that potential. This shows obstacles in productive collection and distribution. The causes include low community literacy about the benefits of ZIS for empowerment, lack of coordination between zakat management institutions, and limited capacity of community groups that manage ZIS at the village level. This situation underlines the urgency of training PKK mothers, as a group with great potential in managing ZIS funds in local communities.

Productive-based ZIS management practices have actually been implemented in some areas of Indonesia. For example, in West Lombok Regency, zakat funds are used for capital for farmer groups, purchasing craft production equipment, and developing village women's cooperatives. As a result, beneficiary families were able to increase household income, create local jobs, and reduce dependence on social assistance. This model shows that if ZIS is managed properly, it can not only meet the needs of mustahik but also become a sustainable economic empowerment instrument. This productive approach also aligns with the principles of Islamic economics, which emphasize a balance between worship and socio-economic benefits, so zakat is not only a ritual obligation but also a means of fair community development.

From the perspective of Islamic economic theory, productive zakat, infak, and sedekah have a strategic function in creating economic independence and wealth distribution. Productive zakat is defined as zakat that is not only consumed but used for activities that can generate added economic value, such as business capital, skill training, and cooperative development. Infak and sedekah managed with productive principles also have the potential to create a multiplier effect, where every rupiah given can circulate within the community, strengthen the local economy, and build social solidarity. With this understanding, ZIS management is not merely a socio-religious activity but also a microeconomic development strategy that strengthens the resilience of village communities against economic challenges.

This training emphasized the importance of understanding the basic principles of Islamic economics, mechanisms of ZIS collection and distribution, and strategies for utilizing funds for productive activities. PKK mothers were encouraged to understand that zakat funds should not only be consumed but can also become small business capital, support skill training, or form community-based sharia cooperatives. For example, zakat funds can be used to purchase raw materials for traditional food processing businesses, handicraft tools, or agricultural business capital. With this approach, ZIS functions as

circulating social capital, providing long-term benefits, and increasing village community economic independence.

Furthermore, training PKK mothers in Gintung Village has strategic value for developing Islamic economics at the local level. Tangerang Regency, as a densely populated and diverse region, has its own challenges, such as economic disparities between villages, low sharia financial literacy, and limited capital access for micro-enterprises. By optimizing the role of PKK mothers, ZIS can become an instrument that bridges these gaps, creates economic opportunities, and strengthens village community independence. This model is expected to be replicated in other villages, so that productive-based ZIS management becomes a standard, sustainable, and impactful practice.

The training seminar, held in August 2025, also served as a platform for evaluation and reflection for participants. Through discussions, case studies, and ZIS management simulations, PKK mothers were invited to understand real challenges in fund management at the village level. They were given technical guidance on financial recording, mustahik data collection, distribution mechanisms, and business development strategies based on ZIS. This approach emphasized professionalism, accountability, and sustainability, so that each program implemented has a long-term impact on local economic empowerment.

With all the explanations above, it is clear that training PKK mothers in ZIS management for local economic empowerment is not merely a social activity. This activity integrates religious, Islamic economic, and community development aspects, thus becoming an inclusive and productive empowerment model. The success of this program is not only measured by increased literacy or skills of PKK mothers but also by tangible impacts on community welfare, increased family income, and the creation of a sustainable local economic ecosystem. Thus, this training becomes a concrete example of how ZIS can be optimized through a community-based approach, utilizing the strategic role of PKK mothers, and implementing Islamic economic principles in practice. This program shows that local economic empowerment can be achieved through productive, transparent, and welfare-oriented fund management, while strengthening social solidarity and moderate religious values.

## LITERATURE REVIEW

PKK mothers or Ibu-Ibu PKK, as the main drivers of social and economic activities in villages, play a central role in ensuring that ZIS funds are used appropriately (Sari *et al*, 2025). PKK Mothers is not only has wide networks down to the neighborhood level but also has experience in managing community empowerment programs such as small business development, women's skill training, and group savings management. With proper training (Wuryan *et al*, 2025). PKK mothers can become professional Zakat, infaq, and Shodaqoh (ZIS) managers, ensuring transparency, accountability, and program sustainability (Samsi *et al*, 2024). In addition, their involvement can increase community participation, as they are trusted to understand local needs and bridge relations between muzakki and mustahik. Besides economic aspects, the role of PKK Mothers also provided significant social impacts (Muang *et al*, 2021). PKK mothers who understood their strategic role could educate families and communities about the importance of professional fund management (Dewi, 2023). PKK mothers (Family Welfare Empowerment) hold a strategic position in this context. PKK is a women's organization with networks down to

the neighborhood level (RT and RW), actively involved in family and community welfare development (Wiendijarti *et al*, 2020).

## **RESEARCH METHOD**

The implementation of PKK mothers' training in Gintung Village, Sukadiri Subdistrict, Tangerang Regency, in optimizing the management of zakat, infaq, and shodaqoh (ZIS) was carried out through an interactive seminar approach combined with direct practice through discussions, Q&A, and simulations of productive fund management. This method was chosen so that participants not only understood the concepts of Islamic economics theoretically but were also able to apply them in the context of local economic empowerment in their respective villages. The activity took place in August 2025 at the Gintung Village Hall, which had adequate facilities for training, group discussions, and ZIS management practice.

The preparation stage began with intensive coordination between the committee, the village, PKK administrators, and local zakat institutions. This preparation included preparing seminar materials tailored to participants' needs, covering the basics of Islamic economics, ZIS management mechanisms, financial governance principles, and community-based economic empowerment strategies. Logistics arrangements were also made, including preparing training rooms, presentation media, stationery, and practice materials to ensure smooth activities. After preparation, the next stage was socialization and recruitment of participants carried out through regular PKK meetings, distribution of leaflets, and announcements at the neighborhood level. The number of participants was adjusted to the room capacity and facilitators' ability to ensure each participant had an optimal learning experience.

The core activity was conducted in the form of an interactive seminar with speakers from various backgrounds, including Islamic economic practitioners, zakat institution managers, and academics. The materials presented covered the basic concepts of Islamic economics and the urgency of ZIS in community empowerment, collection mechanisms, mustahik data recording, transparent and accountable fund distribution, and strategies for using ZIS for productive activities such as micro-enterprise capital, skill training, and community-based cooperative development. During the delivery of materials, participants were not just passive listeners but were actively involved in group discussions and Q&A sessions, allowing them to deepen their understanding and develop creative ideas in ZIS management.

After gaining theoretical understanding, participants were invited to engage in direct ZIS management simulations and practice. In this simulation, PKK mothers were trained to carry out administrative recording of zakat, infak, and sedekah collection, properly record mustahik, and prepare plans for utilizing funds for productive activities suited to community needs. This simulation provided real experience and accustomed participants to managing religious social funds professionally and accountably.

Each activity ended with an evaluation to measure participants' understanding and readiness in implementing ZIS management. Evaluation was carried out through questionnaires, reflective discussions, and assessments of simulation practices. To ensure program sustainability, post-seminar monitoring was also conducted in the form of initial assistance in financial recording, fundraising, and implementing productive ZIS-based programs. This assistance was followed by regular meetings or online communication,

where facilitators provided administrative guidance, evaluated fund utilization, and gave consultations on problems arising during program implementation.

With an integrated implementation method combining theory, discussion, simulation, evaluation, and mentoring, this training created a more applicative learning process, as well as explained by Arnesson and Albinsson (2017). It is expected that the results of this activity will not only increase PKK mothers' literacy in Islamic economics but also produce a productive, transparent, and sustainable village-based ZIS management model. Furthermore, this activity strengthened community participation in local economic empowerment and built collective awareness of the benefits of ZIS as a real socio-economic development instrument at the community level.

## **RESULT AND DISCUSSION**

The training of PKK mothers in Gintung Village, Sukadiri Subdistrict, Tangerang Regency, in optimizing the management of zakat, infak, and sedekah (ZIS) for local economic empowerment was carried out in August 2025. The results were measured based on several aspects, namely understanding of Islamic economic theory, ZIS management skills, readiness to design empowerment programs, and participants' motivation to implement the programs.

### **Participants' Understanding of Islamic Economics and ZIS**

Based on evaluations through questionnaires and interactive discussions, most participants showed significant improvement in understanding the principles of Islamic economics and the role of zakat, infak, and sedekah (ZIS) in local economic empowerment. Before the training, participants' understanding was still limited to the ritual aspect of zakat, while the concept of productive distribution and socio-economic benefits of ZIS was not widely known. However, after attending interactive seminars and simulation practices, PKK mothers were able to explain collection principles, mustahik data recording, and strategies for utilizing funds for productive activities relevant to village conditions. In detail, participants' improved understanding can be explained as follows:

1. **Understanding of Islamic Economic Theory** – Participants began to understand that Islamic economics is not only related to ritual worship but also financial management, wealth distribution, and social justice. This forms the basis for viewing ZIS as a development instrument.
2. **ZIS Management Mechanism** – Participants understood how collection, recording, and distribution of ZIS could be carried out transparently, accountably, and according to sharia provisions.
3. **Strategies for Productive Fund Utilization** – Participants learned that ZIS funds can not only be used for short-term consumption but also for productive purposes, such as micro-business capital, skill training, and developing community-based cooperatives.
4. **Motivation to Implement Programs** – Participants showed high enthusiasm to implement productive ZIS management in their environment. This motivation was shown through their commitment to form ZIS management groups at the village level, involving PKK as the main driver.

All have been described in the following table:

**Table 1. Level of Understanding of PKK Mothers Before and After Coaching**

Aspects of Understanding	Very good	Good	Enough	Not enough
Sharia economic theory	35%	50%	15%	0%9
ZiS management mechanism	30%	55%	15%	0%
Motivation for program implementation	40%	45%	15%	0%
Productive fund utilization strategy	25%	50%	20%	5%

Source: Author (2025)

This improvement demonstrates the effectiveness of interactive seminars and simulations in building conceptual understanding and technical skills. However, the strategic aspects of productive fund utilization still require further guidance, particularly in developing targeted empowerment programs aligned with local economic potential and needs.

### **Obstacles in Implementing Guidance**

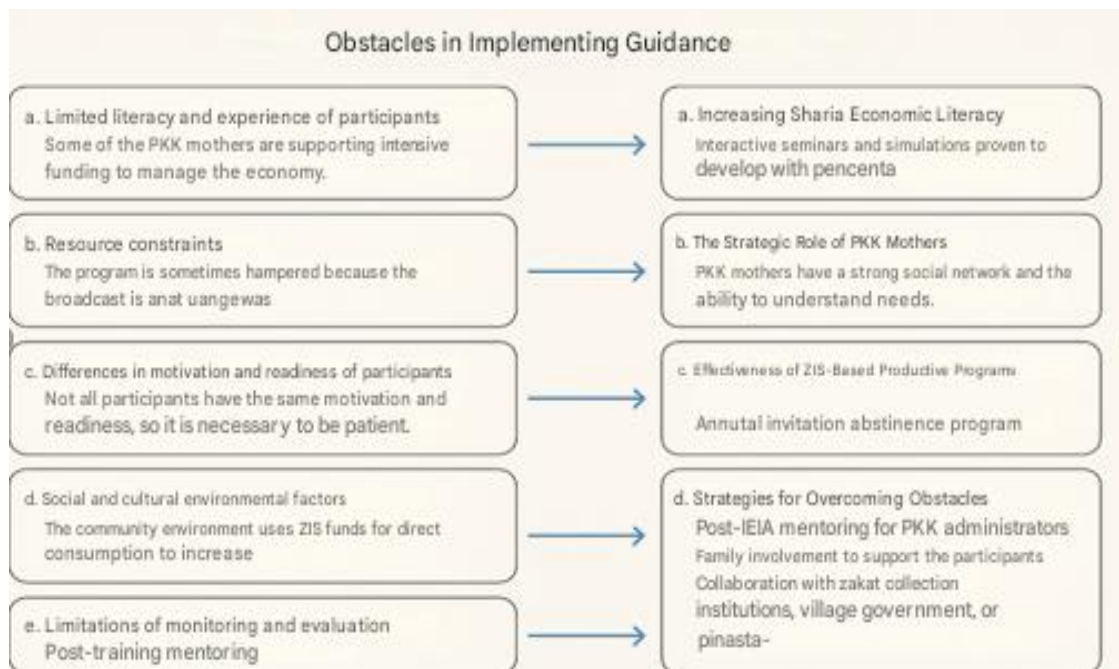
In implementing the ZIS-based development program, several significant obstacles were identified that impacted the effectiveness of the program. These obstacles require in-depth analysis to refine the program and achieve maximum results:

- a. Limitations of participant literacy and experience  
Most PKK women have varying formal educational backgrounds and limited experience in sharia economic management. Their understanding of the principles of zakat, infaq, productive alms (ZIS), and halal investment remains low. This requires more intensive mentoring through seminars, workshops, practical simulations, and materials tailored to the participants' level of understanding. Without adequate literacy, participants tend to struggle to apply their knowledge in managing productive ZIS funds.
- b. Resource constraints  
Programs sometimes face limitations in initial funding, raw materials, or business support facilities. For example, business capital for productive ZIS activities is not always available, hampering program implementation. Furthermore, supporting facilities such as production facilities, work tools, or market access are still suboptimal, preventing the full impact of empowerment.
- c. Differences in motivation and readiness of participants  
Not all participants have the same motivation and readiness to participate in the training. Some are more passive or lack initiative, so the program must be tailored to a personalized approach and motivational strategy. This approach can include strengthening awareness of the economic, social, and spiritual benefits of productive ZIS management.
- d. Social and cultural environmental factors  
The social environment and community customs sometimes present challenges. For example, some people are accustomed to using ZIS funds for direct consumption rather than productive activities. This paradigm needs to be changed through education, outreach, and practical practices so that participants understand the added value of productive ZIS for family and community well-being.

e. Limitations of monitoring and evaluation

Post-training support was suboptimal due to the limited number of facilitators and the considerable distance between group members. The lack of regular monitoring resulted in some participants experiencing difficulties implementing the program or losing motivation. This necessitates a more effective monitoring system, including the use of communication technology to facilitate regular monitoring and evaluation.

Take a look at the following picture:



**Figure 1. Obstacles during implementation**

Source: Author (2025)

### Follow-up Efforts and Program Implementation

After the training, participants will develop a ZIS management plan based on local economic empowerment. Examples of planned programs include:

- Micro business capital for traditional food processing and local food processing.
- Sewing and handicraft skills training.
- Community-based cooperative development using ZIS funds as initial capital.



These follow-up efforts are outlined in the following table:

**Table 2. ZIS-Based Empowerment Program Plan**

<b>Empowerment program</b>	<b>Participants involved</b>	<b>Initial funds (Rp)</b>	<b>Revenue increase targetn</b>
Food processing business	20	5,000,000	20-30% In 6 months
Sewing training	15	3,000,000	Opening a small business
Development of cooperatives	25	10,000,000	Revolving capital, equal benefits

Source: Author (2025)

Each program is designed with clear targets, a realistic number of participants, and adequate initial funding to ensure sustainability and effectiveness. Initial implementation has shown a positive response from the community, particularly the beneficiaries participating in the empowerment program.

## CONCLUSION

Based on the results of the mentoring program, it can be concluded that participants generally experienced an increased understanding of the material provided, particularly in Islamic economics, ZIS management, and moral and spiritual values, although differences in literacy levels and experience posed significant challenges. Barriers such as limited participant literacy, resource constraints, and varying levels of participation indicate the need for a more adaptive and intensive mentoring strategy to optimize program effectiveness. Follow-up efforts, such as ongoing mentoring, practical training, and the use of media and technology, have been shown to help participants understand the material more deeply and mitigate existing barriers.

## ACKNOWLEDGMENT

The author would like to express his deepest gratitude to the Gintung Village Government for granting permission so that the community service activities could be carried out smoothly. His gratitude is also extended to the PKK mothers as participants, who enthusiastically participated in the activities and played an active role in each session, so that this program ran effectively and beneficially. Furthermore, the author would like to express his sincere appreciation to the supervising lecturer and the entire STISNU academic community for the guidance, support, and direction provided during the preparation and implementation of the activities. The support of all parties played a significant role in the smooth running of this program, and the author hopes that this report can serve as a useful evaluation and inspiration for the implementation of community service activities in the future.

## REFERENCES

### Journal Articles

- Arnesson, K., & Albinsson, G. (2017). Mentorship—a pedagogical method for integration of theory and practice in higher education. *Nordic Journal of Studies in Educational Policy*, 3(3), 202-217.
- Asrida, A., Iska, S., & Putriana, V. T. (2023). Roles of Indonesia Magnificence of Zakat in Managing Zakat, Infak and Sadaqah. *International Journal of Multidisciplinary Research of Higher Education*, 6(2), 85-96.

- Dewi, K. H. (2023). The city, PKK leaders, and women's empowerment. *Asian Journal of Women's Studies*, 29(1), 121-135.
- Herianingrum, S., Supriani, I., Sukmana, R., Effendie, E., Widiastuti, T., Fauzi, Q., & Shofawati, A. (2024). Zakat as an instrument of poverty reduction in Indonesia. *Journal of Islamic Accounting and Business Research*, 15(4), 643-660.
- Muang, M. S. K. (2021). Empowering Role Of Family Welfare (Pkk) In Improving The Quality Of Life In The Rinding Allo Village, North Luwu. *Al-Kharaj: Journal of Islamic Economic and Business*, 3(2).
- Muqorobin, A., & Urrosyidin, M. S. (2023). The Contribution of Zakat, Infaq, Sadaqa, and Waqf (Ziswaf) Strategic Management in Developing the Prosperity of Ummah. *Journal of Islamic Economics and Finance Studies*, 4(1), 27-47.
- Samsi, S., Martomo, Y. P., & Anafih, E. S. (2024). BAZNAS leadership commitment in harnessing zakat potential and strengthening the community economy. *Society*, 12(2), 927-942.
- Sari, T. N., Fitriani, F., & Nurherlina, N. (2025). Determinants of Poverty Reduction in Indonesia: Evidence from Islamic Social Finance, Islamic Microfinance Institutions, and Government Interventions. *Review of Islamic Economics and Finance*, 8(1), 167-190.
- Wiendijarti, I., Wahyuni, H. I., & Witjaksono, R. (2020). The family welfare empowerment movement (PKK) as a structure relationship and agent in community empowerment. *International Journal of Innovation, Creativity and Change*, 13(1), 392-405.
- Wuryan, S., Ghofur, R. A., Jafar, M. M., Sanjaya, S., & Setiawati, R. (2025). Women's empowerment model in increasing economic independence at the community work training center (BLKK) of Lampung Province. *Journal of Community Service and Empowerment*, 6(1), 58-73.