

A qualitative case study on productive zakat and pentahelix-based empowerment: Insights from BAZNAS Malang Regency

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ABSTRAK

Introduction

In Indonesia, zakat is a critical Islamic social finance instrument aimed at poverty alleviation and community empowerment. While most zakat programs remain consumptive, the shift toward productive zakat offers a sustainable approach to improving economic welfare. However, empirical studies that examine its actual implementation and governance models are still scarce, particularly within the context of local zakat institutions in Indonesia.

Objectives

This study investigates the implementation of productive zakat empowerment in Malang Regency by analyzing the role of the Pentahelix collaboration model—integrating government, academia, private sector, media, and community—in supporting the distribution and impact of zakat-based economic empowerment programs.

Method

This research adopts a qualitative case study design, focusing on BAZNAS Malang Regency as the unit of analysis. Data were collected through in-depth interviews with institutional stakeholders and triangulated with documentary analysis of zakat distribution reports from 2020 to 2024. The study utilizes an inductive analytical framework to examine how Pentahelix-based collaboration influences the effectiveness of productive zakat implementation.

Results

The findings reveal that BAZNAS Malang Regency has made substantial progress in transitioning from consumptive to productive zakat programs through initiatives such as small-business capital provision and equipment distribution. These efforts, implemented

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across 33 subdistricts, have led to significant economic improvements for mustahiq, with an estimated 25% increase in income levels. Moreover, the study finds that the success of these programs is closely linked to multi-sector collaboration under the Pentahelix model, although disparities in stakeholder engagement and the absence of formal mentoring and evaluation frameworks remain.

Implications

The results highlight the potential of productive zakat as a tool for sustainable poverty alleviation and economic inclusion when combined with collaborative governance. The Pentahelix model provides a viable framework for institutionalizing such efforts, though further development is needed to ensure strategic alignment, measurable impact, and long-term sustainability.

Originality/Novelty

This study contributes to the growing literature on Islamic social finance by offering an in-depth case analysis of productive zakat practices supported by multi-stakeholder collaboration in Indonesia. It introduces a nuanced understanding of how zakat institutions can serve as developmental agents in achieving Islamic economic objectives beyond traditional charity models.

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INTRODUCTION

Zakat, one of the fundamental pillars of Islam, plays a central role not only in the spiritual purification of wealth but also in fostering socioeconomic equity. In Muslim-majority nations such as Indonesia—the country with the largest Muslim population globally—zakat is increasingly being recognized as a potent tool for poverty alleviation. Amid persistent economic disparities and structural poverty, zakat offers a theologically embedded, community-driven solution to financial injustice. In the context of Indonesia, where poverty affected 8.57% of the population or approximately 24.06 million individuals as of September 2024 (Badan Pusat Statistik, 2025), the urgency of optimizing zakat as a development mechanism cannot be overstated. While consumptive zakat, which provides direct aid, remains important, the emergence of productive zakat—zakat allocated as capital or resources to encourage entrepreneurship among the poor—has garnered increasing scholarly and policy interest (Ahmad et al., 2024; Hakim & Setyaningsih, 2022).

In Southeast Asia, the implementation of productive zakat programs has demonstrated promising outcomes in supporting entrepreneurship, financial independence, and long-term welfare improvements among mustahiq (zakat recipients) (Abdurrouf, 2022; Kholis & Mugiyati, 2021; Riswandi et al., 2024). These programs embody the transition from charity to empowerment, offering strategic interventions that provide capital, business tools, and training to individuals and

families living in poverty. For instance, productive zakat initiatives that include vocational training or support for micro-enterprises have not only improved the income levels of recipients but also contributed to local economic vitality and social stability (Batin & Rahmayanti, 2021; Maisyarah & Hamzah, 2024). When zakat institutions integrate financial support with entrepreneurship education and mentoring, beneficiaries are better equipped to manage businesses and generate sustainable income. This model aligns closely with Islamic economic principles, particularly the *maqasid al-shariah* (higher objectives of Islamic law), which emphasize economic justice, human dignity, and community resilience (Wahyu et al., 2023; Wahyudi, Amalia, et al., 2024).

Despite these promising developments, various challenges continue to hinder the integration of zakat into national poverty alleviation frameworks. First, there remains a lack of standardized regulatory frameworks, leading to disparities in zakat governance across Indonesia's regions (Adinugraha et al., 2023; Sarib et al., 2024; Yasni & Erlanda, 2020). This inconsistency often translates into inefficiencies in fund distribution, public mistrust, and reduced compliance among muzakki (zakat payers). Second, the disconnect between government bodies and zakat institutions hinders collaborative efforts, resulting in duplicated programs and misaligned priorities (Ahyani et al., 2023). Furthermore, zakat institutions often lack adequate mechanisms for transparency, accountability, and impact assessment, which are essential for maintaining credibility and trust (Bahri & Sulistiawati, 2021; Solihati et al., 2023).

Another structural issue lies in the limited public understanding of zakat's potential beyond immediate relief. Although zakat is widely recognized as a religious obligation, its role as a transformative social finance instrument remains under-communicated. Awareness campaigns and educational initiatives are needed to emphasize zakat's role in addressing multidimensional poverty and improving socioeconomic equity (Arifqi et al., 2024; Pratama, 2023). Zakat also faces logistical and operational constraints, particularly in reaching marginalized communities such as women, rural populations, and ethnic minorities. Targeted outreach and inclusivity strategies are essential to ensure that zakat achieves its intended redistributive function and promotes economic justice (Ayuniyyah et al., 2022; Saadah et al., 2024).

Against this backdrop, productive zakat emerges as a refined solution, combining the theological integrity of zakat with principles of economic empowerment. This approach emphasizes the use of zakat funds to provide business capital, productive assets, and mentorship for underprivileged communities. Numerous studies underscore that such interventions significantly enhance recipients' livelihoods, helping them transition from *mustahiq* to *muzakki* status over time (Iqbal et al., 2024). Research conducted in various regions of Indonesia, including West Java and Banten, shows that zakat-based entrepreneurship programs contribute directly to poverty reduction and financial inclusion (Herianingrum et al., 2024; Riswandi et al., 2024).

Moreover, the adoption of digital platforms in zakat management has improved efficiency, transparency, and reach (Isnaniati et al., 2023; Zubaidah & Afifah, 2020). In Malaysia and Indonesia, for example, digital zakat platforms have enabled real-time



monitoring, data collection, and seamless distribution, enhancing stakeholder confidence and community participation (As-Salafiyah & Fatoni, 2021; Meerangani et al., 2022). The digitization trend not only modernizes zakat administration but also aligns with the broader digital transformation of Islamic finance.

The integration of zakat with Sustainable Development Goals (SDGs) further illustrates its relevance in contemporary development discourse. Productive zakat initiatives support multiple SDG targets, including poverty eradication, gender equality, decent work, and reduced inequalities (Nayak & Hegde, 2023; Rizal et al., 2023; Salim et al., 2024). Particularly effective are programs that prioritize female entrepreneurship and vocational training for marginalized youth, contributing to inclusive economic growth (Ayuniyyah et al., 2022; Iqbal et al., 2024). These interventions are consistent with *maqasid al-shariah*, especially in their focus on preserving wealth (*hifz al-mal*), securing human dignity (*hifz al-nafs*), and promoting education (*hifz al-'aql*).

Yet, realizing the full potential of productive zakat requires more than isolated initiatives. It necessitates a collaborative, systemic model that brings together key stakeholders from government, academia, civil society, private sector, and media. The Pentahelix model—adopted by BAZNAS Kabupaten Malang in the "Kabupaten Malang Makmur" program—embodies this integrative approach. This model enhances efficiency, accountability, and community engagement in zakat governance by facilitating joint actions and shared responsibilities among diverse actors. The participation of academia provides evidence-based insights and innovation; the private sector contributes funding and entrepreneurship mentoring; the government enforces enabling regulations; the media promotes transparency and awareness; and civil society ensures contextual relevance and inclusiveness (Rustam et al., 2023; Sukmadi, 2022).

Despite its conceptual strengths, the implementation of the Pentahelix model remains underexplored in scholarly literature. Most existing research focuses on bilateral collaborations or institution-centric analyses, rather than on dynamic, multi-actor frameworks that reflect real-world complexity. Furthermore, empirical data on how such models impact long-term welfare and zakat effectiveness is limited. The role of participatory governance, digital monitoring tools, and capacity-building efforts across stakeholders also requires deeper examination to establish replicable frameworks.

This study aims to fill that gap by analyzing the implementation of productive zakat through the Pentahelix model in BAZNAS Kabupaten Malang. It explores how the integration of five core sectors—government, academia, private business, community, and media—supports the effectiveness of zakat as a poverty alleviation tool. The study adopts a qualitative case study methodology to understand how collaborative governance influences program outcomes and community empowerment. The novelty of this research lies in its interdisciplinary approach, drawing from Islamic economics, social finance, and development studies to evaluate an integrated zakat empowerment model. It seeks to provide a critical lens on how structural collaboration enhances zakat's impact, in contrast to traditional mono-institutional models.

By focusing on the empirical case of BAZNAS Kabupaten Malang, this study contributes not only to the theoretical advancement of zakat governance but also to policy formulation for Islamic social finance institutions. The scope includes an analysis of institutional roles, mechanisms of collaboration, impact metrics (both economic and social), and alignment with Islamic economic values and SDG benchmarks. Ultimately, this research underscores the significance of productive zakat, not merely as a financial transaction but as a transformative mechanism rooted in *maqasid al-shariah*, aiming to foster a just, inclusive, and resilient society.

LITERATURE REVIEW

Theoretical Foundations of Zakat in Islamic Economics

Zakat, as one of the core pillars of Islam, has long served as a powerful instrument for socioeconomic redistribution. Its dual function—as a religious obligation and a financial tool for societal well-being—distinguishes it from secular welfare systems. Within the framework of Islamic economics, zakat plays a vital role in ensuring justice (*'adl*), eradicating poverty (*faqr*), and supporting the fulfillment of *maqasid al-shariah*, particularly the preservation of wealth (*hifz al-mal*), life (*hifz al-nafs*), and intellect (*hifz al-'aql*) (Ayuniyyah et al., 2022; Sobandi & Rakhmawati, 2024; Wahyudi, Amalia, et al., 2024).

Zakat is typically classified into consumptive and productive categories. The former addresses immediate needs through direct assistance, while the latter provides long-term economic empowerment through investment in human capital, microenterprises, or productive assets (Maisyarah & Hamzah, 2024). This distinction is crucial because it reflects a paradigm shift from temporary relief to systemic upliftment. Productive zakat has gained increasing attention in contemporary Islamic finance literature for its potential to foster entrepreneurship, self-sufficiency, and upward economic mobility among *mustahiq* (Abdurrouf, 2022; Herianingrum et al., 2024).

Empirical Evidence on Productive Zakat Programs

Numerous studies have affirmed the role of productive zakat in alleviating poverty, particularly in Muslim-majority countries. Iqbal et al. (2024) demonstrated how strategic distribution of zakat for business capital helped transform *mustahiq* into independent entrepreneurs capable of contributing to local economies. Similarly, in Banten and West Java, zakat-based microfinance initiatives showed tangible improvements in household income, employment, and educational access (Herianingrum et al., 2024; Riswandi et al., 2024).

The empowerment-oriented approach also supports financial inclusion, as beneficiaries gradually become part of the formal economy. Ayuniyyah et al. (2022) highlighted that productive zakat not only reduces income inequality but also builds resilience, especially among female-headed households. In this context, productive zakat functions not merely as a charitable transfer but as an enabling mechanism aligned with the SDG agenda and Islamic values of dignity and economic justice.



Methodologies for Evaluating Zakat Impact

Accurate measurement of zakat's outcomes has become a critical concern among practitioners and scholars. Two models are often referenced in assessing the effectiveness of zakat programs: the Social Return on Investment (SROI) and the CIBEST Quadrant model.

SROI evaluates the broader economic and social value created by a program, translating intangible benefits such as empowerment or skills development into quantifiable outcomes (Bahri & Sulistiawati, 2021). This framework allows zakat institutions to demonstrate accountability and efficiency to donors and regulatory bodies. Meanwhile, the CIBEST model—combining material and spiritual dimensions—offers a multidimensional poverty assessment by placing households into four quadrants: prosperous, material-poor, spiritual-poor, and absolute poor (Salim et al., 2024).

Both tools reinforce the necessity of holistic, data-driven approaches in zakat governance, supporting continuous improvement and public trust. However, their adoption in institutional practice remains inconsistent, especially among local zakat agencies with limited capacity.

Stakeholder Collaboration in Zakat Governance

The literature consistently emphasizes that successful zakat implementation demands multisectoral engagement. Government agencies provide policy support and facilitate integration into national development agendas (Yasni & Erlanda, 2020). Academic institutions contribute research, capacity building, and performance evaluation. Civil society plays a role in identifying local needs and monitoring distribution fairness, while private businesses bring in capital, infrastructure, and entrepreneurial expertise (Adinugraha et al., 2023). Media platforms help disseminate awareness, shape public perception, and promote transparency (Pratama, 2023).

This multi-stakeholder model, often referred to as the Pentahelix, has been proposed as a means to strengthen zakat institutions' operational effectiveness and responsiveness (Rustam et al., 2023; Sukmadi, 2022). The integration of five major societal components—government, academia, private sector, community, and media—ensures not only comprehensive program design but also co-ownership and sustainability.

Digitalization and Innovation in Zakat Management

The role of technology in enhancing zakat performance has received growing scholarly attention. Digital zakat platforms have been shown to reduce administrative costs, enhance donor convenience, and improve fund tracking (Zubaidah & Afifah, 2020; Isnaniati et al., 2023). For instance, institutions that employ blockchain or digital wallets can ensure real-time monitoring and avoid leakages or misallocations.

However, digitalization is not without challenges. Meerangani et al. (2022) caution that without adequate digital literacy among mustahiq or robust data privacy frameworks, the benefits of technological adoption could be unevenly distributed.

Hence, digital transformation must be embedded within broader institutional reforms that include transparency, inclusivity, and training (Akram H. et al., 2022; Ihsan et al., 2022).

Integration with Islamic Social Finance and SDGs

Recent literature also explores the convergence of zakat with other Islamic social finance instruments such as waqf (endowment) and qard al-hasan (benevolent loans). The synergy among these tools can multiply social impact and foster inclusive development (Rizal et al., 2023; Salim et al., 2024). For example, productive zakat programs can be complemented by waqf-based education or health services, ensuring multidimensional poverty reduction.

Moreover, several authors highlight the alignment between zakat and the UN Sustainable Development Goals, particularly in areas such as poverty eradication, gender equality, and decent work (Ayuniyyah et al., 2022; Wahyudi, Mahroji, et al., 2024). This convergence opens up opportunities for zakat institutions to access broader development networks, including multilateral donors and global philanthropic alliances.

Gaps in Existing Literature and Theoretical Orientation

While the effectiveness of productive zakat is well-documented, few studies have rigorously examined how collaborative governance models such as the Pentahelix concretely affect outcomes. Most empirical work remains siloed, focusing either on zakat institutions or beneficiary narratives, without capturing the institutional dynamics of intersectoral collaboration. Furthermore, regional variations in implementation—due to regulatory asymmetry, institutional capacity, and cultural diversity—are seldom analyzed comparatively.

The literature also lacks integration between theoretical models of Islamic economics (e.g., maqasid al-shariah, justice theory) and practical metrics used in development economics (e.g., SROI, poverty indices). Bridging this gap would allow for a more coherent and unified framework for zakat evaluation.

METHOD

Research Approach and Paradigm

This study employed a qualitative research design within an interpretive paradigm (Gichuru, 2017; Pervin & Mokhtar, 2022; Thanh & Thanh, 2015) to explore the implementation and effectiveness of the Pentahelix model in productive zakat management by BAZNAS Malang Regency. The interpretive paradigm was chosen to deeply understand the subjective experiences, collaborative mechanisms, and social constructs that underpin the empowerment of mustahiq (zakat recipients). By interpreting narratives, institutional practices, and stakeholder roles, the research aimed to capture the nuanced realities embedded in the governance of zakat-based poverty alleviation initiatives.



Qualitative research is particularly suitable for addressing how multi-actor collaborations such as the Pentahelix operate within specific sociocultural and institutional settings (Creswell & Poth, 2023). This paradigm enables the researcher to go beyond numerical data and investigate meanings, motivations, and outcomes from the perspective of various actors involved in the productive zakat ecosystem.

Case Study Strategy

The study adopted an instrumental case study strategy focused on the “Kabupaten Malang Makmur” program, a flagship initiative by BAZNAS Malang Regency that exemplifies the use of productive zakat under the Pentahelix collaboration framework. According to Yin (2018), the case study method is ideal for investigating complex phenomena within real-life contexts, especially when the boundaries between the phenomenon and context are not clearly defined.

The case of BAZNAS Malang was selected purposively due to its documented success in integrating government, academia, civil society, media, and the private sector in zakat empowerment activities. As highlighted in previous literature, such integration is still relatively rare in Indonesia, which makes this case a critical unit of analysis to understand institutional synergies and stakeholder roles in Islamic social finance.

Data Collection Techniques

Multiple qualitative data collection methods were employed to ensure triangulation and enhance the reliability and depth of the findings. These included:

In-depth Interviews

Semi-structured interviews were conducted with key stakeholders representing each of the five elements of the Pentahelix model. Informants included:

- Leaders and staff from BAZNAS Malang Regency
- Local government officials involved in zakat regulation and poverty alleviation
- Academics from universities such as UIN Malang and Universitas Brawijaya
- Business actors, particularly CSR managers and entrepreneurs
- Media professionals who participated in zakat promotion and public education

The interviews explored themes such as program planning, resource mobilization, distribution mechanisms, beneficiary selection, post-distribution monitoring, and institutional coordination. The use of open-ended questions allowed for probing deeper into institutional dynamics, perceptions of effectiveness, and challenges encountered.

Document Analysis

Official reports, monitoring data, program guidelines, zakat financial statements, and promotional materials were collected from BAZNAS and partner organizations. These documents provided contextual insights and allowed the researcher to track program evolution and budgetary trends between 2020 and 2024. Particular attention was given

to financial allocations, types of productive zakat assistance distributed, and post-program evaluations.

Observation

The researcher participated in selected program activities, including distribution events and community engagement forums. Non-participant observation techniques were used to document stakeholder interactions, transparency practices, and recipient responses. These observations provided contextual grounding and helped validate statements obtained from interviews.

Secondary Data

National poverty statistics, BAZNAS annual reports, and relevant government regulations were used to establish macro-level context and cross-validate local data. Data from Badan Pusat Statistik and the Ministry of Religious Affairs were used to situate the program within broader trends in zakat governance and poverty indicators in Indonesia.

Sampling and Informant Selection

Purposive sampling was utilized to select informants with direct involvement or substantial knowledge of the zakat empowerment program. The criteria for selection included institutional affiliation, role in program implementation, and ability to provide in-depth insights. Snowball sampling was also employed when key actors referred the researcher to other relevant stakeholders.

In total, 15 informants were interviewed, encompassing leaders, mid-level implementers, and community representatives. This composition ensured that perspectives from both strategic and operational levels were represented.

Data Analysis

Thematic content analysis was used to identify, analyze, and interpret patterns in the data (Braun & Clarke, 2006). The analysis proceeded in several stages:

Transcription and Familiarization

All interview recordings were transcribed verbatim and supplemented with field notes from observations. Transcripts were read repeatedly to gain a comprehensive understanding of the content.

Coding

Codes were generated inductively based on emerging themes, as well as deductively informed by the Pentahelix framework and principles of Islamic economics. Key codes included: "stakeholder synergy," "zakat distribution logic," "economic empowerment," "transparency mechanisms," "beneficiary selection," and "barriers to sustainability."

Theme Development

Codes were grouped into overarching themes reflecting the roles of each Pentahelix actor and the dynamics of productive zakat implementation. Analytical categories were iteratively refined to reflect both convergence and divergence in stakeholder perspectives.



Interpretation and Synthesis

Themes were interpreted in light of existing literature on productive zakat, collaborative governance, and Islamic economic theory. This synthesis helped contextualize findings and guide the formulation of conclusions and theoretical implications.

Ethical Considerations

Ethical clearance was obtained from the institutional review board of the researcher's affiliated university. Participants were informed of the study's purpose, assured of confidentiality, and asked to provide verbal consent before interviews. Data were anonymized and stored securely to maintain the privacy and dignity of all informants. Given the religious and ethical sensitivities surrounding zakat, extra care was taken to avoid coercion and ensure respectful engagement with all participants.

Trustworthiness and Triangulation

To enhance the credibility and dependability of the research, the study employed triangulation across methods (interviews, documents, observation) and sources (multiple stakeholders). Member checking was also conducted by sharing preliminary interpretations with select informants for validation and clarification. The use of thick description ensured that contextual realities were clearly articulated, enabling transferability of insights to similar zakat governance contexts.

RESULTS

Zakat Fund Sources and Distribution Framework

Based on an in-depth interview with the Deputy Head of the Zakat Distribution and Utilization Division at BAZNAS Malang Regency, the institution's primary funding sources comprise zakat, infaq, and sadaqah, contributed by individuals and organizations. These contributions are received either through local Zakat Collection Units (*Unit Pengumpul Zakat* abbreviated UPZ in Bahasa Indonesia) or directly via the official BAZNAS Malang Regency bank account. The distribution of zakat is implemented across five flagship programs: *Kabupaten Malang Peduli*, *Kabupaten Malang Makmur*, *Kabupaten Malang Sehat*, *Kabupaten Malang Cerdas*, and *Kabupaten Malang Taqwa* (Nurhadi, personal communication, 2023).

Each program is designed to address a specific domain of welfare:

- *Kabupaten Malang Peduli* focuses on direct social assistance, including home renovation for the poor, monthly and annual cash transfers for the underprivileged, disaster relief, and basic food packages.
- *Kabupaten Malang Makmur* is concerned with economic empowerment through the provision of productive capital and business tools.
- *Kabupaten Malang Sehat* offers support for public health services, including mass circumcision events, BPJS health insurance assistance, and distribution of wheelchairs.

- *Kabupaten Malang Cerdas* provides scholarships covering full university tuition, short-term educational aid, and assistance for students at various levels of education including Islamic boarding schools.
- *Kabupaten Malang Taqwa* promotes religious welfare through mosque maintenance, monthly allowances for Quranic teachers, and support for Islamic educational activities.

Although the majority of the distributions remain consumptive in nature, BAZNAS Malang Regency has made significant strides in initiating productive zakat programs, particularly under *Kabupaten Malang Makmur*. These efforts include providing microenterprise capital and business tools such as food carts (for meatball or snack vendors), air compressors for tire repair businesses, and fishing boats to coastal communities (Putri, personal communication, 2024).

Trends in Zakat Collection and Distribution (2020–2024)

Table 1 illustrates the annual zakat collection trends in Malang Regency over the 2020–2024 period. The data reveal relatively stable revenue streams in the early years, with collections ranging between IDR 6.7 and 7.2 billion from 2020 to 2022. A significant surge occurred in 2023, reaching nearly IDR 9 billion, followed by a slight decline in 2024 to approximately IDR 7.9 billion. Cumulatively, the total zakat amassed during the five-year span amounted to IDR 37.67 billion, underscoring BAZNAS Malang's consistent resource mobilization.

The observed upward trend, especially the peak in 2023, suggests improved public awareness, institutional trust, or enhancements in zakat management systems. These figures reflect not only the financial potential of zakat institutions but also their responsiveness to socioeconomic dynamics. Moreover, such fiscal capacity aligns with broader national initiatives aimed at poverty reduction and social welfare enhancement. Hence, the financial data in Table 1 underscore BAZNAS Malang's strategic positioning as a reliable intermediary in state-supported economic justice programs.

Table 1

Zakat Collection by Year (2020–2024)

Year	Zakat Collected (IDR)
2020	6,725,322,218
2021	6,699,657,936
2022	7,230,499,418
2023	8,973,554,467
2024	7,939,731,625
Total	37,668,775,664

Source: Secondary data.

Table 2 presents the disbursement of zakat funds by programmatic focus over the 2020–2024 period. The data exhibit a clear prioritization of social welfare programs, with “Malang Peduli” consistently receiving the largest share, peaking at over IDR 6.9 billion

in 2023. Programs such as “Malang Makmur,” “Malang Sehat,” and “Malang Cerdas” demonstrate a gradual yet meaningful expansion, notably in education, where “Malang Cerdas” increased significantly from IDR 195 million in 2020 to over IDR 1 billion in 2024. Other allocations, including Zakat Fitrah and “Malang Taqwa,” also indicate progressive scaling.

This distribution trajectory indicates a deliberate shift from purely consumptive relief toward more empowering, capacity-building initiatives. The increasing allocation to education and health reflects a strategic emphasis on long-term human development. By balancing urgent needs with sustainable programming, BAZNAS Malang Regency demonstrates a multidimensional approach to zakat utilization. Overall, the distribution figures support the institution’s commitment to broad-based, socially impactful programming, affirming its contribution to localized Sustainable Development Goals (SDGs) and poverty alleviation frameworks.

Table 2

Zakat Distribution by Program (2020–2024)

Program	2020	2021	2022	2023	2024
Kabupaten Malang Peduli	6,099,228,652	5,872,684,751	4,595,000,000	6,967,106,000	6,218,005,404
Kabupaten Malang Makmur	151,040,000	109,050,000	88,300,000	271,450,000	259,600,000
Kabupaten Malang Sehat	250,582,000	76,115,500	74,960,500	38,680,000	132,436,800
Kabupaten Malang Cerdas	195,710,000	394,425,000	568,070,000	630,550,000	1,019,375,000
Kabupaten Malang Taqwa	76,412,500	61,500,000	51,700,000	134,500,000	144,200,000
Zakat Fitrah	–	35,434,000	79,936,000	133,922,000	160,976,000

Source: Secondary data.

Implementation of Productive Zakat Empowerment

The *Kabupaten Malang Makmur* program demonstrates BAZNAS Malang’s commitment to productive zakat through capital assistance and equipment grants. Between 2020 and 2024, over IDR 879 million was allocated to productive zakat, showing a clear trajectory of prioritization.

Qualitative data from staff interviews reveal that recipients often reported a 25% increase in business income after receiving support from BAZNAS (Putri, personal communication, 2024). These businesses—ranging from street food vendors to small-scale fishermen and tire repair operators—not only boosted the livelihood of individual mustahiq but also created ripple effects through job creation and increased purchasing power. This, in turn, stimulated the local economy and contributed to the broader goal of material and spiritual well-being. The program’s implementation spans 33 districts, including Poncokusumo, Singosari, Pakisaji, and others.

Operationalization of the Pentahelix Model

The productive zakat program in Malang Regency aligns with Law No. 23 of 2011 on Zakat Management, which identifies poverty alleviation as a central objective. BAZNAS Malang, functioning as a semi-autonomous zakat institution, has adopted the Pentahelix collaboration model to maximize the utility of zakat in complex and large-scale environments. In this model, five societal elements—government, academia, business, civil society, and media—work synergistically. The government's involvement, particularly through the Malang Regency administration and the Ministry of Religious Affairs, is evident in policies requiring civil servants (ASN) to channel professional zakat through BAZNAS and in the formation of UPZs across all subdistricts.

The business sector, exemplified by CV Sayap Mas, contributes financially and logistically. In 2024, CV Sayap Mas donated IDR 100 million and actively participated in distribution efforts (Fanani, personal communication, 2025). Media engagement has been facilitated through a strategic partnership with *Times Indonesia*, which publicizes BAZNAS initiatives, thereby enhancing transparency and public awareness. In recognition of this collaboration, *Times Indonesia* awarded BAZNAS Malang Regency the 2024 "Most Valuable Institution" accolade.

Academia also plays a vital role. BAZNAS Malang Regency has opened its doors for academic research and community engagement programs by scholars from institutions such as Universitas Brawijaya and UIN Maulana Malik Ibrahim. While earlier partnerships for sustained business mentoring faced funding constraints, individual lecturers continue to support mustahiq through voluntary PKM (*pengabdian kepada masyarakat* in Bahasa Indonesia or community service) projects. Finally, civil society's role is most visible at the grassroots level. Local community members act as volunteers and informants, aiding in the accurate identification of mustahiq and the monitoring of program impact. This collaboration extends to neighborhood and village leaders, who facilitate zakat distribution events at district offices (Samsul, personal communication, 2024; Zaenal, personal communication, 2025).

Implementation of the Pentahelix Model

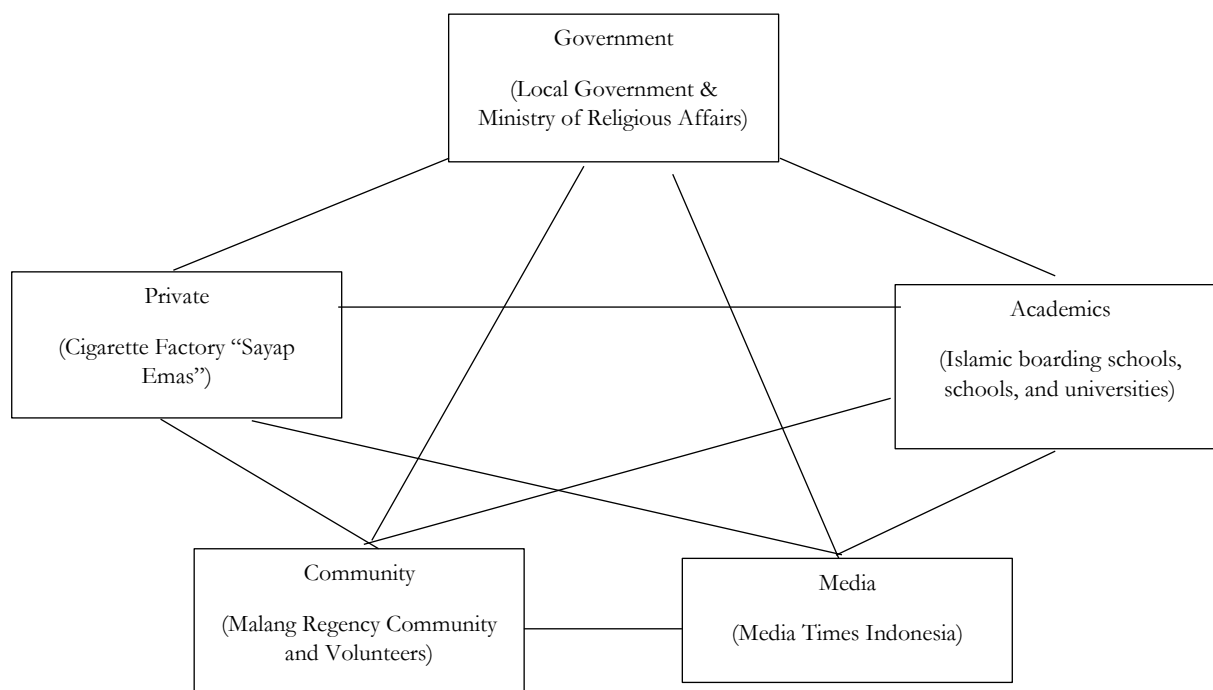
The implementation of the productive zakat empowerment model by BAZNAS Malang Regency demonstrates a shift toward inclusive and collaborative governance in poverty alleviation. Drawing upon the "Pentahelix" framework, BAZNAS builds synergistic partnerships across five core stakeholders: government, private sector, academia, media, and the community. This model is designed to distribute responsibilities and optimize resources, enabling broader outreach and improved effectiveness in zakat utilization. As depicted in Figure 1, each stakeholder engages in interconnected roles that reinforce one another in the mobilization, distribution, and productive use of zakat funds.

In practice, the government serves as a primary regulator, facilitating zakat collection through policies such as automatic deductions from civil servants (ASN) and establishing Zakat Collection Units (UPZs). Meanwhile, private sector entities, such as CV Sayap Mas, contribute through their Corporate Social Responsibility (CSR) initiatives,

channeling funds and offering entrepreneurial mentoring. Academic institutions play a dual role: advancing public literacy on zakat and conducting research to improve zakat governance. The community, encompassing both beneficiaries and volunteers, supports grassroots implementation, while media organizations like Times Indonesia amplify outreach and transparency through public communication.

Figure 1

BAZNAS Malang Regency Pentahelix Model



Source: Primary data. Authors' analysis.

Evidence suggests that the integration of these actors within a shared model enhances trust, coordination, and operational efficiency. For instance, the "Malang Makmur" program—aimed at microenterprise development—has yielded notable improvements in mustahiq livelihoods by providing equipment and working capital, thus transitioning beneficiaries toward self-sufficiency. Collaborations with private firms not only increase financial resources but also instill entrepreneurial skills that are crucial for sustainable economic empowerment. The engagement of multiple actors fosters a dynamic support system, reducing institutional silos and reinforcing shared ownership of social development outcomes.

Moreover, media involvement has significantly contributed to public awareness and zakat transparency. Broadcasts and coverage of zakat distribution activities have enhanced the visibility of BAZNAS programs, thereby increasing both donor confidence and community participation. The Pentahelix model thus reflects an adaptive, multisectoral approach that aligns with the Sustainable Development Goals (SDGs), particularly in promoting inclusive economic growth and reducing inequality. By fostering co-creation among stakeholders, BAZNAS Malang optimizes the impact of

productive zakat and strengthens the institutional legitimacy of zakat management as a tool for structural poverty alleviation.

DISCUSSION

Interpreting the Implementation of Productive Zakat in Malang Regency

The findings of this study reveal that BAZNAS Malang Regency has developed a multifaceted zakat distribution model, structured into five programmatic pillars: *Kabupaten Malang Peduli, Makmur, Sehat, Cerdas, and Taqwa*. Among these, the *Kabupaten Malang Makmur* program stands out for its focus on productive zakat—an approach that seeks not merely to alleviate poverty temporarily but to sustainably transform the economic status of mustahiq through entrepreneurship and self-reliance. Productive zakat is operationalized through the provision of business equipment, capital assistance, and, to a limited extent, mentoring. The distribution of food carts, air compressors, and fishing boats exemplifies a contextually adapted model aimed at empowering recipients in their respective economic niches.

Over the period from 2020 to 2024, the funds allocated to productive zakat increased from IDR 151 million to over IDR 259 million, reflecting both institutional commitment and an evolving understanding of zakat's developmental potential. Informants from BAZNAS report that these interventions led to an average income increase of 25% among beneficiaries—an empirical indicator of economic empowerment.

These findings align with existing literature emphasizing the transformative potential of zakat when it is applied productively. As argued by previous studies (A. Aziz et al., 2022; Citaningati, 2024; Hasibuan, 2023; Karmilah et al., 2024; Zuchroh, 2022), productive zakat enables recipients to transition from dependency to autonomy, thus reinforcing Islamic economic goals of equity and justice. Other studies (Y. Aziz et al., 2020; Hasan & Ali, 2019) further demonstrated that productive zakat, when paired with structured program design and stakeholder engagement, contributes significantly to multidimensional poverty alleviation.

Critical Reflections on Zakat Distribution Dynamics

Despite the growing emphasis on productive zakat, the majority of BAZNAS Malang's funds are still allocated to consumptive programs. The *Kabupaten Malang Peduli* program, for instance, continues to absorb the largest share of zakat distribution. This imbalance may reflect institutional caution, regulatory constraints, or the immediate needs of the poor, but it also raises questions about the long-term sustainability of poverty alleviation strategies. As previous studies caution (Ayuniyyah et al., 2022; Livitchi, 2024; Magne & Aholou, 2024), consumptive models, while necessary in humanitarian contexts, may inadvertently entrench dependency if not supplemented with empowerment-oriented strategies.

The relative underfunding of productive zakat programs may also stem from operational challenges, including the absence of standardized impact metrics and limited capacity for post-distribution monitoring. Previous studies highlight that without

reliable evaluation tools—such as SROI or the CIBEST model—zakat institutions may struggle to demonstrate the effectiveness of their interventions, thereby discouraging innovation and external investment ([Abd Wahab et al., 2022](#); [Rufaedah & Yalina, 2023](#)).

Moreover, productive zakat programs, as currently designed, still rely heavily on material aid and offer limited entrepreneurial capacity building. Many scholars underscore the importance of integrating skills training, mentoring, and business coaching to ensure that beneficiaries are not merely equipped with tools but also with the knowledge and confidence to utilize them effectively ([Bandoko et al., 2020](#); [Munawir et al., 2024](#); [Sutrisno, 2024](#); [Wasik, 2020](#)). The absence of such complementary interventions in BAZNAS Malang's strategy may constrain the long-term sustainability and scalability of its empowerment initiatives.

The Role and Realization of the Pentahelix Model

The study further reveals that BAZNAS Malang operationalizes a collaborative governance model based on the Pentahelix framework, which integrates five key societal actors: government, academia, business, media, and civil society. This model offers a robust theoretical lens for understanding institutional synergies and stakeholder alignment in Islamic social finance.

At the governmental level, the collaboration with local administrations, including the enforcement of zakat contributions among civil servants, ensures a steady inflow of funds and institutional legitimacy. The role of the Ministry of Religious Affairs in coordinating UPZ development and zakat regulation further exemplifies strategic public-sector alignment.

The private sector's involvement—such as the partnership with CV Sayap Mas, which contributed IDR 100 million in corporate zakat in 2024—is a noteworthy development. This aligns with previous findings ([Hadi, 2016](#); [Mukhid, 2024](#); [Rosman et al., 2019](#)) suggesting that corporate zakat contributions are increasingly shaping the landscape of Islamic social finance, particularly in urban and industrial zones.

Media collaboration, exemplified by the partnership with *Times Indonesia*, enhances transparency and public engagement, both of which are essential for fostering donor trust and civic participation. The award conferred upon BAZNAS Malang by *Times Indonesia* as a “Most Valuable Institution” reflects the efficacy of this outreach strategy.

Academia's role is evident through research collaborations and student fieldwork, although the study notes that institutional partnerships for business mentoring remain underdeveloped. Previous collaborations with universities like Universitas Al Qolam Malang, for instance, have not been sustained due to budgetary and logistical constraints. Nonetheless, volunteer-based engagements by academics offer a promising avenue for low-cost capacity building. As many scholars argue ([Napitupulu et al., 2024](#); [Secinaro et al., 2021](#); [Widiastuti et al., 2022](#)), the integration of academic expertise into social finance governance enhances evidence-based decision-making and innovation.

Civil society engagement, especially at the grassroots level, constitutes a critical pillar of program implementation. Local volunteers and community leaders facilitate beneficiary identification, supervise distribution, and ensure contextual appropriateness. This aligns with previous studies' (Bosheya et al., 2023; Gallien et al., 2023; Rizal et al., 2023) assertion that civic participation reinforces the legitimacy and responsiveness of zakat institutions, particularly in decentralized governance settings.

However, the implementation of the Pentahelix model in Malang still faces asymmetries in contribution and capacity. For example, while government and media roles are institutionalized, private sector and academic partnerships remain sporadic and underutilized. Furthermore, the absence of a centralized coordination mechanism may lead to overlapping roles or operational fragmentation, thus diluting the potential synergy promised by the Pentahelix framework.

Situating Findings in the Context of Islamic Economic Principles

From a normative standpoint, the study confirms that the institutional practices of BAZNAS Malang are aligned with the objectives of Islamic economics. The empowerment of mustahiq through productive zakat resonates with maqasid al-shariah principles (Kamaruddin et al., 2024; Santoso et al., 2023), particularly the protection of wealth (*hifz al-mal*), life (*hifz al-nafs*), and dignity (*hifz al-'ird*). The institution's attempt to transform recipients into self-sufficient economic agents embodies the value of ta'awun (mutual support) and ushers in a redistributive model rooted in equity and social justice.

Moreover, the integration of zakat into local development frameworks reflects the spirit of *maslahah* (public interest), which serves as the ethical foundation of Islamic economic planning. In this respect, BAZNAS Malang operates not merely as a charitable body but as a quasi-developmental agency that complements state welfare functions while adhering to Islamic ethical mandates.

Nonetheless, the study also identifies areas where alignment with Islamic principles could be further optimized. For instance, the lack of structured hisbah (accountability) mechanisms for evaluating program outcomes may undermine transparency and long-term sustainability. Similarly, the absence of institutionalized shura (consultation) with beneficiaries in program design may limit contextual responsiveness and stakeholder ownership.

Toward an Integrated Model of Zakat Empowerment

Taken together, the findings of this study support the hypothesis that productive zakat, when embedded within a collaborative governance framework, can significantly contribute to poverty alleviation and economic empowerment. However, for the model to reach its full potential, several conditions must be met: increased investment in productive zakat, capacity building for mustahiq, strategic partnerships with academia and industry, and enhanced impact evaluation tools.

These insights are consistent with a growing body of literature advocating for an integrated zakat system that synthesizes normative Islamic frameworks with modern



policy instruments (Abdulquadri & Quadri, 2025; Fakhruddin et al., 2024; Majduddin et al., 2025; Maspul & Mubarak, 2025; Mukhlisin et al., 2024). By situating zakat within both theological and developmental paradigms, institutions like BAZNAS Malang can serve as laboratories for Islamic economic innovation and inclusive growth.

CONCLUSION

This study examined the implementation of productive zakat through the “Kabupaten Malang Makmur” program by BAZNAS Malang Regency, using the Pentahelix collaboration model as its analytical framework. The findings show that while the institution continues to allocate a significant portion of zakat toward consumptive programs, it has increasingly prioritized productive initiatives aimed at empowering mustahiq through entrepreneurship. These efforts have resulted in measurable economic improvements, including reported income increases of up to 25% among recipients.

The application of the Pentahelix model—integrating government, academia, civil society, the private sector, and media—has proven instrumental in extending the reach and legitimacy of zakat distribution. Each stakeholder contributes in a distinct yet complementary manner: the government ensures policy support and funding stability; the private sector offers financial and operational partnerships; academia contributes to research and capacity building; media facilitates public awareness; and local communities provide contextual knowledge and logistical support.

These findings contribute to the growing body of literature on Islamic social finance, particularly in operationalizing zakat as a tool for long-term economic empowerment. The study confirms that productive zakat, when supported by multi-stakeholder governance, can go beyond charitable redistribution and serve as an effective instrument for inclusive development and poverty alleviation. This aligns with Islamic economic principles, especially the objectives of *maqasid al-shariah*.

The implications of this study are both practical and theoretical. Practically, it provides a replicable model for other regions aiming to enhance zakat governance. Theoretically, it enriches the discourse on collaborative Islamic economic governance by illustrating the viability of Pentahelix-based interventions. Future strategies should consider institutionalizing mentoring, strengthening academic collaborations, and refining impact measurement tools to ensure long-term effectiveness and scalability.

Limitation of the Study

While this study offers valuable insights into the implementation of productive zakat through a multi-stakeholder model, several limitations must be acknowledged. First, the research is based on a single case study of BAZNAS Malang Regency, which may limit the generalizability of the findings. The institutional, cultural, and socio-economic conditions of Malang may differ substantially from those in other regions, potentially influencing how the Pentahelix model is applied and how zakat is distributed.

Second, the qualitative nature of the study, while rich in contextual detail, poses inherent challenges in measuring impact rigorously. The claims regarding income

improvement and business growth among mustahiq are based primarily on interviews and institutional records, with limited access to longitudinal or third-party-verified data. As such, while trends and perceptions are evident, causality and scale of impact remain difficult to validate empirically.

Third, the involvement of academic institutions, though discussed, remains loosely documented. The absence of systematic monitoring and evaluation frameworks for collaboration limits the ability to fully assess the contributions of the academic sector within the Pentahelix. Lastly, limitations in time, funding, and access to comprehensive financial records also constrained the study's capacity to assess efficiency ratios or cost-effectiveness across the different zakat programs. Addressing these limitations in future studies could enhance both depth and credibility of findings.

Recommendations for Future Research

To further advance the knowledge and practice of productive zakat within the Islamic economic framework, future research should explore several key areas. First, comparative case studies across multiple regions and institutions would provide broader insights into how contextual factors influence the effectiveness of the Pentahelix model. This would help determine whether the success observed in Malang is replicable or context-dependent.

Second, there is a need for longitudinal studies that track mustahiq over time to empirically measure the sustainability of economic outcomes. Incorporating impact evaluation tools such as Social Return on Investment (SROI) or the CIBEST model could generate quantifiable metrics for productivity, empowerment, and poverty alleviation. Third, future research should delve deeper into the internal governance structures of zakat institutions to examine how transparency, accountability, and strategic planning affect program outcomes. A special focus on shura (consultative mechanisms) and hisbah (accountability) could align institutional practices more closely with Islamic ethical principles.

In addition, further exploration of the role of digitalization, including fintech solutions in zakat collection and distribution, could offer innovative pathways for scaling up outreach and improving efficiency. Lastly, it would be beneficial to investigate the role of gender in productive zakat empowerment, as women may experience different barriers and opportunities in accessing and utilizing such resources. This direction would not only enrich the academic field but also inform more inclusive policy design.

Author Contributions

Conceptualization	M., S., & M.M.	Resources	M., S., & M.M.
Data curation	M., S., & M.M.	Software	M., S., & M.M.
Formal analysis	M., S., & M.M.	Supervision	M., S., & M.M.
Funding acquisition	M., S., & M.M.	Validation	M., S., & M.M.
Investigation	M., S., & M.M.	Visualization	M., S., & M.M.
Methodology	M., S., & M.M.	Writing – original draft	M., S., & M.M.
Project administration	M., S., & M.M.	Writing – review & editing	M., S., & M.M.

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Informed Consent Statement

Informed consent was obtained before respondents answered the interview.

Data Availability Statement

The data presented in this study are available on request from the corresponding author.

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Conflicts of Interest

The authors declare no conflicts of interest.

Declaration of Generative AI and AI-Assisted Technologies in the Writing Process

During the preparation of this work, the authors used ChatGPT, DeepL, Grammarly, and PaperPal to translate from Bahasa Indonesia into American English and improve the clarity of the language and readability of the article. After using these tools, the authors reviewed and edited the content as needed and took full responsibility for the content of the published article.

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