



Community-based productive zakat: Evidence from Bengkulu Regency

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Abstract

Purpose – This study aims to comprehensively analyze the problems, solutions, and strategies in implementing community-based productive zakat at the National Amil Zakat Agency (Badan Amil Zakat Nasional, BAZNAS) Bengkulu to improve the welfare of *mustahiq* sustainably.

Methodology – This study uses the ANP method with Super Decisions software, which is then analyzed through the supermatrix stage to obtain priority values and agreement values to measure the level of consistency of respondents assessments. The research sample consisted of 11 respondents, including three experts, four academics, and four stakeholders.

Findings – The results show that the *muzakki* problem cluster is a top priority, with a respondent agreement level of 83.53%, especially related to the practice of individual zakat distribution and low literacy. On the *mustahiq* side, the main problem lies in the incomplete coverage of zakat recipients and suboptimal business mentoring. From the perspective of zakat management, the lack of professional human resources is the main problem. Priority solutions include optimizing the role of the community, strengthening institutional socialization, and improving monitoring systems. The main recommended strategy is trustworthy and professional management, based on transparency and accountability.

Implications – This study enriches the literature on productive zakat by integrating the perspectives of empowerment and *maqasid al-Sharia* in the context of coastal and island areas. These findings provide a policy direction for strengthening adaptive, measurable, and sustainable community-based zakat governance.

Originality – The novelty of this research lies in the community-based analysis in an archipelagic region that has been relatively understudied and the use of ANP to identify priority problems, solutions, and strategies systematically and measurably in the context of zakat.

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Introduction

Global economic development over the past decade has faced multidimensional challenges in the form of unequal income distribution, social vulnerability, and slowing inclusive growth, following the Covid-19 pandemic. Musaddad et al. (2025) and Babu and Srivastava (2024) show that the Sustainable Development Goals (SDGs) agenda, particularly the goal of poverty eradication (no poverty), still faces structural obstacles in many developing and middle-income countries. In this context, Islamic social finance instruments, such as zakat, are increasingly gaining attention in the international literature as a mechanism for wealth redistribution that has the potential to support

inclusive development and poverty reduction. Furthermore, [Ayuniyyah et al. \(2018\)](#) and [Herianingrum et al. \(2024\)](#) show that zakat can serve as an effective socio-economic policy tool when managed systematically and integrated with community economic empowerment programs. Therefore, studies on zakat management optimization are relevant not only in the context of Muslim-majority countries but also in the global discourse on sustainable social finance.

In contemporary Islamic economics literature, zakat is no longer positioned solely as a charitable instrument but rather as part of the Islamic social finance ecosystem, encompassing zakat, waqf, and sadaqah, as instruments for inclusive economic development. Various international studies have demonstrated that the integration of these instruments can strengthen social stability and improve the welfare of vulnerable groups. For example, an empirical study published in the *Journal of Islamic Accounting and Business Research* shows that structured and transparent zakat management contributes to poverty reduction and sustainable improvement in the welfare of those entitled to receive zakat ([Herianingrum et al. 2024](#)). Similarly, a bibliometric study by [Kazak \(2023\)](#) confirms that research on Islamic financial management, including zakat governance, has significantly increased in the international literature because of its perceived relevance to issues of global economic development and distributive justice.

Nationally, data from [Badan Pusat Statistik \(2024\)](#) show that Indonesia's poverty rate as of March 2024 was approximately 9.03%, although it has shown a downward trend compared to the Covid-19 pandemic. However, this decline does not fully reflect improvements in welfare, particularly in rural and coastal areas, which still face limited access to capital and markets. Meanwhile, the national zakat potential is estimated to reach IDR 327 trillion per year, while the actual zakat collection was only around IDR 40.5 trillion in 2024, or approximately 98% of the IDR 41 trillion target ([Badan Amil Zakat Nasional, 2025](#); [Romi et al., 2025](#)). This disparity between potential and actual zakat demonstrates the potential for optimizing zakat governance, including strengthening community-based productive distribution models.

Along with these developments, the paradigm of zakat management has shifted from a consumptive approach to a productive approach that emphasizes the economic empowerment of *mustahiq*. [Arif et al. \(2024\)](#) identified, through a systematic literature review, that a productive zakat model based on micro-enterprise empowerment and community capacity building has a more sustainable and long-term impact than a charitable approach. These findings align with those of [Khatimah et al. \(2024\)](#) who emphasized the importance of structured, performance-indicator-based management of BAZNAS empowerment programs. [Firmansyah et al. \(2024\)](#) used the CIBEST Model to measure *mustahiq* poverty and found that productive zakat interventions contributed to simultaneous improvements in material and spiritual well-being.

Various case studies at the regional level demonstrate variations in the effectiveness of productive zakat implementation. [Sudarjat \(2024\)](#) in a case study of the BAZNAS Livestock Center in Purworejo Regency demonstrated an increase in *mustahiq*'s income through a livestock empowerment program. [Afif et al. \(2025\)](#) also highlighted the importance of a zakat-based MSME financing scheme to support business sustainability. Furthermore, [Rodliyah et al. \(2025\)](#) emphasized that the distribution of productive zakat integrated with a community empowerment module can strengthen local economic resilience. However, most research still focuses on specific regions of Java and Sumatra, leaving the context of island and border regions relatively underexplored.

Furthermore, a bibliometric analysis conducted via VOSviewer reveals a significant research gap in studies concerning community-based productive zakat between 2020 and 2025. As illustrated in [Figure 1](#), the visualization indicates that scholarly attention toward this specific intersection has been remarkably limited, with emerging interest only appearing late in the period (2024). This scarcity underscores the novelty of the present study in addressing an under-researched area within the Islamic social finance literature.

Bengkalis Regency, a coastal and island region in Riau Province, has unique socio-economic characteristics, including dependence on fisheries, plantations, and cross-border trade sectors. Vulnerability to commodity price fluctuations and limited access to formal financing place some communities at risk of poverty. In this context, community-based productive zakat has the

potential to be an alternative instrument that adapts to local needs of the poor. However, to date, empirical studies specifically analyzing the community-based productive zakat model in Bengkalis Regency are still very limited, resulting in a significant gap in the literature on this topic.

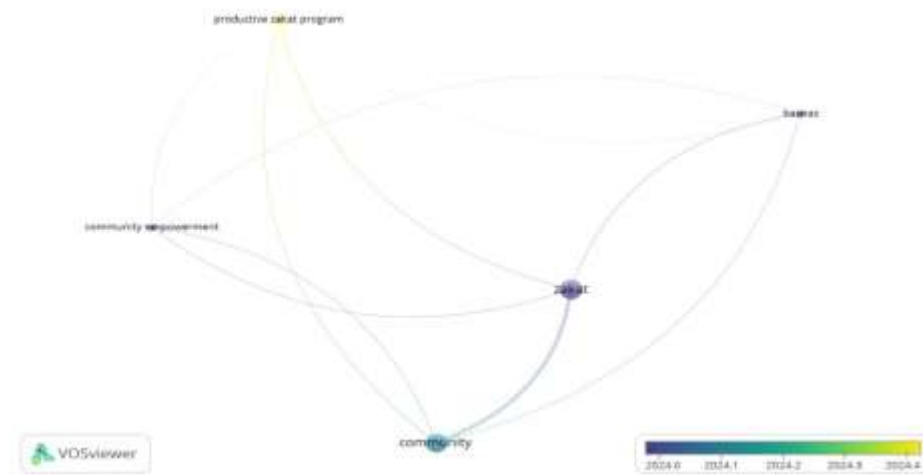


Figure 1. Community-based productive zakat mapping using VOSviewer
Source: Authors' own, 2026

The community-based productive zakat approach can be analyzed from the perspectives of empowerment *theory* and *maqasid al-Sharia*. Empowerment theory emphasizes capacity building, resource access, and active community participation in the development process (Samsi et al., 2024). Meanwhile, the *maqasid al-Sharia* approach, as reviewed by Rosidah et al. (2025), positions zakat distribution as an instrument for safeguarding wealth (*hifz al-mal*) and life (*hifz al-nafs*) through sustainable welfare improvement. The integration of these two perspectives opens up a conceptual space for developing a zakat model that is not only distributive but also transformative.

Although various studies have demonstrated the effectiveness of productive zakat on a macro scale and in several case studies, limitations remain in community-based analyses that consider local social dynamics, institutional networks, and the collective participation of beneficiaries. Furthermore, most studies emphasize economic outcomes, whereas institutional and social sustainability dimensions have received relatively little attention. Therefore, a more contextual and comprehensive study is needed to understand how the community-based productive zakat model is implemented, internalized, and has an impact in a specific regional context such as Bengkalis Regency.

Based on this background, this study aims to comprehensively analyze the problems of community-based productive zakat implemented by BAZNAS Bengkalis Regency to improve the welfare of *mustahiq*, while identifying various solutions that can be optimized by productive zakat community groups and formulating relevant and applicable strategies to increase the effectiveness of the implementation of community-based productive zakat programs in a sustainable manner. Theoretically, this study is expected to enrich Islamic economic literature by offering a conceptual model of community-based productive zakat integrated with the perspectives of empowerment and *maqasid al-Sharia*. Practically, the results of this study are expected to provide strategic recommendations for BAZNAS and regional stakeholders to optimize zakat management as an instrument of sustainable inclusive economic development.

Literature Review

In contemporary Islamic economic literature, zakat is no longer positioned solely as a charitable instrument but rather as a wealth redistribution mechanism that serves social stabilization and inequality reduction. Ayuniyyah et al. (2018) asserted that zakat contributes to reducing poverty and inequality by increasing the income and consumption of those entitled to receive zakat. This

finding is reinforced by [Yusfiarto et al. \(2020\)](#), who demonstrated that an integrated zakat program simultaneously improves material and spiritual well-being. Furthermore, [Hosen et al. \(2024\)](#) demonstrated that zakat's effectiveness is largely determined by the quality of management, monitoring, and an empowerment-based approach. Thus, the literature positions zakat as part of an inclusive development framework that emphasizes sustainability and socioeconomic transformation.

The concept of productive zakat refers to the distribution of zakat funds in the form of business capital, training, mentoring, and capacity building to enable recipients to sustainably escape from poverty. [Arif et al. \(2024\)](#) found that a zakat model based on MSMEs and Islamic cooperatives had a more significant long-term impact than a consumptive model. [Firmansyah et al. \(2024\)](#) used the CIBEST Model approach to measure the poverty of *mustabiq* zakat recipients. The results showed an increase in material and spiritual well-being after the productive Zakat intervention. This indicates that zakat's effectiveness is not only measured by increased income but also by an increase in the holistic welfare index. Furthermore, [Sudarjat \(2024\)](#) analyzed the BAZNAS Livestock Center program and found a significant increase in the *mustabiq* household income. This study emphasizes the importance of integrating financing, technical training, and ongoing mentoring into the design of productive zakat programs.

Previous literature shows that a community - based approach increases the effectiveness of socioeconomic interventions. [Rodliyah et al. \(2025\)](#) stated that productive zakat distribution integrated with community empowerment programs can strengthen social solidarity and local economic networks. This approach emphasizes collective participation, social ownership, and strengthening group capacity. From the perspective of empowerment theory, active community participation is a prerequisite for the success of development programs ([Kumar et al., 2022](#)). This is in line with the findings of [Thaidi et al. \(2024\)](#) who showed that the community cluster-based zakat model is more effective in improving the sustainability of micro-enterprises than the individual model. Community involvement is also correlated with increased accountability and transparency in zakat institutions. [Chotib et al. \(2023\)](#) emphasized that participatory zakat governance increases public trust and the sustainability of fund raising.

Empirically, various studies have shown a positive relationship between zakat and poverty reduction ([Afif et al., 2025](#)). [Alberti et al. \(2023\)](#) found that productive zakat significantly contributes to increasing the income of MSME recipients, [Alberti et al. \(2023\)](#) showed that a distribution strategy based on the productive sector can reduce local poverty rates more effectively than direct distribution for consumption.

Although the literature demonstrates the effectiveness of productive zakat, most research focuses on urban areas or Java. Studies addressing the context of island and border regions are relatively scarce. This is despite the socio-economic characteristics of regions such as Bengkalis Regency, which are based on fisheries, cross-border trade, and coastal economies, exhibiting distinct dynamics compared to agricultural or urban areas. Furthermore, most studies focus on economic outcomes (income, assets, and consumption), while the institutional dimensions of community participation, collective participation, and social sustainability have not been explored comprehensively. Thus, there is an empirical and conceptual gap that requires contextual and community-based studies.

Based on the literature review, it can be concluded that community-based productive zakat lies at the intersection of Islamic redistribution theory, empowerment theory, and *maqasid al-Sharia*. Conceptually, this model is not only oriented towards increasing the income of *mustabiq*, but also towards transforming local socio-economic structures. However, empirical evidence specifically testing community-based models in coastal and island areas is still limited. Therefore, research on community-based productive zakat in Bengkalis Regency is novel in two main aspects: (1) the geographical and socio-economic context that has not been widely studied and (2) the integration of economic analysis, institutions, and community participation within a single evaluative framework. Thus, this study has the potential to enrich the literature on productive zakat while providing practical contributions to the optimization of zakat policy in the region.

Figure 2 illustrates the comprehensive research framework designed to enhance zakat management, structured through a logical progression from identifying core challenges to formulating strategic solutions. The framework categorizes existing problems into three primary pillars: *mustahiq* (incomplete coverage and suboptimal mentoring), *muzakki* (lack of trust and low literacy), and zakat administration (insufficient collaboration and professionalism in human resources). To address these issues, the model proposes targeted solutions such as IT-based reporting, business mentoring, and community-based training. These interventions are ultimately synthesized into a set of overarching strategies focused on transparency, professional management, and local government collaboration, aiming to achieve the final goal of an accountable and impactful Islamic social finance ecosystem.

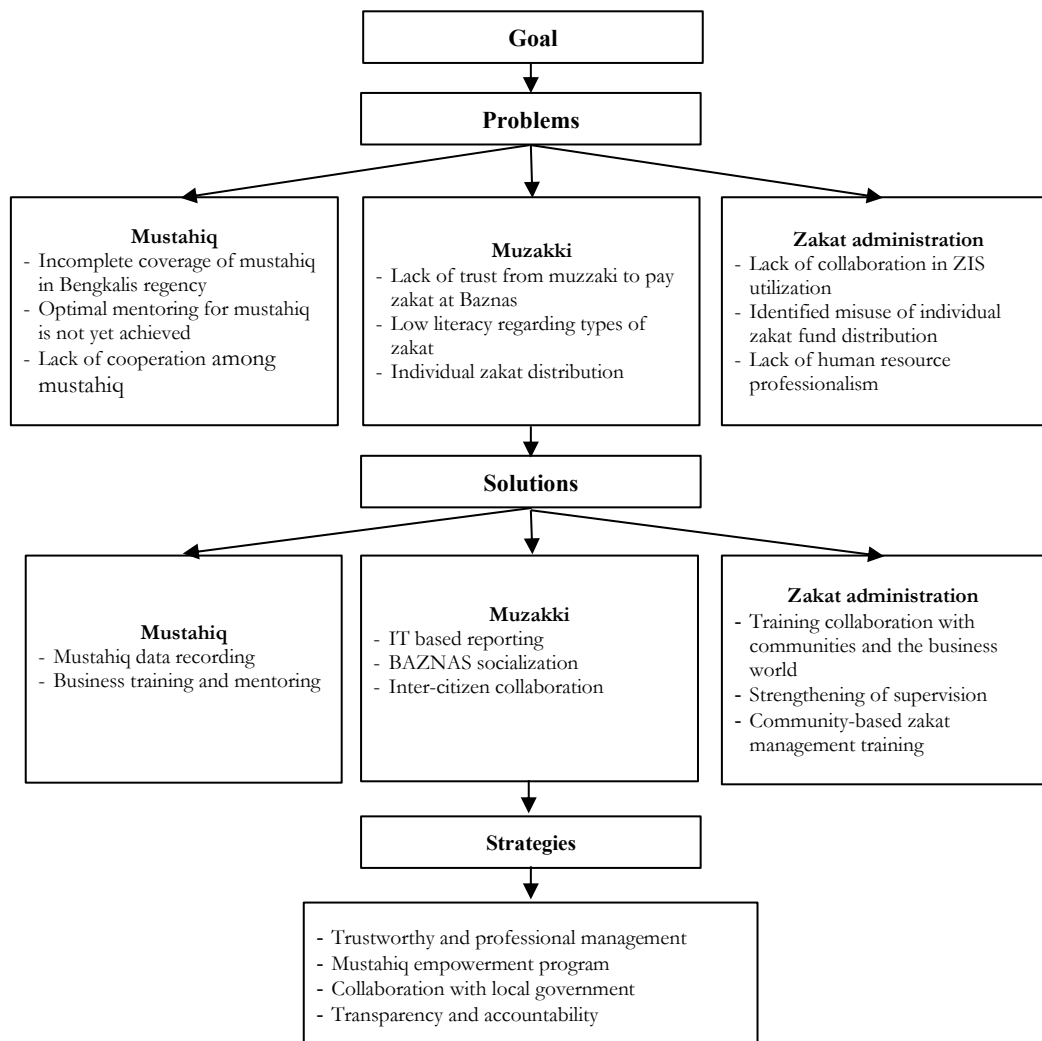


Figure 2. Research framework

Source: Authors' own, 2026

Research Methods

This research uses a qualitative approach with a case study design combined with the Analytic Network Process (ANP) method assisted by Super Decisions software to analyze the interrelationships between elements in the implementation of a community-based productive zakat program in Indonesia. According to [Taherdoost and Madanchian \(2023\)](#), the ANP method is a development of the Analytical Hierarchy Process (AHP) method. Unlike the hierarchical AHP, the ANP can model interdependence and feedback relationships between elements in a complex decision-making system. Unlike the hierarchical AHP, the ANP can model the interdependence and feedback relationships between elements in a complex decision-making system. The author uses the ANP method because of its ability to model complex decision problems, where there are

relationships and feedback between the criteria or alternatives. Kheybari et al. (2020) demonstrated that the ANP method is effective for analyzing multidimensional problems involving multiple actors and variables that influence each other, such as in public policy studies, resource management, and community-based development program evaluations. Furthermore, research conducted by Fitri et al. (2024) show that the ANP method can be used to analyze zakat models. Therefore, the use of ANP in this study is considered relevant for comprehensively understanding the relationships between the factors that influence the implementation of productive zakat.

The research was conducted at BAZNAS Bengkalis Regency from September 2024. Informants were selected purposively, consisting of BAZNAS leaders, academics, and zakat stakeholders with competence and experience in empowering productive zakat. Data collection techniques were carried out through observation, in-depth interviews, and documentation, with triangulation and member-checking processes to ensure data validity. The ANP analysis stages include identifying key elements and clusters (government policies, local culture, community dynamics, mentoring and training, and zakat distribution), developing a network structure that represents the interdependence of elements, preparing pairwise comparisons using a scale of 1-9 based on expert assessments, forming an unweighted supermatrix, a weighted supermatrix, and a limit supermatrix, and synthesizing to obtain global priority weights. The analysis results are used as a basis for strategic decision-making to increase the effectiveness and sustainability of zakat empowerment programs at the community level.

Results and Discussion

Using the Analytic Network Process (ANP) methodology, the prioritization of community-based productive zakat was based on the perspectives of academics, stakeholders, and experts who participated in this study.

Table 1. Results of respondent priority synthesis

| No. | Criteria | Academics | Stakeholder | Expert | Rater Agreement (W) |
|-----|-----------------|-------------|-------------|-------------|---------------------|
| 1 | <i>Mustahiq</i> | 0.243615878 | 0.228451244 | 0.26884269 | 6.8496683 |
| 2 | <i>Muzakki</i> | 0.259411747 | 0.192249707 | 0.268339638 | 7.4811169 |
| 3 | Zakat manager | 0.297691373 | 0.321774899 | 0.206822161 | 4,2282909 |

Source: Processed data

Table 1 explains that the results of the academic group analysis show that issues related to zakat management are seen as the main priority in community-based productive zakat with a value of 0.297. This is in line with the results of the stakeholder group analysis, where issues related to zakat management are also seen as the main priority in community-based productive zakat. Meanwhile, the results of the expert group analysis show that issues related to *mustahiq* occupy the highest priority in community-based productive zakat. Overall, from the respondents priorities, *muzakki* has the highest priority, with a rater agreement of 7.481 compared to *mustahiq* and zakat managers.

Table 2. Results of synthesis of respondent priorities based on problems

| Problem | Criteria | Academics | Stakeholder | Expert | Rater Agreement (W) |
|----------|---|-------------|-------------|----------|---------------------|
| Mustahiq | The mustahiq have not been fully covered in Bengkalis Regency | 0.209300754 | 0.35123867 | 0.264025 | 6.0519612 |
| | Assistance to mustahiq is not yet optimal | 0.103035247 | 0.195311482 | 0.213284 | 5.9762322 |
| | Lack of cooperation between mustahiq and other mustahiq | 0.195167161 | 0.207688872 | 0.225 | 3.9148676 |

| | | | | | |
|---------------|--|----------|----------|----------|-----------|
| Muzakki | Lack of trust among <i>muzakki</i> to pay zakat at BAZNAS | 0.236496 | 0.244374 | 0.224129 | 4.649815 |
| | Low literacy about types of zakat | 0.204738 | 0.409738 | 0.212903 | 4,704569 |
| | Distribution of zakat individually | 0.229557 | 0.152549 | 0.217703 | 5,3442612 |
| Zakat manager | Lack of collaboration in the utilization of ZIS | 0.137995 | 0.208085 | 0.257563 | 4.4471822 |
| | Identified misappropriation of zakat funds distribution individually | 0.173303 | 0.286451 | 0.272229 | 3,3049359 |
| | Lack of HR professionalism | 0.320316 | 0.205686 | 0.248856 | 5,1320614 |

Source: Processed data

Based on the results of the synthesis of respondents priorities, as seen in Table 2, the most prioritized problem of *mustahiq* in community-based productive zakat is the problem of “not yet fully covered by *mustahiq*” at 6.051. Furthermore, the most prioritized problem of *muzakki* in community-based productive zakat is “individual distribution of zakat” (5.344). The most prioritized problem of zakat management in community-based productive zakat is “” of professionalism of human resources” at 5.132.

Table 3. Results of synthesis of respondent priorities based on solutions

| Solution | Criteria | Academics | Stakeholder | Expert | Rater Agreement (W) |
|----------------|--|-----------|-------------|----------|---------------------|
| Mustahiq | Mustahiq data collection | 0.461474 | 0.229615 | 0.285279 | 6.4894741 |
| | Business training and mentoring | 0.324232 | 0.163772 | 0.211185 | 6.7851626 |
| | Community optimization | 0.335599 | 0.204041 | 0.247811 | 6.8928582 |
| <i>Muzakki</i> | IT-based reporting | 0.334786 | 0.403326 | 0.272693 | 5.4784217 |
| | BAZNAS Socialization | 0.294217 | 0.272666 | 0.260842 | 6.460106 |
| | Collaboration between citizens | 0.080014 | 0.167216 | 0.19708 | 4.9326525 |
| Zakat manager | Training collaboration with communities and the business world | 0.129179 | 0.212779 | 0.270536 | 6,1092137 |
| | Strengthening supervision | 0.05033 | 0.103486 | 0.254815 | 7,2074966 |
| | Community-based zakat management training | 0.025306 | 0.093249 | 0.198164 | 6.9433347 |

Source: Processed data

Based on the results of the synthesis of respondents' priorities, as shown in Table 3, the most prioritized solution for *mustahiq* in community-based productive zakat is “community optimization” at 6.892. The most prioritized solution for *muzakki* in community-based productive zakat is “BAZNAS socialization” at 6.460. The most prioritized solution for zakat managers in community-based productive zakat is “strengthening supervision” (7.207).

Table 4. Results of synthesis of respondent priorities based on strategy

| Criteria | Academics | Stakeholder | Expert | Rater agreement (W) |
|---|-----------|-------------|----------|---------------------|
| Trustworthy and professional management | 0.308101 | 0.306457 | 0.309522 | 7.0815931 |
| Mustahiq empowerment program | 0.254173 | 0.268627 | 0.256025 | 6.460106 |
| Collaboration with local government | 0.203643 | 0.235971 | 0.219408 | 6.7851626 |
| Transparency and accountability | 0.203318 | 0.188946 | 0.215045 | 6.9651021 |

Source: Processed data

Based on the respondents opinions in Table 4, the most prioritized strategy in community-based productive zakat is “trustworthy and professional management” at 7.08, followed by “transparency and accountability” at 6.96, then followed by “collaboration with local government” at 6.78, and the last one is “mustahiq empowerment program” at 6.46.

Each respondent group had different perspectives on priority issues, solutions, and strategies for community empowerment through productive zakat. Therefore, after obtaining the priority results from each group, an aggregation was performed to calculate the average within each respondent group and obtain the overall priority order for all respondents, as shown in Table 5.

Table 5. Results of respondents' rater agreement on community-based productive zakat

| Cluster | Rater agreement (W) |
|----------------------------|---------------------|
| Problem | 0.666667 |
| <i>Mustahiq</i> problem | 0.316129 |
| <i>Muzakki's</i> problem | 0.835355 |
| Zakat management problems | 0.277419 |
| Solution | 0.46747 |
| <i>Mustahiq</i> solution | 0.278027 |
| <i>Muzakki's</i> solution | 0.329114 |
| Zakat management solutions | 0.032 |
| Strategy | 0.282508 |

Source: Processed data

Based on the total priority problem results as seen in Table 5, it shows that the rater agreement results for all respondents regarding the priority order of *mustahiq*, *muzakki*, and zakat management problems is 0.666 or equivalent to a consistency of 66.6%. In terms of priority, the *muzakki* problem cluster occupies the top priority in community-based productive zakat, as seen from the rater agreement results for all respondents of 0.8353 or equivalent to a consistency of 83.53%. This indicates that the level of respondent agreement regarding the priority order of *muzakki* is 83.53%. This is followed by the *mustahiq* problem cluster with the rater agreement results for all respondents of 0.316 or equivalent to a consistency of 31.6%. This indicates that the level of respondent agreement regarding the priority order of *mustahiq* problems is 31.6%. And the last priority is the zakat management problem cluster with the rater agreement results for all respondents of 0.277 or equivalent to a consistency of 27.7%. This indicates that the level of respondent agreement regarding the priority order of zakat management problems is 27.7%. To see the priority level of the problem cluster, see Figure 3.

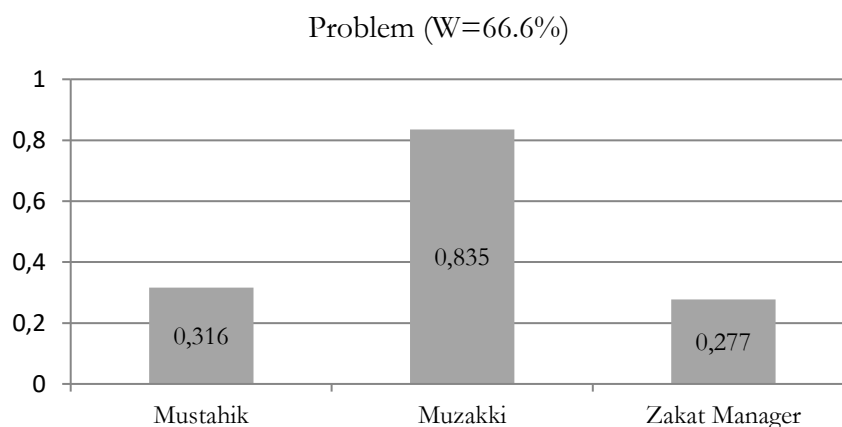


Figure 3. Results of total problem priority analysis

Source: Processed data

The results of the analysis of the total solution priorities based on Table 5 show that the rater agreement results of all respondents regarding the priority order of solutions for *mustahiq*,

muzakki, and zakat managers is 0.467, equivalent to a consistency of 46.7%. In terms of priority, the *muzakki* solution cluster occupies the top priority in community-based productive zakat, as seen from the results of the rater agreement value of all respondents, which is 0.329, equivalent to a consistency of 32.9%. This indicates that the level of respondent agreement regarding the priority order of *muzakki* was 32.9%. This was followed by the *mustahik* solution cluster, with a rater agreement value of 0.278, equivalent to a consistency of 27.8%. This indicates that the level of respondent agreement regarding the priority order of mustahik problems was 27.8%. The last priority is the zakat management solution cluster, with a rater agreement value of 0.032, equivalent to a consistency of 3.2%. This indicates that the level of respondent agreement regarding the priority order of zakat management problems was 3.2%. Figure 4 shows the priority level of the solution cluster.

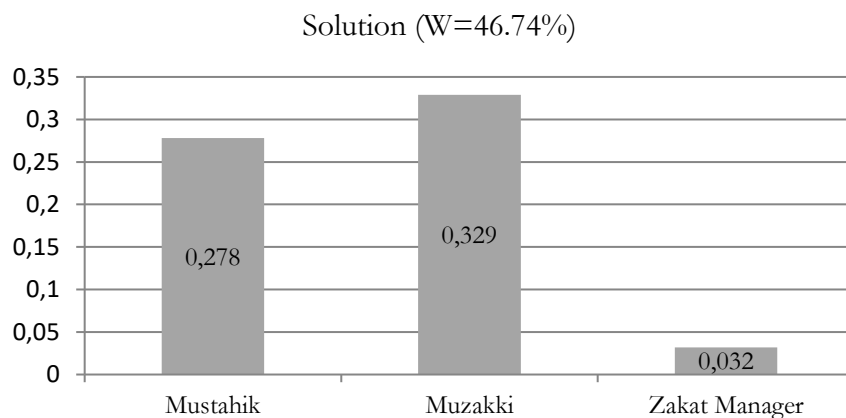


Figure 4. Results of total solution priority analysis
Source: Processed data

Furthermore, the results of the total strategy priority analysis based on Table 5 show that the rater agreement result for all respondents was 0.282, equivalent to a consistency of 28.2%. As previously explained, in terms of priority, the criterion of “trustworthy and professional management” occupies the main strategy in community-based productive zakat, where the rater agreement result is 7.081. This was followed by the criterion of “transparency and accountability” as the second strategy, with a rater agreement result of 6.965. The third strategy is the criterion of “collaboration with local governments” with a rater agreement result of 6.785. The criterion of “*mustahik* empowerment program” occupies the last strategy with a rater agreement result of 6.460. Figure 5 shows the priority level of the strategy cluster.

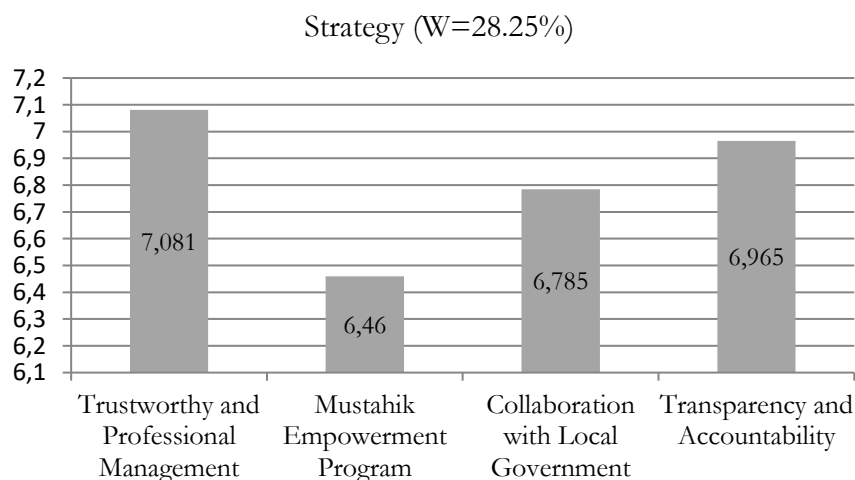


Figure 5. Results of the total strategy priority analysis
Source: Processed data

Discussion

This study highlights the problems faced by *mustabiq* in community-based productive zakat, namely, the lack of comprehensive coverage of all *mustabiq*. This finding aligns with Husein et al. (2022) and Jamal and Turasih (2022), who stated that the main problem in zakat management is the failure to accommodate all *mustabiq* due to data constraints, weak information systems, and a lack of synergy between agencies. Furthermore, low cooperation among *mustabiq* is a barrier, even though collaboration within business groups has been proven to be more effective in alleviating poverty (Mawardi et al., 2022). Another problem faced by *mustabiq* is the lack of mentoring and training, both of which significantly contribute to the success of empowerment and income increase of *mustabiq* Pramestuty & Suryaningsih, 2022).

Other studies also highlight the problem faced by *muzakki* in community-based productive zakat, namely, the individual distribution of zakat. This finding is in line with Kazak (2023) who showed that the study of Islamic financial management, including governance, accountability, and distribution effectiveness, still requires conceptual and empirical strengthening. The practice of individual zakat distribution needs to be positioned within a more systematic Islamic financial management framework so that transparency, accuracy of *mustabiq* targets, and its socio-economic impacts can be measured and integrated into the mainstream of Islamic financial management research. This is reinforced by the study of Rahim et al. (2023) who emphasized that individual zakat distribution needs to be implemented with the principles of transparency, accountability, and adequately documented Sharia compliance to not only increase public trust but also strengthen the legitimacy and socio-economic effectiveness of zakat distribution. Meerangani et al. (2023) and Ismail et al. (2024) emphasize the importance of a management control system in the Asnaf Entrepreneur Development Program by the Selangor Zakat Institution. This includes planning, monitoring, performance evaluation, and reporting mechanisms for individual zakat distribution. It also requires a structured control system to ensure that the process of identifying *mustabiq*, determining the amount of assistance, and monitoring the use of funds runs effectively, accountably, and ensures that the assistance provided truly increases the economic independence of the recipient.

The lack of professionalism in human resources (HR) in zakat management is a crucial issue affecting the efficiency and effectiveness of zakat institutions. This deficiency is evident in inadequate training for zakat collectors, weak transparency, and low levels of public trust in zakat institutions. This is in line with research conducted by Choirin et al. (2024), which concluded that many zakat institutions lack structured training programs for zakat collectors, thus hampering the development of their professional competencies. Although training initiatives such as those conducted by the Education and Training Center (Pusdiklat) have been shown to improve the knowledge and skills of zakat managers, budget constraints often hinder the expansion of these programs. Several previous studies have shown that the issues of transparency and accountability in zakat management remain unresolved. This was conveyed by Nasri et al. (2019) and Effendi et al. (2022), who assessed that these two aspects remain challenges for zakat institutions.

On the other hand, professional zakat management has been proven to improve the institution's financial performance. This means that when management is carried out well, the impact is indeed visible in the results achieved. However, the problem does not stop there. When financial reports are not presented openly and easily understood, public trust tends to decline. This condition is also influenced by the public's still low understanding of how official institutions manage zakat funds, as explained by Yuniati and Fahrizi (2025). Many people are still unclear about the management and distribution process, leading to hesitation in distributing zakat through institutions. Based on these conditions, improvements are not sufficient only in the administrative aspects. Zakat institutions need to improve the quality of human resources, improve reporting systems to make them more transparent, and be more active in providing education to the public. With these steps, the credibility of the institution can be strengthened and community participation in distributing zakat through official institutions is expected to increase.

Optimizing the role of the community in addressing *mustabiq* issues emphasizes the effectiveness of zakat distribution and management to significantly impact welfare. Several

important steps include the use of technology, more holistic management, and a shift from consumptive to productive zakat. The use of online payment systems and database integration has been shown to accelerate and streamline distribution in North Sumatra, increasing distribution efficiency and *mustabiq* income by up to 45% (Fikra & Nasution, 2025). However, low digital literacy and limited infrastructure remain challenges. Holistic management models such as the Three Circles Model, which integrates *muzakki*, *amil*, and *mustabiq* in Palembang, have been shown to improve welfare through targeted programs and transparent monitoring systems (Tiara et al., 2024.) Furthermore, productive zakat through micro-enterprise development is considered more empowering, although its implementation is hampered by support and resources. Therefore, strengthening assistance and expanding the role of volunteers is crucial to optimizing community empowerment (Ningsih & Hadi, 2022).

The National Zakat Agency (BAZNAS) implements various outreach strategies to increase public understanding and participation in zakat payments. Education is conducted through seminars, studies, and face-to-face meetings to raise awareness of zakat obligations of zakat (Arma et al., 2022). Furthermore, the use of digital media, particularly social media campaigns, is effective in expanding reach and attracting public interest (Tohari, 2022; Zarkasih & Pakkana, 2023). Transparency and accountability through regular financial reports also play crucial roles in building public trust (Hamdani et al., 2019). Partnerships with community leaders and local organizations also strengthen credibility and encourage broader engagement (Tohari, 2022). Optimizing digital technology not only simplifies zakat payments but also increases the effectiveness of outreach and information distribution (Zarkasih & Pakkana, 2023). While these strategies are effective, challenges such as the need for ongoing education and the implementation of the Core Principles of Zakat still need to be addressed to ensure comprehensive governance and sustained public trust.

Strengthening oversight in zakat management is a key prerequisite for ensuring transparency, accountability, and effective fund distribution. Several studies have identified three key strategies: strengthening internal control, updating regulations, and utilizing technology. From an internal control perspective, clear data management and distribution among team members are needed to emphasize responsibilities, along with the implementation of a performance-based reward and sanction system to increase accountability and motivate supervisors (Agusti et al., 2023). At the regulatory level, the separation of BAZNAS's functions as implementer and regulator is considered crucial to reduce the potential for misuse of funds. Furthermore, revising the zakat management law can strengthen monitoring and audit mechanisms, thereby contributing to the creation of economic justice (Jamal et al., 2024.) On the other hand, the adoption of modern technologies such as blockchain offers a more transparent and accountable oversight framework, while also being relevant to the demands of the digital era (Rahayu et al., 2025). Despite this comprehensive approach, challenges such as low public participation and limited digital integration remain obstacles. Therefore, addressing these issues is crucial so that the potential of zakat in community empowerment and poverty alleviation can be optimized (Samsi et al., 2024).

In line with the urgency of strengthening transparent oversight and governance as outlined previously, optimizing productive zakat requires a professional, measurable, and accountable management system so that fund distribution is not only targeted but also sustainable in creating economic impact. Productive zakat management plays a strategic role in encouraging community empowerment, particularly in Muslim-majority countries like Indonesia, as it contributes to sustainable economic development and increased independence. These efforts include strengthening institutional capacity and developing human resources. The Amil School Program, for example, provides training on zakat law and community empowerment to improve competency in productive zakat management (Makhrus et al., 2023). At the implementation level, Dompot Dhuafa emphasizes community participation and local business development as a means of building economic independence (Hamzah & Hidayah, 2020). Meanwhile, NU CARE LAZISNU integrates education and economic development programs to ensure comprehensive support for the community (Syahril et al., 2022). Effective management of zakat funds has been proven to reduce poverty and improve living standards by transforming those who *mustabiq* into those who receive zakat through access to economic opportunities (Wutsqah, 2021). Furthermore, programs

targeting orphans and vulnerable groups demonstrate that zakat can promote inclusive and sustainable economic growth (Lubis & Sazali, 2024).

Conclusion

Based on the research objective, which was to answer the question of the main problems, priority solutions, and most effective strategies in implementing community-based productive zakat in Bengkalis Regency, the results of the analysis using the ANP method indicate that the main problems lie with *muzakki* (payers of zakat), specifically the practice of individual zakat distribution and low zakat literacy, with a relatively high level of respondent agreement. For *mustahiq* (zakat recipients), the dominant problems are the suboptimal coverage of zakat recipients and the limited availability of sustainable business mentoring. From an institutional perspective, the lack of professional human resources in zakat management is a significant obstacle. The research findings also indicate that optimizing the role of the community is the most prioritized solution, followed by increasing institutional outreach and strengthening the monitoring system. Strategically, trustworthy and professional zakat management and the application of transparency and accountability principles are key strategies for increasing the effectiveness of the community-based productive zakat program.

The implications of this research indicate that the success of productive zakat is determined not only by the amount of funds collected, but also by the quality of governance, community participation, and the trust of *muzakki* (payers of zakat) in the zakat management institution. Theoretically, this study enriches the Islamic economics literature by presenting a community-based productive zakat model that integrates the dimensions of community empowerment and *maqasid al-Sharia*, particularly in the context of coastal and island regions. Practically, the results of this study can serve as a reference for zakat management institutions in designing more adaptive and sustainable empowerment programs. However, this study is limited by the relatively limited number of respondents and the focus of the study on only one region, namely Bengkalis Regency, so the generalizability of the research results is still limited. Therefore, further research is recommended to involve more respondents from various regions and combine the ANP method with a quantitative approach or economic impact evaluation to obtain a more comprehensive picture of the effectiveness of productive zakat in improving the welfare of *mustahiq*.

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