

Analysis Effectiveness Fund Management and Accuracy Target Distribution of Zakat in Increase Empowerment Mustahik : Study on BAZNAS Siak Regency

Safrizal^{1*}, Novita Diah Rahmadhani², Miftahul³, Ramadahniel Islami⁴

^{2,31}Accounting Department , Sriwijaya State Polytechnic , Indonesia

⁴Accounting Department , STIE Mahaputra Riau , Indonesia

Email: safrizal@polsri.ac.id

Article Information

Received:
(19-07-2026)
Accepted
(30-07-2026)
Available Online :
(01-07-2026)

Keywords

Effectiveness zakat
management; zakat
distributio;
empowerment
mustahiq; BAZNAS;
Siak Regency.

Abstract

This study aim for analyze effectiveness zakat fund management and accuracy target distribution of zakat in increase empowerment Mustahik at the National Zakat Agency (BAZNAS) of Siak Regency. Effective zakat management and appropriate distribution target become factor important in realize the function of zakat as instrument empowerment economy public as well as alleviation sustainable poverty. Research use approach qualitative with method studies case. Data were collected through semi-structured in-depth interviews with BAZNAS leaders, managers, and mustahik beneficiaries, direct observations of zakat management and distribution activities, and documentation analysis of institutional reports, financial records, and program documents. Informants study chosen use purposive sampling technique, which consists of on leaders and managers of BAZNAS Siak Regency and mustahik recipient benefits of the zakat program. Data analysis was carried out using the encompassing Miles, Huberman, and Saldaña model data reduction, data presentation, and data extraction conclusion, whereas data validity is tested through triangulation sources and triangulation technique. Research results show that management of zakat funds at BAZNAS Siak Regency has implemented in a way planned , transparent and accountable through stages collection , distribution and utilization in accordance with applicable provision. Distribution of zakat has been apply mechanism verification based on eight groups (asnaf) so that assistance provided relatively appropriate target, although Still there is constraint in the form of limitations number of amil and the extent of the service area. Empowerment program mustahik implemented through help consumptive and productive, such as the Siak Sejahtera Program, Z-Mart, Z-Chicken, and assistance farm cows. These programs give impact positive to improvement ability economy, independence business, as well as welfare mustahik.

Introduction

According to Constitution Number 23 of 2011 concerning Zakat Management, zakat is obligatory assets issued by a Muslim or business entity for given to those entitled accept it in accordance with provision Islamic law. Zakat is not only own dimensions of worship, but also

function as instrument social economics that plays a role in help alleviation poverty, equality income, as well as improvement welfare public (Government of Indonesia, 2011).

In today's era, poverty and inequality economy still be one of problems faced by Indonesia until now moment this. Despite continuous efforts by the government and various social institutions, poverty and economic inequality remain significant challenges in Indonesia. Many low-income households continue to experience limited access to productive capital, business opportunities, education, and sustainable livelihoods. Although zakat has substantial potential as an instrument for poverty alleviation, its impact is often constrained by challenges in fund management, targeting accuracy, and the sustainability of empowerment programs. In several cases, zakat distribution has been dominated by short-term consumptive assistance, while productive zakat programs that promote long-term economic independence have not yet reached all eligible beneficiaries effectively. In perspective Islamic economics, zakat is one of the instruments that can utilized for help reduce poverty, narrowing gap social, as well as increase welfare public through mechanism distribution more wealth evenly (Hafidhuddin, 2002)

Empowerment mustahik is a process of effort improvement ability and independence economy for individual or group zakat recipients (mustahik) through various programs of a nature productive. Empowerment this no only focused on fulfillment need consumptive term short, but also directed at strengthening capacity, skills, and access to source power economy for the mustahik capable increase welfare his life in a way sustainable.

In context zakat management, empowerment mustahik done through utilization of zakat funds productive, such as providing business capital, training skills, as well as mentoring business. The main objective of this program is increase independence economy recipients of zakat so that they No only depends on the assistance provided, but also has ability For developing and potential become muzakki in the future come. Research conducted by (Septian Nugraha et al., 2024), (Anastasha et al., 2025) show that management and distribution of funds appropriate can support improvement condition economy recipient benefits. In addition, (Wahyuningsi, 2021), (Imamah, 2020) state that appropriate management of zakat funds with principle accountability and PSAK 109 is capable increase effectiveness of empowerment programs in a way sustainable (Alhubbuffillah et al., 2019).

Zakat fund management is one of the aspect important thing that determines success of empowerment programs. Good management covers the process of collection, distribution, utilization, to reporting done in a way transparent, accountable, and appropriate with sharia provisions. In matter this, standard zakat accounting such as PSAK 109 can made into as guidelines for ensure that management of zakat funds is carried out in a way precise and can accountable.

Apart from the management of zakat funds, other factors important other is accuracy target in distribution of funds to entitled party receive it. Distribution of zakat must be given to entitled group (mustahik) according to with sharia provisions as well as customized with needs and potential recipient. In in practice, help the no only nature productive, but also consumptive for help fulfil need base in term short. However, if distribution of funds is not done in a way appropriate target, good in form consumptive and productive, then assistance provided risky no give optimal results in increase well-being and independence recipient benefits. Therefore that, accuracy target be one of factor important in support effectiveness of empowerment programs mustahik.

A number of study previously show that zakat management and accuracy target distribution influential to program results, including improvement welfare and change condition economy

mustahik. However Thus, the findings from various studies show that influence the can different between areas and programs, which are influenced by characteristics institutions, implementation strategies, and condition socio-economic recipient benefits. Conditions this indicates Still existence difference results study related influence zakat fund management and accuracy target distribution to empowerment mustahik. Therefore that, study more carry on required for review connection between zakat fund management and accuracy target distribution in increase empowerment zakat recipients at the location certain.

BAZNAS Siak Regency as institution official zakat managers in the region own role strategic in collect and distribute funds to entitled community receive. BAZNAS Siak Regency organizes various empowerment programs aimed at for increase welfare mustahik through approach consumptive and productive. However, the success of the program is very much determined by the quality management of zakat funds and accuracy target distribution. Therefore that 's important For do analysis to find out to what extent the management of these funds and their accuracy target distribution influence level empowerment mustahik.

Research Methods

Study This use approach qualitative with method studies case for analyze effectiveness zakat fund management and accuracy target distribution of zakat in increase empowerment mustahik at BAZNAS Siak Regency. Approach This chosen Because capable give understanding in a way deep regarding the management process, distribution, and impact of zakat program based on condition real in the field (Poth & Creswell, 2018).

Data were collected through three techniques: (1) in-depth semi-structured interviews with key informants to explore their experiences and perspectives regarding zakat management and distribution; (2) direct observation of zakat management, beneficiary verification, and distribution activities to understand actual implementation; and (3) document analysis of official records, including financial reports, annual reports, zakat distribution reports, beneficiary databases, and other supporting documents to strengthen data credibility through triangulation

Data analysis technique refers to the model (Miles et al., 2020) which includes three stages, namely data reduction, data presentation, and data extraction conclusion. Data reduction is carried out with selecting and grouping appropriate information with focus research. Next, the data is presented in form narrative so that facilitate the analysis process. Stage final is interesting conclusion based on results interpretation of data that has been verified in a way repeating.

Results and Discussion

Fund Management at the Siak Regency Zakat Baznas

Management of zakat funds is aspect fundamental determining factor success zakat collection institutions in operate its function optimally. According to Rahmawati Muin in his book Management Zakat Management, effective zakat management covers structured planning, implementation and supervision so that zakat funds can be give benefit maximum for mustahik. BAZNAS Siak Regency as institution authorized official managing zakat at the level area has carry out the process of managing zakat funds through three stages main , namely collection (collection), distribution, and utilization, which are implemented in a way transparent and accountable in accordance sharia provisions as well as regulation applicable laws and regulations.

Collection (Gathering) of Zakat Funds

The collection of zakat funds is the first process carried out by BAZNAS Siak Regency in manage zakat funds from community. The collection process done through various mechanisms, including cutting direct from wages Apparatus Civil Servants (ASN) and employees of Regionally-Owned Enterprises (BUMD) based on instructions regent, and collection from public general through service zakat collection and intensive socialization programs. In addition, BAZNAS Siak Regency also optimizes collection through the targeted GEMAR Siak Berzakat program various layer communities throughout subdistrict.

Based on the data obtained, overall Zakat and other income in 2025 reached IDR 25.7 billion. Meanwhile, the collection of zakat funds in 2026 showed significant achievements, with Details : January 2026 amounting to IDR 1.4 billion, February 2026 amounting to IDR 1.7 billion, March 2026 reaching IDR 7.2 billion which was influenced by the Ramadan moment and the implementation of the zakat safari program in various sub-district , April 2026 amounting to Rp1.5 billion, and May 2026 amounting to Rp1.3 billion. Achievements the reflect trust an increasingly diverse society tall towards BAZNAS Siak Regency as trustworthy institution in manage zakat funds.

Distribution of Zakat Funds

Distribution of zakat funds is carried out through two patterns main, namely pattern consumerism and patterns productive. Distribution of zakat must be consider to conditions and needs mustahik to give real impact for welfare they. Consumptive patterns intended for fulfil need base mustahik in term short, like giving help cost life, help cost treatment through the Healthy Siak program, as well as help cost education through the Smart Siak program in the form of free uniforms and scholarships from level base until college high. Beside In addition, the Siak Peduli program also distributes help surgery home and responsive disaster for mustahik who need it.

Distribution of zakat funds is one of the stages important in zakat management because become means distribution benefits of zakat to entitled mustahik received it. Based on data from the Siak Regency BAZNAS in 2025, zakat funds have been distributed to 15,047 mustahik spread across 14 sub-districts with total distribution reached Rp20,629,181,133. The amount amount recipient benefit show that the Siak Regency BAZNAS has make an effort reach communities in need in various areas of Siak Regency.

Distribution of zakat done through two patterns, namely pattern consumerism and patterns productive. Consumptive patterns own mark distribution amounting to Rp.6,312,027,081 which was realized through various help social, education, health, and help need base for mustahik. Meanwhile that, pattern productive own mark distribution amounting to Rp.1,178,935,000 which is directed for support activity economy productive mustahik through business capital assistance, livestock programs, and empowerment programs economy other.

Implementation second pattern distribution the show that BAZNAS Siak Regency does not only focused on fulfillment need term short mustahik , but also trying increase ability economy they in term long. Need noted that the total distribution amounting to Rp.20,629,181,133 includes the entire distribution program for zakat, infak and alms, while number pattern consumptive (Rp.6,312,027,081) and patterns productive (Rp.1,178,935,000) is component from empowerment programs, outside component distribution other such as education programs (Siak Cerdas), health (Siak Sehat), humanity (Siak Peduli), and da'wah (Siak Dakwah). With existence balance between distribution consumptive and productive, zakat funds can give more benefits wide, good in help fulfil need base mustahik and in push creation independence economy public zakat recipients.

Utilization of Zakat Funds

Utilization of zakat funds is stages continuation that aims optimize benefits of zakat in general productive for mustahik. Empowerment of productive zakat as effort increase welfare mustahik, utilization of zakat in a productive through mentoring and coaching business proven capable increase independence economy mustahik in a way sustainable. BAZNAS Siak Regency runs utilization of zakat through mentoring business, training skills, as well as coaching sustainable to mustahik who receives business capital assistance.

In matter reporting, BAZNAS Siak Regency compiled report finance in a way periodically delivered to government regional and provincial BAZNAS. Management finance implemented based on principle accountability and transparency, with referring to standards zakat accounting PSAK 109 as guidelines in recording and reporting of zakat, infak and alms funds.

Throughout In 2025, the empowerment program economy through the Siak Sejahtera umbrella has accompany as many as 678 mustahik perpetrator business productive. So that the business capital provided No stopped, BAZNAS Siak Regency implemented system mentoring intensive and monitoring periodically regularly in the field. Consistent coaching and supervision steps attached This proven effective in guard stability as well as increase success business mustahik, so that business retail and managed farms can develop in a way independent and productive.

Accuracy Target Distribution of Zakat to BAZNAS Siak Regency

Accuracy target distribution of zakat is factor important thing that determines whether the zakat funds are distributed truly give benefit for those who are entitled accept it. According to Khairuddin in Zakat in Islam, distribution of zakat is mandatory given to groups that have established by sharia (8 asnaf) so that the purpose of zakat is instrument equality welfare can achieved. Distribution of zakat that is not appropriate target risky reduce effectiveness of empowerment programs and inhibit achievement the purpose of zakat according to sharia. Therefore that, BAZNAS Siak Regency implemented mechanism verification and selection systematic mustahik before zakat funds are distributed.

Compliance Recipient (Mustahik)

Distribution of zakat by BAZNAS Siak Regency was carried out with notice sharia provisions regarding eight group recipients of zakat (8 asnaf), namely poor, poor, amil, converts, riqab, gharimin, fi sabilillah, and ibn stable. Determination group zakat recipients based on 8 asnaf is sharia basis that is not may ignored in the distribution process. In In practice, the distribution of zakat at BAZNAS Siak Regency is more dominant target the poor and needy, considering condition socio-economic society that still need support. In addition, BAZNAS Siak Regency also distributes zakat to group converts through the Siak Dakwah program.

In operate aspect sharia, BAZNAS Siak Regency ensures that all over distribution of zakat is based on fulfillment criteria eight entitled group receive zakat (8 asnaf). Refers to running data In 2026, zakat distribution in Siak Regency will be dominated by clusters countermeasures poverty extreme, with details the poor group was 64 people (1.92%) and the poor group reached 2,001 people (60.00%) of the total recipients benefits. In addition prioritize two asnaf main said, the

remainder quota distribution of zakat is allocated in a way proportional to asnaf others, such as group converts as many as 53 people and Fi Sabilillah group as many as 1,211 people.

Mechanism Verification and Selection of Mustahik

For ensure accuracy targets, BAZNAS Siak Regency implements mechanism data collection and verification mustahik in a way structured. This process involving survey field, collection document supporters, as well as coordination with government sub-district and village for validate candidate data recipient. Field distribution and utilization of BAZNAS Siak Regency is responsible answer in manage and update mustahik data in a way periodically, so that distribution of zakat can directed to individual or a real family need.

Apart from through survey field and inspection document administration, verification process mustahik is also done with interview direct to candidate recipient help for know condition economy, resources income, amount liability family, and level needs. Verification results the Then discussed and determined by the team distribution and utilization as base in determine eligibility recipient as well as type the assistance that will be given. Mechanism this done for minimize error targets and ensure that zakat funds are truly accepted by the entitled community in accordance with sharia provisions.

Mechanism the verification applied also includes evaluation to needs and potential mustahik, so that type assistance provided can adjusted. This is in line with results research (Juliasni, 2020) which states that selection strict and data-based mustahik is key the success of the zakat empowerment program at the regional zakat collection institution. The assessed mustahik own potential for develop in a way economy will directed to productive programs such as productive zakat or Z-Mart, while those who need it support urge will accept help consumptive.

Obstacles and Improvement Efforts Accuracy Target

Although mechanism verification has implemented, in in practice Still there is a number of challenges faced by BAZNAS Siak Regency in ensure accuracy target distribution of zakat. Among them is the vast area of Siak Regency which includes 14 sub-districts, limitations source amil power in the field so that Still Lots public Siak Regency which has not yet get help the because its reach Enough far and difficult in access, as well as Still existence mustahik who have not recorded optimally. For overcome matter said, BAZNAS Siak Regency continues make an effort expand range through synergy with various parties, including government region, institution social and organizational society, in order to improve data accuracy and precision target distribution of zakat.

Empowerment Program Mustahik at BAZNAS Siak Regency

Empowerment mustahik is objective strategic from zakat management that is not just focused on fulfillment need term short, but also on the rise capacity and independence economy mustahik in a way sustainable. Effectiveness utilization of productive zakat in empowerment mustahik, an empowerment program designed in a way structured and based potential local proven more effective in push independence mustahik. BAZNAS Siak Regency has operate various empowerment programs designed for push transformation condition mustahik become more individuals independent and prosperous.

Productive Zakat Program-Cattle Farming

One of the empowerment programs economy multi years impact flagship is revolving capital assistance in the form of farm cows below under the umbrella of the Siak Sejahtera program. throughout In 2025, this program has targeting 35 mustahik combined potential in the BAZNAS Livestock Center UMKM program with a total value investment capital assistance reached Rp479,501,000. Through supervision intensive from team BAZNAS Livestock Center companions, livestock breeders equipped guidance technical periodic and maintenance health animal.



Figure 1. Activities Monitoring of Livestock Programs BAZNAS Cows of Siak Regency

Source : BAZNAS Siak Regency, 2026

Based on documentation field, activities monitoring carried out by BAZNAS Livestock Center officers in Teluk Rimba Village, Koto Gasib District. The monitoring process follows a systematic workflow consisting of (1) scheduling regular monitoring visits, (2) conducting on-site observations of business progress and asset utilization, (3) interviewing mustahik to identify operational challenges and financial conditions, (4) documenting and evaluating the performance of the productive zakat program against predetermined objectives, (5) providing technical guidance and recommendations for business improvement, and (6) preparing monitoring reports as the basis for follow-up actions and future funding decisions. This structured monitoring process enables BAZNAS to assess program effectiveness, ensure accountability in the utilization of zakat funds, identify implementation constraints, and formulate appropriate interventions to improve the sustainability and impact of mustahik empowerment programs.

Z-Mart Program

The Z-Mart program is one of the innovation empowerment economy initiated by BAZNAS Siak Regency in form help establishment business shop grocery store zakat based. Through this program, mustahik given capital in the form of shelves, stock goods trade and assistance business, so that can operate business retail in a way independent as form innovation empowerment in the sector business micro retail, BAZNAS Siak Regency initiated the Z-Mart program to renovate and strengthen shop grocery store owned by public not enough capable. In 2025, it was recorded as much as 15 Z-Mart units have been official operating in 10 sub -districts throughout Siak Regency with a total allocation of productive zakat funds amounting to Rp157,500,000. This program intervention proven give leap real economy for mustahik; where before accept aid average income daily they are very limited. After join in Z-Mart program ecosystem and receive business capital, the average increase income clean mustahik soaring significant range between Rp.250,000 to Rp.

600,000 per month blessing repair management stock as well as appearance shop this is show that management and distribution of zakat funds carried out in a way appropriate capable support improvement empowerment economy mustahik in a way significant.



Figure 2. Z-Mart Program of BAZNAS Siak Regency

Source : BAZNAS Siak Regency , 2026

Based on documentation field, one of the Z-Marts that has walk is Z-Mart 012 in the name of Mariyana, which is located in Kampung Paluh, District Mempura, Siak Regency this program show that BAZNAS Siak Regency does not only give help nature consumptive, but also encourages mustahik for become perpetrator independent and productive businesses. The success of the Z-Mart program is one of the indicator real from effectiveness empowerment mustahik carried out by BAZNAS Siak Regency.

Analysis of Zakat Fund Management towards Empowerment of Mustahik

Based on results observations and data obtained during activity work practice at BAZNAS Siak Regency, management of zakat funds carried out in a way planned, transparent and accountable proven give impact positive to effectiveness empowerment mustahik Success transformation mustahik become independent individual No let go from governance professional fundraising and distribution. Based on comprehensive data analysis, Siak Sejahtera economic program in the year 2025 comparison success absorb allocation of funds amounting to Rp.4,274,600,578 for accompanying 678 mustahik. Entering quarterly beginning in 2026, this program to be continued in a way sustainable with disburse initial stimulus funds amounting to Rp.299,469,083 to 6 mustahik productive new through the food barn sub-program. Structured fund management reflects the high level of muzakki trust, enabling zakat funds to be strategically allocated not only for short-term consumption but also to strengthen long-term economic independence. The continuous increase in zakat collection also indicates growing public confidence in BAZNAS Siak Regency, thereby expanding the availability of funds for empowerment programs.

From the results observation during implementation work in practice, management of zakat funds at BAZNAS Siak Regency has implemented through stages mutual collection, distribution and utilization integrated. Continuous collection experience improvement become factor supporters availability of sufficient funds for various empowerment programs. To ensure that zakat funds reach the intended beneficiaries, BAZNAS Siak Regency applies a structured targeting

process, including beneficiary registration, administrative verification, field surveys, eligibility assessment based on the eight asnaf criteria and socio-economic conditions, verification meetings, and periodic monitoring after fund distribution. These procedures ensure that zakat assistance is allocated to eligible mustahik, minimize mistargeting, and enhance accountability and the effectiveness of zakat distribution. Consequently, zakat management is not merely focused on distributing financial assistance but also on creating sustainable economic benefits and improving the long-term welfare of mustahik.

This matter in line with study (Anastasha, 2025), (Azis, 2022), (Sulistri, Suradi et al., 2024) which shows that management and distribution of zakat funds carried out in a way appropriate capable support improvement empowerment economy mustahik. With Thus, the quality management of zakat funds which includes optimal collection, structured distribution, and productive utilization become factor determinant in success of empowerment programs mustahik at BAZNAS Siak Regency.

Analysis of the Accuracy of Zakat Distribution Targeting for the Empowerment of Mustahik

Accuracy target distribution of zakat plays a role crucial in determine to what extent is the empowerment program mustahik can give optimal benefits. As stated by (Amsari, 2019), the effectiveness the utilization of productive zakat is very much determined by accuracy in identify and select the true mustahik worthy and have potential For develop If there are no zakat funds distributed to the true mustahik need or No in accordance with need real recipient, then potential impact empowerment will be very limited.

From the results analysis, BAZNAS Siak Regency has make an effort apply accuracy target through mechanism verification structured and adjusted mustahik type help based on condition as well as potential of each mustahik. Approach this in a way direct support effectiveness of empowerment programs, because mustahik who receives type appropriate assistance Good consumptive and productive own opportunity more big for increase condition socio-economic (Wahyuningsi, 2021) Therefore that, accuracy target distribution of zakat is one of the main pillars in support success empowerment mustahik in a way sustainable at BAZNAS Siak Regency.

Based on results observations and data obtained during Work practice, accuracy target distribution of zakat at BAZNAS Siak Regency can seen from there is a verification process carried out before help given. Through mechanism said, the mustahik who fulfills criteria can get appropriate assistance with conditions and needs. Mustahik who has potential business directed to productive programs such as Z-Mart and farms cows whereas those who need it help urge get help consumptive. Adjustment type help based on results verification This show that accuracy target No only focus on who receives assistance, but also on suitability form assistance provided so that objective empowerment can achieved in a way more effective

With thus, accuracy target distribution of zakat supported by a systematic verification process become factor important in increase effectiveness of empowerment programs mustahik. The more appropriate target assistance provided, then the more big opportunity mustahik for increase well-being and achieving independence economy in a way sustainable. Research results this in line with research previously (Jalil et al., 2024), (Siregar et al., 2021) with relevant results.

Conclusion

Conclusion from study this that management of zakat funds at BAZNAS Siak Regency has implemented in a way planned, transparent and accountable start from the collection process, distribution, to utilization of zakat funds. Distribution of zakat has also been done in a way appropriate target through mechanism verification in accordance with provision eight groups (asnaf), although still face constraint in the form of limitations source amil capacity and the breadth of the service area. In addition, the empowerment program mustahik that is carried out, especially through productive zakat such as Z-Mart, Z-Chicken, and assistance farm cow, showing contribution positive in increase independence economy mustahik. With Thus, the effectiveness fund management and accuracy target distribution of zakat plays a role important in support success of empowerment programs mustahik at BAZNAS Siak Regency.

Based on results research, BAZNAS Siak Regency is recommended for keep going increase quality management of zakat funds through strengthening system recording and reporting based technology information to be more transparent and accountable. In addition, coordination with the Zakat Collection Unit (UPZ) as well addition of amil in the field need optimized to improve accuracy of mustahik data and precision target distribution of zakat. BAZNAS is also expected strengthen assistance in productive zakat empowerment programs so that mustahik can increase independence economy in a way sustainable and have opportunity for transform become muzakki.

Limitation
This study is limited to a single case study at BAZNAS Siak Regency, which may restrict the generalizability of the findings to other zakat institutions with different organizational and socio-economic contexts. In addition, the qualitative approach relies on the perspectives of selected informants, making the findings subject to potential bias despite the use of data triangulation. Furthermore, this study focuses on evaluating the effectiveness of zakat fund management and the accuracy of distribution targets without quantitatively measuring the long-term economic impacts of zakat empowerment programs on mustahik.

Implication

Research result this give implications theoretical and practical. In theoretical, research This strengthen draft that effective management of zakat funds and appropriate distribution target is factor important in increase empowerment economy mustahik. In a way practical, results study can become input for BAZNAS Siak Regency to Keep going increase quality verification mustahik, strengthening mentoring to productive zakat recipients, as well as expand innovation of empowerment programs so that the benefits of zakat are greater sustainable. In addition, research This can become reference for BAZNAS in other regions as well researchers furthermore in develop a more efficient model for zakat management and utilization effective so that capable increase welfare mustahik in a way sustainable.

Future Research

Future research is recommended to involve multiple BAZNAS institutions across different regions, employ mixed-methods or quantitative approaches to measure the long-term impact of productive zakat, and examine additional factors such as digital zakat management, monitoring and evaluation systems, institutional governance, and stakeholder collaboration in enhancing the effectiveness of zakat management and mustahik empowerment.

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