

THE ROLE OF ZAKAT IN REDUCING POVERTY IN RURAL COMMUNITIES OF PANDEGLANG REGENCY

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Abstract

This study explores the role of zakat in reducing poverty in rural areas, particularly in Pandeglang Regency, where socioeconomic disparities remain prominent. Despite its potential to improve community welfare, the actual impact of zakat on poverty alleviation in rural contexts is still underexplored. This research aims to identify the contribution of zakat in enhancing the quality of life for the poor and examine the factors that support or hinder zakat program implementation. A qualitative method was used, involving four purposively selected informants: an amil (zakat administrator), a muzakki (zakat donor), and two mustahik (zakat recipients). Data were collected through in-depth interviews and analyzed thematically. The study adopts the Theory of Community Empowerment and the Maqashid Shariah framework to interpret the findings. Results show that zakat contributes positively to basic needs fulfillment and temporary financial relief. However, challenges such as limited program resources, uneven distribution, lack of monitoring, and beneficiary dependence reduce long-term effectiveness. The study concludes that improving zakat management, professionalizing amil roles, enhancing public outreach, and integrating technology for transparency are crucial for maximizing impact. The research offers theoretical and practical implications, and suggests further exploration of zakat's synergy with digital-based rural development programs.

Keywords: Zakat; Poverty; Empowerment; Effectiveness; Rural; Shariah

Abstract

Penelitian ini mengeksplorasi peran zakat dalam mengurangi kemiskinan di wilayah pedesaan, khususnya di Kabupaten Pandeglang, yang masih menghadapi kesenjangan sosial ekonomi. Meskipun zakat memiliki potensi besar untuk meningkatkan kesejahteraan masyarakat, dampaknya terhadap pengentasan kemiskinan di daerah pedesaan masih kurang dieksplorasi. Tujuan dari penelitian ini adalah untuk mengidentifikasi kontribusi zakat dalam meningkatkan kualitas hidup masyarakat miskin serta menganalisis faktor-faktor yang mendukung dan menghambat pelaksanaan program zakat. Penelitian ini menggunakan pendekatan kualitatif dengan empat informan yang dipilih secara purposive: satu orang amil, satu muzakki, dan dua mustahik. Data dikumpulkan melalui wawancara mendalam dan dianalisis secara tematik. Penelitian ini didasarkan pada Teori Pemberdayaan Masyarakat dan kerangka Maqashid Syariah. Hasil penelitian menunjukkan bahwa zakat berkontribusi positif dalam pemenuhan kebutuhan dasar dan bantuan ekonomi sementara. Namun, keterbatasan sumber daya, distribusi yang tidak merata, kurangnya pemantauan, serta ketergantungan mustahik menjadi tantangan utama. Kesimpulan penelitian menyatakan bahwa penguatan tata kelola zakat, profesionalisasi amil, peningkatan edukasi publik, dan pemanfaatan teknologi untuk transparansi sangat penting untuk memaksimalkan dampak zakat. Penelitian ini juga membuka peluang kajian lebih lanjut mengenai integrasi zakat dengan program pembangunan digital di pedesaan.

Keywords: Zakat; Kemiskinan; Pemberdayaan; Efektivitas; Pedesaan; Syariah

INTRODUCTION

Human life cannot be separated from economic aspects. The stability of a nation greatly depends on the resilience and balance of its people's economy. When a country experiences economic pressure, various other sectors of life are also affected, including education, health, and even social and political stability. In the context of Indonesia, the most fundamental and persistent economic problem is poverty. Poverty is not only about the lack of material resources, but also reflects limited access to basic human rights such as education, healthcare services, decent employment, and a healthy living environment. This issue becomes increasingly complex when faced with the reality of rural communities, which are often left behind in the development process.¹

In Indonesia, poverty in rural areas tends to be higher compared to urban areas. This is not solely due to low income, but also because of limited infrastructure, scarce job opportunities, low-quality human resources, and inadequate access to public services. According to Mudrajat Kuncoro, poverty is defined as the inability to meet the minimum standard of living, which is typically measured in terms of consumption.² Based on this consumption approach, the poverty line consists of two main components: (1) expenditure required to meet the minimum nutritional standards and other basic needs, and (2) expenditure for other social needs that reflect participation in community life. This shows that poverty is not only economic in nature but also social and cultural.³

Poverty can be distinguished in two main perspectives, namely narrow and broad. In the narrow sense, poverty is understood as a lack of money and goods to ensure the continuation of life.⁴ Meanwhile, in the broader sense, poverty encompasses limitations in various aspects of life that lead to an individual's or community's inability to enjoy a dignified life. These limitations may include low-quality education, poor health conditions, limited access to information, and even the weak bargaining power of a group within a larger social and economic system.

Poverty in rural areas is not only an individual burden but also a structural challenge that requires serious attention from the government and society at large. Even developed countries are not exempt from this issue, although in different forms. In many industrialized nations, rapid economic growth has led to new problems such as environmental pollution, social inequality, and a decline in quality of life. This shows that economic development alone is not enough if it is not accompanied by equitable distribution of development outcomes and social guarantees for vulnerable groups. According to the latest data from the Central Statistics Agency (BPS) in March 2024, there are approximately 25.22 million people living

¹ Anik Sholistiyawati, "Pengaruh Sistem Ekonomi Terhadap Kemiskinan Di Indonesia : Sebuah Literature Review" 3, no. 1 (2025): 2023–26.

² Mudrajat Kuncoro, *Masalah, Kebijakan, Dan Politik Ekonomika Pembangunan* (Erlangga, 2010).

³ Ahmad Munir Hamid, Sirajul Arifin, and Ishfaq Ahmed, "Professional Zakat and Social Transformation: An Analysis of The Economic Empowerment Policy of The Baitul Maal Foundation of Bank Rakyat Indonesia (YBM BRI)," *Ikonomika* 9, no. 1 (2024): 111, <https://doi.org/10.24042/ijebi.v9i1.22783>.

⁴ Amir Machmud, *Perekonomian Indonesia Pasca Reformasi* (Jakarta: Erlangga, 2016).

below the poverty line in Indonesia.⁵ This figure reflects that poverty alleviation efforts are still a major challenge for the nation. Poverty is not just about numbers, but about people and a dignified life. Therefore, a comprehensive and sustainable approach is needed to address it.

According to Sharp, there are three main causes of poverty from an economic perspective. First, the inequality in the ownership of resources, which leads to uneven income distribution. Second, differences in the quality of human resources, resulting in low productivity and income. Third, inequality in access to capital or economic opportunities. These three factors are highly relevant when related to the condition of rural communities in Indonesia, including in Pandeglang Regency.⁶ From an Islamic perspective, poverty is not only an economic issue but also a moral and spiritual problem. Islam views poverty as a condition that can threaten a person's safety of soul and faith. A person living in extreme poverty is at risk of losing their morals, self-confidence, and may even fall into disbelief. Therefore, Islam encourages its followers to maintain the welfare of future generations, as stated in the Qur'an, Surah An-Nisa: 9:

وَلِيَحْشَ الْوَالِدِينَ لَوْ تَرَكُوا مِنْ خَلْفِهِمْ ذُرِّيَّةً ضِعْفًا خَافُوا عَلَيْهِمْ فَلْيَتَّقُوا اللَّهَ وَلْيَقُولُوا قَوْلًا سَدِيدًا

The translation is: “And let those [responsible] be afraid [who] if they left behind them weak offspring, who are concerned for their welfare. So let them fear Allah and speak words of appropriate justice.” (QS. An-Nisa: 9)

This verse carries both spiritual and social messages, emphasizing the importance of safeguarding and protecting vulnerable generations, both economically and socially. One of the ways Islam realizes this protection is through zakat. Zakat is a financial instrument in Islam that serves a dual function: spiritual and social. Zakat is not only an individual obligation for financially capable Muslims, but also a mechanism for wealth distribution to reduce social inequality. In the context of economic empowerment, zakat has great potential to address poverty, particularly in rural areas. With proper management, zakat can become a sustainable solution that empowers the mustahik (recipients of zakat) to break free from the cycle of poverty.

Pandeglang Regency, located in Banten Province, is one of the areas that still has a relatively high poverty rate, especially in rural and remote regions. The geographic condition, which is mostly made up of hills and coastal areas, affects the community's access to basic services and economic opportunities. Poverty in this area brings layered negative impacts, such as high dropout rates, limited access to healthcare services, as well as rising unemployment and crime rates.

⁵ Kuncoro, *Masalah, Kebijakan, Dan Politik Ekonomika Pembangunan*.

⁶ Kuncoro.

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As the country with the largest Muslim population in the world, Indonesia has a vast potential for zakat. However, this potential has not been fully optimized. This is where the strategic role of zakat institutions such as the National Amil Zakat Agency (BAZNAS) and Amil Zakat Organizations (LAZ) becomes crucial. Pandeglang Regency has demonstrated its commitment in this regard, through collaboration between local government, BAZNAS, and various community organizations in managing zakat. One concrete example can be found in Pandeglang, where various zakat-based empowerment programs have been implemented, such as skills training, business capital assistance, as well as consumptive aid for education and healthcare.

Zakat is an obligation for Muslims that plays a strategic role in wealth redistribution. By managing and distributing zakat effectively, the poor can be empowered through various programs that support the improvement of welfare, such as skills training, business capital assistance, or education.⁷ Zakat empowerment programs include consumptive assistance (for basic needs) and productive assistance (such as business capital and skills training). However, the effectiveness of zakat programs in reducing poverty remains a question that requires in-depth study. Several challenges in the implementation of zakat programs include the lack of valid data regarding the condition of mustahik, suboptimal synergy between zakat institutions, and challenges in monitoring and evaluating the long-term impact of the programs. Therefore, it is essential to conduct research that can provide a comprehensive understanding of the role of zakat in addressing poverty in rural communities.

This research focuses on the role of zakat in reducing poverty in rural communities in Pandeglang Regency, using empowerment programs as the focal point. The aim of this study is to evaluate the extent to which zakat has contributed to improving the living standards of the poor, as well as to identify the supporting and hindering factors in the implementation of these programs. This study is also expected to provide policy recommendations for stakeholders to ensure that zakat management becomes more effective, efficient, and targeted. Based on the description above, the author feels it is important to conduct research on the Role of Zakat in Reducing Poverty in Rural Communities in Pandeglang Regency, particularly by examining the practices and real impacts of zakat empowerment programs that have been implemented. Thus, it is hoped that this research can provide both scientific and practical contributions to the efforts of sustainable economic development for the community.

THEORETICAL FOUNDATIONS

The Theory of Welfare in Islamic Economics

From the perspective of Islamic economics, welfare encompasses not only material aspects but also spiritual and social dimensions. *Zakat* is one of the key instruments in Islamic economics aimed at achieving social justice and reducing economic inequality in society. According to the Qur'an and Hadith, zakat is an obligation for every capable Muslim to

⁷ M.A Dr. Oni Sahroni, *Fikih Muamalah Kontemporer*, 3rd ed. (Jagakarsa, Jakarta: Republika Penerbit, 2020).

purify their wealth and distribute it to eight eligible groups (*asnaf*), including the poor (*fuqara*) and the needy (*masakin*).

Zakat is a legitimate and structured instrument of wealth distribution designed to ensure that the most vulnerable segments of society gain access to the basic resources needed for a decent life. Through this system, Islamic economics emphasizes not merely the accumulation of wealth, but its fair and equitable distribution. According to Herianingrum (2023), zakat holds great potential to alleviate poverty in Indonesia, provided that it is managed properly, transparently, and professionally. In conventional economic systems, distribution mechanisms are usually left to the market or the state. However, in Islamic economics, wealth distribution is also a personal responsibility of Muslims through zakat and voluntary almsgiving (*infaq*).⁸

In this regard, the principle of *al-'adl* (justice) is of great importance. Justice does not merely mean distributing resources equally, but rather giving to those who are entitled based on their needs and socio-economic conditions. Therefore, *zakat* is not only a form of humanitarian aid, but also a tool to address economic disparities rooted in unjust social structures. In practice, zakat can be utilized to provide business capital for the poor, offer skills training, and build social and economic infrastructure in underdeveloped areas.

The Theory of Economic Empowerment

The theory of economic empowerment is an approach that focuses on enhancing the capacity of individuals or groups to manage and develop their economic potential. This concept emphasizes long-term economic self-sufficiency rather than short-term assistance. In the context of zakat, the theory of economic empowerment is reflected in the implementation of *productive zakat* programs—zakat distributed in the form of business capital support, entrepreneurship training, managerial capacity building, and business mentoring.

Productive zakat programs have shown positive outcomes in various regions of Indonesia. A study by Sholikhah, Fauziah, and Toha (2022) examined the effectiveness of the “Lapak Berkah Disabilitas” program managed by Inisiatif Zakat Indonesia (IZI) East Java. The program provided business capital, training, and mentoring to zakat recipients with disabilities. As a result, participants experienced increased income and were able to support their own livelihoods independently. This demonstrates that productive zakat not only reduces dependency on aid but also fosters economic independence among vulnerable groups.⁹

This theory emphasizes the importance of shifting the paradigm from consumptive aid to productive empowerment. When *mustahik* (zakat recipients) are empowered and gain

⁸ Qudsi Fauzi and Atina Shofawati Sri Herianingrum, Indri Supriani, Raditya Sukmana, Effendie Effendie, Tika Widiastuti, “Zakat as an Instrument of Poverty Reduction in Indonesia,” *Journal of Islamic Accounting and Business Research* 15, no. 4 (2023): 643–60, <https://doi.org/10.1108/JIABR-11-2021-0307>.

⁹ Almar'atus Sholikhah, Nur Dinah Fauziah, and Mohamad Toha, “Analisis Peranan Zakat Produktif Melalui Program Lapak Berkah Disabilitas Untuk Pemberdayaan Ekonomi Mustahik,” *Izdihar: Jurnal Ekonomi Syariah* 2, no. 2 (2022): 41–56, <https://doi.org/10.32764/izdihar.v2i2.2971>.

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a stable income, they have the potential to become *muzakki* (zakat payers) in the future. This means that zakat not only addresses poverty but also creates a sustainable economic cycle, where recipients of zakat can eventually become contributors themselves.

Social Capital Theory

Social capital theory focuses on social values such as trust, norms, and networks that can be used to facilitate coordination and cooperation in achieving common goals. In the context of zakat management, social capital plays a significant role in establishing strong relationships between zakat institutions (*amil*), *muzakki* (zakat givers), and *mustahik* (zakat recipients). Public trust in zakat institutions increases participation in zakat contributions, both obligatory and voluntary. Meanwhile, strong social bonds among community members help facilitate the implementation of economic empowerment programs, such as managing cooperatives, group entrepreneurship training, and collaborative systems in building small businesses.

A study by Niro Arif Khoirun Nisa and Luthfi Hery Hermawan (2025) in Jawa Bengkunt City, West Pesisir, revealed that the effectiveness of zakat programs is heavily influenced by the community's trust in *amil* zakat institutions and their active participation in social and economic activities organized by these institutions. However, they also noted challenges in zakat distribution due to limited inter-institutional coordination and weak social networks in some remote villages. This highlights the importance of building and strengthening social capital in zakat management to ensure its benefits are distributed equitably and sustainably.¹⁰

Based on the theories mentioned above, zakat can be viewed as a multifunctional instrument that not only serves spiritual and social purposes but also has a strong economic dimension. The analytical framework of this study emphasizes how zakat, especially in the form of productive zakat, can alleviate poverty by empowering *mustahik* (zakat recipients) to achieve economic independence. This concept involves a transformation process from aid-dependent individuals into productive and economically competitive ones. Zakat is not merely distributed in the form of cash or consumptive aid such as food packages; more importantly, it can be used for capacity-building programs such as skills training, provision of business tools, and entrepreneurship development. These efforts support increased purchasing power, strengthen local economic networks, and create new employment opportunities.

With this approach, zakat becomes more than just charity. It becomes a strategic social investment aimed at improving the quality of life of the poor, reducing social inequality, and building a more inclusive economic foundation. Additionally, zakat has a multiplier effect on the local economy. When *mustahik* receive capital and start a business, they will need labor, purchase raw materials, and sell products—all of which drive the local economy. Pandeglang Regency in Banten Province is one of the regions with a relatively high poverty rate. According to data from Statistics Indonesia (BPS) and various regional

¹⁰ Niro Arif Khoirun Nisa, Luthfi Hery Hermawan, "Peran Zakat Dalam Pengentasan Kemiskinan Di Masyarakat Kota Bengkunt Pesisir Barat" 11, no. 01 (2025): 6.

development reports, poverty in Pandeglang is mainly concentrated in villages with limited access to education, healthcare services, transportation, and markets. Many residents in these areas rely on low-productivity subsistence agriculture and lack access to skills training relevant to market needs.

It is within this context that zakat plays a strategic role. Through well-planned and targeted productive zakat programs, the poor in Pandeglang can be equipped with the skills and capital to start businesses, expand economic networks, and access markets. Programs such as entrepreneurship training, agricultural tool assistance, or training in post-harvest processing can provide long-term solutions with significant impact. Zakat institutions such as BAZNAS Pandeglang have collaborated with local governments and various social organizations to launch empowerment programs. Mekarjaya Village, for instance, serves as a pilot location for implementing zakat-based activities targeting small-scale farmers, housewives, and rural youth. Evaluating the effectiveness of these programs will offer a real picture of the role of zakat in economic empowerment and poverty reduction.

This study aims to examine the extent to which the aforementioned theories can be practically applied in the local context of Pandeglang Regency. Can zakat truly improve the welfare of *mustahik*? What are the obstacles in managing empowerment-based zakat? And how can zakat institutions build strong social capital to support the sustainability of their programs? By answering these questions, this research is expected to make both theoretical and practical contributions to the development of an effective productive zakat model that is relevant to rural community conditions. Furthermore, the findings of this study may serve as a reference for local government policies, zakat institutions, and civil society organizations in designing more impactful and sustainable interventions.

METHOD

This research uses a qualitative approach, aiming to gain an in-depth understanding of the social phenomenon regarding the role of zakat in poverty alleviation in Pandeglang Regency. According to Sugiyono, qualitative research is a research method used to study natural object conditions, where the researcher acts as the primary instrument.¹¹ This approach was chosen because it is capable of uncovering the meaning behind social actions and provides a comprehensive understanding of the dynamics occurring within society.

This research is descriptive in nature using a case study approach. Descriptive research aims to systematically, factually, and accurately describe the facts and the relationships between the phenomena being studied. According to Sugiyono, descriptive research is used to clarify research conclusions through direct observation of the phenomena that occur.¹² The case study approach was chosen because the main focus of this research is to explore in-depth the practices and implementation of zakat in empowering the poor in a specific area, in this case, Kabupaten Pandeglang. A case study allows the researcher to gather intensive information from various data sources related to the distribution and management

¹¹ Sugiyono, *Metode Penelitian Kuantitatif, Kualitatif Dan R&D*, 2020.

¹² Sugiyono.

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of zakat, including the perceptions of the parties involved such as muzakki, mustahik, and zakat administrators (amil zakat).

The selection of the research location was done purposively, based on specific considerations relevant to the research objectives. Kabupaten Pandeglang was chosen because it is one of the regions with the highest poverty levels in the Province of Banten. This area has complex socio-economic characteristics, including limited access to education, healthcare, infrastructure, and employment opportunities. Additionally, the majority of the population lives in rural areas and depends on the informal sector. This condition makes Kabupaten Pandeglang a strategic location for researching the effectiveness of zakat in poverty alleviation through economic empowerment programs.

Data collection was carried out using three main techniques: observation, interviews, and documentation, which were conducted triangulatively to enhance the validity and credibility of the data. Observation was conducted directly in the field by observing activities and processes related to zakat management by zakat institutions in Kabupaten Pandeglang. The researcher observed the interactions between zakat administrators (amil zakat) and both recipients (mustahik) and donors (muzakki), as well as zakat distribution activities, both consumptive and productive. The observation was non-participatory, meaning that the researcher did not directly engage in the activities but acted as an observer. Through observation, the researcher could gather contextual data on the social dynamics and actual zakat practices occurring in the field.

Interviews were conducted in-depth with key informants, including zakat administrators (amil zakat), zakat donors (muzakki), and zakat recipients (mustahik). These interviews were semi-structured, meaning the researcher used an interview guide but remained flexible to follow the flow of conversation. The aim of the interviews was to explore the perceptions, experiences, expectations, and challenges faced by actors involved in zakat management and distribution. Additionally, interviews were conducted with community leaders, village officials, and other local stakeholders to gain a broader and more objective perspective on the role of zakat in the community.

Documentation techniques were used to collect various official documents, annual reports from zakat institutions, zakat distribution archives, photos of activities, and relevant statistical data. This documentation was used to complement and verify the data obtained from observations and interviews. Furthermore, documentary data from academic publications, scholarly journals, and government regulations were also referenced to strengthen the analysis.

In this research, data sources were divided into two categories: primary and secondary data. Primary data was obtained directly from interviews and field observations, while secondary data was obtained from literature such as books, scholarly journals,

government statistical data, and relevant zakat institution reports. The combination of both types of data aims to provide a comprehensive picture of the phenomenon under study.¹³

The collected data were analyzed using the interactive analysis model proposed by Miles and Huberman. This analysis includes three main stages: (1) data reduction; (2) data presentation; and (3) conclusion or verification.¹⁴ To ensure the validity of the data, this study employs triangulation techniques, including source triangulation, technique triangulation, and time triangulation. Source triangulation is carried out by comparing information from various informants. Technique triangulation involves using observation, interviews, and documentation simultaneously. Meanwhile, time triangulation is done by repeating data collection at different times to ensure the consistency of the results.

Additionally, data reliability testing is conducted through a pilot study. The pilot study is performed to test the effectiveness and consistency of the research instruments, especially the interview guide. This is important to ensure that the questions used are understandable to the respondents and capable of eliciting information in line with the research objectives.

RESULTS AND DISCUSSION

This study is conducted in Pandeglang Regency, Banten, which has significant natural resource potential, but is constrained by limitations in technology and infrastructure. The regency has a relatively high poverty rate, around 8-10%, which is influenced by dependence on traditional agriculture and low levels of education.

Pandeglang Regency is located in the western part of Banten Province, with an area of approximately 2,746.9 km². The region consists of lowlands, hills, and mountains. It borders the Indian Ocean to the west, Lebak Regency to the east, Serang Regency to the north, and the Sunda Strait to the south. Most of the area is utilized for agriculture, plantations, and forestry. Its natural resource potential is quite large, but its utilization is hindered by limitations in technology and infrastructure.



¹³ Sugiyono.

¹⁴ Neong Muhadjir, *Metode Penelitian Kualitatif* (Jogjakarta: Rake Sarasin, 1990).

zakat management institutions in addressing poverty in rural areas. This program aims to foster economic independence for the mustahik (recipients of zakat) by providing micro-business capital, skills training, and educational support. The focus of this program is to empower zakat recipients to no longer rely on social aid continuously, but rather to be able to generate their own income.

One significant implementation of productive zakat is in the field of education. Zakat is used to provide scholarships for students from underprivileged families. This not only helps mustahik in the short term but also encourages the improvement of human resources in the long run. As Fina, a zakat beneficiary, mentioned: “Zakat has had a significant impact on my life. The zakat assistance in the form of education fees has allowed me to attend university.”¹⁵

This statement reflects that zakat not only alleviates the burden of educational costs but also opens up opportunities for beneficiaries to improve their quality of life in the future. This aligns with the concept of productive zakat, which aims to transform mustahik (zakat recipients) into muzakki (zakat givers) within a certain period. However, despite its great potential, the implementation of productive zakat is not without challenges. Some programs face obstacles in providing sustainable business mentoring for mustahik, limited access to markets, and a lack of financial literacy among zakat recipients. Therefore, economic empowerment through zakat must be supported by a holistic approach that includes training, monitoring, and regular evaluation of programs.

The productive zakat program in Pandeglang also demonstrates the synergy between zakat institutions and the local community in identifying the real needs of society and determining the most appropriate form of assistance. Thus, zakat is no longer viewed merely as social aid, but has evolved into an instrument for economic development based on justice and sustainability. In the broader framework of poverty alleviation, productive zakat serves as a tool for wealth distribution that is just, as well as economic empowerment based on Islamic values. If managed properly, productive zakat has great potential to improve the welfare of rural communities, reduce economic inequality, and create a more independent and empowered society.

B. Evaluation of the effectiveness of zakat programs implemented by zakat institutions

Evaluating the effectiveness of zakat programs is crucial to assess how well the goals of zakat distribution are being achieved, particularly in terms of reducing poverty and promoting the independence of mustahik. In Pandeglang, various zakat programs have been implemented by zakat institutions, both in the form of consumptive and productive assistance. However, the success of these programs heavily depends on how zakat is managed, distributed, and monitored systematically and accountably.

One strength of the zakat program in Pandeglang is the adoption of a productive approach, which not only provides aid for basic needs but also serves as capital for

¹⁵ Fina, Mustahik, Pandeglang, Banten, wawancara dengan Nurul Safera, tanggal 8 Desember 2024

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businesses, training, and educational support. This is highlighted by Agung, a zakat program manager: “Zakat has great potential in reducing poverty if it is managed effectively. Zakat managed by official institutions is not only distributed for consumptive needs but also used for economic empowerment programs.”¹⁶

This statement indicates that, in general, zakat institutions have a good understanding of the productive zakat approach. Scholarship programs, entrepreneurship training, and support for production tools have started to be implemented, although still on a limited scale. The impact is quite significant for some mustahik who truly benefit from it, as experienced by Fina: “Zakat assistance in the form of educational fees has allowed me to attend university.”¹⁷

However, the effectiveness of this zakat program also faces several technical and managerial obstacles. One of the most prominent weaknesses is the inaccuracy in data collection of mustahik. The lack of a standardized verification and validation system sometimes leads to aid not reaching the right recipients. Agung acknowledges this issue: “Sometimes there are mustahik who shouldn't be on the list, but still receive assistance because we don't have valid and up-to-date data.”¹⁸

In addition, the public's perception of the effectiveness of zakat institutions varies. Some people prefer to directly distribute zakat to individuals they know, rather than through formal institutions. This indicates that the level of public trust in zakat institutions has not yet reached its full potential. “I prefer to give directly to neighbors or relatives whom I know are in need. It feels more personal.”¹⁹

The lack of transparency regarding program information, the reporting of fund usage, and the impact of the programs has also been a point of concern. This is further emphasized by Ika's statement: “Transparency and accountability of zakat institutions are crucial supporting factors. However, I feel that the lack of information about zakat utilization programs is a barrier.”²⁰

Based on this evaluation, it can be concluded that the effectiveness of zakat programs in Pandeglang Regency has shown a positive direction, especially with the focus on empowerment. However, improvements are still needed in the following aspects:

- 1) The system for data collection and validation of mustahik,
- 2) Socialization of programs to the community,
- 3) Socialization of programs to the community,
- 4) Improving transparency and accountability of zakat institutions,
- 5) Reporting the impact of programs on a regular basis.

If all of these aspects are improved, the effectiveness of zakat as an instrument for poverty alleviation will be more optimal and sustainable.

¹⁶ Agung, Amil, Pandeglang, Banten, wawancara dengan Nurul Safera, tanggal 8 Desember 2024

¹⁷ Fina, Mustahik, Pandeglang, Banten, wawancara dengan Nurul Safera, tanggal 8 Desember 2024

¹⁸ Agung, Amil, Pandeglang, Banten, wawancara dengan Nurul Safera, tanggal 8 Desember 2024

¹⁹ Tika, Muzaki, Pandeglang, Banten, wawancara dengan Nurul Safera, tanggal 8 Desember 2024

²⁰ Ika, Muzaki, Pandeglang, Banten, wawancara dengan Nurul Safera, tanggal 8 Desember 2024

C. Supporting and Inhibiting Factors of Program Success

The success of zakat programs in alleviating poverty is greatly determined by various internal and external factors. Based on the research findings in Kabupaten Pandeglang, it was found that the implementation of productive zakat faces complex dynamics. There are several factors that support the success of the program, but there are also obstacles that need to be addressed in order for zakat to truly function as a tool for community empowerment.

1. Supporting Factors

Several elements that strengthen the implementation of productive zakat programs in Pandeglang Regency include:

a. Zakat Transparency and Accountability of Zakat Institutions

Public trust in zakat institutions is highly influenced by transparency in reporting and program accountability. As mentioned by Ika: “Transparency and accountability of zakat institutions are one of the main supporting factors.” Zakat institutions that can provide open information regarding the distribution of funds, beneficiaries, and program achievements will build public trust and strengthen social legitimacy.

b. Support from Local Government

The involvement of local governments in zakat education and raising awareness also plays a significant role in encouraging public participation and increasing muzaki compliance. “Local government support in zakat education is very helpful.”²¹ This shows that collaboration between zakat institutions and local authorities is crucial to expanding the reach of the program.

c. Potential Funds and Social Awareness

On the other hand, the zakat potential in Pandeglang is quite large because the majority of the population is Muslim. The collective awareness of sharing is also a moral and social strength in supporting the fair distribution of zakat.

2. Obstructing Factors

Although there are supporting factors, several challenges still hinder the optimization of productive zakat programs, including:

a. Limitations in Data and Information Systems

One of the main issues is the inaccurate data of mustahik. This results in zakat being misdirected, and may even cause social jealousy. “Sometimes there are mustahik who should not be on the list, but still receive zakat because we

²¹ Agung, Amil, Pandeglang, Banten, wawancara dengan Nurul Safera, tanggal 8 Desember 2024

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don't have valid and up-to-date data.”²² The lack of a zakat information system based on technology causes the validation process to be slow and prone to errors.

b. Lack of Socialization and Information about the Program

Many people are unaware of productive zakat programs due to the lack of socialization and promotion. “I feel that the lack of information about zakat utilization programs is a barrier.”²³ As a result, public participation, both as recipients and givers of zakat, is not maximized

c. Limited Human Resources and Technology

Zakat institutions at the local level often lack trained professionals and do not have adequate technological infrastructure. “Limited human resources and the lack of technology utilization are still obstacles.”²⁴ These challenges slow down the administrative process and program management, which should be more efficient and accurate.

d. Personal Preferences in Zakat Distribution

Some people prefer to distribute zakat directly rather than through formal institutions because they consider it more personal and measurable. “I prefer to give directly to neighbors or relatives whom I know need help. It feels more personal.”²⁵ This can hinder the collection of zakat funds in a collective and systematic manner.

e. Suboptimal Program Management

The effectiveness of zakat programs highly depends on the quality of management. If not properly managed, the large zakat potential will be wasted. “Zakat has great potential, but if it's not managed well, it won't reach its goals.”²⁶

These supporting and obstructing factors indicate that the success of zakat programs does not only depend on the amount of available funds but also on the management system, public trust, technological support, and active involvement from all stakeholders. Therefore, improving managerial and information systems is essential to enhancing zakat effectiveness in poverty alleviation.

This research shows that zakat plays a significant role in alleviating poverty in rural communities, provided it is managed effectively and fairly. Mahbub ul Haq's concept of

²² Agung, Amil, Pandeglang, Banten, wawancara dengan Nurul Safera, tanggal 8 Desember 2024

²³ Ika, Muzaki, Pandeglang, Banten, wawancara dengan Nurul Safera, tanggal 8 Desember 2024

²⁴ Agung, Amil, Pandeglang, Banten, wawancara dengan Nurul Safera, tanggal 8 Desember 2024

²⁵ Tika, Muzaki, Pandeglang, Banten, wawancara dengan Nurul Safera, tanggal 8 Desember 2024

²⁶ Agung, Amil, Pandeglang, Banten, wawancara dengan Nurul Safera, tanggal 8 Desember 2024

poverty as “human poverty,” which involves not only income but also access to education, healthcare, and opportunities, serves as the basis for this analysis.

Overall, zakat plays a strategic role in poverty alleviation if managed holistically and professionally. These findings support Mahbub ul Haq's view that human development must be the primary focus. Challenges such as uneven distribution, limited human resources, and lack of transparency and socialization need to be addressed immediately. Zakat institutions are expected to utilize technology and strengthen management systems to ensure that the goal of economic empowerment for the poor can be achieved sustainably.²⁷

DISCUSSION

A. Productive Zakat Program and Economic Empowerment

Zakat in the context of Islamic economics is not merely consumptive in nature but also has a productive dimension that can empower *mustahik* (zakat recipients) to become economically independent. In Pandeglang Regency, the productive zakat approach has become a strategy increasingly implemented by zakat institutions in response to the structural and persistent challenges of poverty.

The productive zakat program does not only provide financial assistance but also focuses on:

- 1) Providing micro-business capital to mustahik.
- 2) Conducting skills training so that mustahik possess competencies relevant to the local labor market.
- 3) Educational assistance in the form of scholarships, which in the long term, improves human resource quality.

A real example of the benefits of productive zakat can be seen in the experience of Fina, a zakat beneficiary, who stated that educational support through zakat enabled her to pursue higher education. This proves that zakat plays a strategic role in breaking the poverty cycle through education and individual capacity-building.

However, the implementation of productive zakat still faces several challenges:

- 1) Lack of ongoing mentoring for the micro-businesses initiated by mustahik.
- 2) Limited market access for products produced by mustahik.
- 3) Low financial literacy, making mustahik unable to manage the assistance optimally.

Thus, productive zakat cannot operate in a partial manner. A holistic approach is required, which includes training, mentoring, and regular evaluation to achieve the main goal: fostering economic independence for mustahik.

B. Evaluation of Zakat Program Effectiveness

The effectiveness of zakat programs is measured by the extent to which zakat can genuinely alleviate poverty and promote mustahik independence. Research results show that

²⁷ Penerjemah: Erwin S. N. Anwar Mahbub ul Haq, *Pembangunan Manusia: Konsep Dan Pengukuran* (PT. Gramedia Pustaka Utama, 2001).

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several zakat institutions in Pandeglang have started implementing productive approaches, although success levels vary²⁸.

Program zakat memiliki sejumlah kekuatan yang cukup signifikan, terutama ditandai oleh meningkatnya kesadaran para pengelola zakat akan pentingnya pendekatan zakat produktif sebagai instrumen pemberdayaan ekonomi mustahik. Kesadaran ini tercermin dalam mulai diterapkannya berbagai program pendukung, seperti beasiswa pendidikan, pelatihan keterampilan, serta pemberian sarana dan alat usaha, meskipun implementasinya masih terbatas dalam skala yang relatif kecil. Upaya-upaya tersebut menunjukkan adanya pergeseran orientasi dari zakat yang bersifat konsumtif menuju zakat yang lebih berkelanjutan dan berorientasi pada peningkatan kemandirian ekonomi penerima manfaat.

Namun demikian, hasil evaluasi juga mengungkapkan sejumlah kelemahan yang masih menjadi tantangan utama dalam pengelolaan zakat. Salah satu persoalan krusial adalah ketidakakuratan data mustahik, yang berdampak pada penyaluran bantuan yang tidak tepat sasaran. Selain itu, rendahnya tingkat transparansi informasi mengenai pengelolaan dan penyaluran zakat memicu menurunnya kepercayaan publik terhadap lembaga zakat. Keterbatasan kegiatan sosialisasi dan outreach juga menyebabkan sebagian masyarakat tidak mengetahui keberadaan maupun jenis program zakat yang tersedia. Kondisi ini diperparah oleh kecenderungan masyarakat untuk menyalurkan zakat secara langsung kepada penerima, karena dianggap lebih personal dan diyakini lebih tepat sasaran dibandingkan melalui lembaga formal.

Statements from Agung and Ika emphasize the importance of data validation, institutional transparency, and program communication to the public. Without these three aspects, the effectiveness of zakat will be difficult to improve, and zakat's potential as a tool for poverty alleviation cannot be fully optimized.

C. Supporting and Inhibiting Factors of Program Success

1. Supporting Factors

Transparansi dan akuntabilitas menjadi fondasi penting dalam pengelolaan zakat, karena lembaga zakat yang terbuka dalam pelaporan keuangan serta pelaksanaan program akan memperoleh tingkat kepercayaan publik yang lebih tinggi. Kepercayaan ini sangat menentukan keberlanjutan penghimpunan dana zakat sekaligus mendorong masyarakat untuk menyalurkan zakatnya melalui lembaga resmi. Selain itu, dukungan aktif dari pemerintah daerah melalui edukasi dan advokasi zakat berperan signifikan dalam meningkatkan kesadaran masyarakat serta memperkuat sinergi antara lembaga zakat dan otoritas lokal. Di sisi lain, tingginya kesadaran sosial masyarakat Pandeglang yang mayoritas beragama Islam dan memiliki budaya berbagi yang kuat menjadi modal moral sekaligus potensi pendanaan yang besar untuk menopang keberlanjutan dan efektivitas program-program zakat.

²⁸ Hamid, Arifin, and Ahmed, "Professional Zakat and Social Transformation: An Analysis of The Economic Empowerment Policy of The Baitul Maal Foundation of Bank Rakyat Indonesia (YBM BRI)."

2. Inhibiting Factors

Permasalahan utama dalam pengelolaan zakat produktif masih berkaitan dengan aspek tata kelola, sumber daya, dan pola partisipasi masyarakat. Ketidakakuratan data mustahik yang belum valid dan tidak diperbarui secara berkala menyebabkan program berisiko salah sasaran, memunculkan kecemburuan sosial, serta menurunkan efektivitas bantuan yang disalurkan. Di sisi lain, jangkauan program yang masih terbatas juga menjadi kendala, karena zakat produktif belum dikenal luas akibat lemahnya strategi promosi, sehingga partisipasi baik dari muzakki maupun mustahik belum optimal.

Selain itu, keterbatasan sumber daya manusia dan pemanfaatan teknologi masih menjadi hambatan serius di banyak lembaga zakat lokal. Minimnya tenaga profesional serta rendahnya adopsi teknologi informasi dalam pengelolaan zakat berdampak pada proses pelaksanaan program yang berjalan lambat dan kurang efisien. Kondisi ini diperparah oleh preferensi sebagian besar masyarakat untuk menyalurkan zakat secara langsung kepada tetangga atau kerabat, yang pada akhirnya membatasi akumulasi dana zakat kolektif yang seharusnya dapat dikelola secara lebih terencana dan berkelanjutan oleh lembaga zakat.

Lebih jauh, lemahnya manajemen program turut memengaruhi keberhasilan zakat produktif. Kualitas perencanaan, pelaksanaan, dan evaluasi yang belum memadai berpotensi menyebabkan program kehilangan arah dan gagal memberikan dampak signifikan bagi peningkatan kesejahteraan mustahik. Oleh karena itu, penguatan tata kelola, profesionalisme kelembagaan, serta literasi zakat menjadi prasyarat penting untuk meningkatkan efektivitas dan keberlanjutan program zakat produktif.

This study also refers to Mahbub ul Haq's concept of poverty as "human poverty," which encompasses not only the economic dimension but also aspects of education, health, and opportunity. Productive zakat, directed towards education and skills training, shows that zakat can fulfill basic human rights, not just meet short-term consumption needs. Zakat becomes a means to develop human capabilities, as central to the human development approach.

Overall, zakat programs in Pandeglang Regency are on the right track toward community empowerment, especially through the approach of productive zakat. However, to enhance its effectiveness, improvements are needed in various aspects such as data management, management systems, socialization, and strengthening institutional capacity.

With a holistic, professional, and transparent approach, zakat can play a strategic role in human development and sustainable poverty reduction, as emphasized by Mahbub ul Haq. This reinforces the idea that zakat is not just a social worship practice but also a tool for social-economic transformation within communities.

This study's findings align with the work of Imam Kamaluddin and Alvi Salwa Khoiriah (2024), which demonstrates that zakat plays a significant role in improving the

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economic welfare of mustahik.²⁹ Similarly, the research by Angga Prayudi and Misdawita Misdawita (2023) in Rokan Hulu Regency also supports these findings, where both consumptive and productive zakat have a significant impact on poverty reduction.³⁰ Moreover, the study by Mulyana Fitri and Yenni Samri Juliati Nasution (2023) highlights that the utilization of productive zakat aligns with the objectives of the Sustainable Development Goals (SDGs), particularly in poverty alleviation.³¹

Theoretically, this research strengthens zakat's position as an Islamic social finance instrument capable of contributing to sustainable development, particularly in rural poverty alleviation. The practical implications of these findings suggest the need to improve the digital registration system for mustahik and muzakki, strengthen the capacity of amil, and enhance transparency in zakat program reporting to increase public trust.

This study also emphasizes the importance of local government support and synergy between zakat institutions and other stakeholders to expand program reach and encourage the independence of mustahik. The use of information technology and the digitization of services is crucial for the efficiency of distribution and reporting.

This study has some limitations. First, the sample size was limited, and it may not fully represent the experiences of all mustahik, muzakki, and amil in Pandeglang Regency. Second, the data was obtained through a qualitative approach, making it descriptive and not quantitatively measuring the impact. Third, external factors such as government policies and the national economic conditions were not fully controlled in this study. Therefore, future research using a quantitative approach and a broader geographic scope is recommended.

CONCLUSION

Based on the research conducted in Pandeglang Regency, it can be concluded that zakat has great potential in reducing poverty in rural communities. However, its effectiveness highly depends on well-organized zakat management, equitable distribution, and continuous assistance. Economic empowerment programs managed by zakat institutions, such as skills training, business capital, and production tools assistance, have been proven to increase income and the economic independence of mustahik.

Nevertheless, several challenges must be addressed to maximize the impact of zakat, such as the limited human resources in zakat institutions, underutilization of technology, and a lack of trust among some segments of society toward zakat institutions. Additionally, the dependency of mustahik on zakat assistance and the lack of socialization about the condition of mustahik in rural areas are also barriers to creating long-term economic independence.

²⁹ Alvi Salwa Khoiriah Imam Kamaluddin, "Peningkatan Kesejahteraan Ekonomi Dengan Pendistribusian Zakat" 4 (2024): 9368–82.

³⁰ Angga Prayudi, Rosyetti, and Misdawita Misdawita, "Pengaruh Zakat Konsumtif, Zakat Produktif, Dan Program Keluarga Harapan Terhadap Kemiskinan Di Kabupaten Rokan Hulu," *Jurnal Tabarru': Islamic Banking and Finance* 6, no. 2 (2023): 841–55.

³¹ Fitri Mulyani and Yenni Samri Juliati Nasution, "Pendayagunaan Zakat Produktif Dalam Tujuan Pembangunan Berkelanjutan (SDGs) Di Indonesia," *Jurnal Ilmiah Mahasiswa Ekonomi Islam* 5, no. 2 (2023): 112–21.

These findings align with Mahbub ul Haq's perspective, which emphasizes the importance of human empowerment and individual capacity building as strategic steps in overcoming poverty. Therefore, closer collaboration between zakat institutions, the government, and society is needed, along with a more holistic approach that focuses on sustainable empowerment. This synergy will strengthen zakat management and ensure its impact can be fully felt by rural communities.

Based on the research findings, several important steps need to be taken to enhance the effectiveness of zakat in reducing poverty in rural communities. First, it is essential to improve zakat management quality through amil training and strengthening management systems. Second, the diversification of zakat programs, such as productive zakat, should be expanded to promote the economic independence of communities. Additionally, socialization and education about zakat need to be increased to optimize its benefits. Strengthening collaboration between zakat institutions, the government, and society is also necessary to make the program more effective. Regular evaluation and monitoring of zakat programs are essential to ensure optimal use of zakat funds. Finally, the utilization of digital technology in zakat distribution will enhance transparency and public participation. With these steps, zakat is expected to be more effective in reducing poverty and providing sustainable benefits to mustahik in rural areas.

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