

ANALYSIS OF PRODUCTIVE ZAKAT MANAGEMENT AND FUND DISTRIBUTION ZAKAT FOR ECONOMIC EMPOWERMENT OF MUSTAHIK AT BAZNAS BENGKULU PROVINCE

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ABSTRACT

This article aims to analyze the implementation of the Zakat Maal Distribution System at the National Zakat Agency of Bengkulu City (BAZNAS). The analysis seeks to determine whether the zakat maal distribution system complies with Islamic Sharia principles and government regulations. This study employed field research, also known as empirical research. Data were collected through direct interviews with BAZNAS employees in Bengkulu City and several zakat recipients. The results indicate that the distribution process has been running quite well and aligns with Islamic principles as well as applicable laws and regulations in Indonesia. The National Zakat Agency (BAZNAS) of Bengkulu City has distributed zakat funds to various groups categorized as mustahik (zakat recipients), including the poor, the needy, converts to Islam, and others. The utilization of zakat funds covers various areas, such as educational assistance, business support, social aid, and healthcare. Although zakat distribution has been successful, low public awareness remains a challenge, leading to uneven distribution. Therefore, monitoring and evaluation

are essential to ensure zakat programs reach their intended beneficiaries.

INTRODUCTION

Zakat is one of the pillars of Islam and serves as an important economic instrument that can reduce social inequality, alleviate poverty, and improve social welfare. It functions as a wealth redistribution mechanism, channeling wealth from those who are wealthy (muzakki) to those in need (mustahik).

The National Zakat Agency (BAZNAS), a non-structural government institution established under Law Number 23 of 2011, has the authority to collect, distribute, and utilize zakat at the national level. BAZNAS's role is crucial given the substantial zakat potential in Indonesia, estimated to reach Rp327.6 trillion in 2022. However, actual collections amount to only around Rp33 trillion, representing just 10% of the potential (Kurniawan, 2024). This disparity between zakat potential and actual collection highlights the need for a more effective distribution system.

BAZNAS is responsible for distributing zakat appropriately for both consumption and productive purposes. Productive zakat distribution empowers mustahik (zakat recipients) to become future zakat payers. This type of distribution can take the form of providing business capital, training, or production facilities, enabling mustahik to enhance their economic independence. Targeted, transparent, and productively oriented zakat distribution can significantly reduce poverty and improve community welfare.

The Bengkulu City BAZNAS (National Zakat Agency) has distributed zakat through various programs, including educational scholarships, micro-enterprise assistance, elderly benefits, home renovations, and healthcare. However, challenges remain, such as low public awareness of distributing zakat through official institutions, a preference for paying zakat directly, and limited oversight of zakat distribution. These issues have resulted in suboptimal distribution and a limited impact of zakat on improving the welfare of eligible recipients.

Based on the description above, this research focuses on analyzing the zakat maal distribution system at the National Zakat Agency (BAZNAS) in Bengkulu City. The study aims to evaluate the zakat maal distribution mechanism in accordance with Sharia principles, government regulations, and its effectiveness in improving the welfare of mustahik (recipients of zakat) in Bengkulu City.

LITERATURE REVIEW

Zakat

Etymologically, zakat comes from the word al-zakah, which means growth, purity, and blessing. This meaning indicates that zakat is an instrument for purifying wealth and fostering blessings in life. According to Islamic law, zakat is a Muslim's obligation to allocate a portion of wealth that has reached the nisab (minimum threshold)

and haul (haul) to be distributed to those entitled to receive it (mustahik). In essence, zakat is a right of those entitled to receive it, returned to them to achieve justice and economic balance. With zakat, those with means have a responsibility to help those less fortunate, thereby minimizing the potential for social problems. The legal basis for zakat in the Sunnah is mentioned, among others, in the narration of Ibn Abbas ra, who said that Abu Sufyan ra conveyed the hadith of the Prophet Muhammad SAW:

The Prophet SAW ordered us to perform prayer, pay zakat, maintain kinship relations, and refrain from reprehensible acts" (HR. Bukhari II, 1993:320).

From the wording of the hadith, it can be understood that zakat is an obligation, because it uses the form of fi'il amar which indicates a command and is supported by qath'i evidence as the basis for its determination

According to (Daulay et al., 2022) productive zakat is a form of zakat distribution to mustahik, intended to be managed and developed through business activities. In practice, this zakat is used as business capital so that mustahik can improve their economic condition. The main objective of productive zakat is to encourage the long-term improvement of mustahik's welfare. In general, productive zakat can be defined as the use of zakat funds for productive activities, such as financing the businesses run by mustahik. In this way, mustahik are expected to be able to create sustainable sources of income, so that they will ultimately no longer be dependent on others. On aid, but rather transform into muzakki who can pay zakat

Sources of Zakat Funds

During the time of the Prophet Muhammad (peace be upon him), zakat was not only intended for consumption purposes but was also directed towards productive purposes to support the economic independence of the people. This is reflected in a hadith narrated by Imam Muslim from Salim ibn Abdillah ibn Umar, who narrates that the Prophet Muhammad (peace be upon him) gave him zakat and then instructed him to use the wealth productively or give it back to charity. Salim then managed it until he was able to give alms from the proceeds of his business. This incident shows that productive management of zakat has the potential to change the position of mustahik to muzaki, namely a party who is no longer dependent on aid, but instead plays an active role in improving the welfare of society.

Productive zakat is seen as a strategic instrument for sustainable economic empowerment. Its primary principle is that zakat funds are not spent on daily consumption needs but rather used as business capital that can stimulate economic activity. In Indonesia, the practice of optimizing productive zakat has been managed by zakat collection institutions (LAZ) and the National Zakat Collection Agency (BAZNAS). However, obstacles remain, such as the perception of some communities that poverty alleviation efforts are solely the government's responsibility. Zakat, on the other hand, plays a crucial role as a strategic alternative for improving the welfare of the community more equitably. Research conducted by (Purnamasari et al., 2022) at BAZNAS Bogor City shows that the mechanism for distributing productive zakat

through surveys, mustahik selection, training, and monitoring is quite structured, although its impact on reducing material and spiritual poverty is still limited.

BAZNAS and LAZ act as management institutions, expected to not only distribute funds but also provide spiritual, managerial, and entrepreneurial development to those who mustahik (receiver). With this strategy, productive zakat not only provides short-term assistance but also creates long-term economic independence for its recipients.

Types of Zakat

Zakat is divided into two main types: zakat maal (zakat on wealth) and zakat fitrah. Zakat maal is an obligation for both Muslims and legal entities to distribute a portion of their wealth after meeting certain requirements, namely reaching the nisab (minimum threshold) and haul (a certain period of ownership). Zakat fitrah must be paid by every mukallaf (person who has reached puberty, is sane, and is able to support themselves) with the aim of providing assistance to those entitled to it in time for Eid al Fitr (Layali & Marwaihah, 2020).

The dimension of worship, namely the implementation of God's commands which must be accompanied by sincere intentions. Second, the social dimension, where zakat functions as a means of equitable distribution of wealth, helping the poor, the needy, and other deserving groups. According to philanthropy emphasizes that zakat plays a significant role in improving social welfare, strengthening community cohesion, and reducing economic disparities. Third, the economic dimension, in which zakat serves as a means of capital redistribution that can support human resource development. Research (Qurrotul Aini et al., 2024) shows that well-managed zakat can contribute to improving community economic welfare through strengthening effective institutions and regulations. Meanwhile, zakat fitrah is an obligation paid by every Muslim before Eid al Fitr. This zakat serves as a purification for those fasting, as well as a social benefit, helping the poor meet their basic needs during the holiday.

Benefits of Zakat

Zakat is a form of worship that encompasses both material and social dimensions. This gives zakat its dual function: as a means of purifying wealth and souls for those paying zakat, and as a mechanism for equitable wealth distribution for those receiving zakat. Zakat serves as a socio-economic institution that directly contributes to the development of community welfare.

Zakat plays a role in reducing social inequality and alleviating poverty. Collected zakat funds can be directed not only to meet the basic needs of those entitled to receive it, but can also be developed into productive zakat aimed at economic empowerment. (Ridwanto, 2023) productive management of zakat can encourage increased capacity of small and medium enterprises among mustahiq, so that they are not only helped in the short term, but can also transform towards economic independence

Furthermore, zakat also has a macro impact on economic growth. Research (Siagian & Nasution, 2024) confirms that professionally managed zakat distribution can

increase micro-scale business capital, expand employment opportunities, and boost people's purchasing power. This demonstrates that zakat has a multiplier effect, not only in addressing short-term socio-economic challenges but also in strengthening the economic foundations of communities in a sustainable manner. From a social perspective, zakat plays a crucial role in building social harmony and solidarity. Properly targeted zakat distribution can mitigate the potential for social jealousy between the wealthy (aghniya') and the poor (dhu'afa). Zakat not only plays a role in the economic aspect, but also in strengthening Islamic brotherhood (Muslim brotherhood), considering that zakat is a binding medium between groups who have excess wealth and groups who have less. With proper management, zakat can contribute to social stability, which ultimately becomes a crucial prerequisite for the successful economic development of the community (Siagian & Nasution, 2024). Zakat is a Muslim's expression of gratitude for the blessings bestowed by Allah and a means of purifying one's soul and wealth. Through the obligation of zakat, Muslims are trained to cultivate empathy, solidarity, and social awareness. Zakat has a direct impact on the quality of life of those who pay zakat, as they learn to curb greed, reduce materialistic tendencies, and cultivate inner peace. This aligns with the view that building prosperity in Islam encompasses not only material dimensions but also spiritual and moral ones.

Zakat Law

The Quran emphasizes the obligation of zakat in several verses. The word zakat occurs thirty times, and in twenty-seven of these verses, it is paired with the command to perform prayer. This demonstrates the strong connection between personal worship and social obligations. One of these assertions is found in QS. Al-Baqarah verse 43 which reads:

"And establish prayer, pay zakat, and bow with those who bow." (QS. Al-Baqarah: 43).

This verse shows that zakat has an equal position with prayer as a basic obligation in Islam. The legal basis for zakat is also confirmed in the sunnah of the Prophet Muhammad. In a history from Ibnu Abbas ra, he said that Abu Sufyan ra once conveyed a hadith of the Prophet SAW, that he ordered Muslims to perform prayers, pay zakat, maintain friendly relations with family, and refrain from despicable actions (HR. Bukhari II, 1993: 320). Based on this hadith, it can be understood that the obligation of zakat holds a strong place in Islamic teachings. This is demonstrated by the use of the verb amar, which signifies an obligatory command, as well as the legal guidance that is definitive and definitive.

The payment of zakat is obligatory for Muslims who are able and is officially regulated by the government through Law Number 23 of 2011 concerning Zakat Management. This law replaces and updates the previously applicable Law Number 38 of 1999. Zakat management includes planning, collecting, distributing, and utilizing zakat funds systematically and in accordance with Islamic law. The government established the National Zakat Agency (BAZNAS) at the central, provincial, and

district/city levels as an official institution tasked with managing zakat independently and responsibly. Zakat distribution is the process of distributing funds or goods to those entitled to receive them (mustahik), which is carried out systematically and continuously

According to (Ririn, 2021), zakat distribution is the provision of zakat to those entitled to receive it in accordance with applicable sharia provisions. In the context of productive zakat, distribution is not only in the form of cash but can also be in the form of In the form of business capital or goods that support the economic activities of those entitled to receive zakat. Productive zakat itself, as explained by (Sudarta, 2022) is a form of zakat management aimed at long-term economic empowerment. Assets distributed in the form of productive zakat have a growing nature because they are used as business capital or as instruments that have the potential to increase the income and independence of those entitled to receive zakat on a sustainable basis. Therefore, the distribution of productive zakat serves not only as temporary assistance but also as a strategic instrument in social and economic transformation to alleviate poverty. If zakat is managed professionally, honestly, transparently, and responsibly, these funds can have significant potential to be utilized to improve community welfare. Its utilization is not only focused on basic needs but also plays a crucial role in reducing poverty and reducing social inequality (Iqbal, 2019).

Ashnaf is Entitled to Receive Zakat

According to (Fauzi, 2023) Mustahik is the term for individuals entitled to receive zakat. The jurists also stipulate several conditions that qualify someone to receive zakat, including:

1. Neglected needs
Zakat recipients are essentially those who have urgent needs but are unable to adequately meet them. This neglected need is one of the main indicators in determining a person's eligibility to receive zakat..
2. Poverty
People who are in a state of deprivation or extreme need are included in the main category of zakat recipients. Therefore, zakat cannot be given to individuals who are already well-off, because the purpose of zakat is to help those who are truly in economic difficulty.
3. Zakat recipients must be Muslim
In principle, zakat is only given to those who are Muslim. However, there are exceptions for people who have just fully embraced Islam (muallaf), who are allowed to receive zakat as a form of support for their faith and survival.
4. Zakat recipients who are not relatives of the Bani Hasyim
The family of the Prophet Muhammad (peace be upon him) from the Bani Hashim (Ahlul Bait) are not permitted to receive zakat. This is in accordance with the hadith of the Prophet Muhammad (peace be upon him), because their needs can be met through the khums portion of the Baitul Mal (the treasury) which has been allocated for them.
5. Zakat recipients are not individuals who generally have sufficient income.

Zakat is not intended for individuals with sufficient income to meet their living expenses. Zakat funds must be distributed to those in need, ensuring they are properly targeted and in accordance with sharia principles

6. Agility and puberty

According to the view of the Hanafi school of thought, children who have not reached the age of puberty (under seven years) and people with mental disorders have no rights receive zakat, unless they are under the care of a guardian or guardian. Meanwhile, in the Shafi'i school of thought, zakat recipients must be adults, sane, and capable of responsibility. Therefore, children who have not yet reached puberty or people with mental disorders cannot directly receive zakat unless there is a legitimate party to manage their rights.

Distribution of Zakat

Zakat distribution is a crucial component of zakat management, as it aims to ensure that the collected funds truly provide tangible benefits to the recipients (mustahik). According to the Big Indonesian Dictionary (KBBI), distribution is defined as the process or method of channeling, distributing, or disseminating goods or resources to those entitled to them. In the context of zakat, distribution is not limited to direct aid but also functions as a socio-economic instrument that plays a role in reducing inequality, strengthening a sense of community togetherness, and encouraging the transformation of mustahik toward independence, ultimately leading to their becoming muzakki

Conceptually, zakat distribution can be divided into four main categories: traditional consumptive, creative consumptive, traditional productive, and creative productive. Traditional consumptive distribution is usually realized in the form of fulfilling the basic needs of mustahik, for example through zakat fitrah given before Eid al-Fitr. This pattern is short-term because it only addresses daily needs. In contrast, creative consumptive distribution emphasizes assistance in more strategic forms, such as providing scholarships or educational support for mustahik's children. Furthermore, traditional productive distribution is realized in the provision of goods that can be used as work tools, such as livestock, agricultural tools, or business equipment. A more advanced pattern is creative productive distribution, namely the distribution of zakat in the form of business capital or economic support facilities that enable mustahik to develop financial independence.

Research (YUTEGI, 2024) conducted at the National Zakat Agency (BAZNAS) in South Tangerang City found that providing business capital from productive zakat funds can increase the income of those who are entitled to receive it and have a multiplier effect on family economic activity. This demonstrates that the distribution of productive zakat not only provides temporary assistance but also fosters economic activity that can improve the welfare of mustahik families.

According to (Syahbana & Anita, 2023) the distribution of productive zakat contributes significantly to improving the standard of living of those entitled to receive it, particularly in supporting micro-enterprises. This study confirms that productive zakat can be used as an instrument for economic empowerment, in line with the vision of equitable economic development.

Furthermore, mentoring and coaching also play a crucial role in ensuring the success of productive zakat. According to (Solekhan, 2024) distribution of cash capital and tools will be more optimal if accompanied by mentoring and supervision, so that the beneficiaries not only receive assistance, but also contribute to the well-being of those who receive it but also learn to manage a business effectively. This statement demonstrates that productive zakat requires non-financial support in the form of technical guidance, entrepreneurial development, and managerial capacity building. Without such assistance, zakat assistance has the potential to be suboptimal and unable to create sustainable independence for those who mustahik (recipients).

Principles of Zakat Distribution

According to Dr. Budi Rahmat Hakim, S.Ag., M.HI., a lecturer at the State Islamic University (UIN) Antasari Banjarmasin in the Dawn Lecture broadcast on Pro 1 RRI Banjarmasin, there are a number of basic sharia principles that should be used as guidelines in the distribution of zakat.

First, the territorial principle. Zakat collected from a region must be distributed to those entitled to receive it within the same region. This is based on the example of the Prophet Muhammad (peace be upon him), who sent Mu'adz ibn Jabal to Yemen to collect zakat from the local population and then distribute it to those entitled to it. Therefore, a zakat management system in accordance with sharia principles does not recognize centralization but rather emphasizes the principle of local distribution as a form of equity and support for the needs of the local community. Second, collected zakat may not be held or left unattended for too long, i.e., beyond the one-year distribution period. This provision demonstrates that zakat funds are a trust from those who pay zakat and must be promptly distributed to those who receive it. Timely distribution of zakat distinguishes it from infaq (charity) or sadaqah (charity), which have greater flexibility in distribution timing. This mechanism ensures that zakat benefits can be directly felt by those in need. Third, the principle of priority scale. When distributing zakat, the poor and needy must be given top priority. This aligns with the fundamental objectives of zakat, namely to eradicate poverty, reduce social inequality, and improve the welfare of Muslims. This emphasis on priorities demonstrates the strategic role of zakat in social development and economic empowerment. Fourth, the principle of advancing the mustahik, not pampering them. Zakat distribution should not be solely consumptive and charitable, addressing only short-term needs. Instead, zakat should be directed toward productive empowerment so that mustahik can increase their economic capacity, develop their potential, and ultimately transform from zakat recipients (mustahik) into zakat givers (muzaki). In this way, zakat can function as a sustainable, transformative instrument.

As emphasized by Dr. Budi Rahmat Hakim: "Management of zakat based on sharia must pay attention to the principles of territoriality, speed of distribution, scale of priority for mustahik, and orientation to empowerment. By applying the principles According to this principle, zakat not only functions to fulfill consumer needs, but also becomes a strategic instrument in improving the standard of living and welfare of Muslims." (Rusnaniyar S.AP, 2024)

RESEARCH METHODS

Place and Time of Research

This research was conducted at the National Zakat Agency (BAZNAS) in Bengkulu City. The location was chosen based on the consideration that BAZNAS is an official institution with a crucial role in the management and distribution of zakat, particularly zakat maal, to eligible recipients. This research is expected to produce relevant, accurate, and strategically valuable data in understanding the patterns and mechanisms of zakat maal distribution implemented by BAZNAS. The research was conducted from May 27, 2025 to June 20, 2025, so that this time span allowed researchers to obtain in-depth information related to the research focus.

Research methods

The type of research used in this study is field research . Field research is a research method conducted by collecting data directly from primary sources at the research location. This method was chosen because it can provide a factual, in-depth picture, and is relevant to real-world conditions. Field research is conducted intensively, in detail, and comprehensively on the object, allowing for accurate results

Field research has characteristics that distinguish it from library research. While library research emphasizes the analysis of secondary data in the form of literature or documents, field research is conducted through direct interaction with respondents or sources related to the research topic. This research is conducted through the collection of empirical data obtained from the research subjects' real-life experiences, so the results are not only conceptual but also reflect the reality of what occurs in the field.

Researchers will conduct direct research at the National Alms Agency (BAZNAS) Bengkulu City served as the research location. The researcher's presence in the field enabled active engagement with respondents through interviews, observations, and other interactions that supported the data collection process. This aimed to obtain information regarding the zakat distribution mechanism implemented by the National Zakat Collection Agency (BAZNAS) of Bengkulu City.

Population and Sample

A population is the entirety of individuals and objects that are the focus of attention in a study. In this study, the population in question is all parties directly involved in the distribution of zakat maal at the National Zakat Agency (BAZNAS) in Bengkulu City. The population includes BAZNAS leaders, employees, and staff who play a role in the process of distributing zakat maal to the community. In addition, the population includes mustahik or zakat maal recipients within the BAZNAS work area in Bengkulu City. Mustahik are the recipients of the benefits of distributed zakat, so the experiences and views of mustahik can be a relevant source of data in measuring the effectiveness of zakat distribution.

A sample is a portion of a population selected to represent the characteristics of

the population as a whole, so that the information obtained from the sample can be generalized back to the population. If the population is too large and difficult to reach, researchers can take a portion of the population as a research sample. The ideal sample is a representative sample, that is, one that is able to reflect the conditions of the population proportionally. In this study, the sample was determined using purposive sampling, a sampling technique based on specific considerations tailored to the research objectives. This technique was deemed appropriate because the study did not emphasize a large sample size but rather the relevance of the subjects to the research focus, namely the effectiveness of zakat distribution by the Bengkulu City BAZNAS.

The sample in this study was 30 mustahik (recipients of zakat maal) in Bengkulu City. The respondents were selected as those who directly benefit from zakat distribution, thus providing empirical information on the benefits of zakat received, their perceptions of the distribution process, and measuring zakat's contribution to improving the welfare of the mustahik. The mustahik were divided into two categories according to Islamic law: the destitute and the poor.

The mustahik who were sampled were recipients of zakat maal from four types of assistance programs implemented by BAZNAS Bengkulu City. These programs are:

1. Home Renovation or New Livable Homes (RLHB), namely a program that aims to improve the quality of the residences of mustahik so that they are more livable and meet health standards
2. Educational Scholarships, which are aimed at children who are entitled to receive the opportunity for better and more sustainable education.
3. Elderly Assistance, namely assistance given to elderly people who are considered poor or needy to ease their burden in life.
4. UMKM assistance or business capital, which is a form of productive zakat given to mustahik with potential small businesses aimed at encouraging economic independence.

Datasources

The Primary data collection techniques were conducted through in-depth interviews with parties involved in the distribution of zakat maal at the National Zakat Agency (BAZNAS) in Bengkulu City, both from the management and recipient sides. Through these interviews, researchers were able to obtain empirical information regarding the zakat distribution mechanism, obstacles encountered in the distribution process, and the experiences of mustahik as beneficiaries. The secondary data in this study include books discussing theories related to zakat management and distribution systems, academic literature examining the concept of zakat maal, and official BAZNAS documents containing activity reports and zakat distribution archives. This documentation not only provides a theoretical foundation but also strengthens the primary data. Secondary data serves to support the analysis and enrich the theoretical perspective in explaining phenomena occurring in the field.

This research also utilizes tertiary data as a supporting source. Tertiary data serves to provide additional explanations to primary and secondary data, thereby strengthening

conceptual and terminological understanding. The tertiary data sources used include dictionaries, encyclopedias, and other reference materials that present general information. An encyclopedia is a reference work containing a collection of information or knowledge on various topics, arranged systematically, usually alphabetically. The main purpose of an encyclopedia is to provide comprehensive and easily accessible explanations of various subjects, such as science, history, culture, technology, geography, art, and so on.

Data Analysis Techniques

In this study Data analysis is carried out through several stages, including editing (data checking), classifying, verifying, analyzing, and concluding. Editing, or the data checking stage, is the initial process undertaken by researchers to re-examine the data collected, whether through interviews or documentation. The goal is to ensure the completeness, clarity, and consistency of the data obtained from respondents. Through this stage, researchers review respondents' answers, sorting out what is considered essential, and ignoring information irrelevant to the research focus. In this study, the editing process was carried out on data obtained from productive zakat recipients. Researchers ensured that the information obtained was completely complete, aligned with the research questions, and did not cause confusion in interpretation. If unclear data was found, researchers reconfirmed with respondents to ensure the data obtained was truly accurate. The editing stage serves as an initial verification step before further data analysis

Next comes the classification stage, a crucial step in the data analysis process. It involves grouping data obtained from various sources into specific categories based on their relevance and research needs. After collecting data through interviews, documentation, and observation, researchers then classify the data to make it more organized and easier to analyze. At this stage, the data is also carefully reviewed to ensure its validity.

Classification serves to sort relevant information from sources by aligning it with the research focus. This grouping allows researchers to more easily examine relationships between variables, identify emerging patterns in the data, and distinguish between primary and secondary data. Furthermore, classification also serves as a data filtering stage, separating important information from less significant data. Through this process, researchers not only gain a general overview of the research object but also are able to describe the phenomenon more specifically and with greater focus. Thus, research results can be presented systematically, in-depth, and have accountable academic value.

Verification is a further step in data analysis that aims to ensure the truth, accuracy, and validity of data obtained in the field. At this stage, researchers not only collect information from respondents or supporting documents, but also double-check the collected data by comparing it to actual conditions in the field. In other words, verification is the process of proving that the data used in the research truly corresponds to the existing facts. The verification process is carried out in various ways, for example by comparing interview results between one respondent and another, reconfirming data

through direct observation, or comparing findings with official documents held by BAZNAS. This step is crucial to avoid bias, errors, and or information gaps that may affect the objectivity of research results.

Furthermore, the verification stage plays a strategic role in ensuring research validity, as only data that has undergone testing and verification can be used as a basis for drawing conclusions. Thus, through the verification stage, researchers obtain credible, authentic, and scientifically accountable data. This ultimately strengthens the quality of research results and increases confidence in the findings. Analyzing, or the data analysis stage, is a crucial step in research. It is through this process that the collected data can be processed, understood, and interpreted in accordance with the research objectives. Analysis goes beyond simply compiling or organizing data; it also involves organizing, classifying, and connecting data into specific patterns to provide deeper meaning. In this study, analysis was conducted by organizing data that had gone through the editing, classification, and verification processes into categories relevant to the research focus. The organized data was then interpreted to produce a logical, systematic description that aligns with the theoretical framework used. This stage allows researchers to examine the relationships between variables, identify emerging patterns, and find answers to the research problem formulation. Furthermore, data analysis also serves as a basis for developing scientific arguments and drawing valid conclusions. Through analysis, raw data can be transformed into information.

The concluding stage is the final stage in the research process, which summarizes and answers the research questions based on the results of the data analysis. At this stage, researchers summarize various findings into a structured, logical, and systematic statement. Drawing conclusions also serves as a synthesis of the entire research process, providing clear answers to the research questions and demonstrating the relationship between theory and empirical reality

The process of formulating conclusions must be carried out carefully to ensure that the resulting description truly reflects the core of the research problem. Therefore, conclusions must be formulated in effective, coherent, concise, and free from overlapping language. Furthermore, conclusions should present concise yet comprehensive information, making them easily understood and interpretable by readers and other researchers wishing to conduct further studies. Conclusions serve as the basis for providing research recommendations. The conclusion not only serves as a summary of research findings, but also as a basis for knowledge development and practical implementation in the field

RESEARCH RESULTS AND DISCUSSION

Conceptual Framework

The framework of thought developed in this research is an outline of the structure and theory used to guide the research and draw conclusions from the results of this research. It describes how the Distribution of Economic Zakat Mustahik is carried out.



Figure 1. Conceptual Framework

Operational definition is a guideline in carrying out research activities that refers to characteristics that can be observed and tested objectively. In other words, operational definitions transform abstract concepts or constructs into concepts that describe real behaviors or phenomena that can be observed and verified by others.

In the Great Dictionary of the Indonesian Language, distribution is defined as a process, method, or action of distributing or distributing something to a specific party or location. The term "distribution" can be interpreted as the distribution of goods to a number of people or locations, the distribution of basic community needs, especially in emergencies, by the government, or the distribution of an item within a specific area. When associated with zakat, distribution is understood as the distribution of zakat funds to those entitled to receive them according to sharia law.

The distribution of zakat has targets, namely those entitled to receive zakat (mustahik), and the aim is to improve the welfare of society. Distribution of zakat is divided into four forms, namely:

1. Traditional consumer distribution is a form of zakat distribution given directly to recipients (mustahik) to meet daily living needs. Examples of this implementation include zakat fitrah for the poor or zakat maal for disaster victims. This distribution focuses on meeting primary needs related to health and nutrition, for example, providing nutritious milk, honey, or vitamins.
2. Creative consumer distribution is the distribution of zakat in other forms that support the social and educational needs of those who mustahik. This can be achieved through the provision of stationery, scholarships, and religious equipment.
3. Traditional productive distribution is the distribution of zakat in the form of goods of use for business, such as goats, cows, shaving equipment, or craftsman's supplies. This assistance is intended for opening up new business opportunities and employment opportunities for mustahik
4. Creative productive distribution, manifested in the form of capital support for social and economic activities, for example the construction of educational facilities, places of worship, health services, as well as providing business capital for small traders and micro-entrepreneurs

In addition, there are two main approaches to the distribution of zakat. First, there's the partial approach, which provides direct and incidental assistance to the poor and vulnerable to temporarily alleviate poverty. This approach is generally consumptive in nature. Second, there's the structural approach, which emphasizes providing ongoing assistance with the goal of

enabling those entitled to independently overcome poverty and ultimately become zakat payers. This structural approach focuses more on productive zakat distribution and long-term economic empowerment. The distribution of zakat funds encompasses at least the following four tasks:

1. Conduct data collection on the mustahik, including the number of households and family members in each household.
2. Carry out data collection and assessment of the various needs of registered mustahik, then arrange them based on priority scale.
3. Distribute funds to each mustahik based on the principles of justice and equality, and always adhere to the predetermined priority scale.
4. Strive to ensure that distribution is not only limited to consumer patterns, but is also partly directed towards creative consumer patterns
5. Submit each mustahik's share by visiting their residence directly, not by calling the mustahik to the zakat management institution office.

Zakat Maal Recipients at BAZNAS Bengkulu City

Zakat management is carried out through an institution known as the Zakat Amil Agency (BAZ). This institution is a government-established organization involving both community and government stakeholders. It has the mandate to collect, distribute, and utilize zakat in accordance with Islamic law. BAZ itself is run with a specific vision and mission to support optimal zakat management.

The existence of the Bengkulu City BAZ has a strong legal basis. In addition to being based on Law Number 38 of 1999 concerning Zakat Management, this institution is also regulated through the Decree of the Minister of Religious Affairs of the Republic of Indonesia Number 373 of 2003 concerning the implementation of the law, as well as the Circular Letter of the Minister of Home Affairs Number 451.12/1728/SJ of 2002 concerning the empowerment of BAZ in the regions. At the regional level, further regulations are stipulated through the Regulation of the Mayor of Bengkulu Number 20 of 2008 concerning the formation and organizational structure of the Bengkulu City Zakat Collection Agency, which then obtained approval from the Bengkulu City DPRD through letter Number 170/409/B.XV/2008 dated July 14, 2008. After receiving this approval, on April 25 2009 the Mayor of Bengkulu personally officially inaugurated the leadership of BAZ Bengkulu City through Decree Number SK.821.4.603, by appointing Mr. Sirman Dahwal, SH., MH. as the head of BAZ Bengkulu City.

Table 1. List of Names of People Who Receive Zakat Assistance Maal

NO	NAME	ADDRESS
1	Rasmaniar	Jl. Betungan Asri Housing Complex RT 19 RW 02 Betungan Village, Selebar District
2	Janis T Jariyah	Jl. Suprpto in RT 08 RW 06 Betungan Village, Selebar District, Bengkulu City
3	Sumrajati	Jl. Makmur 1 RT 18 RW 06 Betungan Subdistrict, Selebar Bengkulu City

Source: Zakat Maal recipients at BAZNAS Bengkulu City are processed

From the results of interviews with the 3 informants who received zakat mal at BAZNAS Bengkulu City, on average they gave the same explanation, where they had known about the zakat held by BAZNAS Bengkulu City, with fairly easy registration, received assistance according to needs quickly without delay, assistance was also distributed to 8 asnaf according to Islamic teachings and the community who received zakat felt happy with the assistance, services and support that had been provided by BAZNAS Bengkulu City.

The mechanism of the zakat distribution system carried out by BAZNAS Bengkulu City

In its implementation, the author observed that the distribution mechanism for zakat mal from BAZNAS Bengkulu City was carried out both in congregation and individually. The data collection was assisted by data from the local sub-district and village heads, so that validation of prospective mustahik was carried out very carefully to ensure that the candidates would receive zakat funds in accordance with Islamic procedures and sharia. The zakat mal distribution program at BAZNAS Bengkulu City is through the Bengkulu Makmur (Prosperous Bengkulu), Bengkulu Peduli (Care Bengkulu), and Bengkulu Takwah/Tablig (Prosperous Bengkulu) programs. The zakat distribution mechanism is also directly monitored and evaluated openly by sharing activities through groups and social media (Instagram, Facebook, and TikTok). In addition, they are also provided with knowledge and guidance before and after carrying out business activities. Selected poor people will also receive courses and spiritual recitations to foster praiseworthy qualities.

The zakat distribution system implemented is in accordance with Islamic sharia principles and government regulations

In its implementation, the author saw that the City BAZNAS Bengkulu has complied with the principles of Islamic sharia where through the mechanism of data collection and verification of mustahik, the BAZNAS institution always ensures that those who are entitled to receive are included in the entitled group according to their needs in the form of consumption (daily needs) and productive (business capital). And assistance must also be appropriate to the 8 asnaf groups, they are the poor, the needy, zakat administrators ('amilin), converts, people who are in debt in the way of Allah, and people who are on the road. Baznas Bengkulu City also conducts direct monitoring and surveys in distributing zakat funds according to the needs of mustahiq and in accordance with distribution in Islam and provides assistance based on a priority scale, prioritizing those who are most concerned (sick), then providing a justice system that is carried out evenly not only providing zakat assistance in one place/area only.

CONCLUSION

Conclusion

Based on the results of research on the zakat distribution system at BAZNAS Bengkulu

City, it can be concluded that the zakat distribution mechanism has been implemented quite well and in accordance with the principles of Islamic law and the provisions of applicable laws and regulations in Indonesia. BAZNAS Bengkulu City has distributed zakat funds to groups included in the mustahik category, including the poor, converts, fisabilillah, and other zakat recipient groups. The utilization of zakat maal (alms) is not limited to meeting the basic needs of those who mustahik (recipients of zakat), but also encompasses various strategic areas. This includes educational assistance for students from underprivileged families, business capital support to boost the economic well being of those who mustahik (recipients of zakat), and social and health assistance. Thus, zakat functions not only to meet consumptive needs but also as an empowerment instrument to increase the independence and well-being of those who mustahik in a sustainable manner. Although the zakat distribution system has generally shown positive progress, several challenges remain that require attention. These include low levels of awareness among some communities regarding the obligation to pay zakat, limited accurate data on eligible beneficiaries, which has resulted in less than equitable distribution, and the need to strengthen monitoring and evaluation to ensure the zakat program is more effective, targeted, and beneficial for community well-being.

Suggestion

Based on the conclusions outlined above, several strategic recommendations can be put forward to improve the quality of zakat distribution at the National Zakat Agency (BAZNAS) in Bengkulu City. More intensive education and outreach efforts need to be conducted through various relevant media and approaches. This aims to raise public awareness of the obligation to pay zakat and emphasize the importance of distributing it through official institutions such as BAZNAS. A more comprehensive understanding among the public is expected to broaden participation of muzaki and strengthening the role of zakat in the socio-economic development of the community. Strengthening data and mapping mustahik (recipients of zakat) is a crucial aspect in optimizing zakat distribution. BAZNAS needs to develop a more valid, integrated, and information technology-based data collection system to accurately map mustahik. The availability of accurate data will ensure effective, targeted zakat distribution and avoid overlapping aid distribution.

The development of productive empowerment programs needs to be a priority, in addition to the distribution of consumptive zakat. Zakat al-maal should be allocated to programs that can increase the capacity and independence of those who mustahik (recipients of Zakat), such as skills training, micro-enterprise development, and the provision of productive capital. In this way, zakat not only meets immediate needs but also serves as a means of transforming those who mustahik toward economic independence, and even potentially becoming muzaki (recipients of Zakat) in the future.

Increasing transparency and accountability in zakat management is key to maintaining public trust. BAZNAS needs to strengthen its reporting system and regularly publish information on the amount of zakat collected, distribution patterns, and program achievements. This transparency will build a positive image of the institution and

encourage wider public participation. Regular evaluation and monitoring of implemented zakat programs is essential. A measurable monitoring process will help assess the program's effectiveness and identify areas for improvement. This evaluation also serves as a crucial tool to ensure that zakat truly has a positive, sustainable impact, and aligns with the primary goal of empowering eligible recipients.

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