



The Role of Zakat in Reducing Poverty in Rural Communities of Pandeglang Regency

Nurul Safera¹, Erdi Rujikartawi², and Yusaro Hasnee³

¹ *Star Course, Indonesia*

² *UIN Sultan Maulana Hasanuddin Banten, Indonesia*

³ *Krirk University, Thailand*

E-mail: nurulsaferatwin@gmail.com

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, a muzakki, and two mustahik. 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.

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 (Sholistiyawati 2025)

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 (Kuncoro 2010), poverty is defined as the inability to meet the minimum standard of living, which is typically measured in terms of consumption. 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.

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 (Machmud 2016). 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. According to the latest data from the Central Statistics Agency (BPS) in March 2024, there are approximately 25.22 million people living below the poverty line in Indonesia (Kuncoro 2010). 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 (Kuncoro 2010).

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. 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 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.

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 (Dr. Oni Sahroni 2020). 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.

Although several previous studies have discussed the role of zakat in alleviating poverty particularly productive zakat in improving the welfare of mustahik there remain several gaps that have not been thoroughly explored. First, there is a lack of research examining the long-

term sustainability of productive zakat programs, especially regarding whether mustahik can achieve economic independence and reduce their dependence on aid.

Second, limited integration is found between the theory of economic empowerment and the theory of social capital in analyzing the dynamics of zakat programs and community engagement. Third, few studies have focused on the perspectives and trust of muzakki toward the transparency and accountability of zakat institutions, which are crucial factors in ensuring program continuity. Fourth, there is a scarcity of contextual studies that examine the implementation of productive zakat in rural areas such as Pandeglang Regency, which has unique geographical and socio-economic challenges.

Based on these gaps, this study offers novelty by examining the effectiveness of productive zakat programs qualitatively in a rural context, using an integrative approach between economic empowerment theory and social capital theory. Furthermore, this research highlights the perspective of muzakki regarding institutional accountability and transparency, while also providing recommendations for strengthening digital-based zakat governance that is professional and adaptive to local contexts. Therefore, this study is expected to make both theoretical and practical contributions to the development of more sustainable and impactful zakat models.

Literature Review

In Islamic economics, welfare includes not only material well-being but also spiritual and social dimensions. Zakat is a central instrument aimed at achieving social justice, as mandated by the Qur'an and Hadith. It is an obligation for every capable Muslim and is distributed to eight categories (asnaf), primarily the poor (fuqara) and the needy (masakin), to ensure fair wealth distribution.

According to (Sri Herianingrum, Indri Supriani, Raditya Sukmana, Effendie Effendie, Tika Widiastuti 2023), zakat has significant potential to reduce poverty in Indonesia, provided it is managed transparently and professionally. Unlike conventional economic systems that rely on the state or market for distribution, Islamic economics positions zakat as a personal obligation of Muslims.

The principle of al-'adl (justice) is essential zakat is not merely distributed equally but proportionally, based on the needs and socio-economic conditions of the recipients. In practice, zakat can fund business capital, provide skills training, and support socio-economic infrastructure, particularly in underdeveloped areas.

The Theory of Economic Empowerment

Economic Empowerment Theory focuses on increasing the capacity of individuals or communities to achieve economic self-sufficiency through access to capital, training, and entrepreneurship development. In the context of zakat, this theory supports the shift from consumptive assistance to productive support, such as business mentoring and micro-enterprise funding. (Sholikhah, Fauziah, and Toha 2022) found that the "Lapak Berkah Disabilitas" program, supported by zakat funds, significantly improved income and independence for disabled mustahik in East Java, demonstrating the practical relevance of this empowerment approach.

Social Capital Theory

Social Capital Theory emphasizes the importance of trust, shared norms, and social networks in enabling effective cooperation and community development. In zakat distribution, strong social ties between muzakki, amil, and mustahik are essential for transparency and long-term program success. (Khoirun Nisa, Luthfi Hery Hermawan 2025) showed that trust and

active participation were key drivers in the success of rural zakat programs, although coordination barriers often hindered optimal outcomes in remote regions.

Together, these theories provide a comprehensive framework for analyzing how productive zakat not only improves economic conditions but also builds community resilience and program sustainability.

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 (Sugiyono 2020). 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 (Sugiyono 2020). 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 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 amil zakat and mustahik and 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, amil zakat, muzakki, and 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 (Sugiyono 2020).

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 (Muhadjir 1990). 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.

Result and Discussion

The findings of this study confirm that productive zakat programs implemented in Pandeglang Regency have provided real benefits for mustahik, particularly in the areas of income generation, skills development, and improved access to basic needs. Mustahik who received training, production equipment, and small business capital reported increased income and reduced dependency on consumptive aid. These outcomes affirm the practical value of zakat not only as a spiritual obligation but also as a tool for sustainable economic empowerment.

In comparison to previous research by (Rahmawati 2023), which emphasized the effectiveness of productive zakat in improving rural livelihoods, this study further highlights the importance of structured program planning, continuous mentoring, and strategic stakeholder collaboration. Moreover, the study by (Fadilah 2022) showed that productive zakat contributed to enhanced self-confidence and financial management skills among mustahik. The current findings reinforce those conclusions while contributing new insights about the importance of community context and trust-building in zakat implementation.

One of the key observations from field interviews is that social capital especially trust between muzakki, amil, and mustahik plays a pivotal role in program sustainability. This trust is nurtured through transparency, consistent communication, and fair distribution. While many zakat institutions focus solely on technical aspects like capital or training, this study reveals that interpersonal relationships and institutional credibility are equally crucial for success. This dimension is often overlooked in previous literature.

Furthermore, the integration of digital technology, such as online zakat payments and digital reporting, has been welcomed by muzakki as a signal of modern and accountable zakat governance. This aligns with the findings of (Mulyani and Nasution 2023), who emphasized

that technology adoption in zakat institutions improves efficiency and trust. However, challenges remain in remote areas of Pandeglang, where limited infrastructure and administrative complexity hinder mustahik access to such innovations.

From a theoretical perspective, this research offers novelty by combining economic empowerment theory with social capital theory, demonstrating that zakat programs are most effective when economic inputs are accompanied by social trust and participatory mechanisms. This integrative approach is particularly beneficial in rural settings where formal institutions are often weak, and social cohesion can act as a driver of development.

Therefore, the novelty of this study lies in its contextual and practical insight into how productive zakat, when implemented with trust, transparency, and local engagement, can significantly contribute to poverty alleviation. These findings can inform zakat institutions, policymakers, and community leaders in designing zakat programs that are not only economically impactful but also socially sustainable.

This research was conducted in Pandeglang Regency, Banten, which possesses significant natural resource potential but is hindered by limitations in technology and infrastructure. The regency has a relatively high poverty rate, approximately 8–10%, influenced by its reliance on traditional agricultural sectors and low levels of education.

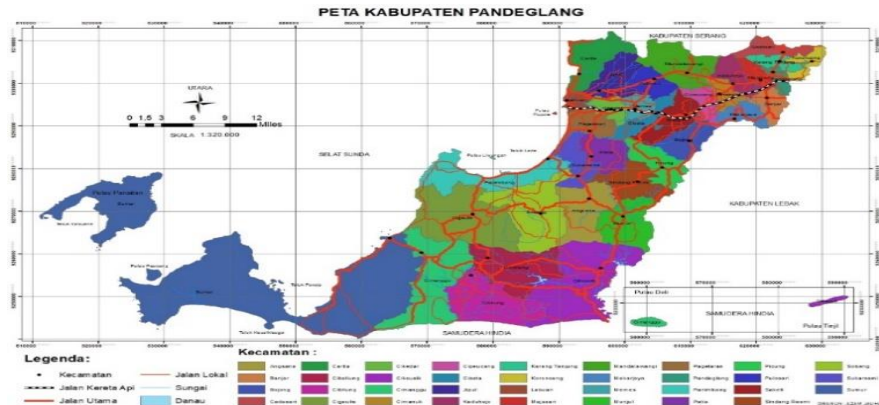
Pandeglang Regency is located in the western part of Banten Province, covering an area of approximately 2,746.9 km². The region consists of lowlands, hills, and mountains. It is bordered by the Indian Ocean to the west, Lebak Regency to the east, Serang Regency to the north, and the Sunda Strait to the south. Most of the area is utilized for agriculture, plantations, and forestry. Although the region has considerable natural resource potential, its utilization is constrained by limited technology and infrastructure.

Figure 1
Pandeglang Regency



According to data from the Central Bureau of Statistics (BPS) as of June 30, 2024, Pandeglang Regency consists of 35 sub-districts, 13 urban villages, and 326 rural villages, with a population of 1,413,897 and a density of 510 people per km². The majority of residents live in rural areas and are predominantly Muslim. The demographic structure indicates that most of the population is of productive age; however, the unemployment and underemployment rates remain relatively high.

Figure 2
Demographics of Pandeglang Regency



Productive Zakat and Economic Empowerment Program

Previous studies have shown that productive zakat has made a significant contribution to improving the welfare of mustahik, particularly in rural areas (Rahmawati 2023). This study indicates that the implementation of productive zakat in Pandeglang Regency has shown significant progress compared to the consumptive zakat approach or direct aid distribution. Productive zakat programs are designed to enhance the economic capacity of mustahik (zakat recipients) so that they are not only able to temporarily meet their basic needs but also develop their businesses and sustainably increase their income aligning with the findings of previous research (Rahmawati 2023) that the economic empowerment approach through zakat encourages the creation of economically independent mustahik. The main programs implemented include:

Table 1
Key Components of Productive Zakat Programs in Pandeglang Regency

Component	Description
Skills Training	Technical and business training tailored to local potential such as sewing, farming, handicrafts, and marketing.
Small Business Capital	Interest-free or revolving funds to support small enterprises like food vending, poultry farming, or trading.
Production Equipment	Provision of tools (e.g., sewing machines, farming tools, food processors) to improve productivity and quality

These programs include skills training, provision of small business capital, and assistance with production equipment to support the economic activities of mustahik, as also found by (Fadilah 2022) in her study conducted in Pandeglang Regency.

Increase in Mustahik Income

Beneficiaries reported a significant increase in income after participating in the program, indicating its success in enhancing their productive capacity.

1. Reduction in Dependency on Direct Aid

With the provision of skills and business capital, mustahik have become more economically self-reliant, reducing their dependence on consumptive aid.

2. Improved Quality of Life

Additional income from the businesses they run helps mustahik families meet basic needs, fund their children's education, and access healthcare—thus improving their overall quality of life.

Based on interviews with zakat administrators (amil zakat), the program is not implemented sporadically, but rather within a structured and well-planned framework, which includes:

1. Needs Assessment of Mustahik

Prior to implementation, data collection and analysis are conducted to identify the needs and potential of mustahik, ensuring that the program aligns with actual field conditions.

2. Continuous Mentoring

Mustahik are not only provided with capital or production tools but are also given regular mentoring to address technical and managerial challenges in running their businesses.

3. Collaboration with Other Stakeholders

Zakat institutions collaborate with local governments, community organizations, and the private sector to strengthen distribution networks, training, and marketing of mustahik products.

This productive zakat approach aligns closely with the theory of economic empowerment, which emphasizes enhancing the productive capacity of individuals and communities as a poverty alleviation strategy. The theory asserts that poverty can be alleviated not merely through financial assistance, but through developing capacity and access to productive resources. Empowerment through productive zakat in Pandeglang Regency illustrates how this concept is practically applied, transforming zakat recipients from passive beneficiaries into active agents capable of changing their economic conditions independently and sustainably.

Evaluation of the Effectiveness of Zakat Programs Implemented by Zakat Institutions

Research shows that the zakat programs implemented by zakat institutions in Pandeglang Regency have been quite effective in helping mustahik meet their basic needs, especially in the fields of education and health. The educational assistance provided to mustahik has made a significant contribution to improving access to better education, enabling them to continue their studies to higher levels and enhancing the quality of human resources in rural communities.

However, the effectiveness of these programs is not yet fully optimal. Several fundamental obstacles were found during implementation, which potentially reduce the positive impact of zakat on sustainable poverty alleviation. These obstacles include:

1. Uneven Distribution

The distribution of zakat to mustahik in remote areas remains limited. Some mustahik have complained about difficulties accessing zakat assistance due to remote geographic locations and minimal distribution infrastructure.

2. Suboptimal Assistance

The assistance provided to mustahik for managing aid and developing their businesses has not been carried out intensively and consistently. This causes some mustahik to struggle to maximize the potential benefits they receive.

3. Complicated Administrative Procedures

The process of applying for and disbursing zakat assistance is often considered burdensome by mustahik, especially those lacking adequate administrative understanding.

4. Dependence on Assistance

There is a tendency among some mustahik to rely on zakat assistance without making independent efforts. This becomes a major obstacle to building long-term economic independence and reduces the potential of empowerment programs.

Another influential factor is the perception and trust of muzakki (zakat payers). Transparency and accountability of zakat institutions are important aspects for muzakki in deciding to channel zakat through official institutions. This study found that:

1. Transparency and Accountability

Muzakki consider clear financial reporting and program accountability as primary factors that increase their trust. Digital services that facilitate zakat payments also provide a significant added value.

2. Lack of Program Socialization

Although muzakki's trust is relatively high, a lack of socialization regarding the results and benefits of zakat empowerment programs has caused dissatisfaction and doubts about the effectiveness of these programs. This may potentially decrease muzakki participation in the future.

The evaluation of zakat programs in Pandeglang Regency reveals that while they have contributed to fulfilling mustahik's basic needs, challenges remain in ensuring long-term sustainability. Key issues include uneven distribution, limited assistance, and administrative complexity, which hinder access for some beneficiaries. To enhance effectiveness, zakat institutions must improve distribution systems and adopt digital technologies. From the muzakki's perspective, transparency and accountability are crucial in maintaining trust and encouraging ongoing contributions through formal channels. This aligns with good zakat governance principles, which emphasize accountability to ensure zakat funds can be transparently accounted for.

However, the lack of socialization about empowerment program results indicates a communication gap between zakat institutions and muzakki. Effective socialization not only strengthens trust but also serves as an educational medium for muzakki to understand how the zakat they contribute has a positive and sustainable impact.

The tendency of mustahik to depend on assistance highlights the importance of an economic empowerment approach that not only provides financial aid but also builds capacity and independent motivation. This is also in line with Mahbub ul Haq's criticism that poverty alleviation should focus on enhancing individual capacity so they do not solely rely on short-term aid.

Overall, this evaluation confirms that the success of zakat programs heavily depends on the synergy between internal management of zakat institutions, active participation of mustahik, and full support from muzakki. Improvements in distribution, assistance, administration, and public communication are strategic steps to increase the effectiveness of zakat programs in the future.

Factors Supporting or Hindering the Success of the Program

Table 2

Supporting and Inhibiting Factors of Productive Zakat Programs in Pandeglang

Supporting Factors	Inhibiting Factors
Commitment and professionalism of zakat amil: Dedicated amil support effective zakat distribution.	Limited infrastructure: Remote locations with poor road and communication networks hinder access and program delivery.
Active participation of muzakki: Regular contributions from muzakki strengthen program funding.	Lack of trained human resources: Insufficient number of competent amil limits the quality and reach of assistance.
Government and stakeholder support: Collaboration expands program scope and impact.	Poor socialization and education: Lack of community awareness limits mustahik participation and understanding.
Use of digital technology: Enhances transparency, efficiency, and access for both donors and recipients.	Mustahik dependence on aid: Overreliance on assistance without empowerment hinders long-term independence.
	Bureaucratic complexity: Complicated procedures and administrative barriers delay aid distribution and frustrate mustahik.

These findings affirm that zakat, when managed professionally and supported by technology and collaboration, plays a vital role in rural development. However, systemic barriers especially administrative and infrastructural must be addressed to ensure that zakat evolves from short-term relief into a tool of long-term empowerment and human development.

The results of this study align with findings from Imam Kamaluddin and Alvi Salwa Khoiriah, 2024 which show that zakat plays a significant role in improving the economic welfare of mustahik (Imam Kamaluddin 2024). A study by (Prayudi, Rosyetti, and Misdawita 2023) in Rokan Hulu Regency also supports this finding, where both consumptive and productive zakat simultaneously have a significant impact on poverty reduction urthermore, research by (Mulyani and Nasution 2023) highlights that the utilization of productive zakat aligns with the goals of the Sustainable Development Goals (SDGs), particularly in poverty alleviation.

This study affirms zakat as an Islamic social financial instrument that plays a vital role in sustainable development and rural poverty alleviation. Practical implications include the need to improve digital data systems for mustahik and muzakki, strengthen the capacity of amil (zakat managers), and enhance transparency in reporting to build public trust. Support from local governments and synergy among zakat institutions and stakeholders are key to expanding

programs and empowering mustahik, with information technology being an essential element for efficient distribution and reporting.

This study has limitations, including a limited number of informants, qualitative and descriptive data without quantitative impact measurement, and lack of control over external factors such as government policies and economic conditions. Therefore, further research using quantitative methods and a broader geographic scope is recommended.

From the author's perspective, the findings of this study not only confirm previous conclusions regarding the role of productive zakat but also open new pathways in understanding the social dynamics that underpin the sustainability of zakat programs. The success of productive zakat in Pandeglang is not solely due to financial input, but rather the synergy between trust, mentoring, and local stakeholder involvement. This holistic combination economic, social, and institutional forms a replicable model that is highly contextual yet adaptable in other rural regions of Indonesia.

This research asserts that economic capital alone is insufficient; without social capital such as trust and communal participation, empowerment efforts may become stagnant. The integration of digital systems also plays a transformative role, not just as an administrative tool but as a symbol of credibility and accountability for both muzakki and mustahik. The field interviews highlight that mustahik are more motivated when they feel respected and guided not merely aided. These emotional and relational dimensions are often overlooked in policy design.

The novelty of this research lies in its interdisciplinary approach, combining Islamic finance, community empowerment, and social capital into a practical framework. While previous studies emphasized the economic impact, this research reveals the invisible but critical layers such as public perception, narrative transparency, and digital trust that determine long-term program effectiveness.

These insights are not only academically valuable but also practically beneficial for policymakers, zakat institutions, and rural development agencies. The model of productive zakat in Pandeglang offers a living example of how empowerment can be achieved through culturally relevant, spiritually grounded, and technologically enabled strategies.

Conclusion

The research findings indicate that the productive zakat program in Pandeglang Regency holds significant practical implications for poverty alleviation, especially in rural areas. To enhance the effectiveness of this program, the following are required:

1. Improvement of zakat management quality through amil training and organizational system strengthening;
2. Diversification of productive zakat programs to promote the economic independence of mustahik;
3. Enhancement of zakat socialization and education to increase public participation;
4. Strengthening collaboration among zakat institutions, the government, and the community through a holistic approach;
5. Regular monitoring and evaluation to ensure program efficiency and sustainability;
6. Utilization of digital technology to support transparency, accountability, and public engagement.

By implementing these measures, productive zakat is expected to deliver more optimal and sustainable impact in empowering mustahik in rural areas.

References

- Dr. Oni Sahroni, M.A. 2020. *Fikih Muamalah Kontemporer*. 3rd ed. Jagakarsa, Jakarta: Republika Penerbit.
- Fadilah. 2022. “Peran Zakat Produktif Dalam Meningkatkan Kesejahteraan Mustahik Di Kabupaten Pandeglang.” UIN SMH Banten.
- Imam Kamaluddin, Alvi Salwa Khoiriah. 2024. “Peningkatan Kesejahteraan Ekonomi Dengan Pendistribusian Zakat.” 4: 9368–82.
- Khoirun Nisa, Luthfi Hery Hermawan, Niro Arif. 2025. “Peran Zakat Dalam Pengentasan Kemiskinan Di Masyarakat Kota Bengkulu Pesisir Barat.” 11(01): 6.
- Kuncoro, Mudrajat. 2010. *Masalah, Kebijakan, Dan Politik Ekonomika Pembangunan*. Erlangga.
- Machmud, Amir. 2016. *Perekonomian Indonesia Pasca Reformasi*. Jakarta: Erlangga.
- Muhadjir, Neong. 1990. *Metode Penelitian Kualitatif*. Jogjakarta: Rake Sarasin.
- Mulyani, Fitri, and Yenni Samri Juliati Nasution. 2023. “Pendayagunaan Zakat Produktif Dalam Tujuan Pembangunan Berkelanjutan (SDGs) Di Indonesia.” *Jurnal Ilmiah Mahasiswa Ekonomi Islam* 5(2): 112–21.
- Prayudi, Angga, Rosyetti, and Misdawita Misdawita. 2023. “Pengaruh Zakat Konsumtif, Zakat Produktif, Dan Program Keluarga Harapan Terhadap Kemiskinan Di Kabupaten Rokan Hulu.” *Jurnal Tabarru’ : Islamic Banking and Finance* 6(2): 841–55.
- Rahmawati. 2023. “Efektivitas Program Pemberdayaan Ekonomi Melalui Zakat Produktif Pada Mustahik Perdesaan.” Universitas Islam Negeri Syarif Hidayatullah Jakarta.
- Sholikhah, Almar’atus, Nur Dinah Fauziah, and Mohamad Toha. 2022. “Analisis Peranan Zakat Produktif Melalui Program Lapak Berkah Disabilitas Untuk Pemberdayaan Ekonomi Mustahik.” *Izdiyar: Jurnal Ekonomi Syariah* 2(2): 41–56. doi:10.32764/izdiyar.v2i2.2971.
- Sholistiyawati, Anik. 2025. “Pengaruh Sistem Ekonomi Terhadap Kemiskinan Di Indonesia : Sebuah Literature Review.” 3(1): 2023–26.
- Sri Herianingrum, Indri Supriani, Raditya Sukmana, Effendie Effendie, Tika Widiastuti, Qudsi Fauzi and Atina Shofawati. 2023. “Zakat as an Instrument of Poverty Reduction in Indonesia.” *Journal of Islamic Accounting and Business Research* 15(4): 643–60. doi:10.1108/JIABR-11-2021-0307.
- Sugiyono. 2020. *Metode Penelitian Kuantitatif, Kualitatif Dan R&D*.