



## **REALIZING SUSTAINABLE WELFARE OF MUSTAHIK THROUGH OPTIMIZING ZAKAT MANAGEMENT AT BAZNAS BUNGO REGENCY**

**Agung Setia Budi<sup>1</sup>, Muhammad Zaki<sup>2</sup>, Endang Dwi asmoro<sup>3</sup>**

Institut Agama Islam Yasni Bungo, Jambi, Indonesia

Email: [setiabudiagung793@gmail.com](mailto:setiabudiagung793@gmail.com)<sup>1</sup>, [muhhammadzaki@iaiyasnibungo.ac.id](mailto:muhhammadzaki@iaiyasnibungo.ac.id)<sup>2</sup>,  
[endangdwi737@gmail.com](mailto:endangdwi737@gmail.com)<sup>3</sup>

### **Abstract:**

This study focuses on optimizing zakat management at BAZNAS Bungo Regency to realize sustainable welfare for Mustahik through the productive zakat program. The purpose of this study is to analyze the role of the productive zakat program in improving the welfare of mustahik in a sustainable manner, as well as to identify obstacles faced in the collection, distribution, and empowerment of mustahik. This study uses a qualitative approach with data collection techniques through in-depth interviews, observation, and documentation at the BAZNAS Bungo Regency. The results of the study indicate that although the productive zakat program has been running, there are still challenges in monitoring and mentoring mustahik and limitations in the application of technology to support zakat management. This study also found that closer collaboration between BAZNAS and the local Government is not just beneficial, but crucial for the optimal empowerment of mustahik. The implications of this study are the importance of strengthening monitoring and evaluation strategies and increasing the use of technology to improve the effectiveness of zakat management. In addition, closer collaboration is needed between zakat institutions and local governments to support the empowerment of mustahik more optimally and sustainably.

**Keywords:** *Productive Zakat, Welfare of Mustahik, Zakat Management*

### **INTRODUCTION**

Zakat is an important instrument in Islamic economics that aims to reduce social inequality and improve the welfare of society, especially the poor and vulnerable groups (Haryanti et al., 2022; Khaerul Aqbar et al., 2022). In Indonesia, zakat's role is crucial, considering the number of people living below the poverty line is still quite high. BAZNAS (National Zakat Agency), as an official Government institution tasked with managing zakat, is responsible for ensuring that the zakat collected can be distributed effectively and on target (Apriani & Nuryakin, 2021; Utami, 2021; Kurnia, 2022). Through good zakat management, especially in the form of productive zakat, the welfare of mustahik (*zakat recipients*) can be improved sustainably. However, the problem that is still often faced is how optimal zakat management can realize sustainable welfare for Mustahik. This is an interesting topic to study because the success of the productive zakat program can be a strategic solution in reducing poverty rates and improving the quality of life of zakat recipients (Kurniawan et al., 2020; Yasin & Ariyani, 2022).

The focus of this research is also important to discuss academically because the optimization of zakat management is related to the collection and

distribution process and to empowerment strategies that can provide long-term impacts for Mustahik. Based on the theory of productive zakat management, zakat that is well managed can be used as business capital or investment for mustahik so that they can become economically independent (Zara Zettita, 2021; Alshehri et al., 2021). This is in line with the concept of economic empowerment in Islam, which emphasizes the importance of helping those in need to become productive and independent, not just providing temporary assistance.

The research problem raised in this study concerns the effectiveness of zakat management at BAZNAS Bungo Regency. Although the productive zakat program has been implemented, various obstacles remain, such as weak monitoring and evaluation systems and a lack of collaboration with local governments. Obstacles to applying technology to support zakat management also inhibit the achievement of sustainable mustahik welfare. Therefore, this study aims to identify these problems and find strategic solutions to optimize zakat management at BAZNAS.

Previous research on the optimization of zakat management shows that productive zakat management can be an effective tool in improving the welfare of mustahik. The study stated that productive zakat has been fully carried out by the procedures and application of productive zakat in general with two concepts, namely productive zakat for MSMEs, which involves all types of businesses that want to be developed by providing business capital and productive zakat for education which is given to someone when they want to continue their education to the next level. In addition, research by Muzayyanah & Heni Yulianti (2020) found that to be considered a mustahik, except for a free Muslim (not a slave), not a member of the Bani Hashim or Bani Muththalib tribe, and must have one of the characteristics among the characteristics of the eight asnaf (groups). Meanwhile, research conducted by Sardini & Imsar (2022) emphasizes that the distribution of productive zakat is carried out using grants and careful hasan contracts. After receiving productive zakat, the economic conditions of mustahik improved, and some even experienced progress. These studies provide a basis for this research in understanding various aspects of zakat management, but there still needs to be gaps in integrating technology with sustainable mustahik empowerment strategies. Continued with research conducted by Sari et al (2023) shows that the utilization of productive zakat through the ZCD program (regression) in Sulung Village carried out by the National Zakat Agency in the Pondok Kopi program can improve the community's economy gradually. Then, the research Mustikasari et al (2023) show that there is Public Service Satisfaction and Service Quality (SERVQUAL) according to the calculation of the general service quality index. Mustahik assessed that the services of BAZNAS Kota Bandung in managing and distributing were considered quite satisfactory.

Previous studies have shown the importance of productive zakat and assistance systems for mustahik. However, not many have discussed technology integration in productive zakat management and its impact on the sustainability of mustahik welfare. In addition, most studies focus on urban areas with high levels of technology accessibility. In contrast, this study takes a case study in Bungo Regency, an area with limited access to technology. Therefore, this study will fill this gap by exploring how technology can be optimized in zakat management in areas with limited infrastructure.

The novelty of this study lies in the approach taken, namely the integration of productive zakat management with the use of technology in areas with limited access, such as Bungo Regency. This approach has not been widely discussed in previous studies, especially in zakat management in semi-urban and rural areas.

In addition, this study offers a new perspective on the importance of cooperation between zakat institutions and local governments in supporting the success of productive zakat programs. Another novelty of this study is the focus on sustainable empowerment of mustahik through productive zakat programs supported by technology-based monitoring and evaluation systems.

This study aims to analyze how optimizing zakat management at BAZNAS Bungo Regency can realize sustainable welfare for mustahik through productive zakat programs. Specifically, this study aims to identify the obstacles faced in implementing productive zakat programs and find solutions to these problems. This study also aims to explore the role of technology in supporting zakat management and how cooperation between zakat institutions and the Government can be improved to strengthen the impact of zakat programs on mustahik welfare.

## **RESEARCH METHODS**

This study uses a descriptive qualitative approach to understand in depth how optimizing zakat management at BAZNAS Bungo Regency can realize sustainable welfare for Mustahik. This type of qualitative research was chosen because it can explore comprehensive information from the perspective of zakat actors and recipients in the BAZNAS Bungo Regency environment. This study focuses on understanding the zakat management process, from collection and distribution to utilization of zakat. The descriptive approach provides a detailed picture of the condition of zakat management and the obstacles faced.

The data collection techniques include in-depth interviews with BAZNAS managers, zakat recipients, and local community leaders related to zakat management. Interviews were conducted at the BAZNAS Bungo Regency Office located at Jl. Sultan Thaha No. 12, Pasir Putih, Rimbo Tengah District, Bungo Regency, Jambi Province. In addition, secondary data was obtained through documentation in the form of financial reports, zakat programs that have been implemented, and policies implemented by the BAZNAS Bungo Regency. Direct observation was also conducted to understand zakat distribution practices and the implementation of mustahik empowerment programs.

The data obtained from various data collection techniques were analyzed using thematic analysis techniques. In this analysis, researchers grouped data based on themes that emerged from interviews and observations and then drew conclusions from these thematic patterns (Musa, 2021). In addition, researchers also use triangulation analysis, namely verifying data obtained from various sources to ensure the validity and reliability of the data. This analysis is expected to find a strategy for optimizing zakat management in the local context of Bungo Regency.

## **RESULTS AND DISCUSSION**

The results of this study indicate that optimizing zakat management at BAZNAS Bungo Regency has a significant role in realizing sustainable welfare for mustahik, especially through productive zakat programs based on economic empowerment. These results are in line with the findings Munir & Khamim (2023) which emphasizes the importance of empowering mustahik in increasing economic independence through productive zakat. However, this study also found that the process of zakat utilization at BAZNAS Bungo Regency still faces obstacles in terms of continuous monitoring and evaluation, which causes some mustahik to not be fully independent. This is different from the findings Haryanti et al (2022) which shows that strong collaboration between zakat institutions and the government can increase the effectiveness of productive zakat programs in

the long term. However, this study highlights that in Bungo Regency, the use of technology in zakat management is still limited, so that zakat distribution is not yet fully optimal. Therefore, researchers recommend strengthening monitoring strategies and implementing technology in zakat management so that long-term impacts for mustahik can be achieved optimally.

### **Optimization of Zakat Collection at BAZNAS Bungo Regency**

The study's results indicate that optimizing the zakat collection at the BAZNAS Bungo Regency still requires further development to achieve the full potential of the zakat available. Based on an interview with one of the zakat managers at BAZNAS, "The potential for zakat in Bungo Regency is very large, but we still face challenges regarding socialization to the community about the importance of paying zakat through official institutions or authorized institutions."

The results of an interview with one of the zakat managers at BAZNAS show that although the potential for zakat in Bungo Regency is very large, in every organization, there may be obstacles, especially in terms of socialization and education for the community. This indicates that the community needs to fully understand the importance of distributing zakat through official institutions, including BAZNAS, which has the authority to collect and distribute zakat appropriately. One of these obstacles is a need for more understanding or public awareness of the role of zakat as an instrument of economic empowerment that is more effective when managed by an institution with professional mechanisms and management. Suboptimal socialization can also cause the large potential for zakat not to be fully utilized for the welfare of mustahik, so there needs more intensive efforts from BAZNAS to educate the community about the benefits of zakat that are managed professionally. Then continued by another employee, who added, "Many people prefer to pay zakat directly to the mustahik, without going through an official institution, because they feel more confident if they (who are on the side) distribute it to the mustahik rather than having to go through us (the authorized party)."

The results of this interview illustrate the tendency of people in Bungo Regency to distribute zakat directly to Mustahik rather than through official institutions such as BAZNAS. This shows the challenge of building public trust in official zakat management institutions. Therefore, people feel more comfortable and confident if they give zakat directly to Mustahik because they can see the results directly or feel more personal in helping Mustahik. However, this method has the potential to reduce the effectiveness of a coordinated zakat program, where zakat managed by official institutions can be more focused, distributed fairly, and provide long-term impacts through empowerment programs. This trust issue shows the need for BAZNAS to strengthen communication strategies and transparency in zakat management so that people understand the importance of distributing zakat through authorized institutions to achieve greater and sustainable benefits for mustahik. Then, a local community figure, said, "BAZNAS here has indeed started to conduct socialization in mosques, but not yet comprehensively. Moreover, most villagers do not know or do not understand how to submit or how zakat is distributed through BAZNAS."

The interviews with informants show that although BAZNAS in Bungo Regency has begun efforts to socialize zakat management to the community, its implementation still needs to be comprehensive and cover all levels of society, especially for villagers. Most villagers need help understanding the procedure for

submitting zakat through BAZNAS. This indicates a significant information gap. This limited socialization has resulted in a need for more understanding among villagers about the role of BAZNAS as an official institution managing zakat, including how the mechanism for collecting and distributing zakat is carried out. This condition shows the need for more intensive and strategic expansion of the scope of socialization, especially in rural areas, to increase community zakat literacy and encourage them to have more confidence in the system managed by official institutions. BAZNAS also needs to consider more effective communication methods to reach villagers through local religious figures and media that are more easily accessible to rural communities.

Thus, optimizing the zakat collection at BAZNAS Bungo Regency requires a holistic approach, including increasing socialization and education evenly to the community. This effort is important to increase public understanding of the importance of distributing zakat through official institutions, especially in rural areas that are less exposed to information (Mas et al., 2022;Jauhari & Wijaya, 2023). In addition, transparency in zakat management also needs to be strengthened in order to increase public trust so that people are more likely to participate in collecting zakat. Diversification of collection methods, such as digital platforms, will make it easier for people to distribute zakat and increase accessibility in remote locations (Astuti & Kurniawan, 2023). Strengthening cooperation with various parties, including local governments, private institutions, and religious organizations, is a strategic step to expand the Zakat collection network (Andirson, 2020). By establishing this partnership, BAZNAS can implement innovative programs that impact Mustahik long-term, such as the productive zakat program (Danuludin et al., 2021;Amelia et al., 2022). Through this approach, it is expected that the large zakat potential in Bungo Regency can be collected optimally, provide real benefits for the welfare of mustahik, and increase public trust in zakat management institutions.

### Targeted Zakat Distribution

The second finding of this study focuses on the effectiveness of zakat distribution in the BAZNAS Bungo Regency. In this second finding, a table of interview results will be presented with several related informants to strengthen the results of this study,

**Table 1. Interview Results on Targeted Zakat Distribution**

Interview Results	Code	Resources
“We communicate directly with the mustahik to understand their conditions. For example, when we recorded one of the mustahik who said that he had difficulty getting a job.”	In depth Needs Analysis of Mustahik	BAZNAS Members
“We developed a web-based application that allows mustahik to register and convey their needs directly so that we can get accurate data on who is in need and the type of assistance they need.”	Utilization of Data and Technology	IT Specialist
“We have been invited several times by BAZNAS to be intermediaries in distributing zakat. We can ensure that zakat recipients need help. We also help explain BAZNAS programs to the community so they understand better.”	Community Engagement	Public figure
“We have a regular evaluation system to monitor the impact of the implemented zakat program. Every three months, we review the results of zakat distribution and feedback from mustahik.”	Continuous Evaluation and Monitoring	Auditor

“We also held focus group discussions (FGD) with Mustahik to learn more about their needs and expectations for Zakat assistance..”	In-depth Needs Analysis of Mustahik	BAZNAS Members
“We use a data management system to monitor the distribution of zakat carried out; this can help us identify patterns and trends of community needs..”	Utilization of Data and Technology	IT Specialist
“Involving the community in this process is important because people trust people they know more than institutions. We are honored to be able to provide information and assist BAZNAS in distributing zakat..”	Community Engagement	Public figure
“We involve Mustahik in this evaluation process so that they can provide direct input regarding the programs we run. In this way, we do not only evaluate from the perspective of the institution but also the perspective of the aid recipients.”	Continuous Evaluation and Monitoring	Auditor

Observation results from interviews with various informants show that BAZNAS Bungo Regency implements a holistic and participatory approach to distributing zakat. Through direct communication with Mustahik, BAZNAS can better understand their conditions and needs, which is reflected in developing a web-based application for registration and submission of needs. This initiative creates a more efficient system and provides accurate data on mustahik who need assistance so that zakat distribution becomes more targeted. In addition, community involvement in the distribution process is key to increasing public trust in institutions, where people are more likely to trust individuals they know than institutions. A regular evaluation process is also an integral part of the BAZNAS program. By conducting reviews every three months and holding focus group discussions (FGDs) with Mustahik, BAZNAS collects valuable feedback and involves Mustahik in improving the program. This approach emphasizes the importance of active participation of zakat recipients in evaluation, giving them a voice in a process that directly impacts their lives. In addition, using a data management system to monitor zakat distribution shows that BAZNAS is committed to continuously improving the program's quality and ensuring that the assistance provided not only meets existing needs but is also adaptive to changing patterns and trends that develop in society.

The results of the observations above show several indicators of findings regarding the Right Targeted Distribution of Zakat, which will be explained as follows:

### ***In-depth Needs Analysis of Mustahik***

This approach focuses on a comprehensive understanding of Mustahik's needs. Through interviews, discussions, and direct data collection from beneficiaries, zakat institutions can identify specific needs and create more targeted programs so that the zakat given can significantly impact mustahik (Juliani, 2020;Baity, 2020).

### ***Utilization of Data and Technology***

Technology, such as web-based applications and data management systems, enables the collection and analysis of mustahik information in real-time and more accurately. This helps zakat institutions make more efficient decisions regarding zakat distribution and monitor developments and changing needs in the field (Julian, 2019;Al Halbusi et al., 2021;Mukherjee et al., 2021).

### ***Community Engagement***

The involvement of community leaders and local communities in the zakat distribution process helps strengthen public trust in zakat institutions. By involving parties known and trusted by the community, institutions can ensure that zakat is distributed fairly and appropriately to those who need it (Muhammad Afiq bin Pahrudin, 2023; Fitriani & Rohman, 2023).

### ***Continuous Evaluation and Monitoring***

Regular evaluation processes, such as periodic reviews and focus group discussions (FGDs), ensure that the Zakat program continues to develop and adapt to the needs of the mustahik. This monitoring is important to maintain the institution's accountability and ensure that every zakat collected and distributed provides maximum benefits (R. D. Sari et al., 2020; Heryati, 2023).

### ***Obstacles in Empowering Mustahik through Productive Zakat***

The research findings also revealed obstacles in the productive zakat program initiated by the BAZNAS Bungo Regency. One of the recipients of productive zakat who said that, "I got help to start a business, but after that, there was no further assistance, so I felt confused about running this business."

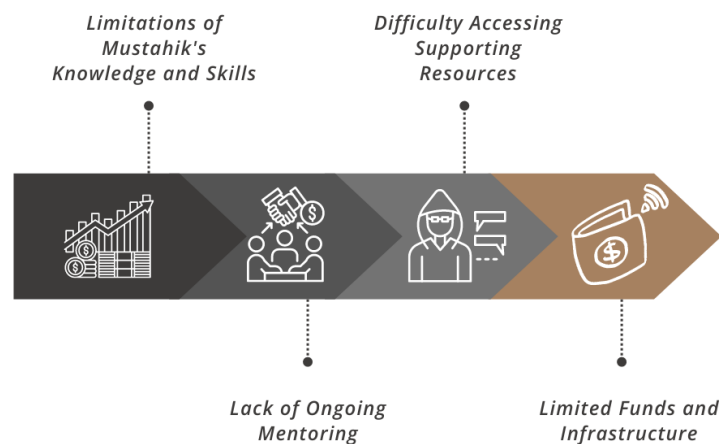
The interview results indicate that although productive zakat assistance has been provided to start a business, Mustahik has faced ongoing assistance in managing the business. This mustahik feels confused and needs more support to run the business properly. This indicates that more than providing financial assistance alone is needed to achieve empowerment goals. Therefore, intensive assistance and further training are needed so that Mustahik can develop their business skills, face challenges, and ensure the sustainability of businesses funded through productive zakat. This was then refuted, a BAZNAS staff member who said that, "We have limited resources to assist, even though we understand that assistance is very important for the mustahik's business to be successful, but because of this limitation, we are neglected in implementing it."

The interview results reveal that limited resources in zakat management institutions are the main obstacle in providing ongoing assistance to mustahik. Although institutions are aware of the importance of assistance for the success of businesses funded through productive zakat, limited resources, such as experts or funds, cause the assistance program to fail to run optimally. As a result, mustahik often need more adequate guidance, which impacts the success and sustainability of their businesses. This shows the need to improve resource allocation and management strategies so productive zakat programs can provide more effective results. This is also in line with the statement who is also a mustahik, who stated that, "I had received business training, but after the training, there was no evaluation of whether my business was successful, so we need to know. We were left to run independently without any follow-up or further direction from the authorities. The evaluation is important to determine whether we, the mustahik, need additional assistance or new strategies to run the business better."

The interview results with the last informant show that although business training has been provided to Mustahik, the lack of evaluation and follow-up from the authorities is still a major obstacle. Mustahik feels they need guidance or direction after the training is completed. This creates uncertainty about the success of the business they are running. The absence of evaluation also prevents institutions from identifying additional needs or problems faced by Mustahik in

running their business, so the potential for productive zakat could be utilized more optimally. The importance of post-training evaluation and guidance is clear, as it can help Mustahik adjust strategies and obtain more appropriate support for the sustainability of their businesses.

Based on the results of the interviews and interpretations above, it can be observed that one of the main obstacles to empowering Mustahik through productive zakat at BAZNAS Bungo Regency is the need for ongoing assistance and evaluation. Although Mustahik has received business capital assistance and training, they find it difficult to run their businesses due to the lack of direction after the program. Limited resources, both in the form of assistants and funds, are recognized by BAZNAS as an obstacle to providing more intensive support to Mustahik. The lack of evaluation after training reinforces this difficulty, where the institution cannot effectively assess the success or obstacles zakat recipients face. This shows a gap between the implementation of the productive zakat program and the needs of mustahik in the field. Therefore, intensive assistance, periodic evaluation, and increased resource allocation are very important to ensure the success and sustainability of mustahik businesses so that productive zakat can achieve empowerment goals more optimally.



**Figure 2. Necessity Constraints**

Therefore, it can be understood from the observations that although BAZNAS Bungo Regency has implemented a productive zakat program to empower Mustahik, several obstacles hinder its effectiveness. One of the main obstacles is the need for ongoing assistance and evaluation after the provision of assistance, which causes Mustahik to feel confused and need more direction in running their businesses (Wibowo et al., 2020; Ningsih & Hadi, 2022). Limited resources in zakat management institutions contribute to the inability to provide guidance. In addition, the lack of post-training evaluations hinders the identification of needs and problems faced by Mustahik, so the potential for productive zakat cannot be maximized (Safitri et al., 2021; Kamarni & Saputra, 2022) Therefore, increasing support and evaluation is the key to achieving greater success in productive zakat programs in the future.

**Use of Technology in Zakat Management**

Other findings show that the use of technology in zakat management at BAZNAS Bungo Regency still needs to be improved. However, technology has become important in increasing efficiency and transparency in distributing zakat funds. By utilizing information technology, zakat institutions can collect, manage, and distribute zakat to mustahik more easily.



The CuriosityOne of the BAZNAS employees said, "We do not have a digitally integrated system, so all zakat collection and distribution processes are still done manually." The results of the interview with the informant showed significant challenges in zakat management at the institution concerned. This statement indicates that collecting and distributing zakat, which is still done manually, can cause inefficiency and possible errors in recording and reporting. With a digitally integrated system, zakat managers can collect accurate and real-time data on the amount of zakat received and distributed. This can also affect the transparency and accountability of the institution because the public needs easy access to monitor the use of Zakat funds. Thus, investment in information technology is needed to develop a more modern and efficient zakat management system, which will increase public trust and the effectiveness of zakat distribution to mustahik.

One of the mustahik who lives in the village, Karsono, also added, "I often have difficulty accessing information about the zakat program and if there are other needs because I live far from the city center and there is no adequate internet access." The results of this interview highlight the challenges faced by Mustahik, who lives in remote areas. This statement indicates that limited access to information about the Zakat program can hinder Mustahik's participation in utilizing the available assistance. The inability to access relevant information about the Zakat program and other needs indicates a communication gap between Zakat management institutions and Mustahik in remote areas. Limited internet access also worsens this situation because Mustahik cannot use technology to get the necessary information. Therefore, efforts are needed from zakat institutions to improve the socialization and distribution of information, including using alternative methods such as direct visits to the area or utilizing local communication channels so that all mustahik feel comfortable regardless of their geographical location in rural areas so that they can access some of the information they need, thus improving their welfare.

Then another Zakat manager, Wahyudi, said, "We are planning to develop an application-based system, but we are still in the early stages because it requires a large budget." This statement reflects the positive intention of zakat management institutions to innovate and improve efficiency in zakat management through the development of an application-based system. However, the statement also highlights the challenges faced, especially regarding funding. The early stages of application development show that although there is awareness of the importance of technology in modernizing the process of collecting and distributing zakat, budget constraints are a barrier to realizing the plan. Budget constraints can result in delays in implementation, hindering the progress of more transparent and efficient zakat management. To overcome this problem, institutions need to find alternative funding sources, such as partnerships with the private sector or donor institutions, so that the application development plan can be realized immediately and increase the effectiveness of zakat management.

The third chart shows several indicator results from findings on the use of technology in zakat management. This shows that increasing the efficiency of zakat collection is very important in the context of effective zakat management (Mawardi et al., 2022; Busthomi et al., 2022). This efficiency can be achieved by implementing systems and technologies that facilitate the process of collecting zakat, such as using digital platforms that allow donors to give zakat easily (Maulana, 2022). In resource management theory, efficiency can be measured through the organization's ability to maximize results using minimal resources. The application of technology in zakat collection speeds up the process and

increases transparency and accountability in managing zakat funds (Hamidah et al., 2021; Hayati, 2022; Pratama, 2023). Thus, the mustahik can be more confident that the funds collected will be used optimally to help those in need. Analysis of the needs of the mustahik is a crucial step in determining the type and amount of assistance needed. In the theory of community development, analysis of needs allows zakat managers to deeply understand the social and economic conditions of the mustahik so that the interventions provided can be more targeted (Rachman, 2022; Katmas, 2023). Through interviews, surveys, and observations, zakat managers can identify the urgent needs of mustahik, such as skills training, business capital, or other basic needs. In addition, socialization and education of the community regarding the importance of paying zakat through official institutions are also important factors (Amelia & Natsir, 2023; Jihanullah Munandar et al., 2022). By better understanding the benefits of zakat and transparency in its management, the community will be more motivated to participate in existing zakat programs. This education builds trust and strengthens community participation in zakat programs so that the goal of empowering mustahik can be achieved better.

## CONCLUSION

The conclusion of this study shows that the optimization of zakat management at BAZNAS Bungo Regency has significantly contributed to improving the welfare of Mustahik, especially through the productive zakat program. An important lesson that can be learned from this study is that the Zakat program must focus on economic empowerment and be supported by consistent monitoring to ensure a sustainable impact on recipients. In addition, technology implementation in zakat management needs to be improved to expand the reach and improve the efficiency of zakat distribution. Stronger collaboration between BAZNAS and the Government is also key to improving overall zakat management. These findings update the perspective on the importance of productive zakat as a tool for economic empowerment, not just consumptive assistance.

The contribution of this study in terms of science is to offer a new approach to viewing zakat management, where the variable of economic empowerment of mustahik through productive zakat is integrated with the use of technology and collaborative strategies between zakat institutions and the Government. However, this study has limitations in terms of the location, which only focuses on Bungo Regency, and the sample of mustahik, which is limited in age and gender. The qualitative method used also needs to provide a broader quantitative picture. Therefore, further research is needed with a survey method involving various genders and ages and conducted in various locations to obtain a more comprehensive picture. This research will be very important for making nationally more appropriate and targeted policies for zakat management.

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