Qonun: Jurnal Hukum Islam dan Perundang-Undangan, 9 (1), 2025: 191-226
https://journal.uinsi.ac.id/index.php/qonun/index
DOI: https://doi.org/10.21093/qj.v9i1.12766
E-ISSN: 2774-3209

STRATEGIC SOLUTIONS FOR STRENGTHENING MUSTAHIK FAMILY RESILIENCE THROUGH ZAKAT MANAGEMENT BASED ON MAQASHID AL-SHARI'AH

Syarto Syarif[*]
Universitas Islam Negeri Sumatera Utara
Kamal Rokan[**]
Universitas Islam Negeri Sumatera Utara
Muhammad Yafiz[***]
Universitas Islam Negeri Sumatera Utara

Abstract

This study analyzes the role of zakat in strengthening the economic resilience of mustahik families in Medan City through the framework of maqashid al-shariah. The research employs the Analytic Network Process (ANP) to identify and prioritize key problems, solutions, and strategies in zakat management. Data were collected through a literature review, in-depth interviews with zakat practitioners, religious leaders, academics, and mustahik, and pairwise comparison questionnaires to capture the interdependencies among issues. Unlike conventional prioritization methods, ANP allows the analysis of both inner and outer dependencies, enabling a more comprehensive assessment of the relative importance of each factor. The findings show that the most critical problem is the dominance of consumptive zakat distribution (weight = 0.298), followed by limited assistance and mentoring for mustahik (weight = 0.255), low quality of amil human resources (weight = 0.170), weak mustahik data management (weight = 0.155), and low muzakki trust (weight = 0.122). These results indicate that zakat management still tends to focus on short-term relief rather than sustainable economic empowerment. Strategic solutions include increasing the allocation of productive zakat, strengthening amil human

[*] syarto4005218072@uinsu.ac.id
[**] mustafakhamalrokan@uinsu.ac.id
[***] muhammadyafiz@uinsu.ac.id

resource capacity, improving mustahik mentoring, digitalizing data and monitoring systems, and promoting zakat programs based on *maqashid al-shariah*. Implementation strategies emphasize regulatory frameworks requiring at least 50% productive zakat allocation, collaborative governance with religious leaders and local government, the development of a *maqashid*-based evaluation index, and partnerships with universities and mosques. The study contributes theoretically by positioning *maqashid al-shariah* as an evaluative framework in zakat governance and methodologically by demonstrating the usefulness of ANP in analyzing complex social finance systems, while providing practical policy insights for sustainable empowerment and increased public trust.
Kata Kunci: Strategic Solution; Mustahik Family Resilience; Zakat Management; Maqashid Al-Shari'ah

A. Introduction

Zakat, one of the fundamental pillars of Islam, functions not only as a religious obligation but also as an important socio-economic instrument within the Islamic economic system. When managed effectively, zakat has significant potential to alleviate poverty, strengthen economic resilience, and support social welfare development (Yusoff 2023). In contemporary Islamic finance discourse, zakat is increasingly viewed as a strategic mechanism for social protection (*ad-dhaman al-ijtima'i al-Islami*) that can reduce inequality and promote inclusive economic growth. However, despite its substantial potential, the effectiveness of zakat in improving the long-term economic resilience of mustahik remains a critical challenge, particularly in relation to governance, distribution patterns, and institutional capacity. Many zakat institutions still prioritize consumptive distribution rather than productive empowerment programs, which limits the transformative impact of zakat on sustainable economic development. Therefore, examining the governance and strategic management of zakat within a structured analytical framework becomes essential to better understand how zakat can function as a sustainable instrument for strengthening mustahik economic resilience.

From the perspective of *maqashid shariah*, zakat is not merely oriented toward fulfilling individual religious duties but also toward realizing collective welfare, particularly in protecting wealth (*hifz al-mal*) and life (*hifz al-nafs*). Thus, zakat holds a strategic position as a systemic solution to poverty and social inequality (Fahmi 2019). Law

No. 23 of 2011 on Zakat Management mandates that zakat must be managed in an organized, accountable, and professional manner. However, the reality of zakat collection and distribution across Indonesia, including Medan City, still falls short of these expectations (Kementerian Agama Republik Indonesia 2011). Nationally, according to the National Committee for Sharia Economy and Finance in 2023, zakat collection accounts for only 3.5% of its estimated potential of IDR 327 trillion. In North Sumatra, the estimated potential reaches approximately IDR 8 trillion annually, yet actual collection in 2022 was only around IDR 16 billion equivalent to 0.2% of its potential. This wide gap reflects structural issues in public awareness and zakat mobilization, underscoring the need for more comprehensive policy strategies.

At the city level, particularly in Medan, the allocation of productive zakat remains relatively limited. According to the official report of Badan Amil Zakat Nasional (BAZNAS) North Sumatra (2024), zakat collection in North Sumatra during the first quarter of 2024 reached approximately IDR 9 billion, with total disbursement amounting to around IDR 4 billion. However, only about 10–11% of the distributed funds were allocated to productive economic programs, such as micro, small, and medium enterprise (MSME) support and community empowerment initiatives. The majority of zakat funds were instead directed toward consumptive sectors, including humanitarian assistance (IDR 33 billion), da'wah and advocacy programs (IDR 11.3 billion), education (IDR 4.9 billion), and health services (IDR 3.9 billion), while economic empowerment programs received only about IDR 1.9 billion. This imbalance highlights a structural challenge in zakat governance and underscores the urgent need for more innovative and sustainable distribution strategies that prioritize productive empowerment to strengthen local economic resilience.

Academically, this phenomenon is significant as it reveals the gap between Sharia normative ideals and the socio-economic realities of the Muslim community. Within the framework of *maqashid shari'ah*, particularly *hifz al-mal* and *hifz al-nafs*, current practices indicate that zakat has not yet functioned as a sustainable instrument of socio-economic empowerment. In Medan City, institutions such as BAZNAS Medan, Dompet Dhuafa Waspada, and Rumah Zakat operate, but their programs largely focus on consumptive assistance, including food distribution, cash transfers, and scholarships. This approach perpetuates dependence among *mustahik* and fails to build their economic resilience, which contradicts the empowerment principle of *maqashid shariah* that emphasizes independence and human dignity (Chapra 2008).

Ideally, zakat should serve as a leveraging instrument to enhance the economic capacity of *mustahik* through productive approaches such as skills training, business capital assistance, microenterprise mentoring, and market access (Hafidhuddin and Tanjung 2019). However, in practice, productive zakat programs remain marginal due to regulatory, human resource, and managerial constraints.

The socio-economic context of Medan further underscores this urgency. Based on the data of Statistics Indonesia in 2023, the city's poverty rate stood at 7.94%, equivalent to approximately 188,000 people out of 2.3 million residents, indicating that zakat has not been optimally utilized in reducing structural poverty. This challenge persists despite the substantial zakat potential in Medan, given the large number of Muslims categorized as zakat payers across various sectors, including trade, agriculture, and professions.

Strengthening the economic resilience of *mustahik* through zakat requires an integrative approach that applies *maqashid shariah* not only as a wealth distribution mechanism but also as a tool to enhance dignity, self-reliance, and quality of life. *Maqashid shariah* emphasizes the preservation of religion (*hifz al-din*), life (*hifz al-nafs*), intellect (*hifz al-'aql*), lineage (*hifz al-nasl*), and wealth (*hifz al-mal*), which serve as philosophical foundations for designing impactful and sustainable zakat systems. In this context, economic resilience refers to the ability of *mustahik* families to withstand financial shocks, sustain income, and secure access to essential needs, including education, health, and decent housing.

Zakat, as a compulsory and fixed source of Islamic social finance, is often considered more stable than voluntary contributions such as infaq and sadaqah (Kahf 2019). Nevertheless, several challenges persist, including the absence of standardized indicators of success, the lack of integration with Islamic microfinance institutions, low financial literacy among *mustahik*, and difficulty in identifying beneficiaries who are ready for empowerment. These conditions underscore the importance of multi-stakeholder collaboration among local governments, academics, business communities, and civil society in developing zakat models that are not merely charitable but also transformative.

Therefore, this study aims to optimize the role of zakat in Medan City by strengthening the economic resilience of mustahik families through a maqashid shari'ah-based analysis. In line with this objective, the study addresses two key research questions: (1) What impact does zakat management have on the resilience of mustahik families in Medan City? (2) How can zakat management in Medan City be analyzed through the lens of Maqashid al-Shari'ah? The findings are expected to contribute theoretically to the discourse of zakat as an instrument of socio-economic empowerment in Islam, and practically to the development of innovative zakat management strategies for strengthening *mustahik* welfare in Indonesia.

B. Results and Discussion

1. Identification of Problems in Zakat Management in Medan City

a. Analysis of Pairwise Comparison Matrix on the Dominance of Consumptive Zakat and Its Consistency Level

The Analytic Network Process (ANP) was employed to identify and prioritize the key challenges in zakat governance in Medan. The analysis was conducted using a network structure consisting of three main clusters: problems, solutions, and implementation strategies. Within the problem cluster, five primary issues were identified based on a literature review and preliminary expert consultations. The pairwise comparison assessments were obtained from seven experts representing different stakeholder groups, including zakat practitioners, Islamic scholars, academics, and mustahik representatives. Their judgments were aggregated using the geometric mean to produce the final priority weights, following the standard ANP procedure proposed by Thomas L. Saaty.

The ANP results reveal that the most pressing issue in zakat governance in Medan is the dominance of consumptive zakat distribution. This problem (P1) received the highest priority weight of 0.4694, accounting for nearly half of the total weight within the problem cluster. Such a high proportion indicates that the challenge is not merely administrative but reflects an institutional paradigm that continues to perceive zakat primarily as short-term relief. Both state and private zakat institutions commonly distribute funds in the form of food packages, cash allowances, zakat fitrah, or other daily consumables. While such practices facilitate rapid fund distribution and demonstrate immediate assistance, they may unintentionally reinforce structural dependency among mustahik. Rather than enabling beneficiaries to escape poverty, this approach often perpetuates cycles of recurring assistance, thereby limiting zakat's potential as a driver of socio-economic transformation.

The predominance of consumptive distribution can be explained by several institutional factors. First, many zakat institutions lack comprehensive program planning for productive initiatives, making consumptive assistance a safer and more practical option. Second, the limited capacity of amil human resources constrains their ability to provide continuous mentoring and monitoring for mustahik who receive productive support. Third, regulatory frameworks do not clearly mandate a balanced proportion between consumptive and productive zakat distribution, leaving institutions with limited policy guidance. In addition, zakat institutions frequently encounter difficulties in assessing the feasibility of business proposals submitted by potential beneficiaries. The limited collaboration with external sectors such as universities, local governments, and entrepreneurship development agencies further reinforces the reliance on consumptive distribution models.

Despite these challenges, interviews with practitioners indicate that productive zakat programs have demonstrated promising outcomes when properly implemented. Mustahik who receive business capital support, entrepreneurial training, and continuous mentoring often experience significant improvements in their economic independence. These findings suggest that productive zakat possesses considerable potential to break the cycle of dependency and promote sustainable livelihood development.

From the perspective of maqāṣid al-sharīʿah, zakat should not only fulfill the objective of preserving life (ḥifẓ al-nafs) through immediate assistance but also support the protection and development of wealth (ḥifẓ al-māl). An excessive focus on consumptive distribution addresses the symptoms of poverty without tackling its structural causes. Therefore, transitioning toward productive zakat is essential to align zakat governance with the broader objectives of Islamic social finance. Productive initiatives may include micro-enterprise development programs, vocational training, and entrepreneurial mentoring designed to empower mustahik as active economic participants rather than passive aid recipients.

To reduce the dominance of consumptive distribution, zakat institutions need to reformulate their strategic orientation. While consumptive zakat should remain available for emergency situations, its proportion should be balanced with productive programs that generate long-term economic benefits. Achieving this balance requires stronger regulatory support, improved managerial capacity among amil, and enhanced cross-sector collaboration. Furthermore, monitoring and evaluation frameworks based on maqāṣid al-sharīʿah indicators can serve as an important tool to assess the effectiveness and sustainability of zakat programs. Through these reforms, zakat institutions can reposition themselves from merely distributing charity to functioning as agents of social empowerment and economic transformation.

The reliability of the ANP results is supported by the consistency test conducted during the pairwise comparison process. The analysis produced a Consistency Ratio (CR) of 0.087, which is below the threshold value of 0.10 recommended by Thomas L. Saaty, indicating that the expert judgments are consistent and methodologically acceptable. The Consistency Index (CI) value of 0.098 further confirms the robustness of the evaluation. These results demonstrate that the prioritization outcomes are not the result of random variation or judgmental bias but reflect a strong consensus among experts and practitioners. Consequently, the high priority weight assigned to the dominance of consumptive zakat distribution highlights a critical structural challenge in zakat governance in Medan. Addressing this issue through a gradual shift toward productive zakat distribution is therefore essential for ensuring that zakat fulfills its broader *maqāṣid al-sharīʿah* objectives and contributes to sustainable socio-economic development.

b. Analysis of Pairwise Comparison Matrix on Limited Mustahik Assistance and Its Consistency Level

The second major issue in zakat governance in Medan, as identified through the Analytic Network Process (ANP), is the limited assistance provided to mustahik (P2), which carries a priority weight of 0.2372. This figure highlights that nearly one-quarter of zakat management challenges are rooted in weak mentoring and empowerment of beneficiaries. While zakat distribution is carried out regularly, it is often restricted to material aid such as cash transfers or food packages, without follow-up programs aimed at capacity building, entrepreneurship training, or financial literacy. As a result, zakat has largely functioned as a charitable tool rather than a transformative instrument for socio-economic development, which runs counter to its intended role within the maqāṣid al-sharīʿah. In this framework, particularly under the dimensions of ḥifẓ al-māl (protection of wealth) and ḥifẓ al-nafs (protection of life), zakat is expected to promote long-term self-reliance rather than temporary relief. Without structured mentoring, mustahik are more likely to remain dependent, with many re-entering the cycle of aid instead of progressing toward becoming future muzakki.

This condition is further aggravated by institutional limitations. Most zakat organizations lack specialized units for post-distribution mentoring, and collaboration with social services, vocational training agencies, or universities remains minimal. Moreover, the shortage of skilled *amil* capable of acting as mentors exacerbates the issue. Interviews with zakat managers revealed that many mustahik possess entrepreneurial potential but lack the technical and emotional guidance needed to initiate or sustain a business. Consequently, zakat funds are often consumed for immediate needs such as daily expenses, education, or healthcare, leaving little room for productive investment. Over time, this perpetuates dependency rather than encouraging upward mobility. Thus, the weight of 0.2372 is not a mere statistical output but rather a structural signal that zakat institutions must redesign their approaches toward more holistic, participatory, and empowerment-based models.

Best practices from other regions indicate that sustained mentoring is a decisive factor in transforming zakat into an effective poverty alleviation mechanism. Programs that integrate community-based support, micro-enterprise incubation, skill training, and spiritual development have shown significant impacts on mustahik resilience. Such approaches ensure that zakat becomes not only a tool of redistribution but also a driver of inclusive development. In Medan, adopting similar frameworks could enable mustahik to achieve economic independence and social mobility. Without this transformation, zakat will continue to serve as a short-term safety net rather than a long-term developmental engine. Strengthening assistance systems, therefore, should be a strategic priority for zakat institutions, requiring investments in human resources, organizational structures, and inter-agency collaborations.

The robustness of this finding is further reinforced by consistency testing within the ANP framework. For this problem cluster, the Consistency Index (CI) was calculated at 0.0980, while the Consistency Ratio (CR) was 0.0875. Since the CR value is below the acceptable threshold of 0.10 established by Thomas L. Saaty, the assessment can be considered statistically consistent. This indicates that stakeholders' judgments regarding the relative importance of limited assistance are systematic and logically coherent, not random or contradictory. High logical consistency strengthens the methodological validity of the analysis, ensuring that the priority weight is both reliable and empirically grounded. Accordingly, the result substantiates the argument that improving mentoring and follow-up support is essential for restructuring zakat governance in Medan along the principles of maqāṣid al-sharīʿah.

c. Problem Comparison Matrix Analysis on the Low Quality of Amil Zakat Human Resources (HR) and Its Consistency Level

Another issue identified in zakat management in Medan is the low quality of human resources (P3) among zakat administrators (*amil zakat*). Based on the results of the Analytic Network Process (ANP), this problem received a priority weight of 0.1332. Although this score is lower than the two main problems namely, the dominance of consumptive zakat distribution and the lack of assistance for mustahik the competence of zakat administrators remains a critical factor that significantly affects the effectiveness, efficiency, and sustainability of zakat programs. The findings indicate that institutional performance in zakat management relies heavily on the capacities of the individuals who manage it. In many cases, *amil* lack adequate professional backgrounds in areas such as Islamic financial management, governance of Islamic philanthropic organizations, digital technology utilization, and empowerment approaches rooted in maqashid shariah. This unpreparedness not only affects the accuracy of zakat data collection and distribution but also hinders institutions from designing productive programs that address the root causes of poverty. As a result, zakat management often becomes purely administrative and transactional, with little strategic impact on the socio-economic transformation of the *mustahik*. This contradicts the essence of zakat as both a tool of social justice and a driver of sustainable development within the maqashid framework.

The weakness of zakat administrators also has wider implications for the credibility and accountability of zakat institutions. Their inability to provide professional and transparent accountability reports risks eroding the trust of *Muzakki*. This makes capacity building for zakat administrators not only an operational necessity but also a matter of institutional legitimacy. The priority weight of 0.1332 highlights that experts and practitioners consider strengthening HR a vital component of building a holistic zakat ecosystem. Addressing this issue would reinforce the structural foundation needed to implement other strategies effectively, especially those requiring active participation, higher literacy, and strong integrity among zakat administrators. Without capable HR, planning and implementing measurable empowerment programs remain weak, often resulting in overlapping projects, ineffective distribution, and minimal long-term impact.

The lack of competent HR also hampers constructive communication with communities. Modern zakat administrators are expected to be more than just fund collectors and distributors; they must act as transformational agents who can design, implement, and evaluate empowerment-based initiatives. However, field interviews show that many zakat institutions in Medan still lack structured internal training units to continuously improve staff capacity. Recruitment processes often remain informal and not competency-based. In addition, the growing demand for digitalization and data-driven program management requires zakat administrators to develop digital literacy and analytical skills. Without these capacities, zakat management risks stagnation and may fail to adapt to the increasingly complex needs of mustahik. Ultimately, weak HR reduces institutional transparency and accountability, which in turn lowers public trust, particularly among muzakki.

Therefore, improving the quality of zakat administrators must become a strategic agenda for every zakat institution. This can be achieved through periodic training, professional certification, spiritual development programs, and partnerships with universities and professional training centers. Competent HR will enable zakat institutions to better fulfill their socio-economic role in uplifting communities and achieving maqashid shariah objectives. In particular, improvements in HR quality align with the protection of wealth (*hifz* *al-mal*), intellect (*hifz al-'aql*), and life (*hifz al-nafs*). By professionalizing the role of zakat administrators, zakat institutions can move beyond administrative functions and emerge as key drivers of economic empowerment, social transformation, and sustainable development.

d. Problem Comparison Matrix Analysis on Weak Mustahik Data and Its Consistency Level

One of the critical challenges in zakat management in Medan City is the weakness of the mustahik (zakat recipient) data system (P4), which, based on the ANP analysis, received a priority weight of 0.0629. Although this score is relatively low compared to the dominance of consumptive zakat (P1) or the lack of mustahik mentoring (P2), the issue of data remains a fundamental pillar in zakat distribution planning. The absence of an optimally digitalized data system reduces the validity and accuracy of mustahik information. As a result, zakat distribution often becomes uneven: some recipients obtain double assistance, while others are left out entirely. This condition undermines the principle of fairness in zakat allocation.

The weakness of mustahik data also directly affects the effectiveness of the zakat program monitoring and evaluation. Without an integrated longitudinal database, zakat institutions struggle to assess whether the assistance provided has truly lifted recipients out of poverty or merely maintained their status quo. Moreover, the lack of a strong information system makes it difficult to design follow-up programs tailored to the diverse needs of mustahik. In other words, poor data management is not just an administrative issue but also a strategic barrier to advancing productive zakat initiatives.

Field interviews reveal that zakat officers (amil) generally recognize the importance of digitalizing data, yet technological limitations and budget constraints remain major obstacles. Many institutions still rely on manual systems or simple applications that lack analytical features and cross-regional integration. In the context of *maqāṣid al-sharī'ah*, accurate data is a vital tool to safeguard and develop wealth (*ḥifẓ al-māl*) by ensuring fair and well-targeted distribution. This underscores the urgent need for modern and integrated data management reforms.

Digital transformation in mustahik data collection is therefore an urgent necessity for zakat institutions. Implementing cloud-based information systems with real-time analytical dashboards would enhance accuracy in distribution while strengthening public accountability. Reliable data would also allow institutions to design more measurable long-term strategies, such as microenterprise incubation, skills training programs, or community-based empowerment initiatives. Thus, despite its relatively low priority weight, the issue of data remains central to building a more professional and impactful zakat ecosystem.

The consistency test on this problem cluster shows methodologically acceptable results. The values recorded were λmax = 5.2784, Consistency Index (CI) = 0.0696, and Consistency Ratio (CR) = 0.0622. Since the CR is below 0.10, the pairwise comparisons are considered logical and non-contradictory. This indicates that the informants' perception of the importance of mustahik data, although weighted lower, still carries scientific validity. With this level of consistency, the findings can serve as a strong foundation for formulating digitalization strategies in zakat management, both at the institutional and policy levels.

e. Problem Comparison Matrix Analysis on Low Muzakki Trust and Its Consistency Level

The fifth issue identified through the Analytic Network Process (ANP) analysis in Medan's zakat management is the low level of trust from muzakki (zakat payers) toward zakat institutions (P5), which received a priority weight of 0.0972. Although this weight is lower compared to the dominance of consumptive zakat (P1) or limited mentoring for mustahik (P2), the qualitative impact of this issue is significant and strategic for the sustainability of the overall zakat ecosystem. Trust from muzakki is a fundamental element in institutional fundraising, as public participation depends heavily on perceptions of integrity, accountability, and transparency. When trust declines, not only does the total zakat fund decrease, but the moral and social authority of the institutions as part of religious organizations is also eroded. Over time, this can lead to disintermediation, where muzakki prefer to distribute zakat individually rather than through official institutions, reducing the effectiveness of national zakat governance and fragmenting benefit distribution.

The decline in trust can be traced to several interrelated factors, including insufficient public reporting, limited community involvement in program evaluation, and weak public communication capacity. Within the framework of *maqāṣid al-sharī'ah*, public trust is directly tied to principles of wealth protection (*ḥifẓ al-māl*), encompassing both individual and institutional dimensions. Therefore, low muzakki trust is not merely an administrative issue but reflects a crisis of legitimacy and credibility. Without addressing this, the optimal utilization of zakat as a tool for social welfare and economic empowerment is at risk. Strategies such as enhancing transparency, conducting independent public audits, using performance dashboards based on *maqāṣid*, and involving communities in program oversight are essential to rebuild trust and loyalty among muzakki.

Field interviews show that many muzakki doubt the transparency and accountability of formal zakat institutions. Limited financial reporting, minimal public involvement in program evaluation, and a lack of visibility of zakat impact encourage some muzakki to channel zakat individually. While individual zakat can meet immediate needs, collective and institutionalized zakat has greater potential for strategic social and economic impact. However, without trust, implementing effective collective zakat programs becomes difficult. Public perception of institutional professionalism also plays a key role; when institutions are perceived as only distributing consumptive aid or failing to show measurable results, skepticism grows. In the digital era, transparency is no longer optional but essential for maintaining credibility.

To restore muzakki trust, zakat institutions must pursue proactive and sustainable organizational transformation. This includes improving accountability through audited and publicly available annual reports, optimizing digital tools to track zakat funds, and developing performance indicators aligned with *maqāṣid al-sharī'ah*. Consistent public education based on accurate data is also vital to change perceptions, helping muzakki see zakat as not only a religious duty but also a strategic empowerment tool. Furthermore, collaboration with religious leaders, academics, media, and civil society is important to create an inclusive and participatory zakat ecosystem. When muzakki feel involved, respected, and provided with sufficient access to information, trust naturally grows.

With increased muzakki trust, not only will the amount of collected zakat rise, but the effectiveness of zakat in promoting social justice, community welfare, and sustainable economic development will also improve. Although the ANP weight for this issue (0.0972) is lower than other problems, its systemic nature makes it crucial in designing actionable strategies. Strengthening trust should therefore be integrated with broader efforts, such as shifting from consumptive to productive zakat, enhancing mustahik mentoring, and reinforcing institutional capacity. The combination of trust, accurate data, and professional management forms the foundation of a robust and sustainable zakat ecosystem.

Consistency testing within the ANP framework confirms the logical validity of this prioritization. The maximum eigenvalue (λmax) is 5.2784, yielding a Consistency Index (CI) of 0.0696 and a Consistency Ratio (CR) of 0.0622. Since the CR is below the 0.10 threshold, the pairwise comparisons of P5 alongside other problems are statistically acceptable and logically consistent. This indicates that informants recognize the importance of public trust in zakat institutions, even though it is not considered the most dominant problem. The consistent evaluation validates the ANP-derived weight of 0.0972 for P5 as a sound basis for subsequent analyses, including solution identification and strategic intervention design.

Overall, ANP results show that the most dominant problem in Medan's zakat management remains the prevalence of consumptive zakat (P1) with the highest weight of 0.4694, followed by insufficient mustahik mentoring (P2) at 0.2372. The unpreparedness of amil human resources (P3) receives a weight of 0.1332, while weak mustahik data (P4) and low muzakki trust (P5) have lower weights of 0.0629 and 0.0972, respectively. Despite their lower quantitative priority, the issues of data integration and public trust are critical for building a professional, effective, and sustainable zakat system. This highlights that optimization of zakat requires a paradigm shift from consumptive to productive distribution, reinforced by intensive mentoring, institutional strengthening, digital transformation, and trust-building initiatives aligned with *maqāṣid al-sharīʿah*.

2. Determining Solutions for Zakat Management Issues

In this study, the determination of solutions was carried out as a strategic response to the five main problems identified in zakat management, which had been mapped using the Analytic Network Process (ANP). The solutions were developed by considering insights from in-depth interviews with key informants, including zakat institution managers, community leaders, academics, and practitioners in zakat empowerment. By using a participatory and contextual approach, the proposed solutions are not only based on theoretical concepts but also reflect the real needs on the ground. This stage is a crucial step in systematically addressing the issues identified in the previous phase. Based on the interviews and ANP data analysis, five main solutions were formulated, each considered capable of addressing zakat-related challenges in Medan. The determination of these solutions also takes into account the principles of maqashid al-shariah and aligns with the theories of economic empowerment and the strengthening of zakat institutions.

a. Increasing the Share of Productive Zakat

The primary solution identified to address zakat-related challenges in Medan is the enhancement of productive zakat programs. This recommendation is derived directly from the Analytic Network Process (ANP) prioritization results, which identified the dominance of consumptive zakat distribution as the most critical issue, with a priority weight of 0.4694. Based on this finding, the ANP solution cluster indicates that strengthening productive zakat represents the most relevant strategic response to reduce the structural reliance on consumptive assistance. In addition to the quantitative prioritization results, qualitative insights obtained from expert interviews further support the importance of shifting toward productive zakat distribution.

Consumptive zakat is generally allocated to address short-term needs, such as basic food packages, cash assistance, or emergency aid, which are typically exhausted quickly. While such distributions are necessary in certain circumstances, their long-term impact on improving the economic capacity of beneficiaries remains limited. In contrast, productive zakat is designed to promote economic independence by providing micro-enterprise capital, entrepreneurship training, and the development of community-based productive business groups. Through these mechanisms, beneficiaries are encouraged to become active economic participants and gradually transition from zakat recipients (mustahik) to zakat contributors (muzakki).

From the perspective of maqashid al-shariah, productive zakat supports several fundamental objectives, particularly the protection and development of wealth (ḥifẓ al-māl), the preservation of life (ḥifẓ al-nafs), and the maintenance of family stability (ḥifẓ al-nasl). Strategically, the effective implementation of productive zakat requires systematic program planning, including the identification of potential beneficiaries with productive capacity, feasibility assessments of business activities, continuous mentoring, and comprehensive program evaluation using both quantitative and qualitative indicators.

Furthermore, strengthening productive zakat programs requires collaboration among zakat institutions, Islamic financial institutions, government agencies, and civil society organizations to build an integrated empowerment ecosystem. Therefore, productive zakat should not be viewed merely as a technical policy recommendation but as a strategic transformation in zakat governance that aligns institutional practices with the broader objectives of Islamic social finance and sustainable socio-economic empowerment.

b. Digitalization and Updating Beneficiary Data

Digitalizing and regularly updating beneficiary data represents a strategic solution to improve the accuracy, efficiency, and accountability of zakat management. This solution emerges from the empirical findings of this study, particularly the identification of weak mustahik data management as one of the key challenges in zakat governance. Many zakat institutions still rely on manual or fragmented databases, which often leads to outdated records, difficulties in verifying recipients, and the risk of overlapping assistance. Such limitations hinder the ability of institutions to design targeted and sustainable empowerment programs.

Digitalization involves the use of integrated zakat information systems capable of storing, managing, and updating beneficiary data in real time. Several zakat institutions in Indonesia have begun implementing digital management platforms to address these challenges. For example, Badan Amil Zakat Nasional has developed the SiMBA (Sistem Informasi Manajemen BAZNAS), a national zakat management information system designed to integrate data collection, distribution monitoring, and reporting across regional zakat institutions. Similarly, Dompet Dhuafa has implemented digital monitoring platforms to track beneficiary programs and evaluate the progress of empowerment initiatives. These systems demonstrate how digital platforms can enhance transparency, data accuracy, and program evaluation.

A strong digital database enables data-driven decision-making, allowing zakat institutions to map beneficiary needs more precisely, establish objective eligibility criteria, and measure program impacts more effectively. Digital dashboards that provide program transparency to stakeholders, including donors and regulators, also contribute to strengthening public trust and participation in zakat programs. Furthermore, the integration of zakat databases with broader population data systems can improve verification processes and reduce duplication in aid distribution.

From the perspective of maqashid al-shariah, the digitalization of zakat data supports several key objectives, particularly the protection of wealth (ḥifẓ al-māl), the preservation of life (ḥifẓ al-nafs), and the safeguarding of intellect (ḥifẓ al-ʿaql), by enabling evidence-based economic interventions that enhance family resilience. However, the success of digital transformation depends on institutional readiness, including the development of human resource capacity, data security protocols, and inter-institutional collaboration. Training zakat personnel in digital management and ensuring adequate technological infrastructure are therefore essential to maximize the benefits of digital systems. Thus, digitalization should not merely be viewed as a technical innovation but as a structural transformation toward more professional, transparent, and data-driven zakat governance in the digital era.

c. Training and Strengthening Zakat Amil Human Resources

Training and strengthening the human resources (HR) of Zakat Amil is the foundation for reforming zakat governance into a more professional, transparent, and empowerment-oriented system. In today's complex and dynamic zakat management landscape, it is essential to have an amil with managerial, technical, and social competencies. Amil are no longer merely distributors of zakat; they are also facilitators of economic empowerment, agents of social change, and managers of institutional innovation. As explained in Chapter II, institutional zakat management requires personnel capable of effectively executing institutional functions such as program planning, fundraising, beneficiary mapping, accountable reporting, and maqashid shariah-based program implementation. Weaknesses in any of these aspects directly affect the trust of muzakki and the effectiveness of zakat distribution. Therefore, investing in amil capacity building is a strategic step toward institutional reform in zakat governance.

Training programs for zakat amil must be designed systematically and continuously. The training content should cover sharia principles, national zakat regulations, information technology, empowerment program management, and public communication. Amil must also acquire social and economic analysis skills to fully understand the profile of beneficiaries and design targeted interventions. This training should not only be administrative but also transformative, shaping the character and work ethic of amil as true servants of the community. In the framework of maqashid shariah, strengthening amil capacity contributes to the protection of wealth (Hifzh al-Mal) and intellect (Hifzh al-Aql), since competent amil can ensure zakat is managed professionally and allocated to programs with long-term impacts. Highly skilled amils are also able to identify productive zakat opportunities, foster cross-sector collaboration, and build synergies with educational institutions and government bodies. Beyond formal training, capacity building can also include mentoring, benchmarking visits to successful zakat institutions, and participation in national and international zakat forums.

d. Intensive Assistance for Beneficiaries (Mustahik)

Intensive assistance for mustahik is a key strategy to ensure sustainable economic empowerment through zakat programs. As discussed in Chapter II, empowerment is not limited to the provision of financial capital but requires holistic support encompassing economic, social, psychological, and spiritual dimensions. Beneficiaries who receive continuous mentoring are more likely to develop their capacities, manage assistance effectively, and cultivate a progressive and independent mindset. In the context of community development, this mentoring approach reflects the principles of participatory empowerment, where facilitators act not only as technical advisors but also as motivators and connectors who link beneficiaries with broader economic opportunities such as training programs, financing access, and business networks.

To ensure effectiveness, mentoring programs should be operationalized through several structured stages. The first stage is beneficiary identification and needs assessment, where zakat institutions evaluate the socio-economic conditions, skills, and business potential of mustahik. The second stage involves capacity building and training, including entrepreneurship education, financial literacy, and vocational skills relevant to the beneficiaries' local economic context. The third stage is business implementation and mentoring, during which beneficiaries receive productive zakat assistance such as business capital or equipment while mentors provide regular guidance on business management, marketing strategies, and financial record-keeping. The fourth stage consists of monitoring and evaluation, where program progress is assessed periodically to measure business performance, income changes, and improvements in beneficiaries' economic resilience. This stage may also include adjustments to mentoring strategies based on the challenges encountered by beneficiaries.

Mentoring also plays an essential role in strengthening the confidence and independence of mustahik. Many beneficiaries experience psychological dependency due to long-term exposure to consumptive assistance patterns. Through a human-centered and participatory approach, mentors guide beneficiaries to formulate life goals, develop business plans, and identify opportunities aligned with their capabilities and local market conditions. Over time, this process encourages mustahik to become active economic actors who are capable of sustaining their livelihoods independently.

From the perspective of maqashid al-shari'ah, intensive mentoring supports several key objectives, particularly the protection of life (ḥifẓ al-nafs), the preservation of intellect (ḥifẓ al-ʿaql), and the protection and development of wealth (ḥifẓ al-māl). Empirical evidence from zakat empowerment programs indicates that initiatives incorporating continuous mentoring tend to produce more sustainable outcomes compared to programs that provide financial assistance alone. Therefore, mentoring should be institutionalized within zakat governance structures as a core component of productive zakat programs rather than treated as an optional or complementary activity. By integrating structured mentoring mechanisms into zakat management, institutions can enhance the effectiveness of empowerment initiatives and ensure that zakat contributes to long-term poverty alleviation and economic inclusion.

e. Socialization of Zakat Programs Based on Maqashid Shariah

The socialization of zakat programs rooted in maqashid shariah is an essential strategy for building public understanding of the deeper essence and objectives of zakat. Until now, much of society still views zakat as a ritual obligation performed once a year, without recognizing its transformative socio-economic dimensions. Therefore, awareness campaigns that emphasize maqashid shariah namely the protection of religion (Hifzh al-Din), life (Hifzh al-Nafs), intellect (Hifzh al-Aql), lineage (Hifzh al-Nasl), and wealth (Hifzh al-Mal) are highly relevant for improving literacy and participation in zakat. As explained in Chapter II, maqashid shariah serves as a fundamental framework in Islamic economics aimed at creating welfare and preventing harm. Applying this perspective to zakat management ensures that programs are more focused, measurable, and impactful.

The strategy of socialization must be carried out comprehensively through both digital and face-to-face approaches. Digital approaches can include social media campaigns, educational videos, online seminars, and popular articles, while conventional approaches may involve mosque lectures, community training, group discussions, and collaboration with religious leaders. Narratives of zakat must be packaged in an inspiring, data-driven way, and should highlight real success stories of mustahik empowerment. Furthermore, socialization should stress transparency and accountability in zakat management to strengthen public trust. When the community sees that their zakat is used for strategic purposes such as poverty alleviation, economic empowerment, and achieving maqashid shariah, their willingness to participate will increase significantly.

In the long run, effective socialization will shift the mindset of muzakki from simply “fulfilling an obligation” to actively “contributing to community development.” It also fosters an inclusive and collaborative zakat culture, where zakat is no longer viewed as just an individual responsibility but as a collective social movement. This movement requires the involvement of various stakeholders—government, zakat institutions, mosques, universities, and civil society organizations. Through such an approach, zakat can evolve into a modern and adaptive ecosystem that remains responsive to contemporary challenges and the ever-growing needs of the Muslim community.

3. Implementative Strategies for Strengthening Mustahik Resilience

In the context of optimal zakat management, the socialization approach becomes an essential aspect that must not be overlooked.

Socialization is not merely an activity of disseminating information, but rather a strategic process to build awareness, understanding, and active participation of society, both as muzakki (donors) and mustahik (beneficiaries). Moreover, when socialization is based on the framework of maqashid al-shariah, the effort gains a deeper orientation namely, achieving comprehensive community welfare through the protection of five essential elements: religion, life, intellect, lineage, and wealth.

This chapter explores in depth how zakat socialization based on maqashid al-shariah can serve as a transformational solution to the various challenges of zakat management in Medan City. Furthermore, the discussion draws upon theories of social da'wah, community empowerment, and Islamic financial literacy presented in Chapter II as its conceptual foundation. It is hoped that with a holistic understanding of the strategic function of socialization, zakat institutions can enhance effectiveness, accountability, and participation in zakat programs on a sustainable basis.

a. Formulating Regulations for a Minimum 50% Allocation of Productive Zakat

Formulating regulations that mandate a minimum allocation of 50% of zakat funds for productive programs is proposed as a strategic policy to transform zakat distribution practices from short-term consumptive assistance toward sustainable empowerment approaches. This recommendation is derived from the prioritization results of the Analytic Network Process (ANP), which identified the dominance of consumptive zakat distribution as the most critical structural problem in zakat governance in Medan. The proposed 50% allocation threshold is therefore intended as a policy benchmark to gradually rebalance zakat distribution, ensuring that productive empowerment programs receive sufficient institutional support while still maintaining room for necessary consumptive assistance.

In many regions, zakat distribution remains dominated by short-term consumptive aid that does not effectively address the structural causes of poverty. As an Islamic social finance instrument, however, zakat has significant potential to strengthen the economic foundations of the ummah when directed toward productive initiatives such as micro-enterprise capital, vocational training, and access to broader economic networks. The proposed allocation benchmark reflects a balanced approach in which zakat institutions maintain the humanitarian role of consumptive assistance while simultaneously prioritizing long-term economic empowerment.

From a theoretical perspective, productive zakat is strongly supported both normatively and pragmatically. Normatively, zakat is intended to transform mustahik from a state of dependency to economic independence, aligning with the objectives of maqashid al-shariah, particularly the protection and development of wealth (ḥifẓ al-māl), the preservation of life (ḥifẓ al-nafs), and the protection of family stability (ḥifẓ al-nasl). Pragmatically, several studies on zakat-based empowerment programs demonstrate that productive zakat distribution generates broader economic multiplier effects compared to purely consumptive distribution, as beneficiaries are able to build sustainable income-generating activities.

The establishment of a minimum allocation guideline should be developed through a participatory policy process involving zakat institutions, local governments, academics, and community leaders. Such collaboration is necessary to ensure that the policy functions not merely as an administrative requirement but as part of a broader transformation in poverty alleviation strategies. In practical terms, the regulation may encourage zakat institutions to allocate a significant portion of their funds to productive initiatives, including micro-business financing, vocational training programs, business incubation, and structured mentoring for mustahik.

A clear regulatory framework would also provide policy direction and institutional confidence for zakat organizations in implementing empowerment programs. Without such guidance, many institutions remain cautious about expanding productive programs due to concerns regarding risk management and accountability. Therefore, the proposed 50% allocation benchmark should be understood not as a rigid rule but as a strategic policy target designed to strengthen the developmental role of zakat. By promoting a more balanced distribution structure, zakat can function not only as a charitable mechanism but also as a sustainable instrument for strengthening economic justice and the long-term resilience of the ummah.

b. Collaboration Between Zakat Institutions, Religious Leaders, and Local Government

Collaboration between zakat institutions, religious leaders, and local governments is a critical element in creating synergistic, participatory, and sustainable zakat governance. Within the framework of Islamic social management, cross-sector collaboration not only strengthens zakat institutions but also broadens the scope, legitimacy, and effectiveness of empowerment programs rooted in religious values. Each of these actors holds a strategic role: zakat institutions act as technical implementers, religious leaders as conveyors of values and moral motivators, and local governments as regulators and facilitators of resources.

In light of governance theory discussed in Chapter II, inclusive and participatory zakat management can prevent zakat institutions from bureaucratic exclusivity and program fragmentation. When religious leaders are involved, they can provide moral legitimacy, support community education, and act as a bridge between zakat institutions and society. Meanwhile, local governments play a vital role in providing regulatory frameworks, supportive funding, and integrating zakat-based poverty alleviation with broader development programs.

In practice, such collaboration can take the form of regional zakat coordination forums, joint training for amil and community leaders, and co-formulation of policies for productive zakat distribution. Collaboration also facilitates integrated mustahik data, shared information systems, and transparent technology-based monitoring and evaluation mechanisms. Thus, the involvement of these actors is not merely symbolic but forms the foundation for strengthening a professional and responsive national zakat system.

From the perspective of maqashid al-shariah, this institutional synergy embodies the protection of wealth and life through collective and accountable social structures. Such collaboration also supports equitable zakat distribution, enhances donor trust, and accelerates the transformation of mustahik into muzakki. Therefore, collaborative policies and practices should be integral to the broader design of zakat governance that is inclusive and responsive to contemporary challenges in managing Islamic social funds.

c. Digital-Based Monitoring and Evaluation of Zakat Programs

Digital-based monitoring and evaluation of zakat programs represents an increasingly important approach in contemporary zakat governance, emphasizing transparency, accountability, and efficiency. In the digital era, information technology has become a crucial instrument for supervising social programs, including zakat management. Through digital systems, reporting processes, distribution tracking, and performance measurement can be conducted in real time and supported by reliable data.

Empirical practices in several zakat institutions demonstrate the growing adoption of digital monitoring systems. For instance, Badan Amil Zakat Nasional has implemented the SiMBA (Sistem Informasi Manajemen BAZNAS) platform, which integrates data on zakat collection, distribution, and program reporting across regional zakat offices in Indonesia. This system enables centralized monitoring of program performance and facilitates transparent reporting to stakeholders. Similarly, Dompet Dhuafa utilizes digital monitoring tools and program dashboards to track beneficiary progress in empowerment programs, including micro-enterprise assistance and community development initiatives. These platforms allow program managers to evaluate economic outcomes, identify implementation challenges, and adjust strategies based on real-time program data.

From a theoretical perspective, the adoption of digital monitoring systems aligns with the principles of e-governance and public accountability discussed in Chapter II. Digital platforms enable zakat institutions to compile systematic activity reports, assess program outcomes quantitatively and qualitatively, and measure the effectiveness of empowerment initiatives over time. Technologies such as digital dashboards, cloud-based data systems, and data analytics strengthen institutional capacity to manage zakat programs more professionally and transparently.

Beyond technical efficiency, digital monitoring systems also generate significant social benefits. When muzakki are able to access transparent information regarding the allocation and impact of zakat funds, public trust in zakat institutions tends to increase. At the same time, mustahik beneficiaries can be monitored more effectively in terms of their economic progress and participation in empowerment programs. This feedback mechanism allows institutions to provide targeted guidance and improve program outcomes.

Nevertheless, the successful implementation of digital-based monitoring and evaluation requires adequate technological infrastructure and human resource capacity. Zakat institutions need to provide technical training for amil personnel, establish clear standard operating procedures for data management, and ensure the protection of beneficiaries' personal data. Support from local governments and regulatory bodies can further facilitate the development of integrated digital ecosystems for zakat governance. In the long term, the adoption of digital monitoring systems can help build a more adaptive, credible, and data-driven zakat management framework that supports the holistic realization of maqashid al-shariah.

d. Developing a Maqashid al-Shariah Index as an Evaluation Tool

Developing a maqashid al-shariah index as an evaluation tool represents a strategic step to ensure that zakat programs are not only economically effective but also aligned with the fundamental objectives of Islamic law. The index is intended to measure the extent to which zakat interventions contribute to the protection of religion (ḥifẓ al-dīn), life (ḥifẓ al-nafs), intellect (ḥifẓ al-ʿaql), lineage (ḥifẓ al-nasl), and wealth (ḥifẓ al-māl). Through this framework, the evaluation of zakat programs moves beyond purely financial indicators toward a more comprehensive assessment of social and spiritual welfare.

Methodologically, the construction of the maqashid index involves several stages. First, indicator selection is conducted through a combination of literature review, expert consultation, and contextual analysis of zakat programs. Indicators are derived from the five dimensions of maqashid al-shariah and adapted to reflect measurable socio-economic outcomes among mustahik. Second, indicator operationalization translates these conceptual dimensions into measurable variables. For example, the dimension of ḥifẓ al-dīn may include indicators such as access to religious education, participation in communal worship activities, or involvement in religious community programs. The dimension of ḥifẓ al-nafs may be represented by indicators related to food security, health status, and access to basic living needs. Similarly, ḥifẓ al-ʿaql can be measured through educational attainment or participation in skills training, ḥifẓ al-nasl through family stability and access to child education, and ḥifẓ al-māl through income improvement, business sustainability, or asset growth among beneficiaries.

The third stage involves measurement and scoring, where each indicator is quantified using survey data, program monitoring reports, or institutional records. Indicators can be normalized using a standardized scoring scale to allow comparison across different program dimensions. The composite maqashid index is then calculated by aggregating the weighted scores of each dimension, enabling zakat institutions to evaluate program performance systematically and track progress over time.

Implementing this framework requires collaboration among Islamic scholars, economists, and zakat practitioners to ensure both conceptual validity and practical applicability. Zakat institutions also need to develop reporting systems that integrate maqashid-based indicators into their monitoring and evaluation processes. In the long term, the maqashid al-shariah index can strengthen the credibility, accountability, and strategic orientation of zakat management. By embedding maqashid principles into program evaluation, zakat institutions can ensure that their interventions contribute not only to economic improvement but also to broader social and ethical development within the community.

e. Synergy Between Zakat Institutions, Universities, and Mosques

Synergy between zakat institutions, universities, and mosques represents a strategic approach with significant potential to strengthen zakat's function as a tool of community empowerment. This collaborative model brings together three complementary actors: professional zakat institutions as program implementers, universities as centers of research and innovation, and mosques as socio-religious institutions closely embedded within community life. Each institution plays a distinct yet interconnected role in optimizing zakat management in line with the objectives of maqashid al-shariah.

From a theoretical perspective, this approach aligns with the principles of collaborative and integrative governance discussed in Chapter II, where multi-stakeholder cooperation is essential for addressing complex social problems. Universities can contribute by conducting impact studies on zakat programs, developing maqashid-based evaluation frameworks, providing training for zakat managers, and generating data-driven innovations for poverty alleviation initiatives. Empirical examples of such collaboration can be observed in several Indonesian contexts. For instance, Badan Amil Zakat

Nasional has partnered with various universities to conduct research and community service programs aimed at strengthening productive zakat initiatives. Similarly, philanthropic organizations such as Dompet Dhuafa have collaborated with academic institutions through research grants, student volunteer programs, and community empowerment projects that support zakat-based economic development.

Meanwhile, mosques serve as grassroots institutions with strong social and spiritual ties to local communities. Their involvement enables zakat institutions to reach both mustahik and muzakki more effectively. Mosques can function as centers for zakat literacy campaigns, community outreach, and the dissemination of maqashid al-shariah values. Religious leaders, preachers, and mosque administrators can also act as influential intermediaries who encourage community participation in productive zakat programs and guide beneficiaries in utilizing zakat assistance responsibly.

This collaborative framework also contributes to strengthening public trust in zakat governance. When the public observes cooperation between professional zakat institutions, credible religious organizations, and independent academic institutions, the legitimacy and transparency of zakat management are enhanced. Such partnerships foster a more inclusive and accountable zakat ecosystem that is capable of adapting to evolving social and economic challenges. In the long term, the integration of institutional expertise, academic knowledge, and community-based religious networks can reinforce the sustainability of zakat programs and accelerate the comprehensive realization of maqashid al-shariah in social development.

Discussion

This study revealed that the dominance of consumptive zakat distribution (P1) remains the most critical issue in zakat management in Medan, holding the highest weight in the ANP analysis. This finding is consistent with earlier studies, which highlighted that zakat distribution is still largely directed toward immediate relief rather than productive empowerment programs (Rahayu et al. 2020). Such a charitable approach keeps beneficiaries dependent and limits their ability to break the poverty cycle. While consumptive distribution may provide quick results, it falls short in generating sustainable social and economic transformation. Therefore, shifting the paradigm from consumptive to productive zakat distribution is essential, as also recommended in prior research.

Beyond the consumptive approach, this study found that mustahik empowerment through mentoring and follow-up programs remains minimal (P2), ranking as the second-highest issue. The lack of structured training, monitoring, and mentoring limits the long-term effectiveness of zakat utilization. This finding resonates with earlier research, which emphasized the weak strategies of mustahik empowerment due to institutional and human resource constraints (Halim et al. 2024). Without adequate support, zakat fails to evolve into an empowerment instrument and remains confined to short-term assistance. Hence, developing sustainable training and mentorship systems is crucial to ensure that mustahik can manage zakat funds productively and independently.

Another important finding is the limited capacity of zakat administrators (P3). The study revealed that many administrators lack professionalism in program planning, transparency, and accountability. This supports previous studies that argued inadequate human resource quality reduces the effectiveness of zakat management and undermines muzakki's trust (Nurlinda et al. 2019). Inadequate capacity also hinders the implementation of more complex empowerment programs that require professional and strategic planning. Strengthening zakat administrators through training, certification, and supervision mechanisms is therefore essential for building professional zakat institutions.

The study also emphasized the weakness of mustahik data management (P4), which, although relatively lower in weight, remains a fundamental issue in zakat distribution. Weak and inaccurate data often lead to double distribution, exclusion of eligible beneficiaries, and difficulties in monitoring program impact. This aligns with previous studies that underlined the inefficiency of zakat distribution caused by invalid or incomplete mustahik databases (Zein et al. 2025). The absence of an integrated data system prevents zakat institutions from designing effective and targeted programs. Thus, digitalization of mustahik data is urgently required to improve accuracy, fairness, and accountability in zakat distribution.

Finally, the issue of muzakki's low trust in zakat institutions (P5) emerged as a strategically important concern, despite having a lower weight than other problems. This study revealed that trust is heavily influenced by the transparency of financial reports, accountability mechanisms, and communication of program impact. This finding is consistent with prior research, which pointed out that fluctuations in trust were linked to weaknesses in financial reporting, accounting systems, and public engagement (Fazrah et al. 2023). Declining trust creates the risk of disintermediation, where muzakki prefer to distribute zakat directly rather than through official institutions, thereby reducing the effectiveness of collective zakat management. Strategies such as independent audits, transparent reporting, and maqashid-based performance dashboards are therefore crucial for restoring and strengthening muzakki's trust.

The findings of this study confirm and expand upon earlier research that has highlighted persistent challenges in zakat management, including low *muzakki* trust due to limited transparency and accountability, the dominance of consumptive zakat distribution, limited capacity of *amil* human resources, weak institutional collaboration, and inadequate digital-based monitoring and evaluation. Importantly, the empirical results of the Analytic Network Process (ANP) conducted in this study demonstrate that the dominance of consumptive zakat distribution is the most critical structural issue, receiving the highest priority weight among the identified problems. This prioritization reflects a strong consensus among the participating experts, including zakat practitioners, academics, and religious leaders, who participated in the pairwise comparison assessments.

Based on this empirical prioritization, increasing the proportion of productive zakat emerges as a strategic recommendation to address the structural imbalance in zakat distribution. The recommendation to gradually increase the allocation of productive zakat, including the proposed benchmark of allocating at least 50% of funds toward empowerment-oriented programs, is therefore grounded in the ANP results as well as qualitative insights obtained from expert interviews. Several practitioners interviewed during the study emphasized that productive zakat programs such as micro-enterprise capital support, entrepreneurship training, and mentoring have demonstrated measurable impacts on beneficiaries' income generation and economic independence. These empirical observations are consistent with previous studies showing that productive zakat initiatives generate broader socio-economic multiplier effects compared to purely consumptive distributions.

Furthermore, the empirical data collected from expert consultations indicate that a gradual rebalancing of zakat allocation toward productive initiatives is necessary to break the cycle of dependency among *mustahik*. While consumptive assistance remains important in emergency or humanitarian contexts, experts consistently emphasized that sustainable poverty alleviation requires structured empowerment programs supported by mentoring, monitoring, and institutional collaboration. Therefore, the recommendation to strengthen productive zakat allocation should be understood as an evidence-based response derived from both quantitative ANP prioritization and qualitative stakeholder perspectives collected during this research.

By grounding this recommendation in empirical analysis and expert consensus, this study provides a more robust foundation for policy discussions on zakat governance reform. Strengthening productive zakat distribution, supported by improved *amil* capacity, digital monitoring systems, and *maqashid al-shariah*-based evaluation frameworks, represents a comprehensive strategy to transform zakat from a short-term charitable mechanism into a sustainable instrument for socio-economic empowerment.

C. Conclusions

This study finds that the effectiveness of zakat management in Medan City remains constrained by the dominance of consumptive distribution patterns, limited institutional capacity, and insufficient strategies for sustainable empowerment. The Analytic Network Process (ANP) analysis demonstrates that consumptive zakat distribution constitutes the most critical issue, followed by limited mentoring for mustahik, inadequate competence of zakat administrators (amil), weak and outdated beneficiary data systems, and relatively low levels of trust among muzakki. These findings indicate that zakat management practices still tend to prioritize short-term charitable assistance rather than long-term economic empowerment.

The study identifies several priority solutions to address these structural challenges. Increasing the allocation of productive zakat is highlighted as a key strategy to promote sustainable economic empowerment through initiatives such as micro-enterprise capital support, entrepreneurship training, and community-based economic programs. Additional solutions include strengthening the professional capacity of amil through training and certification, improving mentoring systems for beneficiaries, digitalizing mustahik data management, and enhancing transparency through digital monitoring and reporting mechanisms. When implemented collectively, these measures can improve program targeting, strengthen institutional accountability, and support the transition of mustahik toward greater economic independence.

At the policy level, the study proposes several implementative strategies, including the development of regulatory guidelines encouraging a greater proportion of productive zakat allocation, the establishment of digital-based monitoring and evaluation systems, and the adoption of maqashid al-shariah-based indicators to assess the broader social impact of zakat programs. Furthermore, collaboration among zakat institutions, religious leaders, universities, and mosques is identified as an important mechanism to strengthen research support, community outreach, and public trust in zakat governance.

The novelty of this research lies in its integration of the maqashid al-shariah framework with the ANP approach to analyze zakat governance at the local level. While previous studies have examined productive zakat or applied ANP in Islamic social finance, this study specifically applies ANP to map the interrelated problems, solutions, and strategies in zakat management in Medan and links these priorities with maqashid-based evaluation considerations. By combining stakeholder-based prioritization with a normative Islamic framework, this research provides a structured perspective on how zakat governance reforms can be aligned with both empirical institutional challenges and broader Islamic social objectives.

Practically, the findings offer policy-relevant insights for zakat institutions and local policymakers seeking to strengthen empowerment-oriented zakat programs. Improving the balance between consumptive and productive distribution, supported by institutional capacity building and data-driven management systems, can enhance the role of zakat as a sustainable instrument for poverty reduction and community economic resilience. Ultimately, strengthening zakat governance through these strategies may help ensure that zakat fulfills not only its religious function but also its broader socio-economic role in supporting inclusive and sustainable development.

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