



ZAKAT MANAGEMENT FOR BENGKALIS ECONOMIC TRANSFORMATION: A COMPREHENSIVE EMPOWERMENT STRATEGY

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ABSTRACT

The management of zakat has evolved as a significant tool for economic transformation, particularly in regions with a predominantly Muslim population like Bengkalis. This article explores the strategic role of zakat in driving economic empowerment and reducing poverty within the framework of Islamic principles. The study delves into how effective zakat distribution and utilization can lead to a sustainable economic transformation by fostering entrepreneurship, alleviating financial hardships, and supporting community development projects. Key findings highlight the need for an integrated approach that combines zakat management with modern economic tools and policies. This includes enhancing institutional capacities, adopting digital platforms for zakat collection and disbursement, and engaging local stakeholders in decision-making processes. The research emphasizes the role of innovative programs that focus on education, skill development, and microfinance for the mustahiq (zakat recipients), aiming to uplift them into the ranks of muzakki (zakat payers). The article concludes by presenting a comprehensive empowerment strategy for Bengkalis, emphasizing collaboration between government.

Keywords: Zakat management, transformation, empowerment, strategy.

INTRODUCTION

One of the things that supports the welfare of life in the world and supports the welfare of life in the hereafter is the existence of socio-economic welfare. This is a set of alternatives to improve the welfare of Muslims from poverty and destitution (Hasan & Huda, 2024). For this reason, it is necessary to form Islamic social institutions as an effort to overcome these social problems. In this regard, zakat can function as one of the sources of socio-economic funds for Muslims (Mutamimah et al., 2021). This means that the utilization of zakat managed by the Zakat Agency is not only limited to certain activities based on conventional orientation, but can also be used for economic activities of the community, such as in poverty and unemployment alleviation programs by providing productive zakat to those who need it as business capital (Hasan, 2021b).

The problem of social welfare is a problem for the entire Indonesian nation that requires the concern of all parties, the government, the business world and the community (Salendu, 2019). The government has tried to deal with social welfare problems through various programs and activities, but the problems have never been resolved. This is because the number is relatively large, the distribution of problems is quite wide, and facilities are limited (Suprptono et al., 2022).

One indicator of the progress of zakat in Indonesia is the increase in zakat collection, including infaq and sedekah, which is quite high from year to year. However, behind the rapid progress of the world of zakat in Indonesia, there are still many problems that need to be resolved (Fahmi, 2019). The gap between the potential and collection of zakat, the still weak public attention to zakat, the problem of institutional credibility, the problem of amil human resources, the problem of community regulation, and the problem of the effectiveness and efficiency of zakat empowerment programs are a series of problems that need to be solved (Alfarizi et al., 2021). Bengkalis Regency has a very large zakat opportunity with a large Muslim population, leading economic sectors such as plantations, mining, and fisheries, and a relatively good per capita income level (Hasan, 2021a). However, the realization of zakat collection by zakat management institutions is still far below its actual potential. Although there has been an increase from year to year, the gap between the potential and realization of zakat in Bengkalis shows the need for more massive efforts in socialization,

education, improving the performance of zakat management institutions, and cooperation from all related parties (Zaki et al., 2020). With optimal zakat management, Bengkalis can utilize the potential of zakat to improve community welfare, eradicate poverty, and support regional economic development more effectively.

The objective of this article is to explore and analyze the role of effective zakat management as a strategic instrument for driving economic transformation in Bengkalis. Specifically, it aims to develop a comprehensive empowerment strategy that leverages zakat funds to enhance economic independence, reduce poverty, and strengthen local community resilience. Through this study, the article seeks to provide actionable insights and policy recommendations for optimizing zakat distribution and utilization to support sustainable regional development.

LITERATURE REVIEW

Zakat, as one of the five pillars of Islam, plays a crucial role in wealth distribution and economic development. Several studies highlight that zakat is not only a religious obligation but also an effective tool for poverty alleviation, financial inclusion, and sustainable economic growth. By channelling zakat funds effectively, regions with economic challenges, such as Bengkalis, can achieve long-term socio-economic transformation. It is designed to reduce economic inequality, promote financial inclusion, and support sustainable development. Many scholars argue that zakat has the potential to transform economies by providing financial assistance to the underprivileged, funding social welfare programs, and encouraging productive economic activities. Empirical studies have shown that effective zakat management can contribute to poverty reduction, improve social cohesion, and enhance overall economic stability (Hasan & Huda, 2024).

Research on zakat management focuses on institutional frameworks, governance models, and operational efficiency. Countries such as Malaysia and Indonesia have demonstrated successful zakat management through centralized institutions that ensure transparency, proper fund allocation, and strategic disbursement. Studies emphasize that effective zakat institutions require regulatory frameworks, digital transformation, and professional management to maximize impact. Empowerment strategies through zakat include microfinance,

entrepreneurship programs, and human capital development (Schoon Natalie, 2016). Empirical evidence suggests that zakat can be used to provide seed capital for small businesses, support vocational training, and enhance financial literacy among recipients (*mustahik*). Case studies from Indonesia and Sudan show that zakat-driven economic empowerment programs significantly reduce poverty levels and increase financial independence (Harahap, 2021).

Research on zakat management emphasizes the importance of institutional frameworks, governance models, and operational efficiency to ensure effective collection, distribution, and impact of zakat funds. Scholars highlight the following key areas (Takidah & Kassim, 2021):

1. **Institutional Frameworks.** Zakat institutions play a pivotal role in ensuring the systematic and efficient management of zakat funds. Their presence provides a formal structure that facilitates the collection, management, and distribution of zakat in accordance with Shariah principles. Countries such as Malaysia, Indonesia, and Saudi Arabia have successfully developed structured zakat institutions that operate under government supervision, ensuring legal compliance, transparency, and accountability. These institutions often take the form of centralized zakat authorities or represent a hybrid model combining state-regulated and privately managed organizations. Such institutional frameworks aim to maximize both the collection and distribution efficiency of zakat funds, allowing for broader outreach and greater impact on poverty alleviation and community empowerment. By formalizing zakat governance, these countries demonstrate the importance of institutional infrastructure in realizing the economic and social objectives of zakat in modern society.

2. **Governance Models.** Good governance is a fundamental component in the effective operation of zakat institutions. It encompasses principles of transparency, accountability, and operational efficiency in managing zakat funds. Ensuring that zakat is collected, allocated, and disbursed responsibly not only fulfills religious obligations but also builds public trust. Studies highlight that governance structures in zakat institutions must align with Shariah principles, national legal frameworks, and contemporary technological developments to enhance credibility and efficiency. The integration of governance with these elements strengthens the confidence of both zakat payers (*muzakki*) and beneficiaries (*mustahik*). Furthermore, the implementation of performance evaluation metrics and regular auditing practices contributes to

continuous improvement in zakat management. These mechanisms help identify inefficiencies, prevent misuse of funds, and ensure that zakat reaches its intended targets in a timely and effective manner.

3. **Operational Efficiency.** Operational efficiency in zakat management has been significantly enhanced through the adoption of financial technology (fintech) and digital platforms. These technological innovations streamline the processes of zakat collection and distribution, making them faster, more transparent, and more accessible to both muzakki and mustahik. In recent years, several zakat institutions have begun integrating advanced technologies such as Artificial Intelligence (AI) and Blockchain to improve the tracking, allocation, and reporting of zakat funds. These tools allow for more accurate identification of eligible recipients, real-time monitoring of fund flows, and secure data management, which collectively enhance institutional credibility and performance. Case studies from countries like Indonesia and Pakistan demonstrate that the implementation of automated zakat systems not only boosts operational efficiency but also reduces administrative costs and ensures the timely disbursement of funds. This digital transformation represents a critical step forward in optimizing zakat's socio-economic impact in the modern era.

4. **Challenges in Zakat Management.** Despite the growing institutionalization of zakat, several challenges continue to hinder its optimal implementation. One of the primary issues is the lack of awareness among eligible zakat payers regarding their religious obligations and the available channels for contributing zakat effectively. This knowledge gap limits the potential volume of zakat collected and diminishes its societal impact. In addition, many zakat institutions face inefficiencies in fund allocation, including problems such as fund leakage, delays in distribution, and the absence of well-designed, targeted empowerment programs for mustahik. These inefficiencies reduce the transformative potential of zakat as a tool for poverty alleviation and economic development. Furthermore, regulatory gaps in certain regions exacerbate these issues; the absence of clear and consistent legal frameworks often results in fragmented zakat management systems, where overlapping roles and uncoordinated efforts lead to reduced effectiveness and public trust. Addressing these challenges requires strategic policy reforms and enhanced institutional capacity.

5. Best Practices and Recommendations. To enhance the effectiveness of zakat management, several best practices and strategic recommendations should be considered. Strengthening regulatory frameworks and improving governance mechanisms are essential steps toward ensuring institutional credibility and operational integrity. Clear policies and guidelines help standardize zakat practices, reduce administrative ambiguities, and promote accountability. Moreover, adopting data-driven decision-making processes enables zakat institutions to accurately identify and prioritize eligible beneficiaries, allocate resources more effectively, and monitor the social and economic impact of their programs. The integration of reliable data analytics also supports transparency and performance evaluation. Additionally, fostering collaboration between government agencies, the private sector, and Islamic financial institutions can significantly enhance zakat mobilization and utilization. Such partnerships encourage innovation, expand outreach, and create synergies that align zakat initiatives with broader national development goals. These combined efforts are crucial for unlocking zakat's full potential as a transformative instrument for socio-economic empowerment.

Despite its potential, zakat management faces several challenges, including lack of awareness, inefficient distribution mechanisms, and weak governance. In Bengkulu, addressing these challenges requires institutional reforms, better coordination between government and zakat bodies, and innovative financial instruments for zakat utilization. The adoption of fintech solutions and blockchain-based zakat tracking can enhance transparency and efficiency (Aristoni, 2018).

Empowerment strategies through zakat aim to transform beneficiaries (*mustahik*) from passive recipients into active contributors to the economy. These strategies include microfinance, entrepreneurship programs, and human capital development, which enhance financial independence and sustainable economic growth (Hasan, 2021b).

1. applications of zakat funds in modern Islamic social finance is through the provision of shariah-compliant microfinance, particularly in the form of interest-free loans, or *Qard Hasan*. This mechanism enables small business owners and low-income individuals—especially those categorized as

mustahik—to access capital without the burden of *riba* (interest), which is prohibited in Islamic law. Instead of charging interest, zakat institutions disburse these funds with the primary intention of empowering economic activities and promoting self-sufficiency among the poor. Empirical studies have demonstrated that *Qard Hasan* programs significantly contribute to poverty reduction, particularly by helping beneficiaries start or expand micro-enterprises, increase household income, and avoid exploitative loan systems that often trap them in cycles of debt. Successful implementations of zakat-based microfinance can be seen in countries such as Malaysia and Indonesia, where structured programs under institutions like PPZ-MAIWP and BAZNAS have shown measurable outcomes in terms of financial inclusion and economic empowerment. These programs often include financial literacy training and business mentoring, ensuring that beneficiaries are not only supported financially but are also equipped with the skills and knowledge needed for long-term sustainability. Through this approach, zakat is not merely a form of temporary relief but a tool for strategic, transformative change in the socioeconomic lives of the underprivileged.

2. Entrepreneurship and Business Development. Zakat institutions play a vital role in promoting entrepreneurship and sustainable economic development by allocating funds specifically for business incubation and development programs. These initiatives are designed to empower *mustahik*—the rightful recipients of zakat—by not only providing them with seed capital but also equipping them with the necessary entrepreneurial skills, mentorship, and access to productive resources. Through targeted programs, beneficiaries receive training in sectors such as agriculture, trade, services, and small-scale industries, which are often the backbone of local economies. By supporting the establishment and growth of micro and small enterprises, zakat-funded entrepreneurship programs help reduce dependency on consumption-based assistance and foster long-term economic self-reliance. In several regions, these programs have evolved into structured incubation systems where participants are guided through business planning, financial management, marketing, and sustainable operations. Case studies from countries like Indonesia, Pakistan, and Sudan highlight the positive impact of such initiatives, where zakat-funded businesses have not only succeeded in improving the livelihoods of individual beneficiaries but also contributed to broader goals such

as job creation, community empowerment, and local economic development. This approach positions zakat as a strategic development tool, enabling systemic poverty alleviation through enterprise and innovation.

3. Human Capital Development and Skills Training. Human capital development is a crucial component in maximizing the transformative potential of zakat. By directing zakat funds toward education, vocational training, and scholarship programs, zakat institutions help improve the skills and employability of *mustahik*—those eligible to receive zakat. These initiatives aim not only to fulfill immediate needs but also to build long-term capabilities that enable individuals to break free from the cycle of poverty. The programs typically include technical training, digital literacy courses, and financial education, all of which are essential in preparing beneficiaries to meet the demands of a modern and competitive job market. In many countries, zakat-funded human capital programs are delivered in partnership with training centers, educational institutions, and industry stakeholders, ensuring that the curriculum is aligned with market needs. By enhancing participants' knowledge and skill sets, such programs empower them to secure meaningful employment or start their own businesses, thus fostering economic mobility. Research consistently shows that investing in human capital through zakat has a lasting impact, contributing to poverty alleviation and improving the socio-economic standing of individuals and communities. This strategic use of zakat underscores its role not just as a charitable obligation, but as a sustainable mechanism for inclusive development.

4. Social Welfare and Economic Stability. Zakat also plays a pivotal role in supporting social welfare and enhancing economic stability, particularly for vulnerable groups. Beyond its application in entrepreneurship and education, zakat funds are frequently allocated to fulfill essential needs such as healthcare, housing, food security, and other basic services. By addressing these fundamental aspects of human survival, zakat allows *mustahik* to focus on long-term economic participation and personal development without being burdened by immediate subsistence concerns. Ensuring access to basic welfare needs reduces social inequality and creates a more stable foundation for inclusive growth. In addition, innovative models have emerged that integrate zakat with other Islamic social finance instruments, particularly *waqf* (Islamic endowments), to establish sustainable funding for community welfare programs and social

enterprises. This integration leverages the perpetual nature of waqf with the redistributive function of zakat, creating a hybrid mechanism that ensures both immediate relief and long-term impact. Through such synergy, institutions can finance education, health clinics, housing projects, and livelihood initiatives on a continuous basis, making zakat not just a reactive tool for poverty alleviation, but also a proactive driver of economic stability and resilience.

5. Challenges and Solutions in Zakat-Based Empowerment. While zakat-based empowerment programs hold great promise for poverty alleviation and socio-economic development, several challenges persist that limit their full potential. One of the most pressing issues is the limited awareness and participation among eligible beneficiaries. Many mustahik remain unaware of existing zakat programs or lack understanding of how to access them. This results in underutilization of available resources and low outreach impact. To address this, zakat institutions must intensify public education campaigns and grassroots-level outreach, utilizing both digital platforms and community networks to disseminate information effectively. Another key challenge is the lack of proper monitoring and impact assessment. In many cases, zakat-funded businesses fail or stagnate due to inadequate planning, lack of business knowledge, and absence of post-disbursement support. To mitigate this, institutions should implement structured monitoring systems, offer regular mentorship, and conduct performance evaluations to ensure sustainability and accountability. Moreover, there is often insufficient institutional support and coordination between zakat bodies, government agencies, and the private sector. The success of zakat-based empowerment initiatives requires strong collaboration among these stakeholders to align policy, share resources, and scale impactful programs. Strengthening institutional synergy will not only enhance efficiency but also help integrate zakat into broader national development strategies.

METHODOLOGY

This study was designed using a qualitative approach that aims to explore in depth the problems in zakat collection in Bengkalis Regency. Library research is a research method that relies on data from various written sources, such as documents, journals, magazines, books, and newspaper articles (Tijjani et al., 2020). The main focus of qualitative research is to provide a comprehensive and

in-depth picture, especially in the context of literature that discusses theories, laws, principles, opinions, and related ideas. This approach allows researchers to understand the factual conditions in the field, including the obstacles faced by zakat management institutions and the level of community participation in paying zakat (Bayram, 2020). The data were then analyzed through thematic content analysis to extract common themes related to governance weaknesses, collection barriers, and community awareness.

RESULT AND DISCUSSION

Zakat Management for Economic Transformation

Coordinating Minister for the Economy for the 2019-2014 period Darwin Nasution provided an overview of the transformation *"for example, farmers in villages do not need to move to the city to become laborers, but with economic transformation they continue to farm more efficiently utilizing adequate infrastructure and advanced agricultural technology, as well as the certainty of off takers who will buy their agricultural products at good prices"*.

Currently, the economic transformation initiated by the government focuses on utilizing village potential as a basis for regional economic growth. The impact is an increase in the quality of life of the community. Furthermore, it provides a foundation for five basic transformations (Bayram, 2020). The five bases in question are optimizing infrastructure development, strengthening the implementation of economic equality policies, minimizing dependence on short-term foreign capital, labor market efficiency and improving the quality of Human Resources (HR), and Investment configuration to support growth.

This can be in the form of zakat distributed to maintain incentives to work or earn their own income among the poor and part of the zakat collected, at least 50% is used to finance productive activities for poor community groups, for example the use of zakat to finance various activities and productive skills training, providing working capital, or initial capital assistance. With such a program, it will greatly assist the government's program in eradicating social inequality/poverty, equalizing income, and narrowing the gap between the rich and the poor.

With such a large potential for zakat, zakat managers are required to carry out or present development programs to help overcome the social inequality/poverty that occurs and with that can help improve the welfare of the

poor. The development program based on community welfare according to Sofyan S. Harahap includes: Providing public services to the community without any differences, Encouraging the practice of cooperation and mutual assistance, Being fair to others, Being honest and transparent, Not committing fraud, Fulfilling promises and mandates that have been given, Not setting prices that can cause inequality in social distribution, Ensuring that the needs of the poor, needy and orphans are met, Being able to intervene to prevent acts of injustice that are detrimental to society, Encouraging the fulfillment of zakat, infaq and shadaqah.

The following is data on the increase in muzakki in Bengkalis Regency in 2017-2018:

Table 1: Number of BAZNAS Muzakki in Bengkalis Regency in 2017-2018

Year	Individual	UPZ
2017	160	28
2018	1.320	32

Source: Documentation of BAZNAS Bengkalis Regency (2020)

Based on the data in Table 1, it can be seen that the number of BAZNAS muzakki of Bengkalis Regency from 2017 to 2018 has increased significantly. In 2017, the number of individual muzakki was 160 people and UPZ was 28, and in 2018 the number of individual muzakki was 1320 people and UPZ was 32. The collection of zakat in BAZNAS Bengkalis Regency has increased every year starting from 2017 by approximately IDR 800,000,000 (eight hundred million rupiah), in 2018 by approximately IDR 1,500,000,000 (one point five billion rupiah), in 2019 by approximately IDR 2,000,000,000 (two billion rupiah), in 2020 by approximately IDR. 3,000,000,000 (three billion rupiah) and in 2021 it was approximately Rp. 4,000,000,000 (four billion rupiah).

In 2019, the total zakat collected by BAZNAS and LAZ in Bengkalis only reached Rp. 2.5 billion. This amount increased to Rp. 3.1 billion in 2020, although there was a temporary decline due to the COVID-19 pandemic that hit Indonesia. In 2021, the realization of zakat collection increased again to Rp. 3.8 billion, along with improving economic conditions and intensive socialization about the importance of paying zakat. This positive trend continued in 2022, where the total zakat collected by zakat management institutions in Bengkalis

reached Rp. 4.5 billion. This increase was driven by several factors, such as the improving performance of zakat management institutions in collecting funds, as well as increasing public awareness to pay zakat.

However, the achievement of zakat collection in Bengkalis is still far from its actual potential. Based on calculations conducted by a team of experts from the University of Riau, the potential for zakat in Bengkalis Regency is estimated to reach more than IDR 100 billion per year. This figure is calculated by considering the number of Muslim populations, per capita income, leading economic sectors, and other relevant indicators.

Despite having great economic potential, there are still some Bengkalis people who live in poverty and deprivation. Based on data from the Central Statistics Agency, the poverty rate in Bengkalis Regency in 2020 reached 6.2% or around 39,000 people. This condition is caused by various factors, such as inequality in income distribution, limited access to economic resources, and low quality of human resources.

Therefore, efforts to improve community welfare continue to be carried out, both through government programs and initiatives from the community itself. Although there are still several challenges, Bengkalis Regency continues to improve and strive to become an advanced and prosperous region. With abundant natural resource potential, diverse cultural wealth, and the enthusiasm of the community in developing their region, Bengkalis hopes to become one of the centres of economic growth in Riau Province and contribute to national development.

The gap between the potential and realization of zakat collection in Bengkalis shows that there is still much room for improvement. All means that can be done include more massive socialization and education to the community, improving the performance of zakat management institutions, and close cooperation between the government, zakat management institutions, and all relevant stakeholders. By optimizing zakat collection, Bengkalis Regency can utilize the great potential of zakat to improve community welfare, help alleviate poverty, and support economic development in the area. Zakat can be one solution in realizing social justice and reducing the economic gap that still occurs in Bengkalis.

However, the zakat funds collected at the Bengkalis Regency BAZNAS, the amount mentioned above, have not been optimally able to improve the

economic welfare of the Bengkalis community. Because the amount of collection is divided into five areas, namely welfare, health, education, da'wah and social.

With the great potential of zakat, good management, and support from all parties, it is hoped that zakat can be an effective instrument in efforts to alleviate poverty, improve community welfare, and economic development in Bengkalis Regency in particular and in Indonesia in general.

Comprehensive Empowerment Strategy

As an institution under the auspices of the Regional Government, BAZNAS Bengkalis Regency is trusted to manage 100% of zakat funds for utilization allocated to asnaf-asnaf. However, the attention of the Regional Government to zakat is still minimal. This position does not provide much strength for BAZNAS in collecting zakat. Cooperation carried out with work agency units has not been running optimally.

There are still many government agency units that have not implemented mandatory zakat. In addition to BAZNAS, the government has an important role representing BAZNAS to encourage work agency units to pay zakat, the government must emphasize better regulations so that the community and work agency units are required to pay zakat.

Strategy by overcoming internal weaknesses by utilizing the strengths and advantages they have to avoid the negative effects of external threats. BAZNAS as the coordinator of zakat management, needs to encourage the government to optimize zakat collection. This can be done by encouraging the issuance of various rules and regulations that can encourage the optimization of zakat collection. As an example, that can be submitted is the regulation that regulates the position of zakat to be equated with tax. In addition, efforts made by BAZNAS Bengkalis Regency in increasing the growth of zakat funds include:

1. Conducting counselling and training to UPZ, Muzakki, Villages/Sub-districts and community organizations on the obligation to pay zakat, what is obligatory to pay zakat, and Law Number 23 of 2011, Regional Regulation on Zakat, Infak and Sedekah Number 3 of 2018.
2. Trying to manage zakat professionally and seeking personnel who can work full-time.

3. Holding workshops involving community organizations, high-ranking entrepreneurs, muzakki and local governments.
4. Conducting silaturahmi, lectures, training, discussions, and others.
5. Developing human resources for amil, muzakki and mustahik by holding training on Zakat.

In managing zakat which includes the collection, distribution and utilization of zakat, BAZNAS Bengkalis Regency has five mainstay program areas, namely:

- a. Bengkalis Sejahtera. Bengkalis Sejahtera is a business capital assistance given to the poor to carry out productive businesses, as well as consumptive assistance. Productive businesses such as: farming, gardening, livestock, selling, household crafts, and others. While this consumptive assistance can be divided into two forms:
 1. Permanent consumptive: is routine assistance given to the poor who cannot work due to age or permanent disability and do not have family and relatives to support their daily needs.
 2. Incidental consumptive: is assistance given to the poor to meet their needs for the Eid al-Fitr/Eid al-Adha holidays.
- b. Bengkalis sehat. Bengkalis Sehat is a social assistance program focused on the health sector, aimed at improving the well-being of poor and underprivileged communities in Bengkalis Regency. This program provides financial support for individuals who are unable to afford medical treatment, especially those who lack access to national health insurance. The assistance includes a wide range of healthcare services such as basic health check-ups, outpatient and inpatient care, medication costs, and referrals to advanced medical facilities when necessary. In addition to financial aid, Bengkalis Sehat also offers free health services in collaboration with local public health centers (puskesmas), clinics, and regional hospitals. The primary beneficiaries of this initiative are those categorized as *mustahik* (zakat recipients), including orphans, abandoned elderly individuals, and people suffering from chronic illnesses who cannot afford proper medical care. By utilizing funds from zakat, infaq, and sadaqah, this program not only helps reduce the burden of medical

expenses but also aims to foster a healthier, more productive, and socially resilient community. The implementation of *Bengkalis Sehat* involves a thorough verification process for potential beneficiaries, coordination with local zakat management organizations, and continuous monitoring and reporting to evaluate its effectiveness. In the long term, the program is expected to reduce poverty caused by health-related financial hardship and to improve access to quality healthcare services across different segments of society.

- c. *Bengkalis smart*. *Bengkalis Smart* is an educational assistance program designed to support mustahik (eligible zakat recipients) who face financial barriers in pursuing their education. The program provides funding for educational expenses at all levels, from elementary school to higher education, including those who are about to start, are currently enrolled, or are continuing their studies. Its primary aim is to ensure that financial limitations do not prevent underprivileged individuals from accessing quality education and achieving academic success. This initiative covers a wide range of educational needs, such as school tuition fees, registration costs, textbooks, school uniforms, transportation, and other academic-related expenses. By targeting students from low-income families, orphans, and those living in remote areas, *Bengkalis Smart* seeks to create equal opportunities in education and break the cycle of poverty through long-term empowerment. The program is implemented in collaboration with local zakat institutions, educational authorities, and schools to ensure accurate data verification and proper fund allocation. Regular monitoring is also conducted to assess the progress and educational performance of recipients. By promoting access to education as a fundamental right, *Bengkalis Smart* contributes to building a more educated, skilled, and competitive young generation in Bengkalis Regency.
- d. *Bengkalis peduli*. *Bengkalis Peduli* is a humanitarian assistance program aimed at providing emergency and incidental support to mustahik (zakat-eligible individuals) affected by unexpected disasters or critical situations. This program is designed to offer immediate relief to those who experience hardship due to events such as fires, floods, drowning incidents, earthquakes, or other natural and man-made disasters. In some cases, the program also extends assistance for essential needs such as

urgent house repairs or renovations caused by structural damage. As a form of responsive zakat utilization, *Bengkalis Peduli* emphasizes the principle of swift intervention to reduce suffering and restore the basic living conditions of affected individuals and families. The assistance provided may include emergency funds, temporary shelter support, food and clothing distribution, and logistical aid depending on the nature and severity of the incident. Implementation of this program involves coordination between local zakat institutions, community leaders, and relevant government agencies to ensure accurate beneficiary identification and efficient aid distribution. *Bengkalis Peduli* reflects the social responsibility aspect of zakat, reinforcing solidarity and compassion within the community while strengthening the role of zakat as a safety net in times of crisis.

- e. *Bengkalis taqwa*. *Bengkalis Taqwa* is a religious empowerment program aimed at enhancing the comprehensive understanding and practice of Islam among the people of Bengkulu Regency. This initiative focuses on strengthening the spiritual and moral foundation of the community by supporting key religious figures and individuals who contribute to the dissemination of Islamic teachings. The program provides financial and material assistance to ulama (Islamic scholars), da'i or preachers, Qur'an teachers, and others who dedicate their lives to religious service. In addition, *Bengkalis Taqwa* extends its support to *fisabilillah* (those striving in the path of Allah), *muallaf* (new converts to Islam), *gharimin* (individuals burdened with debt for lawful purposes), and *ibn sabil* (stranded travellers in need of assistance). By addressing the needs of these groups, the program seeks to foster a more inclusive, pious, and socially cohesive Islamic society. The implementation of *Bengkalis Taqwa* is carried out in collaboration with local zakat management bodies, mosques, and Islamic educational institutions. Assistance is distributed through a structured process involving verification, needs assessment, and continuous monitoring to ensure transparency and effectiveness. Through this program, zakat is not only used for economic empowerment but also for spiritual development, reinforcing the holistic role of Islamic social finance in community transformation.

So, if we refer to the requirements that have been determined to get the Bengkalis Sejahtera, Bengkalis Sehat, Bengkalis Smart, Bengkalis Peduli and Bengkalis Takwa programs, then the recipients of this program are those who come from poor or needy families. The results of the interview that the author conducted with the Head of BAZNAS explained: "Indeed, our SOP is that every time we want to get assistance, we must attach a Certificate of Inability, a certificate of inability is indeed identical to being poor and needy. It is the same when receiving assistance from the government, then to get it, those who are categorized as being from underprivileged families. However, it should be noted that not all recipients of this BAZNAS program are poor and needy. We still adhere to the Qur'an, namely that the recipients of zakat are those who are from eight asnaf, namely the poor, the poor, the amil, the muallaf, the riqob, the gharim, the sabilillah, the ibnu sabil. From the five programs, it can be seen that the piety program, for example, the average recipients of this program are scholars, preachers, religious teachers, fisabilillah, gahrim, ibnu sabil and others. The smart program in the form of educational costs, the average recipients are those who are classified as sabilillah. The point is that we issue this still referring to the eight asnaf as stated in the letter al Taubah verse 60 and also the Decree of the Chairperson of the National Zakat Agency Number 64 of 2019 concerning Guidelines for the Implementation of Zakat Distribution and Utilization in the National Zakat Agency. In the Decree, each criterion is explained more clearly". The role of zakat funds distributed to the community is able to show its consistency and successfully reduce the poverty rate so that zakat funds are able to become the main strategy to reduce the level of social inequality/poverty. As a practical contribution, the government can further optimize socialization to the community to channel zakat funds to legal entities such as BAZNAS, because it is more measurable in seeing its impact on the macro economy as a whole for a district/city area, so that poverty alleviation is achieved from the distribution of zakat funds. With a program like this, it is hoped that it will be able to help the government in overcoming social inequality/poverty and on the other hand, the community is expected to be able to utilize the development programs presented to improve the socio-economic welfare of the local community.

CONCLUSION

The journal emphasizes the pivotal role of zakat management in driving economic transformation in Bengkalis. By implementing a comprehensive empowerment strategy, zakat can go beyond its traditional function of poverty alleviation and act as a catalyst for sustainable development. Key conclusions include: **Strategic Role of Zakat:** Zakat serves as a powerful economic tool to reduce poverty, enhance welfare, and promote equitable wealth distribution in the community. **Holistic Empowerment Programs:** Effective zakat management focuses on empowering mustahik (zakat recipients) through programs such as skill development, entrepreneurship training, and access to financial resources, enabling them to transition into productive contributors to the economy. **Institutional Strengthening:** Professionalizing zakat institutions ensures transparency, accountability, and efficiency in fund collection and distribution, fostering public trust and increasing zakat compliance. **Community Collaboration:** Engaging stakeholders, including local governments, religious leaders, and the private sector, is essential for creating a synergistic ecosystem that maximizes the impact of zakat. **Sustainable Economic Transformation:** By aligning zakat strategies with regional economic development goals, Bengkalis can achieve a sustainable transformation, reduce economic disparities and foster long-term prosperity.

The distribution of zakat funds distributed to the community has been proven to reduce poverty rates. This means that the distribution of funds by the BAZNAS Institution to the community has shown its consistency so that it has succeeded in reducing poverty rates in Bengkalis Regency. Zakat has the potential to reduce poverty in Bengkalis Regency. This condition is supported by the awareness of the Bengkalis Regency community which has a Muslim majority population who comply with the obligation to pay zakat. BAZNAS which was formed to collect and gather zakat funds is expected to be able to provide an impact in helping to eradicate poverty with the help of zakat funds from muzakki by creating a series of programs that will be developed for the community. In conclusion, the journal highlights that optimal zakat management requires innovative and collaborative approaches. When executed effectively, zakat becomes a transformative force for achieving social justice and sustainable economic growth in Bengkalis.

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