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# PERFORMANCE ANALYSIS OF ZAKAT INSTITUTIONS IN ENHANCING MUSTAHIQ WELFARE: A STUDY AT BAZNAS BENGKULU PROVINCE

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**Abstract**

This study aims to analyze the performance of zakat institutions in improving the welfare of mustahik in BAZNAS Bengkulu Province. Zakat is an important instrument in Islamic economics that functions as a means of income equality, poverty alleviation, and improving community welfare. The success of zakat management is highly dependent on the performance of zakat institutions in collecting, managing, and distributing zakat funds effectively, efficiently, and transparently. This study uses a qualitative research method with a descriptive approach. Data were obtained through observation, interviews, and documentation with zakat managers and mustahik beneficiaries. The results show that the performance of BAZNAS Bengkulu Province has been running quite well through various consumptive zakat and productive zakat programs designed to improve the welfare of mustahik in a sustainable manner. However, there are still several obstacles that affect the optimization of zakat management, such as low public awareness in distributing zakat through official institutions, limited professional human resources, and less than optimal monitoring and evaluation of the development of mustahik recipients of productive zakat. Therefore, a strategy is needed to improve institutions, strengthen management, and innovate empowerment programs so that the social function of zakat can run more optimally and provide a real impact on community welfare.

**Keywords:** *Performance, Zakat Collection Institutions, Welfare of Mustahik*

## 1. Introduction

Zakat is one of the pillars of Islam and holds a crucial position in the lives of Muslims, as it embodies both worship and significant social value. In Islamic teachings, zakat is understood not only as a spiritual obligation between humans and Allah SWT but also as a means to create social balance in community life. Through zakat, wealth owned by the wealthy can be distributed to those in need, thereby creating equitable prosperity (Afina, 2024) . From an Islamic economic perspective, zakat functions as a social financial instrument capable of reducing poverty, narrowing economic

disparities, and improving the quality of life for the community. Zakat is also a solution to addressing social inequality that often arises from the unequal distribution of wealth. Therefore, zakat plays a strategic role in the economic development of the community. Proper zakat management will have a positive impact on the social and economic stability of society. Thus, zakat is not only an individual act of worship but also part of the Islamic economic system that aims to create comprehensive social justice (Agustin, 2020) .

In its implementation, zakat requires structured management so that its social and economic objectives can be optimally achieved. Professional zakat management will facilitate the process of collecting, distributing, and monitoring zakat funds to ensure they reach their intended targets. Therefore, the existence of amil zakat institutions is crucial as the parties responsible for officially managing zakat. Amil zakat institutions function as intermediaries between muzakki (the zakat payers) and mustahik (the zakat recipients) (Anisyah et al., 2024) . One of the official institutions authorized to manage zakat in Indonesia is the National Zakat Agency (BAZNAS). BAZNAS was established by the government to carry out the functions of collecting, distributing, and utilizing zakat nationally. At the regional level, BAZNAS Bengkulu Province has a major responsibility in managing zakat, infaq, and sadaqah funds for the local community. The existence of BAZNAS greatly assists the community in distributing zakat safely, transparently, and in accordance with Islamic law. With an organized system, zakat can be utilized more effectively to improve community welfare. (Ariyani, 2022) .

The success of zakat management can be seen from the extent to which zakat funds are able to bring positive changes to the lives of mustahik. Mustahik are groups entitled to receive zakat in accordance with the provisions of Islamic law, such as the poor, the needy, the amil, the converts, the gharimin, the fisabilillah, the ibnu sabil, and the riqab. In the context of economic empowerment, mustahik are the main focus of productive zakat programs aimed at improving their standard of living (Arnita, 2026) . If mustahik who receive zakat assistance are able to move from a state of deprivation to a more prosperous condition, then zakat management can be said to be successful. This shows that zakat is not only consumptive, but also has a sustainable productive function. Productive zakat programs such as business capital assistance, skills training, and economic empowerment are concrete forms of efforts to improve the welfare of mustahik. Therefore, mustahik are the main indicator in assessing the effectiveness of the performance of zakat amil institutions. The greater the positive impact felt by mustahik, the better the performance of the institution. Thus, evaluation of the welfare of mustahik is very important in this study (Astuti, 2023) .

However, in practice, zakat management still faces various problems that can hinder the optimal achievement of zakat goals. One major issue is the low level of zakat collection compared to the actually enormous zakat potential. Many people still distribute zakat directly to recipients without going through official institutions such as

BAZNAS. This condition results in poorly coordinated zakat management and makes it difficult to monitor its effectiveness. Furthermore, the low public awareness of the importance of paying zakat through official institutions also poses a challenge. Lack of trust in the transparency of zakat management is sometimes a reason for people's reluctance to distribute zakat through formal institutions. Another problem is the weak evaluation of the impact of implemented productive zakat programs. Many programs lack clear success measures, making it difficult to determine their level of effectiveness. If this condition persists, the goal of zakat to improve community welfare will be difficult to achieve optimally (Astuti, 2023) .

Based on the background description, research on the performance analysis of zakat collection institutions is very important to conduct, especially at BAZNAS Bengkulu Province. This study aims to determine how BAZNAS performs in collecting, managing, and distributing zakat funds to mustahik effectively and efficiently. In addition, this study also attempts to analyze the extent to which the implemented zakat programs are able to significantly improve the welfare of mustahik. Supporting factors such as human resources, management systems, and community support are also important parts of this study. On the other hand, obstacles encountered in the implementation of zakat programs also need to be identified so that they can be used as material for evaluation and improvement in the future. The results of this study are expected to contribute to the development of a better zakat management system, especially in Bengkulu Province. Furthermore, this study can also serve as a reference for academics and practitioners in understanding the role of zakat as an instrument for improving social welfare. Thus, optimizing the performance of BAZNAS will provide significant benefits to the wider community, especially for mustahik who need sustainable economic assistance.

## 2. Literature review

### Performance of Zakat Collection Institutions

The performance of amil zakat institutions reflects the institution's level of success in carrying out its duties and responsibilities as managers of zakat, infaq, and alms funds from the community. This performance can be seen from the institution's ability to collect zakat funds, manage them professionally, and distribute funds to those entitled to receive them appropriately and in accordance with Islamic law (Marjany et al., 2025) . Zakat institutions play a crucial role in assisting the government in reducing poverty and improving community welfare through various social and economic empowerment programs. Therefore, zakat institutions are required to have a sound management system so that the collected funds can be utilized optimally. Good institutional performance will also increase public trust in distributing their zakat through official institutions, thus increasing zakat fund collection annually (Yuliasih et al., 2021) .

The performance of zakat institutions is also closely related to the effectiveness, efficiency, transparency, and accountability in managing community funds.

Effectiveness can be seen from the success of zakat programs in helping those entitled to receive the funds meet their living needs and improve their economic standard. Meanwhile, efficiency relates to the institution's ability to manage funds appropriately without excessive operational costs. Transparency and accountability are essential for the public to understand how zakat funds are managed and distributed. In recent developments, many zakat institutions have begun utilizing digital technology to facilitate the collection and reporting of zakat funds, thus improving public services. With professional management and sustainable empowerment programs, zakat institutions are expected to have a tangible impact on improving community welfare and reducing social disparities within the community. (Yuliasih et al., 2021) .

**Welfare of Mustahik**

The welfare of mustahik (recipients of zakat) is the condition where the living needs of zakat recipients are met, both in economic, social, educational, and health aspects, so that they can live a more decent and dignified life. In the Islamic concept, welfare is not only measured by the fulfillment of material needs, but also includes peace of mind, a sense of security, and a person's ability to carry out social activities well (Afina, 2024) . Mustahik, as recipients of zakat, are expected to benefit from the zakat funds provided, thereby improving their living conditions. The zakat assistance distributed is not only in the form of consumptive assistance such as basic necessities, but can also take the form of productive assistance such as business capital, skills training, and economic empowerment programs. With these programs, mustahik are expected to increase their income and gradually become economically independent individuals (Astuti, 2023) .

The welfare of mustahik can also be seen from changes in living conditions after receiving zakat assistance from amil zakat institutions. These changes can include increased ability to meet daily needs, improved housing conditions, increased access to education for children, and increased ability to run economic enterprises. A productive zakat program that is implemented sustainably plays a major role in helping mustahik escape the poverty line. Therefore, amil zakat institutions need to provide assistance and supervision to mustahik so that the assistance provided can be optimally utilized. The better the management of zakat, the greater the opportunity to create welfare for mustahik. By improving the welfare of mustahik, the goal of zakat as an instrument for economic equality and poverty alleviation in Islam can be achieved optimally (Haidir, 2020) .

## 3. Research methods

The research method used in this study is qualitative with a descriptive approach. This approach was chosen because the study aims to understand and describe in depth the performance of zakat institutions in improving the welfare of those entitled to receive zakat. Through qualitative methods, researchers can obtain more detailed information about the zakat management process, distribution strategies, and the impact of zakat programs on the lives of beneficiaries. The descriptive approach

also helps researchers present facts in the field systematically, objectively, and in accordance with real conditions without manipulating the research data (Aswad, 2021) .

This research was conducted at the National Zakat Agency (BAZNAS) in Bengkulu Province, an official institution that plays a crucial role in managing zakat in the region. The informants in this study consisted of zakat institution managers, distribution staff, and recipients of zakat programs. Informants were selected purposively, based on their knowledge and experience relevant to the research focus. Data collection techniques included field observations to directly observe the institution's activities, in-depth interviews to obtain more comprehensive information, and documentation to support the research data. (Bahri, 2020) .

The obtained data were then analyzed using qualitative data analysis techniques, including data reduction, data presentation, and conclusion drawing. Data reduction was performed by selecting and simplifying data relevant to the research focus, then presenting the data in descriptive form for easy understanding. The final stage was drawing conclusions based on the results of the comprehensive analysis. To maintain data validity, this study employed source triangulation, which involves comparing information from various different informants to ensure more accurate, reliable, and scientifically accountable research results (Bahri, 2020) .

## 4. Results and Discussion

### Zakat Fund Collection Performance

The Bengkulu Province BAZNAS plays a crucial role in collecting zakat funds to support community welfare, particularly for those entitled to receive zakat (mustahiq) in need. In carrying out this task, BAZNAS has implemented various strategies to ensure optimal and sustainable zakat collection. One strategy is to educate the public about the importance of distributing zakat through trusted, official institutions (Darmawan & Solekah, 2022) . This outreach is conducted directly and indirectly through religious activities, seminars, religious studies, and outreach in various regions. With this education, it is hoped that the public will increasingly understand that zakat distributed through official institutions can be managed more transparently, effectively, and effectively. Furthermore, public trust is a key factor in increasing the participation of muzakki (recipients of zakat) in distributing their zakat (Busthomi et al., 2022) .

In addition to outreach, the Bengkulu Province BAZNAS also collaborates with various government agencies, educational institutions, and companies to increase zakat fund collection. This collaboration is carried out through the establishment of Zakat Collection Units (UPZ) in various agencies to make the zakat payment process easier, more organized, and more routine (Fitaningsih, 2022) . Civil servants represent a significant potential source of zakat collection because their income is relatively stable and can be distributed periodically through a direct deduction system. Furthermore, BAZNAS also leverages developments in digital technology by providing

online zakat payment services through bank transfers, applications, and social media. The use of digital media aims to make it easier for the public to fulfill their zakat obligations without having to visit the BAZNAS office in person (Fatmawati, 2020) .

Thus, public awareness of distributing zakat through official institutions is still suboptimal, impacting the annual zakat fundraising volume. Some still prefer to distribute zakat directly to recipients, as it is perceived as faster and more in line with personal preferences. Furthermore, there is still a perception that zakat institutions are not fully transparent in their fund management, thus hindering public trust. This situation presents a significant challenge for the Bengkulu Province BAZNAS (National Agency for Zakat Management) in improving its zakat collection performance. Therefore, improvements in service quality, transparency in financial reporting, and innovative, more attractive programs are needed to increase public confidence in distributing zakat through official institutions. With increased zakat collection, the benefits experienced by those entitled to receive zakat will also increase.

**Zakat Fund Distribution Performance**

The performance of zakat fund distribution is a crucial indicator in assessing the success of zakat institutions in carrying out their functions. Zakat distribution focuses not only on the distribution of funds but also on the extent to which these funds provide tangible benefits to those entitled to receive them. The Bengkulu Province BAZNAS strives to distribute zakat funds appropriately to assist those in need. Distribution is carried out by considering the recipient groups in accordance with Islamic law (Haidir, 2020) . This aims to ensure that zakat truly becomes an instrument for equitable social welfare. Transparency and accountability in distribution are also key concerns to maintain public trust. With proper management, zakat can be a solution to reducing poverty and social inequality in society. Zakat distribution performance must be continuously improved to ensure broader and more sustainable benefits. Effective distribution will reflect the professionalism of zakat institutions in managing the community's trust. Furthermore, successful zakat distribution will also increase public interest in distributing zakat through official institutions. Thus, the distribution of zakat becomes a very strategic part of the economic development of the people (Ghofur, 2024) .

Zakat distribution is carried out through two main approaches: consumptive zakat and productive zakat. Consumptive zakat is given to meet the urgent and short-term basic needs of those entitled to receive it. This assistance includes basic food supplies, cash assistance, educational assistance, healthcare assistance, and aid for victims of natural disasters. This program is crucial, especially for communities in emergency situations requiring immediate assistance. Through consumptive zakat, those entitled to receive it can be helped to meet their daily needs. (Harroni, 2024) . This assistance also serves as a form of social concern for underprivileged groups in society. However, consumptive zakat generally only has a temporary impact due to its immediate consumption. Therefore, other strategies are needed to help those who

mustahik escape economic dependence. Nevertheless, consumptive zakat still plays a significant role in maintaining social stability. Targeted distribution will directly help reduce the burden on those who mustahik. Therefore, consumptive zakat remains an important program in the zakat distribution system (Idrus & Maman, 2022) .

Productive zakat is a flagship program considered more effective in improving the welfare of those who mustahik (recipients of wealth). Productive zakat is provided in the form of business capital, work equipment assistance, skills training, and small business development. The main objective of this program is to create economic independence so that mustahik do not continue to rely on aid. Through productive zakat, zakat recipients are encouraged to own businesses that can generate sustainable income (Kaputra, 2025) . This program has a long-term impact because it is oriented towards community economic empowerment. Mustahik who successfully develop their businesses have the potential to become muzakki (recipients of wealth) in the future. This demonstrates that zakat functions not only as social assistance but also as an instrument for the economic development of the community. The Bengkulu Province BAZNAS has strived to develop various productive programs to support small community businesses. These programs include assistance for micro-enterprises, animal husbandry, agriculture, and small trade. With appropriate assistance, productive zakat can be an effective solution in poverty alleviation. Therefore, productive zakat needs to be continuously strengthened within the modern zakat management system (Komariyah, 2023) .

Although the productive zakat program is considered more effective, its implementation still faces significant obstacles. One major obstacle is the lack of business mentoring for recipients of the assistance after the aid is provided. Many recipients lack adequate managerial skills and business expertise, resulting in businesses that do not develop optimally. Evaluation of the program's success has not been carried out effectively, making it difficult to measure the real impact of this productive assistance (Kusnadi et al., 2021) . Limited human resources within zakat institutions also hinder ongoing monitoring. Some recipients even use business assistance in ways that align with the program's original objectives. This reduces the effectiveness of productive zakat and prevents optimal results from being achieved. Therefore, a better monitoring system is needed to ensure that assistance truly delivers sustainable results. Business training and regular coaching must also be an essential part of the productive zakat program. With proper supervision, the potential for business failure can be significantly minimized. BAZNAS needs to continue innovating to ensure zakat distribution is more effective and targeted. Thus, zakat can become a powerful instrument in sustainably improving the welfare of recipients of the assistance. (Marjany et al., 2025) .

**Transparency and Accountability**

Transparency and accountability are crucial elements in assessing the performance of zakat institutions, as they serve as the primary foundation for building

public trust. As an institution that manages public funds, the Bengkulu Province BAZNAS (National Zakat Agency) has a significant responsibility to ensure that all collected and distributed zakat funds are managed honestly, openly, and in accordance with sharia principles. Transparency demonstrates the institution's openness in conveying information to the public, while accountability relates to accountability for all zakat management activities. These two aspects significantly influence the level of public participation in distributing zakat through official institutions (Muslimah, 2024) . The higher the level of transparency and accountability, the greater the public's trust in zakat institutions. Conversely, if the public feels they lack clear information, trust can decline, resulting in low zakat collection. Therefore, transparency and accountability must be top priorities in modern zakat management. Zakat institutions are required not only to be religiously trustworthy but also to be institutionally professional. This is crucial for optimal zakat management for the welfare of the community. With transparent management, the public will feel more confident that their zakat is being distributed to those who truly need it. Therefore, transparency and accountability are the main foundations for successful zakat management (Putra et al., 2025) .

The Bengkulu Province BAZNAS (National Zakat Agency) has strived to implement the principle of transparency through the preparation of periodic financial reports and reports on the distribution of zakat funds. These reports include the amount of funds collected, the sources of collection, the form of distribution, and the number of beneficiaries. The purpose of preparing these reports is to ensure that the entire zakat management process can be clearly accounted for to the public and related parties. Furthermore, financial reports also serve as an internal evaluation tool to assess the effectiveness of implemented programs (Putri & Hanifah, 2024) . With systematic reporting, the institution can identify strengths and weaknesses in zakat management. Regular reporting also helps improve the institution's professionalism in carrying out the community's mandate. The community, as muzakki (recipients of zakat), certainly requires concrete evidence that the funds they distribute are truly used appropriately. Financial reports serve as a tangible manifestation of the institution's commitment to the principles of trust and responsibility. Transparency in reporting can also prevent suspicion or negative perceptions of the zakat institution. This is crucial for maintaining the institution's reputation and long-term sustainability. The better the reporting system implemented, the stronger the institution's legitimacy in the eyes of the public. Therefore, periodic reports are a crucial instrument in strengthening the accountability of zakat institutions. (Rois et al., 2026) .

Although financial reports are prepared periodically, challenges remain in disseminating information to the wider public. Not everyone is aware of or can easily access the zakat management reports prepared by BAZNAS. This leaves some insecure about the transparency of zakat institutions. Limited publication can reduce the effectiveness of efforts to build public trust. Therefore, a more open and modern

communication strategy is needed to ensure information reaches a wider audience. Utilizing social media, official websites, information brochures, and outreach forums can be effective means of conveying reports to the public (Suri, 2021) . Report presentation also needs to be simplified and easily understood by the general public. Many people lack an accounting background, making it difficult to understand overly technical financial reports. With a more communicative presentation, information will be more easily accepted and understood. This openness of information will provide a sense of security for zakat payers in distributing their zakat through official institutions. Good transparency lies not only in the availability of reports, but also in easy access to that information. Widespread publication is an important part of building public trust in zakat institutions (Salwa, 2022) .

Accountability also requires continuous monitoring and evaluation of the entire zakat management process. The Bengkulu Province BAZNAS needs to ensure that every program it implements has clear and accountable results. Internal and external oversight are essential to prevent irregularities in the use of zakat funds. Regular financial audits are a crucial way to strengthen accountability. Furthermore, evaluations of zakat distribution programs must be conducted to assess their impact on the welfare of those who mustahik (recipients). If a program does not produce optimal results, improvements need to be made to ensure more effective zakat funds. Strong accountability will foster a professional, disciplined, and results-oriented work culture. This will also strengthen the institution's image as a trusted and reliable zakat administrator. In the long term, high public trust will increase the participation of muzakki (payers) in distributing zakat through BAZNAS. This will also increase zakat fund collection and allow the wider community to experience its benefits. Transparency and accountability are not only administrative obligations but also forms of moral and spiritual responsibility. Therefore, these two aspects must continue to be strengthened so that zakat management runs optimally and sustainably. (Tyas, 2024) .

**Inhibiting Factors**

Inhibiting factors in zakat management are a crucial aspect that require attention because they significantly impact the effectiveness of zakat institutions. The success of a zakat institution is determined not only by the amount of funds collected but also by the institution's ability to overcome various obstacles that arise in the process of collecting, distributing, and supervising zakat funds. BAZNAS Bengkulu Province, as the official zakat management institution, also faces various obstacles in carrying out its duties (Yuliasih et al., 2021) . These obstacles can originate from internal and external factors that affect the optimization of zakat management. If these inhibiting factors are not immediately addressed, the goal of zakat to improve the welfare of mustahik will be difficult to achieve optimally. Identifying inhibiting factors is essential as a first step in finding appropriate solutions. By understanding the root of the problem, zakat institutions can develop more effective and sustainable strategies. These inhibiting factors are a major challenge that must be overcome so that zakat

management can run professionally and have a real impact on society. Furthermore, evaluating existing obstacles is also crucial for improving the quality of the institution's services to muzakki and mustahik. Institutional strengthening must be carried out comprehensively so that zakat truly becomes an instrument for the economic empowerment of the community. Therefore, inhibiting factors should be viewed as challenges to be overcome, not as excuses for declining institutional performance (Yeubu, 2021) .

One of the main inhibiting factors is low zakat literacy among the public. Many people still don't understand the importance of distributing zakat through official institutions such as BAZNAS. Some people prefer to give zakat directly to recipients without going through zakat collection institutions because it is considered faster and simpler. However, distribution through official institutions has a more structured system, is more targeted, and can have a broader impact. This lack of understanding results in the potential for zakat collection, which should be maximized, being less than optimal (Zandri, 2020) . Many people still don't understand the difference between zakat, infaq, and sedekah, resulting in low awareness of zakat. Inequitable socialization is one of the causes of this low zakat literacy. Public education must be continuously improved through various media and more effective approaches. The role of religious leaders, the government, and educational institutions is crucial in increasing public understanding of zakat. If zakat literacy improves, zakat fund collection will also increase significantly. This will certainly strengthen the role of zakat in reducing poverty and improving the welfare of the community. Thus, zakat literacy is the main foundation for successful zakat management. (Darmawan, 2022) .

The next inhibiting factor is the limited professional human resources in zakat management. Modern zakat management requires personnel who not only understand Islamic law but also possess managerial, administrative, financial, and community empowerment skills. However, in practice, there is still a limited number of zakat collectors with these competencies. This impacts suboptimal program implementation, particularly in the areas of productive zakat assistance and evaluation of program results (Anisyah et al., 2024) . Limited human resources also result in a greater workload, resulting in less than optimal service to the community. Furthermore, training and capacity development for zakat managers still need to be improved to enable them to face increasingly complex challenges. The professionalism of zakat collectors is crucial because they are the spearhead of the institution's success in managing community funds. Without qualified human resources, zakat programs struggle to achieve optimal and sustainable results. Therefore, investment in improving the quality of human resources must be a top priority for zakat institutions. Recruiting professional staff and providing regular training can be a solution to this problem. With competent human resources, zakat management will be more effective, efficient, and reliable. Therefore, strengthening human resource capacity is a crucial step in improving the performance of zakat institutions (Aswad & Ardi, 2021) .

The lack of optimal monitoring of recipients of productive zakat is also a significant obstacle. The productive zakat program aims to create economic independence for recipients through business capital assistance and economic empowerment. However, without ongoing oversight, many programs fail to achieve their intended goals. Some recipients experience difficulties managing their businesses due to a lack of mentoring and guidance (Haidir, 2020) . In fact, some assistance is used inappropriately, reducing the program's benefits. Weak monitoring makes it difficult for institutions to evaluate the program's success and determine necessary corrective measures. This demonstrates that zakat distribution is not limited to fund disbursement; it must also be accompanied by intensive coaching. Regular business mentoring is essential for recipients to develop and achieve economic independence. A structured evaluation system is also crucial for institutions to measure the tangible impact of productive zakat. With effective monitoring, the risk of business failure can be minimized and program success can be increased. Therefore, supervision of recipients of productive zakat must be an integral part of productive zakat management. Thus, zakat can truly be a long-term solution in improving the welfare of society. (Kusnadi et al., 2021) .

**Supporting Factors**

Supporting factors in zakat management play a crucial role in enhancing the effectiveness of zakat institutions, particularly in efforts to improve the welfare of those entitled to receive zakat. One key factor is the existence of government regulations that provide a clear legal basis for zakat management, enabling institutions such as BAZNAS to carry out their duties in an official, structured manner, and with strong legitimacy within the community. Public support is also a significant factor in the success of zakat collection and distribution (Tyas, 2024) . Communities with high trust in zakat institutions are more likely to distribute their zakat through official institutions. Inter-agency collaboration, including with local governments, educational institutions, and socio-religious organizations, also helps expand the reach of zakat programs and strengthen the implementation of various empowerment programs. With effective synergy, zakat management can be more effective and provide broader benefits to the community (Yuliasih et al., 2021) .

The increasing public awareness of the importance of zakat as an instrument for empowering the community's economy is also a very strategic supporting factor. Zakat is no longer viewed solely as an obligatory act of worship, but also as a socio-economic solution to reduce poverty and social inequality (Haidir, 2020) . This awareness encourages the public to participate more actively in zakat-based social activities, both as muzakki (payers of zakat) and as supporters of mustahik (recipients of zakat) empowerment programs. The greater the public's understanding of the function of zakat, the greater the potential for zakat funds to be collected and utilized productively. This will certainly have a direct impact on improving the welfare of mustahik (recipients of zakat), especially through productive zakat programs oriented

towards economic independence. Moral and social support from the community also strengthens the sustainability of programs run by zakat institutions (Rois et al., 2026) .

Therefore, improving the quality of institutional management, strengthening human resources, and innovating empowerment programs are crucial steps that must be continuously taken to optimize the benefits of zakat. Zakat institutions need to develop professional, transparent, and accountable work systems to continuously build public trust. Strengthening human resources is also crucial so that zakat collectors have sufficient competence to manage community funds effectively and appropriately. Furthermore, innovative empowerment programs such as business training, productive capital assistance, and mentoring of those entitled to receive zakat must be continuously improved so that zakat is not merely consumptive but also capable of creating long-term economic change. With these steps, zakat can become a powerful instrument in building sustainable community welfare and realizing social justice in the lives of the community. (Aswad, 2021) .

## 4. Conclusion and Suggestions

The performance of zakat fund collection at the Bengkulu Province BAZNAS (National Agency for Zakat Management) has demonstrated quite good efforts through various strategies such as community outreach, collaboration with government and private institutions, and the use of digital media to facilitate zakat payments. This collection program aims to raise public awareness to distribute zakat through official institutions so that its management is more transparent, accountable, and targeted. However, in its implementation, several obstacles remain, such as a lack of understanding among some people about the importance of zakat through formal institutions, the persistence of the habit of distributing zakat directly to mustahik (recipients), and limited human resources for conducting widespread education. These conditions have resulted in the amount of zakat fund collection not reaching its maximum potential, which is actually very large in Bengkulu Province. Therefore, improved educational strategies, strengthening public trust, and service innovation are needed so that zakat fund collection can continue to increase and have a greater impact on community welfare.

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