Optimizing Zakat Productive-Based SMEs Empowerment: A Comprehensive Analysis and Strategic Framework

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Abstract

Indonesia possesses substantial zakat potential, estimated at approximately 327 trillion rupiah annually. This study aims to: (i) develop recommendations for national zakat-based SME empowerment programs, and (ii) enhance the understanding of zakat's potential as an alternative funding source for SMEs. The research employs a descriptive qualitative approach utilizing various triangulation methods. Data were gathered through focus group discussions (FGDs) with experts in zakat and SME empowerment. The analysis indicates that zakat institutions primarily focus their empowerment programs on SMEs and the agricultural sector. The SWOT and PESTEL analyses identify strategic priorities for optimizing productive zakat programs. This research proposes a strategic framework for implementing zakat-based SME empowerment programs, which includes optimization of business processes, enhancement of zakat utilization schemes, and maximization of zakat collection capabilities. These recommendations aim to improve the effectiveness of zakat programs in fostering entrepreneurial independence in Indonesia.

Keywords: *Muslim Philanthropy; Zakat; SMEs Empowerment; SWOT Analysis; PESTEL Analysis.*

1. Introduction

Small and Medium Enterprises (SMEs) play a critical role in driving economic growth and enhancing productivity in Indonesia. Their contribution to national GDP reaches approximately 60.5%, underscoring their central position in the economic structure. The SME sector has demonstrated resilience during major economic shocks, including the 1997–1998 financial crisis and the 2020–2022 COVID-19 pandemic, when many large firms experienced contraction. This resilience is often attributed to the sector's flexibility and capacity to adapt to shifting market conditions.

Beyond their role in output and productivity, SMEs are the backbone of employment creation. Approximately 96.9% of Indonesia's labor force is absorbed by the SME sector, making it essential not only for economic growth but also for social stability and poverty reduction. Strengthening SME capabilities, capital access, and long-term business sustainability is therefore a national priority. Estimates suggest that if micro-enterprise turnover increases by 30% and small-enterprise turnover by 10%, annual national economic growth could reach 7–9%(Salsabillah et al., 2023).

However, SMEs continue to face financing constraints due to collateral requirements imposed by financial institutions. (Aristanto, 2019). The proportion of SME lending in the national banking portfolio remains below 20%, reflecting structural barriers such as high transaction costs and inadequate infrastructure. (OJK, 2022). Indonesia's large Muslim population presents significant potential for Islamic social finance solutions. BAZNAS estimates Indonesia's zakat potential at IDR 327 trillion annually, although current collection remains below IDR 20 trillion. Most Islamic philanthropy funds continue to be used for short-term consumptive assistance, limiting their transformative potential. The results of another study explain that the factors causing banks to tend to limit credit/financing to SMEs groups are the high transaction costs due to hard-to-reach locations, inadequate infrastructure, and the high average cost per customer unit. (Suryani, 2018).

In addition, Indonesia, as a country with the largest Muslim population in the world, has enormous potential for Islamic social funds and is believed to have a significant role in poverty alleviation. A study conducted by BAZNAZ RI revealed that the potential of zakat in Indonesia is 327 trillion per year, but the realization is currently only 20 trillion. (Baznas, 2021). The contribution of zakat to efforts to reduce social inequality is still considered suboptimal, partly due to the limited quantity and quality of its management. Islamic philanthropy funds are currently still mostly utilized for social service activities, zakat assistance, and orphan compensation. (Madjakusumah & Saripudin, 2020; Mardiyah, 2018).

This research is designed to provide a comprehensive solution to the challenges faced by SMEs, which is the basis for setting 3 three. Objectives in this study. First, to comprehensively examine the management of zakat-by-zakat institutions in several regions of Indonesia. It aims to understand the best practices and challenges faced by zakat institutions in empowering SMEs. Furthermore, this study formulates recommendations for national programs to empower SMEs. It provides guidance for the government and relevant stakeholders to improve the effectiveness of the use of zakat in supporting the growth and sustainability of SMEs in Indonesia. In addition, this study expands the

understanding of the potential of zakat as an alternative source of funding that can strengthen the capital of SMEs. By considering the productive distribution model, this research offers an innovative solution to support the sustainability of SMEs by utilizing Islamic philanthropy funds more effectively.

2. State of The Art

2.1. Productive zakat models

A growing body of research highlights productive zakat as a catalyst for fostering long-term entrepreneurial independence among *mustahik*. Unlike traditional charitable distribution, productive zakat emphasizes capacity building, business development, and economic self-reliance. Early models integrate zakat principles with SME development practices, combining entrepreneurship training, business mentoring, and structured monitoring systems to create a supportive ecosystem for sustained growth. (Kasri, 2016; Widiastuti & Rosyidi, 2015).

Empirical studies also illustrate successful applications in various sectors, such as livestock. (Fahmi & Nashirudin, 2022) and micro-enterprise programs like Z-Chicken and Z-Auto, demonstrating strong alignment with Islamic law and substantial economic impact (Firmansyah et al., 2024). These findings underscore the shift from consumptive to productive zakat as an essential strategy for enhancing *mustahik* resilience and enabling long-term economic empowerment.

2.2. Zakat governance and digitalization

Recent advancements emphasize the role of technology and governance structures in increasing the effectiveness of productive zakat. Digital platforms—such as online zakat management systems, mobile applications, and sharia-integrated fintech—have transformed how zakat is collected, distributed, and monitored. These innovations enhance transparency, improve operational efficiency, and expand outreach to underserved groups. (Abd Wahab et al., 2020).

Likewise, scholarly work on governance highlights the importance of strong institutional mechanisms, including accountability systems, standardized procedures, and robust monitoring frameworks. The incorporation of big data analytics in evaluating program effectiveness has enabled more accurate and comprehensive assessments of zakat outcomes (Fauzia et al., 2021). Chotib et al., (2023) Further emphasizes that cultivating a productive zakat culture requires effective governance, cross-institutional coordination, and systematic performance evaluation.

2.3. SME empowerment strategies

Studies show increasing attention to empowerment strategies tailored to SME characteristics and sectoral diversity. Sector-based approaches incorporate local cultural values and contextual factors to enhance program relevance and effectiveness. (Jusni et al., 2023; Pratama, 2015). This includes specialized interventions for women entrepreneurs, who often face unique constraints in accessing resources and markets. (Abd Wahab et al., 2020).

Holistic empowerment approaches, which integrate economic, mental, and spiritual development, have also gained prominence. These models acknowledge that entrepreneurship is influenced not only by financial or technical capacity but also by motivation, confidence, and long-term behavioural change. (Utami et al., 2021). Together, these strategies reflect evolving efforts to design productive zakat programs that are adaptive, sustainable, and aligned with the diverse needs of MSMEs.

2.4. Multi-stakeholder zakat frameworks

A recurring theme in recent literature is the importance of multi-stakeholder collaboration in strengthening zakat-based empowerment. Effective models often rely on coordinated efforts among zakat institutions, government agencies, private enterprises, educational institutions, and community-based organizations. (Millatina et al., 2022). Such collaboration expands funding opportunities—such as hybrid financing combining zakat with other Islamic financial instruments. (Baharuddin & Possumah, 2022; Dewi & Ismal, 2024)—and enhances program scalability and innovation.

These frameworks also address implementation challenges, such as regulatory constraints, capacity gaps, and fragmented monitoring systems. By fostering synergy among stakeholders, recent research positions zakat as not only a religious obligation but also a strategic development instrument capable of contributing to the Sustainable Development Goals (SDGs), particularly poverty alleviation and inclusive economic growth (Aderemi & Ishak, 2020; Rahim & Baharuddin, 2023).

Although existing studies have provided valuable insights into productive zakat models, governance practices, SME empowerment mechanisms, and collaborative frameworks, the literature remains fragmented in several respects. Prior research tends to examine productive zakat either from a programmatic perspective—such as sector-based models, women-focused empowerment, or specific case studies—or from an institutional standpoint, emphasizing governance, digital systems, or regulatory constraints. While these contributions are significant, they generally analyse each dimension in isolation and rarely combine operational, institutional, and contextual factors into a unified assessment.

Moreover, although several works highlight the importance of monitoring systems, hybrid financing, and stakeholder coordination, there is limited empirical exploration of how these elements interact within a comprehensive strategic framework. Existing studies also provide a few systematic tools for prioritizing the most critical factors influencing productive zakat implementation. Likewise, despite ongoing calls for integrated, scalable models, very few studies employ triangulated qualitative methods that incorporate expert perspectives, contextual analysis, and strategic mapping.

This study addresses these gaps by offering an integrated, multi-layered assessment that links empirical FGD insights with frequency analysis, SWOT–PESTEL evaluation, and a strategic implementation roadmap. By doing so, it builds a cohesive analytical structure that moves beyond program-level descriptions and governance theory, providing zakat institutions with a practical, evidence-driven framework to optimize productive zakat for SME empowerment.

3. Research Methodology

This study employs a descriptive qualitative design supported by a triangulation approach. Instead of using triangulation as a generic methodological concept, this research applies it in a targeted manner to integrate multiple sources of evidence that reflect the operational realities of zakat institutions. First, literature triangulation was used to map established models of productive zakat, SME empowerment frameworks, and Islamic social finance governance. This step enabled the researchers to construct an initial analytical lens for identifying key constructs such as empowerment mechanisms, business processes, and regulatory constraints.

Second, data triangulation through Focus Group Discussions (FGDs). The Focus Group Discussions (FGDs) conducted in this study followed a structured, multi-stage format designed to elicit expert insights on zakat utilization and SME empowerment practices. A total of 12 participants were involved across three separate FGDs (4 participants per session). Participants were selected through purposive sampling, based on three criteria:(1) direct involvement in zakat management at institutional or regional levels, (2) at least three years of experience in SME empowerment programs, and (3) familiarity with productive zakat schemes or operational processes. The participant pool consisted of senior officers from zakat institutions (BAZNAS regional branches), program managers, SME empowerment consultants, and Islamic finance practitioners. Each FGD session lasted approximately 90–120 minutes and followed a semi-structured protocol focusing on zakat utilization mechanisms, business processes, monitoring systems, regulatory challenges, and institutional bottlenecks. All sessions were audio-recorded and transcribed verbatim for analysis.

Third, analytical triangulation was applied when interpreting the findings. The coding process conducted and began with open coding, where two independent researchers manually reviewed the transcripts and assigned initial codes to recurring statements, descriptions, and institutional practices. Codes were then consolidated into higher-order thematic clusters through axial coding, ensuring that variations in terminology across participants were harmonized into consistent analytical categories. To derive the frequency counts presented in Table 1, each coded segment was assigned to a theme or sub-theme; the frequency represents the number of times a theme was explicitly mentioned across all FGDs, not the number of participants. This method allows the analysis to capture emphasis and salience in the discussions. Inter-coder reliability was assessed through comparison of independent coding outputs, and discrepancies were resolved through consensus meetings. Thematic saturation was reached when no new themes emerged in the final FGD.

Frequency analysis results were cross-checked with expert contextualization derived from FGDs, and subsequently integrated into the SWOT and PESTEL assessments. The integration of SWOT and PESTEL in this study was designed to translate expert assessments into a prioritized strategic framework for optimizing productive zakat management. The process followed three structured steps:

1) Quantifying SWOT Factors.

The themes identified in the frequency analysis were categorized into Strengths, Weaknesses, Opportunities, and Threats. Experts assigned a Likert score (1–5) to each factor. The total score for each SWOT category (T_i) was obtained by summing all weighted scores within the category. To ensure equal emphasis across the four SWOT dimensions, each category was assigned an identical base weight of 0.25, producing a normalized baseline distribution.

2) Mapping SWOT Factors to PESTEL Elements. Each SWOT factor was then examined against six external dimensions—Political, Economic, Social, Technological, Environmental, and Legal—based on expert judgment during FGD validation. For example:

- Regulatory constraints were mapped to Political–Legal.
- Zakat potential and utilization schemes were mapped to Economic–Social.
- Monitoring systems and business processes were mapped to Technological–Economic–Social.

PESTEL scores represent experts' assessments of the magnitude of external influence on each SWOT factor (1–5 scale). The combined score for each integrated factor is:

Integrated Score = SWOT Weighted Value × PESTEL Score

This produced a ranking of strategic priorities based on both internal relevance and external contextual pressure.

3) Normalizing Priority Contributions

To identify the relative contribution of each factor to the final strategy, integrated scores were normalized as follows:

Contribution Percentage ∑ Integrated Scores in Category / Integrated Score of Factor

This ensures that the priority strategies in each category (Strength, Weakness, Opportunity, Threat) sum to 1.00 (100%).

Overall, this triangulation stage ensured that the strategic recommendations were not solely based on coded textual patterns but were corroborated by both empirical insights and institutional knowledge. Triangulation operated iteratively rather than sequentially. Findings from FGDs were cross-checked with documented zakat policies and existing empirical studies; inconsistencies were further examined in follow-up clarification interviews with selected participants. This practical application of triangulation allowed the study to verify thematic patterns, validate strategic priorities, and strengthen analytical credibility. The study enhances the credibility of its findings and strengthens the linkage between empirical insights, contextual factors, and the strategic framework proposed for optimizing productive zakat-based SME empowerment in Indonesia.

4. Findings

4.1. Frequency analysis result

Frequency analysis is a process used to understand how often certain themes and sub-themes appear within data or a report (Gort, 2015). It is conducted to identify which areas are most or least discussed, thereby providing insight into the primary focus of a program or research. This understanding helps in guiding the future development of programs.

Table 1: Frequency Analysis Result

Theme	Sub-Theme	Frequency	%
Zakat Utilization Scheme and Mechanism	Productive Zakat Distribution	6	60%
	SMEs Empowerment Program	6	60%
	Special Program Training (e.g., "*Sodagar Tangguh*")	4	40%
	Implementation of Five Zakat Main Programs	1	10%
Zakat Empowerment Program	SME Empowerment	6	60%
	Scholarship Program	3	30%
	Empowerment of Farmer/Rancher Groups	3	30%
Beneficiary Targets	SMEs	6	60%
	Farmer/Rancher Groups	3	30%
	Individuals, Families, and Communities	3	30%
Zakat Utilization Business Process	Assessment of Potential Recipients	4	40%
	Verification and Survey	4	40%
	Zakat potential	6	60%
	Disbursement and Assistance	4	40%
Identification and Selection of Beneficiaries	Verification and Survey	5	50%
	Selection Based on *Asnaf* Criteria	2	20%
SME Training and Assistance	Routine Assistance	6	60%
	Business Management Training	3	30%
Monitoring and Evaluation	Monthly Routine Monitoring	4	40%
	Business Sustainability Evaluation	6	60%
Challenges and Issues Faced	Difficulty in Business Development	6	60%
	Low Zakat Collection Realization	4	40%
	HR and Regulatory Challenges	5	50%

Table 1 summarizes the frequency of themes and sub-themes derived from the FGD results. Across the categories, several patterns emerge that reflect the operational focus of zakat institutions. Within the Zakat Utilization Scheme and Mechanism, Productive Zakat Distribution and the SME Empowerment Program each appear six times (60%), indicating that productive utilization and SME support remain central priorities. In contrast, Special Program Training appears four times (40%), and Implementation of the Five Main Zakat Programs appears only once (10%), suggesting that these components receive comparatively less emphasis.

A similar pattern is observed in the Zakat Empowerment Program category, where SME Empowerment dominates with six occurrences (60%). Scholarship Programs and Farmer/Rancher Empowerment each appear three times (30%), showing moderate but not predominant representation. In the Beneficiary Targets category, SMEs again constitute the most frequently targeted group with six occurrences (60%). Farmer/Rancher Groups and Individuals/Families/Communities each appear three times (30%), indicating a diversified but SME-focused beneficiary orientation.

For the Zakat Utilization Business Process, Zakat Potential appears most frequently (six occurrences, 60%), while Assessment, Verification, and Disbursement/Assistance each occur four times (40%). This shows that while institutional processes are well-represented, the recognition of zakat potential receives slightly higher emphasis.

In the Identification and Selection of Beneficiaries, Verification and Survey appear five times (50%), more frequently than *Asnaf*-Based Selection (two occurrences, 20%), indicating a stronger reliance on field validation rather than categorical screening. Within SME Training and Assistance, Routine Assistance appears six times (60%), whereas Business Management Training appears three times (30%), suggesting that continuous mentoring is more commonly implemented than structured managerial training.

For Monitoring and Evaluation, Business Sustainability Evaluation appears six times (60%) and Monthly Routine Monitoring four times (40%), showing that institutions place significant emphasis on long-term business outcomes alongside periodic monitoring. Finally, in Challenges and Issues, Difficulty in Business Development appears most often (six occurrences, 60%), with Low Zakat Collection (four occurrences, 40%) and HR/Regulatory Challenges (five occurrences, 50%) also frequently mentioned. These patterns highlight constraints that affect both financial capacity and institutional readiness.

4.2. Contextual analysis result

Contextual analysis is the process of analysing a topic or issue by considering the background, conditions, external and internal factors that influence it. (Došenović & Todorović, 2021). In the context of zakat, a contextual analysis would involve understanding how zakat programs operate within the broader social and economic framework, including government regulations, local economic conditions, and prevailing cultural values.

In this study, the results from the frequency analysis were then contextualized within the socio-economic environment by experts' perspective (FGD interviews). The finding (see the table in Appendix 1) shows that the main focus of zakat institutions in empowerment programs is on SMEs and the agricultural sector. This aligns with Indonesia's socio-economic context, where these sectors are crucial for economic growth and poverty alleviation. The success of zakat-based empowerment models is influenced by both external and internal factors. External factors include socio-economic conditions, such as macroeconomic stability and market access, and regulatory frameworks that can either support or limit zakat distribution. Additionally, external challenges like climate change and fluctuating commodity prices impact the effectiveness of these programs.

Internal factors within zakat institutions are equally critical. Efficient governance and management, availability of skilled resources, and robust verification and monitoring systems are essential for the successful implementation of zakat programs. Institutions that are flexible and adaptable can better respond to challenges, ensuring sustained impact. Internal coordination and resource allocation are also key to maximizing the effectiveness of empowerment initiatives.

4.3. SWOT analysis result

In the context of the SWOT (Strengths, Weaknesses, Opportunities, Threats) analysis, this study used a Likert scale rating method. The panellists who participated in the Focus Group Discussion (FGD) gave their assessment of the key themes identified through the frequency analysis. The panellists' ratings were then used to determine the strengths, weaknesses, opportunities, and threats factors, and their weighted values are as follows:

Table 2: Likert Score for Key Themes of Zakat Productive Management

Themes	Scale
Scheme and Mechanism of Zakat Utilization	5
Zakat Empowerment Program	5
Target Beneficiaries	4
Business Process of Zakat Empowerment	5
Zakat potential	5
Identification and Selection of *Mustahik* Candidates	4
SMEs Training and Mentoring	4
Monitoring and Evaluation	4
Obstacles and Challenges Faced by Zakat Institutions	5

Then, in conducting SWOT analysis, the four SWOT dimensions were each given a weighted value obtained through the evaluation and prioritization stages of the factors in the SWOT matrix formulated as follows:

- Weight Assessment

$W\_i = \Sigma(w\_{ij}); j = 1$ to n
Where:
W_i = Total weight for category i (strengths, weaknesses, opportunities, threats)
w_{ij} = Weight for factor j in category i
n = Number of factors in category i

- SWOT category weight assessment

$W\_i = 0.25$
i = (strengths, weaknesses, opportunities, threats)

- Total Weight

$\Sigma(W\_i) = 1;$

- Total Score

S_{ij} = Score for factor j in category i; $S\_{ij} \varepsilon [1, 5]$

- Multiplication of Weight by Score

$V\_{ij} = w\_{ij} * S\_{ij}$
V_{ij} = Weighted value for factor j in category I with Likert score

- Summation of weighted values

$T\_i = \Sigma(V\_{ij}); j = 1$ to n
T_i = Total weighted score for category i

- Prioritization and Strategy
Priority = max(T_i)

The result is as follows:

Table 3: SWOT Analysis Result

SWOT Category	(b) Weighted Values Category	(c) SWOT Factors	(d) Likert Score	(e) Total Weighted Value
Strengths	0,25	Zakat Empowerment Program	5	1.25
		Target Beneficiaries	4	1.25
		Monitoring and Evaluation	4	1.00
				3.50
Weaknesses	0.25	Law Zakat collection	5	1.25
		Training and mentoring for SMEs	4	1
		Routine monitoring	4	1
				3.50
Opportunities	0,25	Zakat Utilization Scheme and Mechanism	5	1.25
		Zakat potential amount	5	1.25
				3.00
Threats	0,25	Business Process of Zakat Utilization	5	1.25
		Identification and Selection of Prospective *Mustahik*	5	1.25
		Regulatory Challenges	5	1.25
Total	1.00			3.75

In SWOT analysis, the highest weighted value indicates that the factor has the highest priority or has the most dominant impact in a particular category (strength, weakness, opportunity, or threat). In this case, the 4 SWOT categories (strengths, weaknesses, opportunities,

and threats) have a relatively equal value weight distribution of 0.25, so that the total equals 100% =1 (Kurttila et al., 2000; Saaty, 2005). Overall, the threats category has the highest total score, indicating that these factors exert the greatest influence in the formulation of zakat strategies and policies in order to be more optimal.

Furthermore, based on the results of the SWOT Analysis, this study then identifies the four dimensions of SWOT to find a holistic view and appropriate strategies to optimize Islamic social finance using PESTEL analysis (Political, Economic, Social, Technological, and Environmental) (Çitilci & Akbalık, 2020).

The PESTEL analysis in this research was conducted to contextualize the SWOT results within the broader external environment influencing zakat institutions, particularly those managing productive zakat for SMEs. Rather than applying PESTEL as a general environmental scan, the analysis deliberately assessed how macro-level political, economic, social, technological, environmental, and legal conditions shape the feasibility of proposed strategies. Through the experts' views in the FGD and literature reviews, this study also identified what factors are included in the PESTEL category and what the score is. The results of the assessment of zakat stakeholders are as follows:

Table 4: PESTEL Analysis Result

SWOT Category	(b) Weighted Values Category	(c) SWOT Factors	(f) Weighted Value	(g) PESTEL Aspect	(h) PESTEL Score	Total Values (f * h)
Strengths	0,25	Zakat Empowerment Program	1.25	Social, Economy	5	6.25
		Target Beneficiaries	1.25	Social, Economy	4	5
		Monitoring and Evaluation	1.00	Technology, Social	5	5
		Total	3.50			16.25
Weaknesses	0.25	Zakat Law collection	1.25	Law, Politics	3	3.75
		Training and mentoring for SMEs	1	Social, Economy	4	4
		Routine monitoring	1	Technology, Economy	3	3
		Total	3.50			10.75
Opportunities	0,25	Zakat Utilization Scheme and Mechanism	1.25	Social, Economy	5	6.25
		Zakat potential amount	1.25	Economy, Law, Technology	5	6.25
		Total	3.00			13
Threats	0,25	Business Process of Zakat Utilization	1.25	Economy. Technology, Social	5	6.25
		Identification and Selection of Prospective *Mustahik*	1.25	Technology, Social	3	3.75
		Regulatory Challenges	1.25	Law, Politics	3	3.75
		Total	3.75			13.75

In Table 4 above, "Weighted Value" is a weight that has been determined based on considerations in the SWOT analysis. Each factor in the PESTEL aspect is assigned a relevant weighted value, making it possible to prioritize the most significant factors in each PESTEL aspect.

The results of PESTEL analysis integrated with SWOT analysis provide a comprehensive picture of the situation of zakat management for SME empowerment in Indonesia. The strongest aspect lies in the zakat empowerment program, which has a significant impact on social and economic fields. The beneficiary targeting and monitoring system is also an important strength, with the highest total score of 16.25. On the other hand, the main weaknesses lie in the legal and political aspects related to zakat collection, as well as the lack of training and mentoring for SMEs, with the lowest total score of 10.75.

The biggest opportunity is identified in the zakat utilization scheme and the potential large amount of zakat, both of which have a strong impact on social, economic, legal, and technological aspects, with a total score of 13. Meanwhile, the main threat is related to the business process of zakat utilization, which affects economic, technological, and social aspects. Regulatory challenges are also a significant threat, with the total threat score reaching 13.75.

Overall, the results indicate that despite existing challenges and weaknesses, the zakat empowerment program has significant strengths and opportunities. The PESTEL result then followed by priority and key strategies (see table 5) to improve the effectiveness of zakat in empowering SMEs in Indonesia, can be focused on strengthening empowerment programs, improving utilization schemes, and optimizing zakat potential, while simultaneously addressing regulatory challenges and improving business processes. With a holistic and strategic approach, the potential of zakat as an instrument of economic empowerment can be optimized to support the growth and independence of SMEs in Indonesia.

Although this study uses numerical scoring to prioritize strategic factors, the calculations are straightforward and can be understood without advanced quantitative knowledge. The process involves three simple steps:

Step 1: Assigning Scores to Each Factor

Experts were asked to rate each SWOT factor (Strength, Weakness, Opportunity, Threat) on a scale from 1 to 5, where 1 = very low importance, 5 = very high importance. These ratings reflect expert judgment about how strongly each factor influences productive zakat management.

Step 2: Converting Scores into Weighted Values

To ensure each SWOT category (Strengths, Weaknesses, Opportunities, Threats) contributes equally to the analysis, each category was given the same weight: 0.25 (or 25% of total influence). To combine the expert rating with the category weight, the following simple multiplication is used:

Weighted Value = Expert Score × 0.25

Step 3: Normalizing Values to Show Their Relative Priority

Normalization helps to see which factors matter most within each category. Instead of looking at raw scores, normalization expresses each factor as a percentage of its category total. The contribution percentages in Table 5 below were obtained by normalizing the weighted values of each SWOT factor. Each factor's weighted value—calculated by multiplying the expert Likert score by the category weight (0.25)—was divided by the total weighted score for its category. These yields:

Contribution Value (%) = Weighted Value of Factor/ Total Category Weighted Values

Table 5: Priority Strategies for PESTEL Aspect

Rank	Program	SWOT Category	Weighted Value	PESTEL Aspect	Priority Strategies
1	Zakat Empowerment Program	Strength	6.25	Social, Economy	Develop innovative and sustainable empowerment programs to improve the welfare of *mustahik*
2	Business Process of Zakat Utilization	Threat	6.25	Economy, Technology, Social	Optimize and automate business processes to increase efficiency and transparency in zakat utilization.
3	Zakat Utilization Scheme and Mechanism	Opportunity	6.25	Social, Economy	Design adaptive and responsive zakat utilization schemes to meet community needs.
4	Zakat Potential Amount	Opportunity	6.25	Economy, Law, Technology	Develop innovative fundraising strategies to maximize zakat potential
5	Target Beneficiaries	Strength	5	Social, Economy	Improve accuracy in identifying and selecting zakat beneficiaries
6	Monitoring and Evaluation	Strength	5	Technology, Social	Implement technology-based monitoring and evaluation systems to enhance accountability.
7	Training and mentoring for SMEs	Weakness	4	Social, Economy	Strengthen training and mentoring programs to enhance the capacity of SMEs receiving zakat.
8	Zakat Law Collection	Weakness	3.75	Law, Politics	Advocate for improved zakat regulations that are more supportive
9	Identification and Selection of Prospective Mustahik	Threat	3.75	Technology, Social	Develop data-driven systems for more accurate identification and selection of *mustahik*
10	Regulatory Challenges	Threat	3.75	Law, Politics	Enhance collaboration with stakeholders to address regulatory challenges
11	Routine Monitoring	weakness	3	Technology, Economy	Implement efficient and effective routine monitoring systems

Table 6: Priority Programs, Key Strategy, and KPI Indicators for the Strength Category of Zakat Productive Empowerment

Rank	Priority Programs	SWOT Categories	Weighted Value	Contribution value for Strategy (%)	Priority Strategies	Key Strategy	KPI Indicators
1	Zakat Empowerment Program	Strength	6.25	0.38	Develop innovative and sustainable empowerment programs to improve the welfare of *mustahik*	Improving the welfare of *mustahik* through innovative and sustainable empowerment programs.	- Increase in *mustahik* income attributable to empowerment programs - Percentage of *mustahik* achieving economic independence within 12–18 months - Improvement in the sustainability program index - Innovation rate of empowerment modules (number of new or improved modules per year) - Effectiveness of zakat fund utilization for empowerment (cost-to-impact ratio)
	Target Beneficiaries		5	0.31	Improve accuracy in identifying and selecting zakat beneficiaries		
			5	0.31			
	Monitoring and Evaluation	Total Value	16.25	1.00	Implement technology-based monitoring and evaluation systems to enhance accountability.		

Table 7: Priority Programs, Key Strategy, and KPI Indicators for Weakness Category of Zakat Productive Empowerment

Rank	Priority Programs	SWOT Categories	Weighted Value	Contribution value for Strategy (%)	Priority Strategies	Key Strategy	KPI Indicators
4	Training and mentoring for SMEs	Weakness	4	0.37	Strengthen training and mentoring programs to enhance the capacity of SMEs receiving zakat	Enhance the capacity of Small and Medium Enterprises (SMEs) receiving zakat through improved training and mentoring programs.	- Improvement in SME business management competencies (measured via pre- post post-assessments) - Increase in staff technical capacity (training hours, certification completions) - Reduction in program delays or operational bottlenecks linked to HR or process weaknesses - Compliance rate with internal SOPs for verification, monitoring, and disbursement - Improvement in data accuracy and completeness across beneficiary profiles
	Zakat Law Collection		3.75	0.35	Advocate for improved zakat regulations that are more supportive		
	Routine Monitoring		3	0.28			
		Total Value	10.75	1.00	Implement efficient and effective routine monitoring systems		

Table 8: Priority Programs, Key Strategy, and KPI Indicators for Opportunity Category of Zakat Productive Empowerment

Rank	Priority Programs	SWOT Categories	Weighted Value	Contribution value for Strategy (%)	Priority Strategies	Key Strategy	KPI Indicators
3	Zakat Utilization Scheme and Mechanism	Opportunity	4	0.37	Strengthen training and mentoring programs to enhance the capacity of SMEs receiving zakat	Enhance the capacity of Small and Medium Enterprises (SMEs) receiving zakat through improved training and mentoring programs.	- Growth in total zakat collection (especially productive zakat) - Increase in SME market expansion (new markets, new customers) - Adoption rate of digital tools or platforms by *mustahik* SMEs - Number of new strategic collaborations formed (government, private, fintech, NGO) - Increase in program scalability (replication in new regions or sectors)
			3.75	0.35	Advocate for improved zakat regulations that are more supportive		
	Zakat Potential Amount		3	0.28			
		Total Value	10.75	1.00	Implement efficient and effective routine monitoring systems		

Table 9: Priority Programs, Key Strategy, and KPI Indicators for Threats Category of Zakat Productive Empowerment

Rank	Priority Programs	SWOT Categories	Weighted Value	Contribution value for Strategy (%)	Priority Strategies	Key Strategy	KPI Indicators
2	Business Process of Zakat Utilization	Threats	6.25	0.45	Strengthen training and mentoring programs to enhance the capacity of SMEs receiving zakat	Enhance the capacity of Small and Medium Enterprises (SMEs) receiving zakat through improved training and mentoring programs.	- Reduction in SME failure rate due to external disruptions - Compliance rate with updated zakat regulations and governance standards - Time taken to respond to regulatory or economic shocks (response readiness metric) - Effectiveness of risk monitoring systems (number of risks detected and mitigated) - Improvement in the accuracy of mustahik eligibility verification through data-driven systems
	Identification and Selection of Prospective *Mustahik* Regulatory Challenges		3.75	0.27	Advocate for improved zakat regulations that are more supportive		
			3.75	0.27			
	Total Value		13.75	1.00	Implement efficient and effective routine monitoring systems.		

Table 5 is the result of the PESTEL analysis from the experts in the FGD, combined with the literature review, which provides a comprehensive picture of the priority strategies in zakat management for SMEs empowerment in Indonesia. The table shows that the Zakat Empowerment Program emerged as one of the strongest strategies, showing the importance of innovative and sustainable program development to improve the welfare of *mustahik*. This is followed by the need to optimize the business process of zakat utilization, reflecting the importance of efficiency and transparency in zakat management.

The scheme and mechanism of zakat utilization, as well as the potential amount of zakat, also received high priority, indicating the need for adaptive program design and innovative fundraising strategies. Beneficiary targeting and monitoring-evaluation systems are also considered important, with a focus on improving accuracy and the use of technology. Table 5 emphasizes the importance of a holistic approach in zakat management, taking into account social, economic, technological, legal, and political aspects. The proposed strategies aim to increase the effectiveness and impact of zakat programs in SME empowerment, while addressing existing challenges and capitalizing on opportunities for innovation and improvement.

The tables (6, 7, 8) above are a representation of the assessment of key factors for priority strategies in optimizing productive zakat management. Each strategy has an importance weighted value that indicates its relative priority level based on the previous SWOT and PESTEL analysis. In this case, the key strategy that ranks first, for example, is "Improving the welfare of *mustahik* through innovative and sustainable empowerment programs" with a total weight of 16.25 under the strong category for SWOT.

The priority strategies that need to be considered in this strategy include "Develop innovative and sustainable empowerment programs to improve the welfare of *mustahik*" "Improve accuracy in identifying and selecting zakat beneficiaries" and "Implement technology-based monitoring and evaluation systems to enhance accountability" Each of these priority strategies has its own relative weight that indicates the extent to which the strategy contributes to the successful implementation of the key strategy (Value of contribution to key strategy). This relative assessment is normalized to a percentage value with a total value of 1, to measure the proportion of its contribution to the key strategy [see Saaty, (2005)].

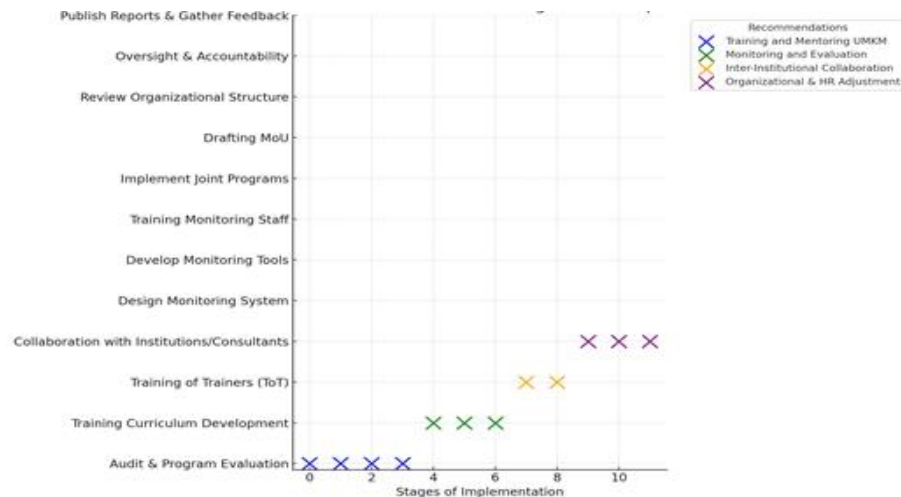## 5. Roadmap of Zakat Productive Implementation

Diagram 1: Roadmap Implementation Zakat Productive Programs.

Diagram 1 illustrates the sequence of steps required to implement the recommendations for developing zakat productive programs. Each step in the implementation process is associated with one of the four main recommendations.

Step 1 — Needs Assessment & Baseline Survey
Identify SME needs, institutional readiness, and gaps in business capacity.
Linked Strategies: Training & Mentoring; Monitoring & Evaluation.
Step 2 — Beneficiary Selection & Eligibility Verification
Apply standardized criteria, field surveys, and data-driven *asnaf* verification.
Linked Strategies: Organizational Processes; HR & Data Management.
Step 3 — Program Design & Resource Allocation
Define training modules, business tools, coaching schedules, and zakat utilization schemes.
Linked Strategies: Training & Mentoring; Inter-Institutional Collaboration.
Step 4 — Capacity-Building Implementation
Deliver business training, mentoring, entrepreneurship modules, and financial literacy.
Linked Strategies: Training & Mentoring Enhancement.
Step 5 — Program Execution & Disbursement
Provide capital assistance, tools, or *qardhul hasan* financing; initiate technical support.
Linked Strategies: Organizational & HR Adjustments.
Step 6 — Monitoring & Evaluation System Activation
Conduct monthly monitoring, digital data tracking, performance scoring, and sustainability checks.
Linked Strategies: Monitoring & Evaluation; Technology Integration.
Step 7 — Audit, Reporting & Program Refinement
Assess impact, identify bottlenecks, refine program design, and document lessons learned.
Linked Strategies: Collaboration; Institutional Strengthening.

By following this sequence, zakat organizations can optimize their program effectiveness, strengthen monitoring and evaluation systems, leverage collaboration with other parties, and adjust their organizational structure to support sustainable implementation. The "x" symbols in the visualization indicate the positions where each step or implementation phase is related to a specific recommendation. Each "x" represents a particular action in the implementation process that is linked to the relevant recommendation.

For example, if there is an "x" in the row labelled "Audit & Program Evaluation" and the column labelled "Training and Mentoring SMEs" (blue colour), it means that "Audit & Program Evaluation" is part of the implementation of the Training and Mentoring SMEs recommendation. In other words, the "x" indicates that a specific step is part of the actions required to implement one of the four zakat program development recommendations discussed earlier.

This diagram serves as a roadmap that guides zakat organizations through the structured and systematic process needed to implement the recommendations effectively. The roadmap integrates four key recommendations—Training and Mentoring SMEs, Monitoring and Evaluation, Inter-Institutional Collaboration, and Organizational & HR Adjustments—into a cohesive plan. This integration ensures that each recommendation is not implemented in isolation but rather as part of a broader strategy. This approach helps zakat organizations to create synergies between different areas of their operations. For example, improvements in training and mentoring can be supported by robust monitoring systems, while collaboration with other institutions can enhance both program effectiveness and resource efficiency.

6. Discussion

The findings from this study reveal a coherent pattern across the analytical stages, demonstrating how empirical evidence from the FGDs translates into a strategic roadmap for optimizing productive zakat. The frequency analysis served as the foundational layer, identifying the operational areas most emphasized by practitioners—namely, productive zakat distribution, SME-targeted programs, routine mentoring, sustainability evaluations, and recurrent challenges such as regulatory constraints and business development barriers. These frequency patterns indicate not only where institutional attention currently lies but also where structural bottlenecks persist.

Building on this foundation, the SWOT analysis positioned these empirical themes within an evaluative framework that distinguishes between internal capacity (strengths and weaknesses) and external conditions (opportunities and threats). For instance, the prominence of SME empowerment and structured monitoring emerged as institutional strengths, while limited training depth and inconsistent beneficiary

verification processes surfaced as internal weaknesses. Similarly, the large untapped zakat potential represents an external opportunity, whereas regulatory ambiguity and complex business process requirements constitute significant threats. The SWOT categorization thus moves beyond simple listing and provides an interpretive lens to understand how internal and external forces interact to shape institutional performance.

The subsequent PESTEL analysis added a contextual dimension by mapping each SWOT factor to macro-environmental influences. This step clarifies, for example, how legal frameworks and political governance structures amplify weaknesses in zakat collection, or how technological readiness affects the feasibility of scaling monitoring systems. The integration of SWOT and PESTEL allows for a multi-layered diagnosis, showing not only what the institutional challenges are but also why they persist within broader socio-economic and regulatory ecosystems. This layered analytical chain ultimately supports the formulation of priority strategies that are both internally grounded and externally responsive.

These analytical stages culminate in the strategic framework, which synthesizes insights from all preceding layers. The recommended strategies reflect an alignment between empirical patterns and contextual constraints: strengthening empowerment programs responds to the observed frequency of SME-focused activities; optimizing business processes addresses operational weaknesses and external threats; and leveraging zakat potential aligns with the identified economic opportunities. In this way, the framework is not merely prescriptive—it is an evidence-driven model shaped by multilevel triangulation.

Beyond practical implications, this study contributes theoretically to the field of Islamic social finance by offering an integrated assessment model that links micro-level operational practices to macro-level governance and environmental conditions. The combination of frequency analysis, SWOT, and PESTEL within a productive zakat context advances Islamic social finance theory by demonstrating how institutional behaviour, regulatory ecosystems, and technological innovation jointly influence the effectiveness of zakat-based empowerment. The study also extends the conceptualization of productive zakat beyond traditional charity and economic upliftment, framing it as a structured socio-financial instrument shaped by governance, coordination, and digital infrastructure.

7. Conclusion

This study demonstrates that optimizing productive zakat for SME empowerment requires a coordinated strategy that aligns institutional strengths with technological and regulatory opportunities while addressing persistent structural weaknesses. Through a triangulated approach combining frequency analysis, SWOT mapping, and PESTEL contextualization, the research identifies key leverage points for zakat institutions: enhancing empowerment programs, improving business processes, refining beneficiary selection systems, and adopting digital tools to increase transparency and efficiency.

This research emphasizes the importance of a holistic approach in optimizing the utilization of zakat for SME empowerment in Indonesia. The analysis results show that the development of innovative and sustainable empowerment programs is indispensable to improving the welfare of *Mustahik*. This should be supported by business process optimization and automation to improve efficiency and transparency in zakat utilization. Zakat utilization schemes need to be designed to be more adaptive and responsive to community needs, with increased accuracy in identifying and selecting beneficiaries.

To maximize zakat's potential, innovative fundraising strategies must be developed, including advocacy for the improvement of more supportive zakat regulations. Training and mentoring programs for zakat-recipient SMEs also need to be strengthened to improve their capacity, productivity, and business continuity rate. Collaboration with various stakeholders is key in overcoming regulatory challenges and developing a data-based system for more accurate identification and selection of *mustahik*.

The implementation of an efficient and effective routine monitoring system is also indispensable to ensure program sustainability. By implementing these recommendations in an integrated manner, it is expected that productive zakat programs can be more effective in promoting entrepreneurial independence and inclusive economic growth in Indonesia. This comprehensive approach will not only increase the impact of zakat towards SME empowerment but also contribute to poverty alleviation and sustainable economic development in the country.

The findings also underscore that productive zakat is most effective when supported by strong governance, technology-enabled monitoring, and multi-stakeholder collaboration. The strategic framework developed here provides practical direction for zakat institutions while also contributing to theoretical discourse by integrating operational, institutional, and contextual dimensions within Islamic social finance. Future research may build on these insights by exploring quantitative validation of the proposed framework or examining its applicability across different regions and zakat ecosystems.

8. Practical and Policy Implications

The results of this study carry significant practical and policy implications for strengthening the governance and effectiveness of productive zakat programs in Indonesia, such as:

8.1. KPIs for national regulators

For national regulators such as BAZNAS, LAZ, and OJK Syariah, the framework presented in this research provides a more structured basis for evaluating institutional performance. Rather than relying solely on broad program reports, regulators can employ measurable indicators that reflect both operational efficiency and socio-economic impact. For instance, BAZNAS may use the increase in productive zakat allocation, compliance with standardized reporting systems, and the rate at which *mustahik* transition into independent entrepreneurs as key indicators of institutional effectiveness. Likewise, LAZ can monitor annual program sustainability, track SME income growth attributable to productive zakat, and assess reductions in administrative overhead to ensure that a greater proportion of funds directly benefits beneficiaries. Meanwhile, OJK Syariah can evaluate the degree of fintech integration across zakat institutions, the development of hybrid zakat–Islamic finance instruments, and the reliability of digital risk assessment tools as part of its oversight function. By adopting such indicators, regulatory bodies can more accurately identify gaps, reward high-performing institutions, and guide the sector toward continuous improvement.

8.2. Technological innovations to reduce leakage and inefficiency

Technological developments further reinforce the potential of productive zakat to operate more transparently and efficiently. Blockchain-based zakat management, for example, provides a tamper-proof digital ledger that enhances traceability across the entire zakat lifecycle—from collection to distribution—thereby reducing opportunities for fraud, leakage, and data manipulation. Similarly, AI-driven *mustahik* scoring systems can analyse multi-dimensional socio-economic profiles to generate objective and data-informed eligibility assessments, minimizing bias and ensuring that assistance reaches individuals with the highest need. Fintech-enabled disbursement channels also streamline the flow of funds, offering faster, more accountable processes while enabling SMEs to access complementary financial products. These technological innovations collectively strengthen governance capacity, enhance public trust, and align zakat institutions with global standards of digital social finance.

8.3. Contribution to national and global development goals (SDGs)

The strategic framework developed in this study also makes important contributions to Indonesia's broader development agenda by supporting several Sustainable Development Goals (SDGs). Productive zakat programs directly advance SDG 1 (No Poverty) by shifting the emphasis from temporary relief to long-term economic empowerment through entrepreneurship and income generation. In line with SDG 8 (Decent Work and Economic Growth), enhanced SME support and improved access to training and capital create expanded employment opportunities and foster more resilient livelihoods. The collaborative orientation embedded in the framework—bringing together zakat institutions, government agencies, Islamic financial regulators, universities, and private sector partners—aligns strongly with SDG 17 (Partnerships for the Goals), reinforcing the importance of coordinated, multi-stakeholder action in achieving sustainable impact. By explicitly linking productive zakat to national and global development goals, the framework positions zakat not only as a religious instrument but also as a strategic tool for inclusive economic transformation.

9. Recommendation for Future Research

Based on the results of the study and the analysis that has been conducted, several recommendations for further research can be proposed:

- Longitudinal Study: Conduct a long-term study to measure the impact of zakat-based SME empowerment programs on improving *mustahik* welfare and local economic growth. This will provide a deeper understanding of the effectiveness of the program in the long run.
- Comparative Analysis: Conduct a comparative study between various zakat-based SME empowerment models in different regions in Indonesia or even with other Muslim countries. This can help identify best practices and success factors that can be adapted.
- Technology Integration: Research the potential use of blockchain or fintech technology in the management and distribution of zakat for SMEs. This could include studies on the effectiveness, transparency, and accountability of technology-based systems in zakat management.
- Development of Evaluation Metrics: Develop and validate a comprehensive set of metrics to measure the success of zakat-based SME empowerment programs. This can include financial and non-financial indicators relevant to the local context.
- Policy Analysis: Conduct in-depth research on the zakat regulatory framework in Indonesia and its impact on the effectiveness of SME empowerment programs. This can help in formulating more appropriate policy recommendations.

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