

Monitoring and Evaluation Model Construction for Enhancing the Effectiveness of Productive Zakat Management in BAZNAS Malang Regency

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Abstract: Productive zakat is a strategic Islamic philanthropic instrument for overcoming poverty and enhancing the welfare of mustahiq (recipients of zakat). Badan Amil Zakat Nasional (BAZNAS) of Malang Regency has implemented monitoring and welfare improvement programs for productive zakat, encouraging community economic independence. However, its effectiveness has not been optimal, especially since performance indicators are not yet integrated, sustainable, and based on Islamic spiritual values. BAZNAS Malang Regency still faces limitations in sustainable mentoring and long-term impact measurement. This study aims to describe and analyze the implementation of monitoring and evaluation of productive zakat programs, as well as construct an effective model to improve program performance and impact. The study used a qualitative approach with a case study design. Informants included BAZNAS administrators, mustahiq, and stakeholders, who were selected purposively. Data were collected through interviews, observation, and documentation, then analyzed using content analysis with triangulation of sources and methods. The results indicate that monitoring and evaluation have been carried out in a structured manner, but limited sustainable mentoring and variations in business capacity remain obstacles. Therefore, strengthening the monitoring and evaluation system, business mentoring, reporting documentation,

and stakeholder collaboration are needed to improve the effectiveness of productive zakat management. The novelty of this research is a continuous improvement-based model that integrates results-based monitoring and evaluation with the values of amanah, ihsan, and hisbah to increase the effectiveness of productive zakat management..

Keywords: productive zakat; monitoring; evaluation; BAZNAS Malang Regency

Introduction

Productive zakat plays a strategic role in improving the welfare of those who *mustahiq* through economic empowerment, income generation, and poverty reduction. Globally, zakat is increasingly recognized as a potential Islamic social finance instrument for addressing structural poverty and economic inequality. However, various studies indicate that the implementation of productive zakat is suboptimal, primarily due to a weak monitoring and evaluation system that is not yet integrated, not based on performance indicators, and unable to comprehensively measure long-term impacts. These issues impact the program's low effectiveness and accountability. Similar challenges exist in Indonesia, where the management of productive zakat still faces limitations in ongoing monitoring and results-based evaluation.

Therefore, strengthening a systematic, adaptive and sustainable monitoring and evaluation model is necessary to improve the effectiveness of productive zakat management. Various studies have shown that productive zakat programs can significantly increase the income, economic independence, and spiritual well-being of those who *mustahiq* and contribute to reducing poverty levels.¹ Optimizing productive zakat through the provision of business capital, training, and mentoring has proven effective in encouraging those who *mustahiq* to become more independent and even potentially become muzakki (recipients of zakat) in the future.² The ripple effect of productive zakat also extends beyond the immediate beneficiaries, as successful *mustahiq* can create jobs for others and contribute to local economic development.³

Monitoring and evaluation plays a crucial role in ensuring the effectiveness of zakat programs. A structured monitoring and evaluation process, from planning to implementation to evaluation, can ensure that zakat distribution is on-target,

¹ Siti Karunia and Fajar Amir, "Productive Zakat Distribution in Improving Mustahik Welfare: CIBEST Model Approach," *Journal of Enterprise and Development* 6, no. 2 (2024), <https://doi.org/10.20414/jed.v6i2.9723>; Indra Mawardi et al., "Analyzing the Impact of Productive Zakat on the Welfare of Zakat Recipients," *Journal of Islamic Accounting and Business Research* (2022), <https://doi.org/10.1108/JIABR-05-2021-0145>; Sutrisno and R. Haron, "Increasing the Role of Zakat Institutions in Poverty Reduction," *Humanities and Social Sciences Reviews* 8 (2020): 1243–1250.

² M. Qodiryani and E. Amelia, "The Effectiveness of Productive Zakat Distribution on the Welfare Level of Mustahiq," *At-Tijarah* 8, no. 2 (2022), <https://doi.org/10.24952/tijarah.v8i2.5963>; I. Santoso et al., "Mediating Effects of Islamic Business Success," *International Journal of Business and Society* (2024).

³ M. Wijaya and A. Ritonga, "Improvement of Community Welfare through Productive Zakat Empowerment," *Fitrah* 7, no. 1 (2021).

transparent, and sustainable.⁴ Furthermore, monitoring and evaluation serves as a tool for monitoring and measuring program impact, thereby increasing accountability and public trust in zakat management institutions.⁵ Good monitoring also enables zakat institutions to identify obstacles in the field and make continuous improvements.⁶ Zakat programs that implement regular monitoring and evaluation, such as those conducted by BAZNAS West Java and Rumah Zakat, demonstrate a high level of effectiveness in fund distribution, with an Allocation to Collection Ratio (ACR) in the effective category.⁷ Various studies confirm that ongoing mentoring and evaluation are key factors in the success of productive zakat in improving the welfare of *mustahiq*.⁸

However, zakat management at the regional level, including in Malang Regency, still faces various challenges, such as limited human resources, infrastructure, community zakat literacy, and a weak monitoring and evaluation system.⁹ Furthermore, uneven zakat distribution and a lack of collaboration between institutions also hinder optimization of productive zakat in the regions.¹⁰ The gap between zakat potential and realization demonstrates the need for innovation, institutional strengthening, and cross-sector synergy to improve the effectiveness of zakat management.¹¹

A significant research gap exists: the lack of empirical studies specifically addressing the effectiveness of monitoring and evaluation of productive zakat programs at the regional level. Most studies focus on the impact of productive zakat on the welfare of recipients in general, at the same time aspects of monitoring and evaluation and its their implementation in the regions, particularly in Malang Regency, are rarely explored in depth.¹² This situation limits understanding of how local contexts influence the implementation and outcomes of zakat programs. Therefore, this study aims to analyze the monitoring and evaluation model construction for enhancing the effectiveness of productive zakat management in BAZNAS Malang Regency.

⁴ A. Aziz, "Optimization Strategy of Productive Zakat Funds," *Journal of Social Research* 3, no. 2 (2024), <https://doi.org/10.55324/josr.v3i2.1964>.

⁵ A. Muliati et al., "The Accountability and Distribution of Productive Zakat," *Advances in Economics, Business and Management Research* (2020).

⁶ B. Iswanto et al., "Cattle Fattening Program," *Shirkah* 8, no. 2 (2023); M. Firdausa and U. Usnan, "Efektivitas Penyaluran Zakat Produktif," *JUEBIR* 2, no. 2 (2023).

⁷ S. Fadilah et al., "Performance Measurement of Zakat Utilization," *KnE Social Sciences* (2023); E. Bahri and Z. Arif, "Analisis Efektivitas Penyaluran Zakat," *Al-Maal* 2, no. 1 (2020).

⁸ M. Wijaya and A. Ritonga, "Improvement of Community Welfare," *Fitrah* 7, no. 1 (2021); H. Mabrukah et al., "Transformation of Zakat into Rotating Business Capital," *JIESBE* (2024).

⁹ A. Saputra, "Model Pengembangan Zakat Produktif," *Qawānīn* 8, no. 2 (2024).

¹⁰ A. Maulana and A. Adli, "Optimizing Zakat Management," *Alhamdulillah* 3, no. 2 (2024).

¹¹ A. Saputra, "Model Pengembangan Zakat Produktif," *Qawānīn* 8, no. 2 (2024).

¹² M. Wijaya and A. Ritonga, "Improvement of Community Welfare," *Fitrah* 7, no. 1 (2021); N. Khafsoh, "Dialektika Pengelolaan Zakat Produktif," *Jurnal Ekonomi Islam Indonesia* 4, no. 1 (2021).

Research in various regions of Indonesia shows that productive zakat programs have a positive impact on improving the welfare of mustahik, both through increased income, business empowerment, and poverty reduction.¹³ The Cak Kaji BAZNAS program in Gresik has succeeded in increasing access to capital, technology, and markets for coastal communities, although strengthening program diversification and market access is still needed.¹⁴ A study in Jombang found that the distribution of productive zakat was quite effective and efficient, with clear targets for mustahik.¹⁵ However, in Surakarta, program effectiveness still needs to be improved, especially in aspects of socialization, monitoring, and achievement of program objectives.¹⁶ The productive zakat program has also been shown to increase the income of MSME recipients in South Sumatra. and aid post-disaster economic recovery in various regions.¹⁷ The productive zakat development model in Indonesia and Brunei Darussalam emphasizes the importance of collaboration, innovation, and strengthened governance for long-term effectiveness.¹⁸

Monitoring and evaluation is a are crucial instruments in the program management cycle to ensure that each activity is running according to established goals, objectives, and performance indicators. Monitoring is defined as the process of continuously collecting data and information regarding program implementation to determine whether it is proceeding according to the established plan.¹⁹ Evaluation, on the other hand, is a more comprehensive and systematic assessment of a program's relevance, effectiveness, efficiency, impact, and sustainability.²⁰ Some experts explain that monitoring emphasizes the implementation process, while evaluation emphasizes the results and impact

¹³ Mawardi, Ahmad, et al., "The Impact of Productive Zakat on Mustahik Welfare in Indonesia," *Journal of Islamic Economics* 14, no. 2 (2022): 155–172; Romdhoni, Abdul Haris, "Zakat Produktif dan Pemberdayaan Ekonomi Umat," *Jurnal Ekonomi Syariah* 9, no. 1 (2017): 45–60; Hamidi, M. Luthfi, et al., "Productive Zakat as a Strategy for Poverty Alleviation," *International Journal of Zakat* 5, no. 1 (2020): 1–15.

¹⁴ Za, et al., "The Cak Kaji BAZNAS Program and Coastal Community Empowerment in Gresik," *Journal of Islamic Social Finance* 8, no. 1 (2025): 45–62.

¹⁵ Rohma, and Pujiati, "Effectiveness of Productive Zakat Distribution in Jombang," *Journal of Islamic Economics and Philanthropy* 10, no. 1 (2025): 23–38.

¹⁶ Firdausa, and Usnan, "Effectiveness of Productive Zakat Programs in Surakarta," *Journal of Islamic Economic Studies* 11, no. 2 (2023): 89–105.

¹⁷ Hamidi, M. Luthfi, et al., "The Impact of Productive Zakat on MSME Income in South Sumatra," *International Journal of Zakat* 5, no. 1 (2020): 45–60; Arifin, Zainal, and Anwar, "Productive Zakat and Post-Disaster Economic Recovery," *Journal of Islamic Social Finance* 6, no. 2 (2021): 101–118.

¹⁸ Saputra, "Productive Zakat Development Models in Indonesia and Brunei Darussalam," *Journal of Islamic Philanthropy and Governance* 7, no. 1 (2024): 1–18.

¹⁹ Jody Zall Kusek and Ray C. Rist, *Ten Steps to a Results-Based Monitoring and Evaluation System: A Handbook for Development Practitioners* (Washington, DC: World Bank, 2004), 12–15.

²⁰ OECD Development Assistance Committee (OECD-DAC), *Quality Standards for Development Evaluation* (Paris: OECD Publishing, 2010), 5–7.

achieved.²¹ Thus, Monev is an integral and inseparable program management instrument.

The primary purpose of monitoring and evaluation in program management essentially encompasses various strategic aspects that serve to ensure program success. First, monitoring and evaluation is used to measure the achievement of program goals and objectives, ensuring that implementation is proceeding according to the strategic plan and established performance indicators.²² Second, monitoring and evaluation plays a crucial role in increasing accountability and transparency, as its results serve as a form of accountability to stakeholders regarding resource use, results achieved, and program benefits.²³ Furthermore, monitoring and evaluation also provides a solid basis for decision-making, as the data and information generated can assist program managers in determining steps for improvement, development, or even program termination if necessary.²⁴ Furthermore, monitoring and evaluation allows for the assessment of program effectiveness and efficiency, namely through a comparison of inputs, processes, outputs, and outcomes, thus determining the extent to which the program provides benefits with optimal resource utilization.²⁵ Ultimately, monitoring and evaluation also serves as a learning tool and organizational capacity building tool, as evaluation results not only provide input for future program improvements but also serve as institutional learning materials to strengthen management sustainability and professionalism.²⁶

In program management practice, several primary instruments are commonly used to implement monitoring and evaluation. One of the most widely used is the Logical Framework (Logframe), which systematically formulates objectives, outputs, outcomes, indicators, and verification sources. Thus, in addition to being a planning tool, the logframe is also an effective tool for measuring program achievement.²⁷ Another important instrument is Key Performance Indicators (KPIs), which are used to assess program success from

²¹ OECD Development Assistance Committee (OECD-DAC), *Quality Standards for Development Evaluation* (Paris: OECD Publishing, 2010), 5–7; Michael Quinn Patton, *Essentials of Utilization-Focused Evaluation* (Thousand Oaks, CA: SAGE Publications, 2012), 23–25.

²² Rois, et al., “The Role of Monitoring and Evaluation in Program Management,” *Journal of Development Policy and Management* 6, no. 2 (2019): 67–82.

²³ United Nations Development Programme (UNDP), *Handbook on Planning, Monitoring and Evaluating for Development Results* (New York: UNDP, 2009), 9–12.

²⁴ Jody Zall Kusek and Ray C. Rist, *Ten Steps to a Results-Based Monitoring and Evaluation System: A Handbook for Development Practitioners* (Washington, DC: World Bank, 2004), 16–18.

²⁵ Joseph S. Wholey, Harry P. Hatry, and Kathryn E. Newcomer, *Handbook of Practical Program Evaluation*, 3rd ed. (San Francisco: Jossey-Bass, 2010), 5–8.

²⁶ Michael Quinn Patton, *Essentials of Utilization-Focused Evaluation* (Thousand Oaks, CA: SAGE Publications, 2012), 30–33.

²⁷ Oliver Bakewell and Anne Garbutt, *The Use and Abuse of the Logical Framework Approach* (London: SIDA, 2005), 7–10.

various perspectives, from input, process, output, outcome, to impact, while adhering to the SMART principle Specific, Measurable, Achievable, Relevant, Time-bound (OECD-DAC, 2010).²⁸ Furthermore, Monev utilizes quantitative and qualitative instruments, namely questionnaires, interviews, field observations, document studies, and Focus Group Discussions (FGDs), which, when combined, provide a more objective data overview and an in-depth perspective (Creswell, 2018).²⁹ With the advancement of technology, the use of Monitoring and Evaluation Information Systems is increasingly developing, enabling digital and real-time program monitoring, making monitoring and evaluation implementation more efficient, accurate, and effective.

In the growing body of literature on productive zakat, there is a significant research gap concerning the monitoring and evaluation aspect, particularly at the level of local implementation. Most previous studies have primarily focused on measuring the impact of productive zakat on income improvement, business independence, and the overall welfare of *mustahiq* (zakat beneficiaries). However, studies that specifically analyze how monitoring and evaluation systems are designed, implemented, and integrated into the governance of productive zakat at the local level remain relatively limited.³⁰

The limited research on monitoring and evaluation of productive zakat at the local level restricts understanding of how social, economic, institutional, and cultural factors influence monitoring and evaluation practices and program outcomes. In fact, local dynamics often determine the success or failure of empowerment-based policy implementation. Therefore, empirical studies are needed that not only measure program outputs and outcomes, but also examine the processes, performance indicators, and accountability mechanisms within the monitoring and evaluation system. It examines the extent to which the monitoring and evaluation system ensures targeting accuracy, transparency, accountability, and the sustainability of empowerment program impacts for *mustahiq*. The study is expected to contribute to the development of a locally grounded monitoring and evaluation model and to provide practical recommendations for strengthening zakat governance at the regional level.

²⁸ OECD Development Assistance Committee (OECD-DAC), *Quality Standards for Development Evaluation* (Paris: OECD Publishing, 2010), 15–18.

²⁹ John W. Creswell and J. David Creswell, *Research Design: Qualitative, Quantitative, and Mixed Methods Approaches*, 5th ed. (Thousand Oaks, CA: SAGE Publications, 2018), 213–215.

³⁰ Wijaya, Muhamad Rudi, and Anas Habibi Ritonga. "Improvement of community welfare through productive zakat empowerment (Case study in KUA, Batanghari District, East Lampung Regency)." *FITRAH: Jurnal Kajian Ilmu-ilmu Keislaman* 7, no. 1 (2021): 49-62. Mabrukah, Hana, and Anwar Ibrahim Sadiq. "Transformation of Zakat into rotating business capital: A sustainable economic empowerment solution." *Journal of Lslamic Economics and Bussines Ethics* 1, no. 3 (2024): 163-175.

Methods

This research is a descriptive qualitative study. Qualitative research helps researchers understand the processes, meanings, and perspectives of participants in a specific context (Creswell, 2014).³¹ Therefore, it is hoped that this research can serve as a basis for evaluation and recommendations for improving productive zakat governance to be more effective and sustainable. This study uses a case study approach to analyze the effectiveness of monitoring and evaluation implemented by BAZNAS Malang Regency. The qualitative-descriptive method was chosen because this study focuses on an in-depth and comprehensive description of the phenomena occurring in the field, particularly related to the monitoring and evaluation process of the productive zakat program within the context of the Malang Prosperous Regency Program. The case study approach is used to gain a comprehensive understanding of monitoring and evaluation practices at a zakat institution in a specific region, so that the results can provide a clear picture of the strengths, weaknesses, opportunities, and challenges faced. According to Yin, case studies allow researchers to explore phenomena in real-life contexts in detail, making them relevant to examining the effectiveness of a policy or program at a specific institution. With this approach, the research not only describes facts but also interprets the meaning behind the monitoring and evaluation practices carried out (Yin, 2014).³²

This research was conducted at BAZNAS of Malang Regency, selected because it is the official zakat management institution that actively implements productive zakat programs aimed at empowering the economic capacity of *mustahiq* (zakat beneficiaries). This location is relevant for examining Islamic philanthropic practices and assessing their impact on *mustahiq* welfare. The research subjects included BAZNAS administrators, *mustahiq* recipients of productive zakat, and supporting stakeholders such as village governments and program partners. Informants were selected through purposive sampling based on their direct involvement, authority, and understanding of the productive zakat management process.

Data collection techniques consisted of in-depth interviews, participatory observation, and document analysis to obtain comprehensive and contextual data.³³ The collected data were analyzed using the Miles and Huberman interactive model, which involves data reduction, data display, and conclusion

³¹ John W. Creswell, *Research Design: Qualitative, Quantitative, and Mixed Methods Approaches*, 4th ed. (Thousand Oaks, CA: Sage, 2014).

³² Robert K. Yin, *Case Study Research: Design and Methods*, 5th ed. (Los Angeles: Sage, 2014).

³³ Norman K. Denzin and Yvonna S. Lincoln, eds., *The Sage Handbook of Qualitative Research*, 5th ed. (Thousand Oaks, CA: Sage Publications, 2018), 43–45.

drawing and verification.³⁴ Researchers collected data through interviews, observations and documentation related to standard operating procedures for monitoring and evaluation as well as reports on targets and the reality of productive zakat empowerment carried out by BAZNAS Malang Regency. Researchers also observed monitoring and evaluation practices at mustahik business locations.

In addition, this study employed qualitative content analysis to systematically interpret textual and documentary data related to monitoring and evaluation practices. Content analysis is defined as a research technique for making replicable and valid inferences from texts (or other meaningful material) to the contexts of their use.³⁵ It enables researchers to interpret meaning from the content of text data through a systematic classification process of coding and identifying themes or patterns.³⁶

Content analysis in this research was conducted through several stages: (1) transcription of interview data and compilation of relevant institutional documents (SOPs, monitoring reports, and evaluation records); (2) open coding to identify significant statements related to monitoring mechanisms, evaluation indicators, institutional accountability, and beneficiary outcomes; (3) categorization and thematic grouping based on similarities and conceptual relevance; (4) abstraction and interpretation to assess the effectiveness of monitoring and evaluation practices in productive zakat management.

The approach used was predominantly conventional qualitative content analysis, where categories were derived inductively from the data, while still guided by theoretical concepts of monitoring, evaluation, and Islamic philanthropic governance.³⁷ Content analysis strengthened the analytical rigor of this research by ensuring systematic examination of institutional documents and stakeholder narratives. To ensure validity and credibility, triangulation of sources and methods was applied by cross-checking interview findings with observational data and official documentation.³⁸

³⁴ Matthew B. Miles, A. Michael Huberman, and Johnny Saldaña, *Qualitative Data Analysis: A Methods Sourcebook*, 4th ed. (Thousand Oaks, CA: Sage Publications, 2020), 8–14.

³⁵ Klaus Krippendorff, *Content Analysis: An Introduction to Its Methodology*, 3rd ed. (Thousand Oaks, CA: Sage Publications, 2018), 24.

³⁶ Hsiu-Fang Hsieh and Sarah E. Shannon, "Three Approaches to Qualitative Content Analysis," *Qualitative Health Research* 15, no. 9 (2005): 1278–1288.

³⁷ Kyngäs Helvi, Mervi Kääriäinen, and Maria Elo, "The Qualitative Content Analysis Process," *Journal of Advanced Nursing* 62, no. 1 (2008): 107–115.

³⁸ Norman K. Denzin, *The Research Act: A Theoretical Introduction to Sociological Methods*, 3rd ed. (Englewood Cliffs, NJ: Prentice Hall, 1989), 237–241.

Results and Discussion

Monitoring and Evaluating the Empowerment of Productive Zakat

Based on in-depth interviews with the Deputy Head of Zakat Distribution and Utilization at the Malang Regency BAZNAS, monitoring and evaluation of recipients of meatball carts and other food carts has been carried out, although not routinely. This is in accordance with the following interview excerpt.

“Monitoring and evaluation of recipients of assistance in the form of food carts and other business equipment is still carried out, although it is not done routinely every day. Monitoring is usually conducted periodically and coordinated with other field activities. If monitoring and evaluation activities are carried out on other programs, such as house renovations, in the same area as the food cart recipients, monitoring of these business assistance activities is conducted concurrently to save time and effort.”³⁹

The next informant, the Head of BAZNAS Malang Regency, also reinforced this statement by providing information that BAZNAS Malang Regency has conducted monitoring and evaluation for mustahik program Malang Makmur program.

“Monitoring and evaluation are carried out on the mustahik to ensure that any assistance provided is safe, meaning that the business equipment or capital provided is used as intended. For example, assistance in the form of meatball carts, cilok carts, or noodle carts is provided, so that the business equipment is actually used for selling. Leaders also participate in the field in money activities. However, this monitoring and evaluation is still conditional and not routine. With this money, BAZNAS hopes that the mustahik's business will continue to grow, mustahik will be more enthusiastic in running their business and if there are obstacles in the business, BAZNAS will try to help overcome existing obstacles.”⁴⁰

An informant from the Malang Regency BAZNAS staff confirmed that the monitoring and evaluation had been carried out by BAZNAS Malang Regency according to a predetermined schedule.

“The monitoring and evaluation was carried out by observing the mustahik's business locations to ensure that the business equipment provided by BAZNAS was being used for business or that the business

³⁹ Interview, Informant 0002, 12 Juni 2025

⁴⁰ Interview, Informant 0001, 13 Februari 2025

capital was being used to develop the business. However, this monitoring and evaluation was only conducted visually and there was no narrative in the form of an official document. Therefore, this monitoring and evaluation aims to ensure that the mustahik's business is running.⁴¹

This indicates that the Malang Regency BAZNAS has attempted to implement monitoring and evaluation activities in the Malang Makmur Regency Productive Zakat program as a form of institutional responsibility for the effectiveness of zakat fund distribution. However, implementation has not yet been comprehensive for all recipients of assistance. Monitoring and evaluation activities are limited and tend to be incidental, depending on the institution's activity schedule and the availability of human resources. The monitoring and evaluation process is more visual in nature through field visits and direct observation of recipients' businesses without narrative documentation or structured formal evaluation reports. This condition indicates that the BAZNAS Malang Regency monitoring and evaluation system is still in the stage of strengthening institutional capacity and has not been fully institutionalized within the institution's routine work mechanisms. This finding is similar to the research by Khafsoh, which found that monitoring and evaluation implementation at the regional level at BAZNAS is often administrative in nature and does not use measurable indicators to assess the success of the zakat empowerment program.⁴²

Based on field observations, researchers found that after receiving carts from the Malang Regency BAZNAS, some mustahik had not received any monitoring and evaluation visits from BAZNAS until the time of the study. There were no surveys or follow-up monitoring activities related to the utilization of the assistance. Nevertheless, the carts provided were seen to be actively used by mustahik in their daily business activities. The carts were used as the primary means for carrying and selling merchandise, thus functioning optimally in supporting the mustahik's economic activities. These findings indicate that carts provided tangible benefits for business continuity, although they were not accompanied by a continuous monitoring and evaluation mechanism.⁴³

Based on field observations, researchers observed the reality of monitoring and evaluation activities for mustahik recipients of carts.

“Researcher noted that after the mustahik received the cart assistance, the Malang Regency BAZNAS conducted a survey of the mustahik's business

⁴¹ Interview, Informant 0003, 13 Februari 2025

⁴² Khafsoh, “Monitoring dan Evaluasi Program Zakat Produktif pada BAZNAS Daerah,” *Jurnal Ekonomi Syariah* 13, no. 2 (2021).

⁴³ Observation, Informant 0007, 10 Januari 2025.

location. This visit was part of a monitoring and evaluation activity aimed at ensuring that the cart assistance had been utilized according to its intended purpose, namely as a sales facility by the mustahik. Furthermore, researchers also observed a follow-up in the form of a re-survey conducted by BAZNAS officers approximately one month after the initial visit.”⁴⁴

This activity indicates an ongoing monitoring effort regarding the utilization of productive zakat assistance by the mustahik.

Based on a search of official zakat management documents, the following information was obtained.

“It was found that the provincial BAZNAS and district/city BAZNAS have an obligation to carry out control over the implementation of the distribution and utilization of ZIS-DSKL in their respective zakat management areas. This control aims to ensure that the entire distribution and utilization process of ZIS-DSKL is carried out in accordance with Islamic sharia provisions, applicable regulations, and the established zakat management targets. Furthermore, the document shows that the control mechanism at the provincial BAZNAS and district/city BAZNAS is implemented through several stages, including monitoring the implementation of distribution and utilization activities, monitoring the realization of distribution and utilization targets, evaluating the results of monitoring that has been carried out, and implementing follow-up actions based on the results of the evaluation of distribution and utilization. This mechanism is an integral part of the zakat management governance system to ensure program accountability and effectiveness.”⁴⁵

Based on a review of the BAZNAS Governance documents, it is known that,

“It was obtained that monitoring of the implementation of ZIS-DSKL distribution and utilization activities was carried out to ensure that all distribution and utilization activities carried out by the provincial BAZNAS and district/city BAZNAS did not conflict with the provisions of Islamic law and applicable zakat management regulations. In addition, the document also emphasized that monitoring of the realization of distribution and utilization targets was carried out to ensure that each activity carried out was oriented towards achieving the predetermined

⁴⁴ Observation, Informant 0006, 10 Januari 2025.

⁴⁵ Doc. BAZNAS Governance, 111.

distribution and utilization targets. The documentation results showed that the implementation of monitoring of distribution and utilization activities and monitoring the realization of distribution and utilization targets were administratively stated in the form of distribution and utilization performance reports at each provincial BAZNAS and district/city BAZNAS. This report serves as an accountability instrument as well as a control tool in the ZIS-DSKL management governance system.⁴⁶

Trends in Productive Zakat Distribution

The data in Table 1 serves as an important basis for monitoring and evaluation activities for the Malang Prosperous Regency Program, as it illustrates the dynamics, patterns, and focus of productive zakat distribution during the 2020–2024 period. Through monitoring, this data enables program managers to track consistency of aid realization, changes in priority forms of assistance, and the program's response to the evolving needs of those eligible for zakat (mustahiq) from year to year. Meanwhile, from an evaluation perspective, the trend of increasing business capital assistance in 2023 and the dominance of meatball/cilok cart distribution, peaking in 2024, serve as important indicators for assessing the effectiveness of empowerment strategies, the relevance of assistance types to the characteristics of mustahiq businesses, and their impact on the economic sustainability of recipients. Therefore, this data is not only descriptive but also serves as an evaluative instrument for policy refinement, target refinement, and enhancing the quality of productive zakat distribution in the future.

Table 1.1 shows the distribution trend of productive zakat assistance to mustahiq (recipients) in the form of business capital and business equipment from 2020 to 2024. Business capital distribution experienced a sharp spike in 2023, reaching 21 recipients. The most dominant form of business equipment assistance was the distribution of meatball/cilok stalls, which tended to increase year after year, peaking at 187 stalls in 2024.

Table 1.1:

Distribution of Zakat from the Malang Prosperous Regency Program

No	Form of Assistance	2020	2021	2022	2023	2024
1	Business Capital	0	0	2	21	3
2	Meatball/Cilok Food Carts	74	90	40	110	187
3	Fishing Boats	0	0	0	8	6
4	Food Carts Jamu	0	0	0	0	5

⁴⁶ Doc. BAZNAS Governance, 113.

Bicycles						
5	Chicken Noodle Carts	0	0	0	0	1
Total		74	90	42	139	202

Source: Data Processed by Researchers, 2025

Table 1.2 shows the fluctuating nominal distribution of productive zakat under the Malang Prosperous Regency Program. It decreased from 2020 to 2021 and 2022. However, 2023 and 2024 showed significant growth, reaching Rp 271,450,000 in 2023 and Rp 259,600,000 in 2024.

Table 1.2:
Distribution Summary
Malang Prosperous Regency Program

2020	2021	2022	2023	2024
151,040,000	109,050,000	88,300,000	271,450,000	259,600,000

Source: Data Processed by Researchers, 2025

Discussion

Implementation of Monitoring and Evaluation of Productive Zakat as a Form of Institutional Responsibility of BAZNAS

Research results indicate that BAZNAS Malang Regency has implemented monitoring and evaluation activities in the management of productive zakat under the Malang Prosperous Regency Program as a form of institutional responsibility for the effectiveness of zakat fund utilization. Interviews with BAZNAS Malang Regency leaders and staff indicate that monitoring and evaluation is conducted through field visits to ensure that business capital and equipment, such as meatball stalls, cilok stalls, and noodle stalls, are used according to their intended purpose. The direct involvement of BAZNAS leaders in monitoring and evaluation activities reflects the institution's commitment to safeguarding the zakat mandate and ensuring the compliance of recipients with the objectives of the economic empowerment program. However, the implementation of monitoring and evaluation is still conditional, not routinely scheduled, and highly dependent on the availability of human resources and the institution's other activity schedules.

Theoretically, monitoring and evaluation are key components in the public program management and empowerment cycle, which function not only to ensure compliance, but also to assess the performance, results, and impact of the program (Kusek & Rist, 2004). In the context of productive zakat, monitoring and evaluation ideally focuses not only on the use of funds or business tools, but also on changes in the economic capacity of mustahik, business sustainability,

and the transformation of mustahik towards independence. The findings of this study indicate that monitoring and evaluation in BAZNAS Malang Regency is still dominated by the input and output monitoring stage, namely ensuring that assistance has been distributed and used, while evaluation of medium to long-term outcomes and impacts has not been carried out systematically.

Field observations corroborate these findings. Researchers found variations in the implementation of monitoring and evaluation, with some beneficiaries receiving monitoring visits and even a resurvey after one month, while others had not received any Monev visits at the time of the study. This situation indicates that monitoring and evaluation coverage is not evenly distributed across all beneficiaries. Nevertheless, in fact, the cart assistance is still actively utilized by beneficiaries in their daily business activities, indicating that the productive zakat program has direct benefits for the sustainability of beneficiary businesses, even without intensive mentoring and evaluation. This finding aligns with the assistance-based empowerment approach, where physical assistance can stimulate economic activity but does not necessarily guarantee increased capacity and long-term independence without ongoing Monev support.⁴⁷

From a governance perspective, the review of the BAZNAS Governance document indicates that provincial and district/city BAZNAS have a normative obligation to implement control over the distribution and utilization of zakat through monitoring, evaluation, and follow-up mechanisms. These mechanisms are designed to ensure compliance with Islamic law, zakat management regulations, and the achievement of program targets. However, empirical findings in this study indicate a gap between policy design and implementation at the operational level. Administrative monitoring and evaluation is reflected in distribution and utilization performance reports, but has not been internalized as a results-based monitoring and evaluation system.

This gap is also reflected in the analysis of productive zakat distribution data. Table 1 shows a significant increase in the number of aid recipients, particularly for meatball/cilok carts, which peaked at 187 units in 2024. This trend indicates the program's focus on food-based microenterprises, which are relatively easy to operate and have a large market. From a monitoring perspective, this data is crucial for assessing the consistency of distribution policies and the suitability of aid types to the economic characteristics of those entitled to receive it. However, from an evaluation perspective, there is no data linking this increase in aid to increases in income, turnover, or the level of sustainability of mustahik businesses. In other words, the program's output achievements have not been accompanied by measurement of outcomes and impact.

⁴⁷ Mardiasmo, *Otonomi dan Manajemen Keuangan Daerah* (Yogyakarta: Andi, 2018).

A similar trend is evident in Table 2, which shows the fluctuations in the nominal distribution of productive zakat during the 2020–2024 period. The nominal decline in 2021 and 2022 can be understood as the impact of policy adjustments and external conditions, while the significant surge in 2023 and high realization in 2024 indicate a strengthening of distribution capacity and program planning. Within the Monitoring and Evaluation framework, this nominal data serves as a financial performance indicator, but it is insufficient to substantively assess program effectiveness without linking it to indicators of mustahik empowerment outcomes. This underscores the importance of integrating financial data with mustahik socio-economic data in the productive zakat evaluation system.

Barriers and Challenges: Limited Human Resources, Monitoring and Evaluation Instruments, Documentation, and Institutional Capacity

The main obstacles faced by BAZNAS Malang Regency in implementing Monitoring and Evaluation include the limited number and capacity of human resources competent in monitoring and evaluation. Amil (collective officers) focus more on zakat distribution tasks than on impact evaluation. Furthermore, there is currently no dedicated budget for monitoring and evaluation activities, resulting in simple and incidental monitoring activities. The monitoring and evaluation instruments used are still descriptive in nature without standard quantitative indicators. Limited documentation also results in monitoring results not being formally documented, making them difficult to use as a basis for program improvement. Khafsoh and Fauzi reported a similar situation, stating that weak documentation systems and evaluation instruments make it difficult for zakat institutions to comprehensively measure the effectiveness of empowerment.⁴⁸

Supporting factors: local government support, community participation, pentahelix collaboration

Despite facing several challenges, BAZNAS Malang Regency received positive support from the local government through its partnership in the Malang Prosperous Regency program, which provided a policy framework and inter-agency coordination. Furthermore, community participation through village leaders and local officials assisted in informal oversight of beneficiaries. Pentahelix-based collaboration involving government, academics, business actors, the community, and the media presents a strategic potential for strengthening future monitoring and evaluation implementation. This

⁴⁸ Khafsoh, "Monitoring dan Evaluasi Program Zakat Produktif pada BAZNAS Daerah," *Jurnal Ekonomi Syariah* 13, no. 2 (2021). Fauzi, "Evaluasi Pemberdayaan Zakat Produktif Berbasis Kinerja," *Jurnal Manajemen Zakat* 4, no. 1 (2025).

collaboration can assist in the development of data-based evaluation instruments, human resource capacity building, and public dissemination of evaluation results. This aligns with Khatimah's view that the pentahelix collaborative model can increase the effectiveness of social oversight and expand the impact of productive zakat at the regional level.⁴⁹

Alignment or inconsistency of Monitoring and Evaluation practices with performance management and public accountability theory

According to public performance management theory (Armstrong, 2020), the monitoring and evaluation process should encompass input-process-output-outcome stages that are continuously measured and generate feedback for program improvement. Meanwhile, public accountability theory emphasizes the importance of transparency, information disclosure, and accountability for results to the public as a form of legitimacy for public institutions.

In the context of BAZNAS Malang Regency, monitoring and evaluation practices have only reached the stage of monitoring outputs (fund distribution and mustahik activities), not yet reaching the stage of systematically measuring outcomes namely improving mustahik welfare. Therefore, current monitoring and evaluation practices are still not fully aligned with the principles of performance management and public accountability. Tran emphasized that public organizations that lack a standardized outcome measurement system tend to practice symbolic rather than substantive accountability. Therefore, strengthening the monitoring and evaluation system with outcome indicators and follow-up mechanisms is a crucial step for BAZNAS Malang Regency to become more effective and credible.⁵⁰

Integration of Islamic Values (Ihsan, Amanah, Hisbah) in Productive Zakat Monitoring and Evaluation

From an Islamic perspective, monitoring and evaluation activities serve not only administrative functions but also implement the values of amanah (trust), ihsan (professionalism and excellence), and hisbah (moral oversight). The Malang Regency BAZNAS (National Agency for Zakat and National Development Planning) has demonstrated amanah (trustworthiness) through its social responsibility in distributing productive zakat funds, and ihsan (moral oversight) through mentoring the businesses of mustahik (recipients of Zakat), although this remains limited. However, the hisbah aspect, namely moral and ethical oversight based on Islamic values, has not been systematically implemented in monitoring and evaluation activities. Abdullah suggests that zakat institutions need to integrate masalah (social benefit) and sharia

⁴⁹ Khatimah, "Model Pentahelix dalam Pengelolaan Zakat Produktif Daerah," *Jurnal Kebijakan Publik* 9, no. 1 (2024).

⁵⁰ Tran, "Symbolic Accountability in Public Organizations," *Public Administration Review* 80, no. 3 (2020).

compliance indicators as part of their evaluation system so that zakat management fulfills not only technocratic aspects but also spiritual and moral ones. Thus, integrating Islamic values into the monitoring and evaluation system will strengthen the institution's moral legitimacy and ensure that zakat truly benefits mustahik and the wider community.⁵¹

Effectiveness of Monitoring and Evaluation in Productive Zakat Management

Referring to monitoring and evaluation effectiveness indicators, including achievement, transparency, accountability, and impact, this study found that monitoring and evaluation effectiveness at BAZNAS Malang Regency remains limited. Quantitative achievements, including the number of beneficiaries and the amount of funds disbursed, have been relatively met. Administrative transparency has been implemented through activity reports and publications, and financial accountability is supported by a recording system and internal audits. However, outcome accountability and impact accountability remain weak due to the lack of evaluation instruments that measurably measure changes in the economic conditions of those entitled to receive alms. This finding corroborates the research by Khafsoh, Arif et al., and Sofiwati, which states that zakat institutions in Indonesia generally focus on distribution accountability (output-based accountability) rather than empowerment accountability (outcome-based accountability).⁵²

However, the results of this study differ from those of Khatimah and BAZNAS East Java Province, which reported relatively more structured monitoring and evaluation practices due to budget support and an integrated zakat management information system.⁵³ This variation suggests that monitoring and evaluation effectiveness is highly dependent on institutional capacity, local government support, and multi-stakeholder partnerships. Therefore, strengthening BAZNAS Malang Regency's monitoring and evaluation governance can be directed at developing results-based evaluation instruments, increasing human resource capacity, and integrating Islamic values into the oversight system to achieve a balance between public and spiritual accountability.

Overall, this discussion indicates that the monitoring and evaluation of productive zakat at the Malang Regency BAZNAS has been ongoing and has made a positive contribution to maintaining aid utilization, but it has not been

⁵¹ Abdullah, "Integrasi Nilai Maqashid Syariah dalam Evaluasi Zakat Produktif," *Journal of Islamic Economics* 7, no. 2 (2025).

⁵² Arif et al., "Outcome Accountability in Zakat Institutions," *International Journal of Zakat* 10, no. 1 (2025).

⁵³ Khatimah, "Model Pentahelix dalam Pengelolaan Zakat Produktif Daerah," *Jurnal Kebijakan Publik* 9, no. 1 (2024). Badan Amil Zakat Nasional (BAZNAS) Provinsi Jawa Timur, *Laporan Kinerja Pendistribusian dan Pendayagunaan Zakat Tahun 2023* (Surabaya: BAZNAS Provinsi Jawa Timur, 2023).

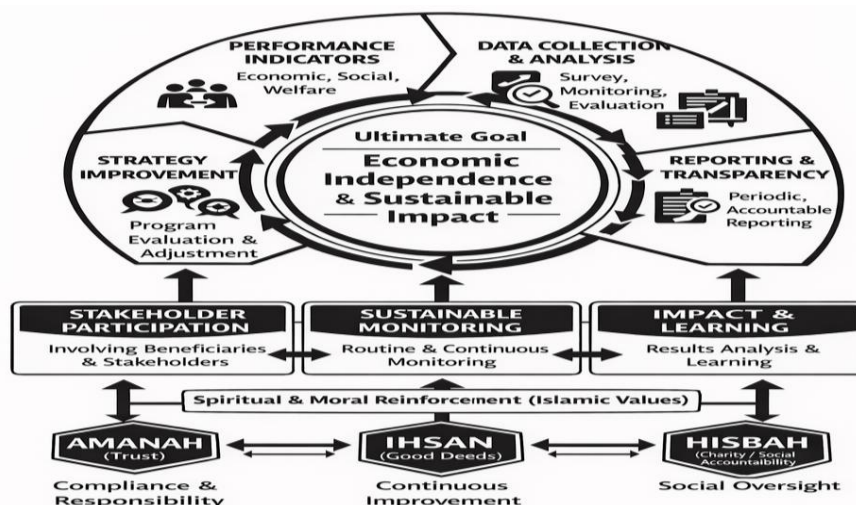
fully effective as an instrument for institutional learning and improving the quality of mustahik empowerment. Strengthening outcome-based monitoring and evaluation, systematic evaluation documentation, and integrating distribution data with mustahik business development data are strategic agendas to improve the effectiveness of productive zakat management in the future.

Monitoring And Evaluation Model For Sustainable Productive Zakat Empowerment

In order to manage productive zakat empowerment sustainably, an effective monitoring and evaluation model for productive zakat empowerment is necessary to ensure the program's impact reaches the wider community. This model is not solely focused on achieving short-term outcomes, such as increasing the income of beneficiaries, but also emphasizes the long-term sustainability of beneficiaries' businesses. In its implementation, this model includes measurable performance indicators, a transparent reporting mechanism, and a continuous data collection process, allowing zakat management institutions to regularly monitor program progress and make appropriate strategic adjustments.

Furthermore, this model integrates a participatory approach by involving various stakeholders, including beneficiaries, in the evaluation process. This aims to obtain a more comprehensive picture of the program's impact and ensure that interventions are aligned with the real needs of the community. With a sustainable monitoring and evaluation model, it is hoped that productive zakat management will become more accountable, adaptive, and results-oriented, thereby creating economic independence for beneficiaries and encouraging broader social transformation.

Figure 1
Monitoring and Evaluation Model
For Sustainable Productive Zakat Empowerment



Conclusion

This research shows that the monitoring and evaluation implementation in the management of productive zakat by the Malang Regency BAZNAS has been ongoing, but is not yet optimally implemented systematically. Monitoring and evaluation implementation is conducted through field observations and visual assessments of mustahik (recipients of zakat), but does not yet cover all beneficiaries and is not yet routinely implemented. Monitoring and evaluation activities are still incidental, lack standardized instruments, and results have not been documented in formal narrative reports. This situation is influenced by limited human resources, the absence of a dedicated monitoring and evaluation budget, and weak institutional capacity to develop results-based evaluation instruments.

Nevertheless, local government support, local community involvement, and opportunities for pentahelix collaboration are strengthening factors that can increase the effectiveness of monitoring and evaluation implementation in the future. From a theoretical perspective, BAZNAS Malang Regency's monitoring and evaluation practices demonstrate partial alignment with performance management and public accountability theories, but still require improvement to objectively measure outcomes and impact. The integration of Islamic values such as amanah (trust), ihsan (good deeds), and hisbah (charity) into the monitoring and evaluation system is crucial for strengthening the spiritual and moral dimensions of productive zakat management. Therefore, the effectiveness of monitoring and evaluation in the management of productive zakat in BAZNAS Malang Regency still requires strengthening in the institutional, methodological, and Islamic ethical values aspects so that zakat truly functions as an instrument for empowerment and improving the welfare of mustahik in a sustainable manner.

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