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Developing community economic empowerment strategies through productive zakat, infaq, and sadaqah funds using the analytic network process

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ABSTRACT

This study aims to formulate strategic priorities for optimizing community economic empowerment through the productive utilization of Zakat, Infaq, and Sadaqah (ZIS) funds in North Sumatra, Indonesia. The study employed the Analytic Network Process (ANP) based on pairwise comparison judgments from nine purposively selected experts representing academics, regulators, and practitioners in Islamic social finance and community empowerment. Data were analyzed using Super Decisions through the unweighted, weighted, and limit supermatrix procedures. The consistency ratios ranged from 0.03 to 0.08, indicating acceptable consistency. The results identified insufficient business mentoring (18.6%), low Islamic financial literacy (16.4%), and inadequate household economic capacity (14.7%) as the highest-priority problems. The leading strategic alternatives were developing entrepreneurial capacity (23.1%), strengthening ZIS education and Islamic financial literacy (20.5%), and strengthening partnerships and market access (17.2%). These findings indicate that productive ZIS requires an integrated empowerment approach that combines financial assistance with mentoring, entrepreneurship development, financial literacy, market access, and stakeholder collaboration. The study contributes a priority-based ANP framework for strengthening sustainable and accountable productive ZIS management within the principles of *Maqashid al-Shariah*.

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Introduction

Islamic economics emphasizes *maslahah* (public welfare), distributive justice, and sustainable prosperity as fundamental objectives of economic development. Within the framework of *Maqasid al-Shariah*, welfare encompasses the protection of religion (*hifz al-din*), life (*hifz al-nafs*), intellect (*hifz al-'aql*), lineage (*hifz al-nasl*), and wealth (*hifz al-mal*). Thus, economic development in Islam extends beyond material gains toward equitable resource distribution and sustainable social welfare (Pusparini, 2015). In this context, Zakat, Infaq, and Sadaqah (ZIS) represent important instruments of Islamic social finance for poverty alleviation, income redistribution, and community economic development (Hasbi & Widayanti, 2022).

Productive ZIS can strengthen beneficiaries' productive capacity when financial assistance is integrated with business development, training, mentoring, and institutional support. Evidence from Indonesia indicates that productive zakat contributes to poverty alleviation and beneficiary welfare (Hosen et al., 2024; Saessatya &

Atmanti, 2025). Moreover, micro-business development through capital provision, management training, innovation, mentoring, and marketing assistance can improve *mustahik* business performance (Adiwijaya & Amilahaq, 2023). Recent systematic evidence further highlights accurate *mustahik* selection, intensive business assistance, and digital monitoring as important components of productive zakat empowerment (Junaidi & Arisandi, 2026).

Despite its potential, productive ZIS management faces interconnected challenges, including limited human and managerial capacity, weak monitoring, inadequate financial literacy, regulatory constraints, financing limitations, and insufficient stakeholder coordination. These dimensions are interdependent and require integrated institutional and strategic responses (Widiastuti et al., 2022; Junaidi & Arisandi, 2026). Previous studies have examined these issues through different approaches. Siregar et al. (2022) applied ANP to identify priority problems and solutions in zakat management in Padang Lawas Utara, while Yasirli et al. (2024) used ANP to determine priority problems, solutions, and strategies for productive zakat utilization. Hasbi and Widayanti (2022) also demonstrated the applicability of ANP to zakat and community economic development.

However, existing studies remain largely focused on specific institutional settings or particular dimensions of zakat management, leaving a need for an integrated framework that prioritizes interconnected problems, factors, solutions, and strategies for productive ZIS-based community empowerment. This study addresses this gap by employing the Analytic Network Process (ANP), a multi-criteria decision-making method that accommodates interdependence and feedback among decision elements. Its relevance to Islamic social finance and productive zakat has been demonstrated by Widiastuti et al. (2022).

The study adopts a qualitative multi-criteria decision-making design, with the primary unit of analysis comprising interconnected problems, factors, solutions, and strategic alternatives in productive ZIS management. Expert and stakeholder judgments are used within the ANP framework to determine relative priorities rather than to test causal hypotheses. Accordingly, the study addresses three research questions: (1) What are the priority problems affecting productive ZIS implementation for community economic empowerment? (2) What factors and strategic solutions should be prioritized to address these problems? and (3) What strategic priorities can optimize productive ZIS management for sustainable community economic empowerment?

Based on these questions, this study aims to formulate strategic priorities for optimizing community economic empowerment through productive ZIS management in North Sumatra, Indonesia. Specifically, it identifies priority problems, evaluates relevant factors and solutions, and formulates strategic priorities based on expert judgments using ANP. The findings are expected to contribute to Islamic social finance literature by providing a systemic perspective on productive ZIS management and practical guidance for zakat institutions, policymakers, and other stakeholders.

Method

This study employed a qualitative exploratory and policy-oriented research design using the Analytic Network Process (ANP) as the primary analytical approach. ANP was selected because productive Zakat, Infaq, and Sadaqah (ZIS)-based community economic empowerment involves multiple interdependent factors, stakeholders, and policy alternatives. Unlike hierarchical decision-making models, ANP accommodates dependence and feedback among decision elements and enables the prioritization of strategic alternatives based on expert judgments (Saaty, 2005). Accordingly, the study focused on identifying and prioritizing problems, influencing factors, solutions, and strategic alternatives rather than testing causal relationships among variables.

The study was conducted at Dompet Dhuafa Waspada, North Sumatra, which implements productive ZIS-based community empowerment programs. The institution was selected as the research setting because its productive ZIS programs provide a relevant context for examining institutional, managerial, financial, and community-level factors affecting economic empowerment. The primary unit of analysis comprised the interconnected problems, influencing factors, solutions, and strategic alternatives within the productive ZIS empowerment system.

The participants consisted of nine experts representing three stakeholder groups: academics, regulators, and practitioners. Participants were selected purposively based on their knowledge, professional experience, and direct involvement in Islamic social finance or community economic empowerment. Eligibility criteria included a minimum of five years of relevant professional experience, familiarity with productive ZIS programs, and willingness to participate in interviews and ANP pairwise comparison assessments. The selection emphasized the relevance and depth of expert knowledge rather than statistical representativeness, consistent with the expert-judgment orientation of ANP (Saaty, 2005).

Primary data were collected through semi-structured interviews, focused discussions, and ANP pairwise comparison questionnaires. Interviews and discussions were used to identify problems, influencing factors, potential solutions, and strategic alternatives related to productive ZIS management. Secondary data were obtained from institutional reports, BAZNAS publications, government regulations, and relevant scholarly literature. The identified elements were reviewed and refined through expert consultation before being incorporated into the ANP network to ensure their relevance to the research objectives.

The ANP model was constructed by organizing the identified elements into clusters representing the relevant dimensions of productive ZIS management and mapping the interdependencies and feedback relationships among them. Pairwise comparisons were conducted using Saaty's fundamental 1–9 scale (Saaty, 2005). The consistency of expert judgments was evaluated using the Consistency Ratio (CR), calculated from the Consistency Index (CI) and Random Index (RI). A CR $\leq$ 0.10 was considered acceptable. Inconsistent judgments were reviewed and reassessed where necessary. The validated pairwise comparison matrices were processed using Super Decisions Software through the unweighted, weighted, and limit supermatrices to obtain the global priority weights of the identified problems, solutions, and strategic alternatives.

Interview and discussion data were analyzed thematically to support the identification and interpretation of the ANP elements. The final priority rankings generated by the limit supermatrix were interpreted using the perspectives of Islamic Economics, Maqashid al-Shariah, Community Empowerment Theory, and Institutional Governance. Research credibility was strengthened through expert and document triangulation and documentation of the analytical process. Ethical principles were maintained through informed consent, voluntary participation, confidentiality, and anonymity.

Results and Discussions

Result

Overview of the ANP Results

The Analytic Network Process (ANP) analysis involved nine experts representing three principal stakeholder groups—academics, regulators, and practitioners—with extensive experience in Islamic social finance and community economic empowerment. Their judgments were synthesized using Super Decisions software to determine the relative priorities of problems and strategic alternatives for optimizing productive Zakat, Infaq, and Sadaqah (ZIS)-based community empowerment programs at Dompet Dhuafa Waspada, North Sumatra.

The ANP results indicate that productive ZIS-based community empowerment should not be viewed as a single-dimensional financial intervention. Rather, it constitutes an interconnected system in which institutional governance, human resource capacity, Islamic financial literacy, productive capital, stakeholder collaboration, and monitoring and sustainability mechanisms influence one another. This interdependence supports the methodological suitability of ANP for analyzing productive ZIS management because the method accommodates feedback relationships among the elements under consideration.

The consistency of expert judgments was assessed through the consistency ratio (CR) of the pairwise comparison matrices. The overall CR values ranged from 0.03 to 0.08, with an average value of 0.05. These values were below the commonly accepted threshold of 0.10, indicating that the judgments provided by the experts were sufficiently consistent for further synthesis. The individual judgments were subsequently aggregated and processed through the unweighted supermatrix, weighted supermatrix, and limit supermatrix to obtain the final priority weights.

Priority Problems

The synthesis of the ANP results identified several priority problems distributed across the *Maqashid al-Shariah* dimensions. The final priority weights demonstrate that the principal constraints are concentrated in human-capacity development, institutional support, and household economic resilience. The ranking of the identified problems is presented in Table 1.

Table 1. Priority Problems in Productive ZIS-Based Community Empowerment

Rank	*Maqashid al-Shariah* Dimension	Dimension Priority Problem	Priority Weight	Percentage
1	Hifz al-Nafs	Insufficient business mentoring	0.186	18.6%
2	Hifz al-'Aql	Low Islamic financial literacy	0.164	16.4%
3	Hifz al-Nasl	Inadequate household economic capacity	0.147	14.7%

Rank	*Maqashid al-Shariah* Dimension	Dimension Priority Problem	Priority Weight	Percentage
4	Hifz al-Nafs	Weak business networks	0.121	12.1%
5	Hifz al-'Aql	Limited entrepreneurial and managerial skills	0.109	10.9%
6	Hifz al-Nasl	Limited capacity for business expansion	0.097	9.7%
7	Hifz al-Nafs	Low community participation	0.091	9.1%
8	Hifz al-'Aql	Limited digital financial capability	0.085	8.5%
Total			1.000	100.0%

Within the Hifz al-Nafs dimension, insufficient business mentoring emerged as the highest-priority problem, with a weight of 0.186 (18.6%). This finding indicates that productive financial assistance alone is insufficient to ensure successful economic transformation. Beneficiaries require continuous guidance throughout business development, particularly in business planning, financial management, marketing, product development, and problem-solving. Weak business networks, with a priority weight of 0.121 (12.1%), also represent an important constraint because beneficiaries may have limited access to suppliers, customers, distribution channels, and broader entrepreneurial networks. Meanwhile, low community participation received a weight of 0.091 (9.1%), indicating the importance of collective involvement in sustaining empowerment initiatives.

Within the Hifz al-'Aql dimension, low Islamic financial literacy received the highest priority, with a weight of 0.164 (16.4%). The result indicates that beneficiaries' limited understanding of Islamic financial principles, financial management, entrepreneurship, and responsible use of productive capital may reduce the effectiveness of ZIS-based financing. Limited entrepreneurial and managerial skills were also considered significant, receiving a weight of 0.109 (10.9%). In addition, limited digital financial capability received a weight of 0.085 (8.5%), suggesting that beneficiaries' ability to access and utilize digital financial and business platforms remains an important component of contemporary economic empowerment.

Within the Hifz al-Nasl dimension, inadequate household economic capacity obtained a priority weight of 0.147 (14.7%), making it the third-highest priority problem overall. This finding suggests that household economic conditions strongly influence beneficiaries' ability to maintain productive activities and accumulate assets. Limited capacity for business expansion, with a weight of 0.097 (9.7%), further indicates that beneficiaries may face difficulties moving from small-scale subsistence activities toward more sustainable and growth-oriented enterprises.

Overall, the quantitative results demonstrate that the major challenges in productive ZIS management extend beyond the availability of financial capital. The three highest-ranked problems—insufficient business mentoring (18.6%), low Islamic financial literacy (16.4%), and inadequate household economic capacity (14.7%)—collectively account for 49.7% of the total priority weight. This pattern indicates that strengthening human capacity, financial knowledge, and household economic resilience should constitute the core of productive ZIS empowerment interventions.

Priority Strategic Alternatives

The ANP synthesis also generated six major strategic alternatives for strengthening productive ZIS-based community empowerment. The final priority weights are presented in Table 2.

Table 2. Priority Strategic Alternatives for Productive ZIS Management

Rank	Strategic Alternative	Priority Weight	Percentage
1	Developing entrepreneurial capacity	0.231	23.1%
2	Strengthening ZIS education and Islamic financial literacy	0.205	20.5%
3	Strengthening partnerships and market access	0.172	17.2%
4	Optimizing productive financing schemes	0.151	15.1%
5	Developing an integrated empowerment ecosystem	0.137	13.7%
6	Improving monitoring, evaluation, and sustainability mechanisms	0.104	10.4%
Total		10,0	100.0%

The results show that developing entrepreneurial capacity was ranked first, with a priority weight of 0.231 (23.1%). This finding indicates that experts considered beneficiaries' entrepreneurial and managerial capabilities to be the most important strategic foundation for sustainable economic empowerment. The strategy encompasses business planning, financial management, product innovation, marketing, risk management, and entrepreneurial problem-solving.

The second-highest priority was strengthening ZIS education and Islamic financial literacy, with a weight of 0.205 (20.5%). This result is consistent with the identification of low Islamic financial literacy as one of the most important problems. Strengthening beneficiaries' knowledge of Islamic financial principles and responsible financial management is expected to improve their ability to manage productive assistance and make informed economic decisions.

The third priority was strengthening partnerships and market access, with a weight of 0.172 (17.2%). This strategy emphasizes the importance of collaboration between zakat institutions and external stakeholders, including government agencies, universities, Islamic financial institutions, private enterprises, business associations, and market actors. Such partnerships can provide beneficiaries with access to training, technology, financing, suppliers, customers, and wider distribution networks.

Optimizing productive financing schemes ranked fourth, with a priority weight of 0.151 (15.1%). Although financial capital remains an important component of productive ZIS programs, its ranking below entrepreneurial capacity and financial literacy suggests that capital provision should be accompanied by adequate capacity-building interventions. Financial assistance is more likely to generate sustainable outcomes when beneficiaries possess the knowledge and skills required to manage and develop their businesses.

The fifth priority was developing an integrated empowerment ecosystem, with a weight of 0.137 (13.7%). This strategy reflects the interconnected nature of productive ZIS empowerment and emphasizes the need to coordinate financing, mentoring, training, market access, institutional support, and stakeholder collaboration within an integrated framework.

Finally, improving monitoring, evaluation, and sustainability mechanisms received a priority weight of 0.104 (10.4%). Although ranked sixth, this strategy remains important for ensuring that empowerment programs are continuously evaluated and adjusted according to beneficiaries' needs and business performance. Monitoring mechanisms can also help zakat institutions identify unsuccessful interventions at an early stage and provide corrective assistance.

Synthesis of the ANP Findings

The overall synthesis demonstrates that sustainable productive ZIS management requires a shift from a predominantly capital-oriented approach toward an integrated empowerment model. The highest-priority problems are primarily associated with mentoring, financial literacy, and household economic capacity, while the highest-ranked strategic alternatives focus on entrepreneurial development, Islamic financial literacy, and stakeholder partnerships.

The comparison between the priority problems and strategic alternatives reveals a clear alignment. The high priority assigned to insufficient business mentoring is addressed through the development of entrepreneurial capacity. Similarly, the high priority of low Islamic financial literacy corresponds directly to the strategic priority of strengthening ZIS education and Islamic financial literacy. Meanwhile, the problem of weak business networks is addressed through strengthening partnerships and market access.

The results therefore suggest that productive ZIS programs should not rely exclusively on increasing the amount of financial assistance distributed to beneficiaries. Instead, financial resources should be embedded within a broader empowerment mechanism that combines productive financing with mentoring, entrepreneurial training, financial literacy, market access, and institutional collaboration.

The cumulative weight of the three highest-ranked strategies—developing entrepreneurial capacity (23.1%), strengthening ZIS education and Islamic financial literacy (20.5%), and strengthening partnerships and market access (17.2%)—reaches 60.8%. This concentration indicates that capacity development and ecosystem strengthening represent the dominant strategic directions identified by the experts.

From a policy perspective, these findings imply that zakat institutions should prioritize interventions that increase beneficiaries' capacity to independently manage and expand productive activities. The role of the zakat institution should therefore extend beyond fund distribution toward functioning as an empowerment facilitator, capacity builder, and coordinator of multi-stakeholder collaboration.

ANP Consistency and Robustness

The consistency analysis provides additional support for the reliability of the expert judgments. The consistency ratios obtained from the pairwise comparison matrices ranged between 0.03 and 0.08, remaining below the 0.10

threshold. The relatively low CR values indicate that the pairwise comparisons were sufficiently consistent and that the resulting priority rankings can reasonably be used as a basis for strategic prioritization.

The use of the limit supermatrix further enabled the synthesis of direct and indirect relationships among the elements of the network. Therefore, the final priorities should be interpreted not merely as independent rankings but as the outcome of interactions among the problem dimensions and strategic alternatives. This characteristic distinguishes the ANP approach from conventional hierarchical prioritization methods in which decision elements are assumed to be independent.

Overall, the ANP findings provide quantitative evidence that productive ZIS-based community empowerment is most effectively strengthened through a combination of entrepreneurial capacity development, Islamic financial literacy, stakeholder partnerships, and appropriately designed productive financing. The results provide a strategic basis for Dompet Dhuafa Waspada North Sumatra to redesign empowerment interventions toward a more integrated, capacity-oriented, and sustainable model.

The findings of this study demonstrate that productive Zakat, Infaq, and Sadaqah (ZIS) should be understood as an integrated community empowerment mechanism rather than merely as a system for distributing financial assistance. The ANP results show that the three highest-priority problems are insufficient business mentoring (18.6%), low Islamic financial literacy (16.4%), and inadequate household economic capacity (14.7%). Correspondingly, the three highest-ranked strategic alternatives are developing entrepreneurial capacity (23.1%), strengthening ZIS education and Islamic financial literacy (20.5%), and strengthening partnerships and market access (17.2%). These results indicate that the effectiveness of productive ZIS depends not only on the availability of capital but also on the capacity of beneficiaries to transform financial assistance into sustainable economic activities.

This finding is strongly supported by previous empirical research. Mawardi et al. (2023), using data from 137 mustahiks across seven zakat institutions, found that zakat empowerment programs and business assistance positively contributed to business growth and, subsequently, to mustahik welfare. Their findings are particularly consistent with the present study because business assistance was treated as an important mechanism connecting productive zakat intervention with sustainable welfare outcomes. Similarly, Gofur and Kasri (2025), using data from 1,631 mustahiks, found that the amount of productive zakat assistance and the provision of training and mentoring positively affected income growth. Their results provide strong empirical support for the present finding that mentoring should be positioned as a central component of productive ZIS programs rather than as an optional complementary activity.

The importance of mentoring is also evident in more recent empirical evidence. A study of productive zakat beneficiaries in Baitul Mal Aceh found that productive zakat significantly increased mustahik income, but the implementation of business mentoring remained suboptimal because of limitations in institutional capacity, human resources, and budget allocation. This finding closely corresponds to the present ANP result, in which insufficient business mentoring emerged as the highest-priority problem. Thus, the issue is not simply whether zakat institutions provide productive capital, but whether they possess sufficient institutional and human resources to accompany beneficiaries throughout the business development process.

Evidence from North Sumatra further reinforces this interpretation. A recent study of productive zakat recipients at BAZNAS North Sumatra found that productive zakat empowerment and mentoring had positive and significant effects on MSME development and mustahik welfare, while MSME development partially mediated the relationship between empowerment, mentoring, and welfare. This result provides an important explanation for the current ANP ranking: entrepreneurial capacity and mentoring are strategically important because productive zakat is expected to generate welfare through the development of sustainable economic activities rather than through one-time financial transfers.

The finding concerning low Islamic financial literacy is similarly supported by empirical evidence. Research examining zakat fund distribution among 109 mustahiks found that zakat distribution positively affected productive behavior and that Islamic financial literacy moderated the relationship between zakat distribution and beneficiary behavior. This evidence strengthens the interpretation that financial assistance does not operate independently of beneficiaries' financial capabilities. When beneficiaries have inadequate financial knowledge, productive capital may not be optimally allocated, whereas stronger financial literacy can improve the capacity to manage, plan, and utilize financial resources.

The importance of financial literacy is also consistent with the broader literature on productive zakat models. A systematic literature review by Arif et al. (2025), which examined 22 studies selected from an initial pool of 68 articles, identified several dominant productive zakat models, including MSME empowerment and capital provision, agricultural and livestock financing, and educational entrepreneurship. The review concluded that these models can contribute to poverty reduction and greater social equality when implemented through appropriate empowerment mechanisms. The present study extends this literature by demonstrating that the success of these productive models depends not only on the type of economic activity financed but also on the capacity-building and institutional ecosystem surrounding the beneficiaries.

The priority assigned to inadequate household economic capacity also has an empirical basis. Previous research on BAZNAS Probolinggo found that zakat and household characteristics affected mustahik household consumption, while household income served as an important intermediate factor. This supports the present finding that productive ZIS programs should consider the household as an economic unit rather than assessing beneficiaries solely according to their individual business activities. A business may receive productive capital, but household financial pressures can reduce the ability of beneficiaries to reinvest profits, expand production, or accumulate productive assets.

The present findings are also consistent with research demonstrating that productive zakat can improve welfare but that the magnitude of the effect depends on the scale and sustainability of the intervention. A qualitative study of LAZISNU East Java found that productive zakat contributed positively to mustahik welfare through business capital, equipment, and livestock facilities; however, the scale of beneficiaries' businesses and assistance remained predominantly micro, limiting the extent of income improvement. This finding is important because it indicates that providing productive assets does not automatically result in substantial welfare transformation. The intervention must be accompanied by business development, market access, mentoring, and institutional support.

Similar evidence has been reported in other Indonesian zakat institutions. Research on LAZISNU Yogyakarta found that productive zakat management involved not only collection and distribution but also supervision and mentoring, with improvements in the welfare status of beneficiaries. Meanwhile, research on BAZNAS Mandailing Natal identified business capital assistance, mentoring, and entrepreneurship training as key components of productive zakat management for micro-business empowerment and poverty alleviation. These findings reinforce the present ANP results, particularly the high priority assigned to mentoring and entrepreneurial capacity.

The importance of institutional and partnership dimensions is further demonstrated by recent research on productive zakat and pentahelix-based empowerment. A case study of BAZNAS Malang Regency emphasized collaboration among government, academia, private-sector actors, media, and communities as a mechanism for supporting productive zakat distribution and economic empowerment. This finding corresponds to the present study's third-ranked strategy, namely strengthening partnerships and market access (17.2%). The relatively high priority of this strategy suggests that zakat institutions cannot independently provide all resources required for sustainable economic empowerment. Collaboration is needed to connect beneficiaries with knowledge, technology, financing, suppliers, customers, and broader markets.

The results also support the multidimensional interpretation of productive zakat within the Maqashid al-Shariah framework. Productive ZIS interventions have implications that extend beyond income generation to include the preservation of wealth (Hifz al-Mal), human welfare (Hifz al-Nafs), intellectual capacity (Hifz al-'Aql), family resilience (Hifz al-Nasl), and religious values (Hifz al-Din). This multidimensional orientation is consistent with Mawardi et al. (2023), who operationalized mustahik welfare using a Maqashid al-Shariah-based perspective rather than relying exclusively on conventional economic indicators. Recent research also emphasizes that poverty should be understood multidimensionally, involving not only income deprivation but also limitations in education, health, and social participation. Accordingly, the present ANP framework provides a broader interpretation of empowerment by incorporating economic, human-capacity, household, and institutional dimensions simultaneously.

The strategic ranking generated by this study provides an important extension to previous empirical research. Existing studies have predominantly examined the effects of productive zakat on income, welfare, business performance, or poverty reduction using regression, PLS-SEM, path analysis, or qualitative case-study approaches. For example, Mawardi et al. (2023) used PLS-SEM to examine relationships among zakat empowerment, business assistance, business growth, and welfare; Gofur and Kasri (2025) applied logistic regression to identify determinants of income growth; and other studies have employed mixed methods or qualitative case studies to investigate program implementation. These approaches are appropriate for estimating relationships and assessing program effects, but they do not directly answer the decision-making question of which interconnected problems and strategies should receive the greatest priority.

In this context, the contribution of ANP in the present study should not be interpreted as demonstrating that ANP is universally superior to regression-based methods. Rather, ANP addresses a different analytical objective. Regression and PLS-SEM are primarily designed to estimate the magnitude and significance of relationships

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among variables, whereas ANP is designed to prioritize elements within a complex decision network involving interdependence and feedback. Methodological literature on ANP emphasizes that pairwise comparisons, consistency testing, weighted supermatrices, and limit supermatrices are central components for deriving final priorities in interconnected systems. Therefore, ANP is particularly appropriate for the present research question because the objective is to formulate strategic priorities rather than estimate a causal effect between independent and dependent variables.

Nevertheless, the robustness of ANP findings should be examined beyond the consistency ratio. Sensitivity analysis is particularly relevant because final priorities depend on expert judgments and changes in input weights can potentially alter the ranking of alternatives. May et al. (2013) developed a sensitivity and stability framework for ANP that evaluates whether the initially preferred alternative remains optimal under perturbations of model inputs. Other ANP applications similarly demonstrate that one-at-a-time changes in criterion weights can be used to examine the stability of final rankings. Accordingly, the present study should complement the reported CR values with a sensitivity analysis of the three highest-priority strategic alternatives. If, for example, the priority weight of entrepreneurial capacity is varied within a reasonable range while other weights are proportionally adjusted, and entrepreneurial capacity remains the first-ranked alternative across the tested scenarios, the strategic recommendation can be considered relatively robust.

This distinction is important for interpreting the methodological contribution of the study. The strength of the ANP approach in this research lies not in replacing quantitative causal methods, but in complementing them by providing a structured prioritization mechanism for complex policy and institutional decisions. The empirical literature establishes that productive zakat, business assistance, mentoring, and financial literacy are associated with beneficiary welfare and productive behavior, while the present ANP analysis adds information about how these factors should be prioritized within an interconnected strategic system.

From a managerial perspective, the results imply that Dompet Dhuafa Waspada should move from a predominantly distribution-oriented model toward a capacity-based empowerment model. The first priority should be strengthening entrepreneurial capacity through structured training and continuous business mentoring. The second should be strengthening Islamic financial literacy so that beneficiaries can manage productive capital responsibly. The third should be expanding partnerships and market access to reduce the isolation of micro-enterprises and create opportunities for business growth. Productive financing should subsequently be designed as part of this integrated system rather than implemented as a stand-alone intervention.

The policy implication is that productive ZIS programs require institutional investment in the ecosystem surrounding beneficiaries, not merely an increase in the amount of funds distributed. Recent evidence from Indonesia similarly shows that productive zakat can improve income and welfare, but institutional capacity, mentoring resources, market access, and beneficiary capabilities remain important constraints on long-term sustainability. Consequently, zakat institutions should establish measurable mentoring standards, strengthen the competence of program facilitators, develop partnerships with market actors and educational institutions, and implement periodic monitoring based on business and household-level indicators.

Overall, the findings reinforce the proposition that productive ZIS is most effective when financial capital is transformed into sustainable economic capability. The convergence between the ANP priorities and previous empirical evidence suggests that mentoring, entrepreneurial capacity, financial literacy, and institutional collaboration are not peripheral components but central determinants of sustainable empowerment. The principal contribution of the present study is therefore the formulation of a multidimensional priority structure that connects these factors within an interdependent decision network. This structure provides a practical basis for designing more integrated productive ZIS policies and programs while also offering a complementary perspective to empirical studies that focus primarily on causal relationships or outcome measurement.

Conclusions

This study concludes that optimizing the productive utilization of Zakat, Infaq, and Sadaqah (ZIS) requires a fundamental paradigm shift from mere financial capital distribution toward an integrated, capacity-oriented empowerment model. Utilizing the Analytic Network Process (ANP), the findings demonstrate that economic empowerment is a multidimensional, interconnected system, meaning financial assistance alone is insufficient without continuous capacity building for beneficiaries. The analysis identifies insufficient business mentoring, low Islamic financial literacy, and inadequate household economic capacity as the three top-priority obstacles. Consequently, the primary strategic solutions must focus on developing beneficiary entrepreneurial capacity, strengthening ZIS education and Islamic financial literacy, and broadening strategic partnerships to expand market access for *mustahik*. Through the lens of *Maqashid al-Shariah*, productive ZIS generates holistic benefits that extend far beyond short-term income generation. By contributing directly to the preservation of wealth (*Hifz al-Mal*), human welfare (*Hifz al-Nafs*), intellectual development (*Hifz al-'Aql*), family resilience (*Hifz al-Nasl*), and religious responsibility (*Hifz al-Din*), this approach fosters long-term socioeconomic independence. Practically, zakat management institutions are urged to implement structured post-financing mentorship, incorporate practical financial literacy and digital skills training, and foster multi-stakeholder collaboration with governments, universities, and private sector actors. Robust monitoring and evaluation frameworks must also be established to track real business growth and beneficiary independence over time. Finally, while the ANP framework offers a rigorous prioritisation model, the study's findings are shaped by a select expert panel within the specific context of North Sumatra. Future research should combine expert-based prioritisation with empirical methods—such as SEM, DEA, or SROI—and longitudinal multi-region comparative studies to validate the actual long-term impact on beneficiary welfare.

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