

STRATEGIC IMPLEMENTATION AND STAKEHOLDER ROLES IN COMMUNITY-BASED ZAKAT EMPOWERMENT PROGRAMS

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Abstract

Purpose – This study examines how Indonesia’s Kampung Zakat program was implemented at the community level, which stakeholders shaped its execution, and how monitoring and evaluation functioned in practice. It addresses the imbalance between the frequent evaluation of welfare outcomes in faith-based poverty-alleviation programs and the limited scrutiny of the managerial processes that determine whether a well-designed strategy is delivered as intended.

Design/methodology/approach – A phenomenological qualitative design, nested within a larger explanatory sequential mixed-methods dissertation, was adopted. Ten mustahik (zakat recipients) were purposively selected with stratification by geography, program duration, baseline socioeconomic position, and outcome level, and were interviewed by telephone in January–February 2026. Transcripts were analyzed thematically and benchmarked against the Ministry of Religious Affairs’ official guidelines.

Findings – Execution depended on local intermediaries (neighborhood heads, mosque administrators, village officials, and local zakat officers) whose selection practices produced proximity bias. Substantial gaps emerged in skills training, structured mentoring, and market access, whereas the initial asset transfer reached all informants. The only informant reporting near-guideline mentoring also reported the strongest business continuity. Monitoring was perceived as administrative rather than corrective.

Research limitations/implications – Interpreted through stakeholder theory, the resource-based view, and implementation-fidelity theory, the findings locate the program’s strategic vulnerability in execution capacity and local accountability rather than in design. The small qualitative sample and the focus on implementation rather than ministerial strategy formulation limit generalization.

Practical implications – Auditable selection protocols, rotation of gatekeeping roles, mentoring standards treated as performance indicators, and monitoring linked to defined corrective responses can strengthen frontline governance.

Originality/value – The study proposes an implementation-fidelity framework applicable to community-based Islamic philanthropy.

Keywords: Strategy Implementation; Stakeholder Roles; Zakat Institutional Management; Implementation Gap; Implementation Fidelity

PUBLIC INTEREST STATEMENT

Faith-based poverty-alleviation programs are usually judged by welfare outcomes, while the managerial processes that deliver them remain under-examined. This study examines Indonesia’s Kampung Zakat program, focusing on the local actors who shape who benefits and on how monitoring works in the field. Recipients’ accounts show that local intermediaries strongly influence access and that gaps concentrate in continuing support rather than the initial asset. The findings are relevant to the Ministry of Religious Affairs, BAZNAS, and other

institutions managing community-based Islamic philanthropy.

INTRODUCTION

Faith-based institutions are increasingly mobilized as channels of development and social protection, and zakat is among the largest of these channels in Muslim-majority societies. A systematic review of 44 studies published between 2020 and 2024 concludes that zakat distribution programs show positive effects on recipients' behavior and contribute to poverty alleviation, although some programs produced mixed outcomes and the implementation of productive zakat still requires improvement (Mohamed Esa et al., 2025). The shift from consumption-oriented aid toward income generation through capital grants, loans, and training is widely argued to be a more effective route out of poverty (Sarif et al., 2024), and Indonesian zakat institutions have simultaneously professionalized their fundraising and communication practices (Hudaefi & Beik, 2021). Zakat and waqf are, in this context, increasingly framed as complementary instruments of Islamic social finance (Nour Aldeen et al., 2022).

Among the most prominent initiatives is Kampung Zakat (Zakat Village), launched in 2018 by the Directorate General of Islamic Community Guidance of the Ministry of Religious Affairs of the Republic of Indonesia (Kementerian Agama Republik Indonesia, 2023). The program is designed around an integrated, area-based ecosystem of zakat and waqf that targets five sectors economy, education, health, social welfare, and da'wah (Kementerian Agama Republik Indonesia, 2024) with the long-term aim of transforming *mustahik* (zakat recipients) into *muzakki* (zakat payers) (Fitri et al., 2024; Kementerian Agama Republik Indonesia, 2025). As of the most recent ministerial data, 118 Kampung Zakat locations have been established across Indonesia (Kementerian Agama Republik Indonesia, 2024). Such a design is ambitious precisely because it depends on sustained, multi-level coordination, and evidence from large-scale asset-transfer programs shows that transfers can lift households out of poverty traps when they are large enough to carry recipients above a critical asset threshold (Balboni et al., 2022).

Scholarship on implementation has long argued that the effectiveness of a program depends less on the sophistication of its design than on the quality of its execution. Implementation research demonstrates that the degree and quality of delivery systematically shape program outcomes (Durlak & DuPre, 2008), and that many implementation efforts fail even when plans are highly developed because contextual forces work against them in the real world (Damschroder et al., 2022). Public-sector scholarship similarly stresses that state capability for implementation, rather than policy design alone, determines whether intended change materializes (Andrews et al., 2017). Guidance for complex interventions accordingly emphasizes that delivery may legitimately vary across contexts, provided that the integrity of core components is maintained (Skivington et al., 2021).

Within the Islamic institutional management literature, however, empirical attention has disproportionately concentrated on measuring welfare outcomes poverty indices (Beik & Arsyianti, 2016), income, and welfare of recipients while the managerial and organizational processes that precede those outcomes have received less scrutiny. Even the most recent synthesis of the field organizes the evidence along a logic model of inputs, processes, and outcomes and concludes that mixed results call for improvement in implementation (Mohamed Esa et al., 2025). A second, unresolved debate concerns local gatekeeping. Community-driven development research has long warned that local elites may capture benefits (Platteau, 2004), yet evidence from Indonesian targeted welfare programs is mixed: relatives of formal leaders were more likely to receive benefits in some programs, but the welfare consequences of such capture appeared small (Alatas et al., 2019). Whether local intermediaries matter for a program

that depends on continuing support, rather than on a one-off transfer, remains open.

This asymmetry leaves a persistent question underexplored in da'wah and Islamic institutional management: even where a zakat-based empowerment program is comprehensively designed, what determines whether that design is faithfully executed at the community level, and which stakeholders make or break that execution? Existing studies of productive zakat typically take the program as delivered and ask what it achieves; few use the recipients' own accounts to compare what the guidelines promise with what actually arrives, or ask how monitoring converts (or fails to convert) observation into correction. The gap is therefore simultaneously theoretical (stakeholder, resource-capability, and fidelity perspectives are rarely combined in studies of zakat), contextual (faith-based delivery through religious and village intermediaries), and methodological (reliance on outcome metrics rather than process accounts).

The present analysis is deliberately restricted to the managerial dimension of the program: the roles played by different stakeholders in program execution, the mechanisms through which the program was implemented across diverse local contexts, and the practices of monitoring and evaluation that shaped or failed to shape corrective action. How *mustahik* interpret programmatic change, including perceived economic, human-development, and religious-moderation outcomes, is examined separately in a companion qualitative analysis of the same interview dataset and is excluded here to preserve a focused managerial lens.

The article treats Kampung Zakat as a case of strategy execution in a religious nonprofit setting and asks how implementation processes at the community level sustain or undermine an institutionally designed strategy. Three research questions guide the analysis. **RQ1:** Which stakeholders were involved in the day-to-day execution of Kampung Zakat, and what roles did they play in determining who received program benefits and how those benefits were delivered? **RQ2:** How did implementation mechanisms vary across program locations, and what gaps existed between the intended components and what was delivered in the field? **RQ3:** How did monitoring and evaluation function at the local level, and to what extent did it enable adaptive, corrective management?

The study makes three contributions. Theoretically, it brings stakeholder theory, the resource-based and dynamic-capability perspectives, and implementation-fidelity theory into a single framework for community-based Islamic philanthropy, extending integrative arguments that treat stakeholders and resources as mutually constitutive (Freeman et al., 2021; McGahan, 2021). Empirically, it provides a systematic, recipient-grounded comparison of guideline provisions and field delivery across diverse locations, complementing outcome-oriented evaluations. Conceptually, it proposes an implementation-fidelity framework (Figure 6) that locates three break points gatekeeping, process delivery, and monitoring and links each to a governance lever that regulators and zakat institutions can act on.

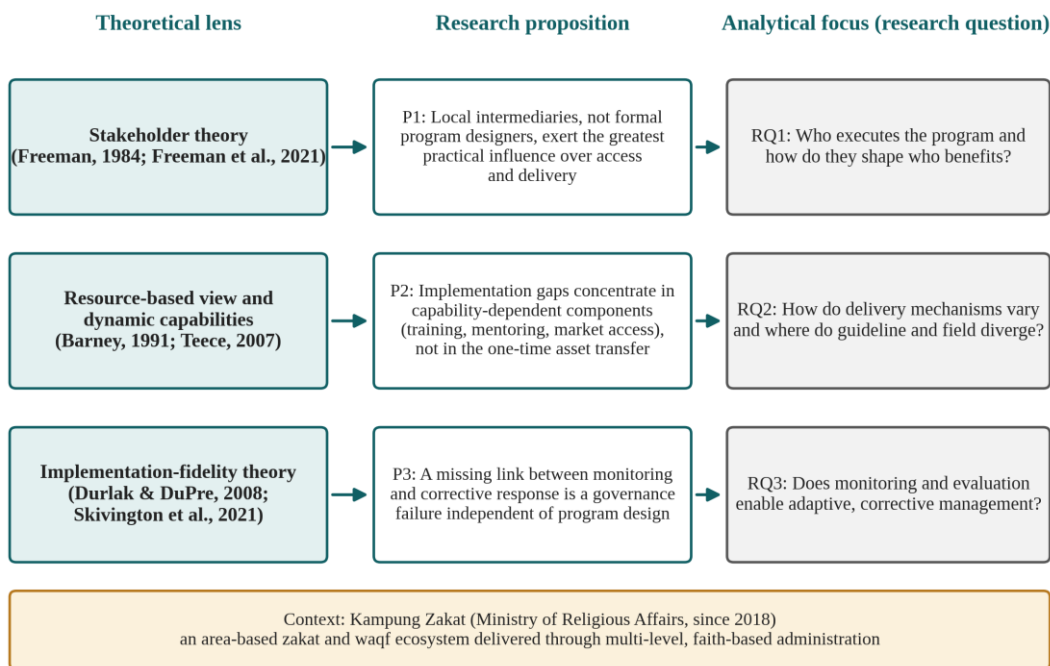
LITERATURE REVIEW

Conceptual Framework

The analysis draws on three complementary bodies of strategic management theory (Figure 1). *Stakeholder theory* holds that an organization's strategy is executed not by formal leadership alone but through a network of internal and external actors who mediate access to organizational resources and whose interests and behavior determine whether strategic intent is realized (Freeman, 1984). Recent work has re-integrated this perspective with the resource-based view, arguing that stakeholders bind resources to organizations and that neither perspective is complete without the other (Freeman et al., 2021; McGahan, 2021). Applied to

community-based Islamic philanthropy, the lens directs attention to intermediaries local religious figures, neighborhood officials, and zakat administrators who translate ministerial policy into concrete access decisions at village level. Network research treats brokerage between otherwise disconnected parties as a capability in its own right (Burt & Soda, 2021), and the community in which an organization is embedded is itself a valuable resource (Gibson et al., 2021).

Figure 1
Theoretical Framework of the Study



Source: Authors' elaboration based on Freeman (1984), Barney (1991), Teece (2007), Durlak and DuPre (2008), and Skivington et al. (2021).

The *resource-based view* and *dynamic-capability* perspectives distinguish between possessing a strategic resource and having the organizational capability required to convert it into sustained value (Barney, 1991; Teece, 2007). Contemporary restatements locate resource-based theory within a value-creation framework that clarifies how resources translate into value (Barney et al., 2021), and show that resource abundance can itself generate vulnerabilities when strengths are not matched by complementary capabilities (Miller & Le Breton-Miller, 2021). The distinction is directly relevant to zakat-based empowerment, where the productive asset transferred to a *mustahik* is only as valuable as the surrounding capability mentoring, market linkage, and technical support that allows it to be used productively over time. Learning-based accounts add that capability depends on feedback and adaptation (Greve, 2021), which links the capability argument to monitoring practice.

Implementation-fidelity theory distinguishes program design from program delivery, arguing that a well-designed intervention can fail not because its logic is flawed but because the process through which it reaches beneficiaries departs, often substantially and unevenly, from what was planned (Durlak & DuPre, 2008). Updated frameworks for complex interventions and for implementation research reinforce the point: delivery is context-dependent, and contextual factors can undermine even carefully planned efforts (Damschroder

et al., 2022; Skivington et al., 2021). Zakat scholarship has begun to adopt a comparable logic-model perspective (Mohamed Esa et al., 2025), but without examining the stakeholders and feedback mechanisms that determine fidelity.

This focus is consistent with the mandate of da'wah management as an academic field, which treats religious and philanthropic institutions as organizations that require systematic, evidence-based governance, and in which stakeholder coordination, accountability, and frontline service delivery are as central to success as religious compliance or fund mobilization (Al-Manduri et al., 2025; Andrilolo et al., 2024). Together, the three perspectives motivate an analytical focus on stakeholders, delivery mechanisms, and feedback processes—rather than on program design or beneficiary outcomes as the unit of analysis for understanding the strategic management of Kampung Zakat.

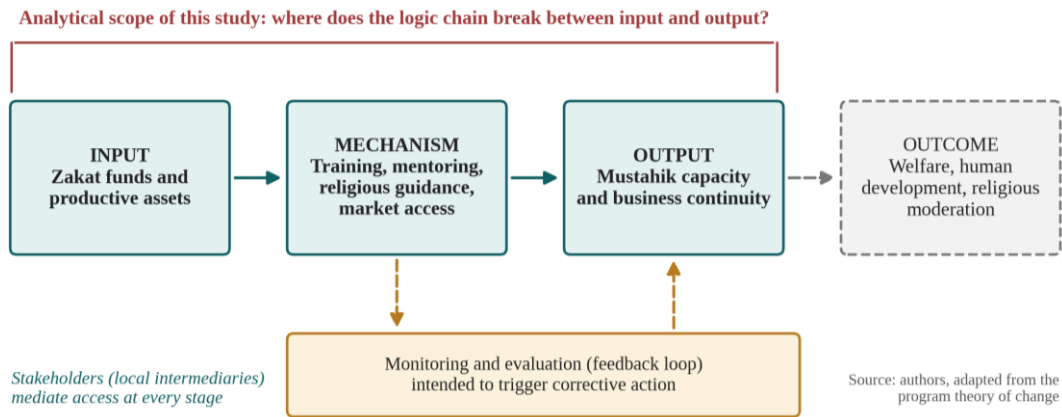
Research Proposition

Consistent with the qualitative, theory-building orientation of this study (Neuman, 2014), the analysis is guided by three research propositions rather than statistically testable hypotheses. **Proposition 1**, grounded in stakeholder theory (Freeman, 1984; McGahan, 2021), holds that local intermediary stakeholders rather than formal program designers exercise the greatest practical influence over who accesses program benefits and how those benefits are delivered. **Proposition 2**, grounded in the resource-based and dynamic-capability perspectives (Barney, 1991; Teece, 2007), holds that implementation gaps concentrate in coordination-intensive, capability-dependent components (training, mentoring, and market access) rather than in the one-time transfer of productive assets. **Proposition 3**, grounded in implementation-fidelity theory (Durlak & DuPre, 2008), holds that the absence of a functioning link between monitoring activity and corrective response constitutes a governance failure that undermines delivery independent of the quality of the original design.

Research Model

The analytical model follows the program's own theory of change, which links four sequential stages (Figure 2): zakat funds and productive assets (input) are channeled through training, mentoring, and religious guidance (mechanism), which are intended to build *mustahik* capacity (output) before translating into broader welfare outcomes that lie beyond the present scope. The structure parallels the input–process–outcome logic models used in recent zakat syntheses (Mohamed Esa et al., 2025). The study's contribution is to examine where and how this chain breaks down between input and output, with stakeholders mediating each stage and monitoring and evaluation intended to close the feedback loop. A structured comparison between the components promised in official guidance and those reported as delivered (Table 3) operationalizes the model by identifying the mechanism-stage components at which implementation departs most from design.

Figure 2
Research Model: The Program Logic Chain and the Analytical Scope



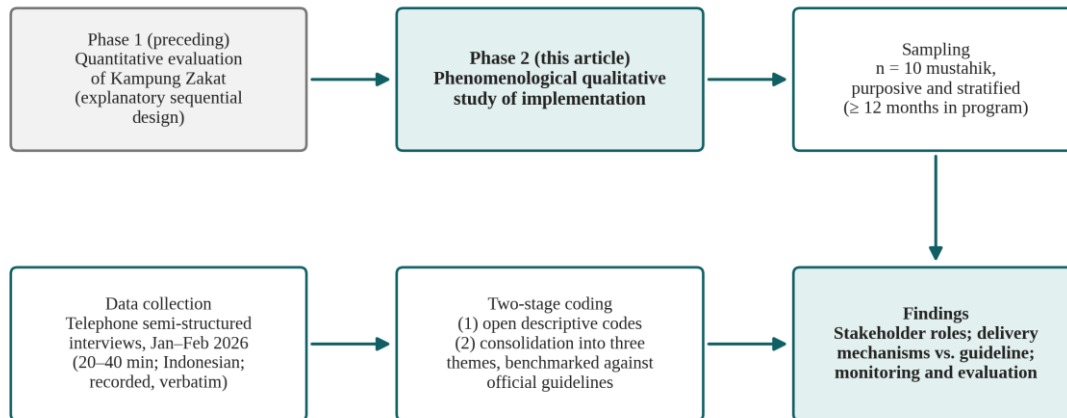
Source: Authors' elaboration, adapted from the program theory of change in Kementerian Agama Republik Indonesia (2025) and the logic-model approach of Mohamed Esa et al. (2025).

METHOD

Research Design

This article draws on the qualitative component of a mixed-methods doctoral study that used an explanatory sequential design, in which a quantitative phase precedes and informs a subsequent qualitative phase (Creswell & Plano Clark, 2018). The qualitative phase reported here was designed to explain the mechanisms, processes, and contextual factors underlying program implementation dimensions that a structured quantitative instrument could not adequately capture (Figure 3). A phenomenological approach was adopted, oriented toward understanding how *mustahik* experienced and made sense of the process through which the program reached, or failed to reach, their communities (Patton, 2015). The design suits the research questions because implementation is a lived, relational process whose texture who was invited, how often support arrived, whether monitoring led to action is accessible primarily through participants' accounts, and because it aligns the interpretive task with the propositions derived from the theoretical framework.

Figure 3
Research Design and Analytical Procedure



Source: Authors' elaboration.

Research Setting and Sample

The research setting is the Kampung Zakat program administered by the Ministry of Religious Affairs, whose locations are dispersed across Indonesia. Ten informants were selected through purposive sampling from among *mustahik* who had participated in the program for at least twelve months (Palinkas et al., 2015). Sampling was stratified to capture variation along four dimensions: geographic location (Java and outside Java), program duration (one to five years), baseline income and education level, and the level of program outcome identified in the preceding quantitative phase (Table 1). Informants were located in West Java, East Nusa Tenggara, Bangka Belitung, East Java (two locations), West Sumatra, Bali, Central Java, and two further provinces, reflecting the program's geographic dispersion.

The sample size is justified on the grounds of information richness and saturation. Empirical tests indicate that code saturation can be reached with relatively few interviews in focused studies of relatively homogeneous populations, whereas meaning saturation typically requires larger samples (Guest et al., 2006; Hagaman & Wutich, 2017; Hennink et al., 2017; Hennink & Kaiser, 2022). Because the aim is to identify recurring implementation patterns across a defined population of participants, rather than to elicit the full range of subjective meanings, the sample is adequate for the stated purpose, although its transferability is limited (see Conclusion).

Table 1
Sampling Frame and Stratification Dimensions

Dimension	Categories used for variation	Coverage in the sample
Geographic location	Java; outside Java	West Java, East Java (two locations), Central Java; East Nusa Tenggara, Bangka Belitung, West Sumatra, Bali, and two further provinces
Program duration	One to five years (minimum 12 months)	About one year; 13–24 months; more than two years (two informants)
Baseline socioeconomic position	Income and education level	Variation sought; informant-level values not reported
Program outcome level	Level identified in the preceding quantitative phase	Variation sought; informant-level values not reported

Dimension	Categories used for variation	Coverage in the sample
Informant role	Group members and community leaders	Includes one group leader (<i>ketua kelompok</i> , R1)

Source: Authors' data, interviews with ten *mustahik*, January–February 2026.

Data Collection

Data were collected through semi-structured in-depth interviews conducted by telephone between January and February 2026, with an average duration of 20 to 40 minutes per informant (Kvale & Brinkmann, 2009). Interviews were conducted in Indonesian, audio-recorded with informant consent, and transcribed verbatim. The interview guide was developed from patterns identified in the quantitative phase and covered informants' experience of program selection, the nature and frequency of assistance and mentoring received, and their perception of monitoring activity.

Data Analysis Technique

Coding proceeded in two stages. In the first, transcripts were read in full and coded openly to identify recurring descriptive categories relating to program access, delivery mechanisms, and post-transfer support. In the second, open codes were consolidated into three analytical themes corresponding to the research questions: stakeholder roles in the selection process, variation in implementation mechanisms relative to official guidance, and the character of monitoring and evaluation. Codes were organized around implementation mechanisms, stakeholder roles, and inhibiting factors, consistent with framework-based qualitative analysis of implementation research (Palinkas et al., 2015). Where informants described comparable experiences in different language, coding decisions were cross-checked against the guideline documentation issued by the Ministry of Religious Affairs so that departures from intended design were identified consistently rather than impressionistically. The guideline documentation served strictly as a benchmark against which reported field delivery could be compared; it was not treated as a finding, and no claim is made about how the guideline itself was formulated. Following the argument that analytic quality in thematic analysis rests on transparent, reflexive practice rather than on coding-reliability statistics (Braun & Clarke, 2021), the staged procedure above, rather than an agreement coefficient, is offered as the basis for credibility.

Ethical Considerations

Ethical clearance was obtained from the Postgraduate School of Universitas Islam Negeri Sunan Kalijaga Yogyakarta, and research access was formally authorized by the Directorate of Zakat and Waqf Empowerment, Ministry of Religious Affairs of the Republic of Indonesia. All informants provided informed consent, were assured of confidentiality through anonymized coding (R1 to R10), and retained the right to withdraw at any stage without consequence. To preserve confidentiality, informants are identified only by code and province; no names, institutional affiliations, or identifying details beyond province are reported.

RESULTS

The results are organized around the three research questions and a contextual finding on regional variation. Findings are based on informants' accounts and are interpreted briefly where needed; fuller interpretation is reserved for the Discussion.

Informant Characteristics

Table 2 summarizes the information available for each informant. Provinces and mentoring frequencies are reported at informant level only where the interview material specifies them; remaining cells are marked accordingly rather than inferred. Seven of ten informants described mentoring at intervals of one to six months, one (R6) described near-fortnightly contact, and two (R4 and R5) are not classified on this dimension.

Table 2
Informant-Level Information Reported in the Dataset

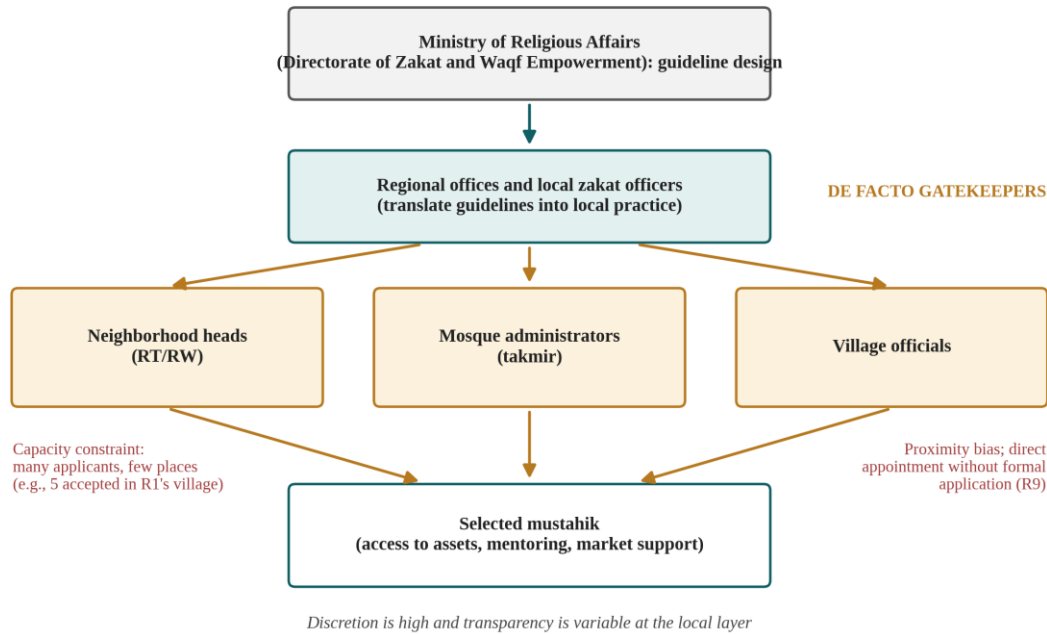
Code	Province	Mentoring frequency	Notable reported feature
R1	West Java	Every 1–6 months	Group leader (<i>ketua kelompok</i>); only five of many applicant households accepted
R2	Not reported by code	Every 1–6 months	—
R3	Not reported by code	Every 1–6 months	—
R4	Not reported by code	Not individually reported	—
R5	East Java	Not individually reported	Communication only around scheduling of new activities
R6	West Sumatra	Near-fortnightly	Skills training reported; most favorable business trajectory
R7	Not reported by code	Every 1–6 months	—
R8	Not reported by code	Every 1–6 months	Visit frequency declined over time; half or more of the group ceased or withdrew
R9	Central Java	Every 1–6 months	Passive monitoring; some households directly appointed; half or more of the group ceased or withdrew
R10	Not reported by code	Every 1–6 months	—

Source: Authors' data. "—" = no specific feature reported for that informant code in the analysis.

Stakeholder Roles and the Selection Process

Across all ten accounts, selection into Kampung Zakat involved a consistent set of local intermediaries: neighborhood-unit heads (RT/RW), mosque administrators (*takmir*), village officials, and local zakat officers affiliated with the Regional Office of the Ministry of Religious Affairs (Figure 4). These actors functioned as de facto gatekeepers of program access, operating with considerable discretion and variable transparency.

Figure 4
Stakeholders in Program Execution and the Gatekeeping Pathway



Source: Authors' analysis of interview data (R1–R10).

R1, who served as *ketua kelompok* of the Kampung Zakat group in his West Java village, described the process directly: although many households applied, only five were accepted, and those chosen were typically people already engaged in a specific livelihood activity and personally known to the organizers. This account illustrates two distinct managerial problems: a binding capacity constraint that excluded many eligible applicants, and a proximity bias in which social closeness to administrators, rather than documented need, shaped selection. R9, from Central Java, offered a corroborating account, noting that some households in clear need had not applied through a formal process but were directly appointed by local organizers.

These patterns are consistent with the phenomenon of elite capture documented in social-assistance programs, in which actors with social or institutional proximity to gatekeepers obtain preferential access irrespective of relative need (Alatas et al., 2019; Platteau, 2004). Because zakat distribution carries specific religious stipulations regarding the eight eligible categories of recipients (*asnaf*), variation in local selection practice carries implications not only for managerial efficiency but for the program's fidelity to its religious and distributive mandate.

Variation in Implementation Mechanisms Across Locations

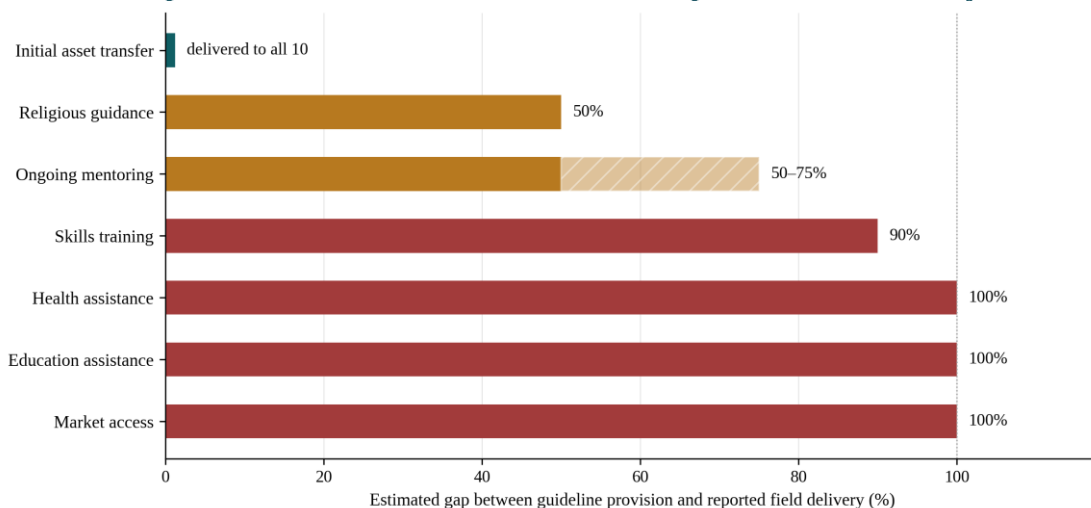
The mechanisms through which Kampung Zakat was implemented varied considerably across the ten locations despite a common set of guidelines. A structured comparison between the components specified in official guidance (Kementerian Agama Republik Indonesia, 2025) and those informants reported receiving shows substantial gaps across nearly every dimension (Table 3; Figure 5).

Table 3
Structured Comparison of Official Guidance and Reported Field Experience

Program component	Guideline provision	Reported field implementation	Gap	Managerial implication
Skills training	Technical and life-skills training for all participants	Reported by 1 of 10 informants (R6, West Sumatra)	90%	Limited technical capacity among <i>mustahik</i>
Ongoing mentoring	Minimum twice-monthly visits by trained facilitators	Once every 2–6 months, uneven quality	50–75%	No problem-solving support during business setbacks
Religious guidance	Regular activity under the da'wah component	Reported by 5 of 10 informants, unstructured	50%	Religious-moderation objective under-realized
Health assistance	Included under the human-development component	0 of 10; support came from village/BPJS	100%	No traceable program contribution to health outcomes
Education assistance	Included under the human-development component	0 of 10; support came from village or PKH schemes	100%	No traceable program contribution to education outcomes
Market access	Facilitation of product marketing	0 of 10 informants reported receiving this	100%	Persistent difficulty selling goods; business stagnation

Source: Authors' analysis of interview data benchmarked against Kementerian Agama Republik Indonesia (2025). Gap = authors' estimate of the shortfall between guideline provision and reported delivery.

Figure 5
Gap Between Guideline Provision and Reported Field Delivery



Source: Authors' analysis (see Table 3). Hatched segment indicates the reported range for mentoring.

The components most consistently under-delivered were those requiring sustained managerial effort skills training, continuous mentoring, and market-access facilitation—rather than the initial one-time transfer of productive assets, which all informants reported receiving. The implementation gap was thus concentrated in the ongoing, coordination-intensive elements of delivery.

The clearest illustration of the consequences emerged in the contrast between R6, from West Sumatra, and the remaining informants (Table 4). R6 was the only informant to report mentoring at a frequency approaching the guideline standard, describing near-fortnightly contact with a facilitator who assisted with problem-solving, and reported the most favorable

business trajectory: steady, if modest, income gains tied to production. By contrast, informants receiving mentoring only once every one to six months (R1, R2, R3, R7, R8, R9, and R10) more commonly reported stagnant or declining business activity, and in two cases (R8 and R9) reported that half or more of their group's original participants had ceased operating or withdrawn.

Table 4
Mentoring Frequency and Reported Business Trajectory

Mentoring pattern	Informants	Frequency reported	Reported business trajectory
Near guideline	R6	Near-fortnightly; facilitator assisted with problem-solving	Steady, modest income gains tied to production
Well below guideline	R1, R2, R3, R7, R8, R9, R10	Once every 1–6 months	More commonly stagnant or declining; half or more of group exited (R8, R9)
Not individually classified	R4, R5	Not individually reported	–

Source: Authors' analysis of interview data. A single comparative case cannot establish causality.

Program duration alone did not resolve these gaps (Table 5). Among informants who had participated for about one year, economic change was generally minimal, with one informant describing no results and another describing a modest income increase alongside the exit of six of ten group members to other work. Among those with thirteen to twenty-four months of participation, gains were small and insufficient for daily needs, and in one case a reported large income increase co-existed with the closure of half the group's businesses. Among the two informants with more than two years of participation, income was described as flat. In the absence of consistent mentoring and market support, extending exposure did not by itself produce cumulative improvement.

Table 5
Reported Economic Change by Duration of Participation

Duration of participation	Reported economic change
About one year	Generally minimal; one informant reported no results; another reported a modest income increase alongside the exit of six of ten group members to other work
13–24 months	Small gains, insufficient for daily needs; in one case a large income increase co-existed with closure of half the group's businesses
More than two years (two informants)	Income described as flat, neither rising nor falling

Source: Authors' analysis of interview data.

Monitoring and Evaluation Practice

Monitoring and evaluation, intended to support accountability and continuous learning, was consistently described as administrative in character, with limited connection to corrective action. R9 characterized monitoring visits as passive observation rather than substantive engagement; R8 reported that visit frequency, already low, declined further over time; and R5, from East Java, described communication as occurring only around the scheduling of new program activities rather than as an ongoing supportive relationship. This pattern is managerially significant because several informants described operational crises—collapsing product markets and the exit of half or more of a production group—that a functioning

monitoring system with a responsive escalation mechanism would plausibly have detected and addressed. As implemented, the evaluation function operated as a compliance record rather than as a decision-support mechanism.

Regional Variation in Implementation Quality

Informant accounts also point to a systematic difference between locations in Java and those outside Java. In densely populated regions of Java, informants described operating alongside multiple overlapping government and philanthropic assistance schemes, a condition that appears to dilute both the distinctiveness of, and the administrative attention given to, any single program. In several outer-island locations, by contrast, Kampung Zakat was described as one of relatively few external interventions reaching the community, and informants reported comparatively higher appreciation even where the absolute scale of assistance remained limited. Informants identified the strongest implementation, including the most consistent mentoring, in a West Sumatra location, while several Java-based locations were associated with greater difficulty. Implementation quality was thus shaped not only by local gatekeepers but by the institutional density and competitive attention environment in which administrators operated.

Table 6
Assessment of Research Propositions Against the Evidence

Proposition	Principal evidence	Qualification	Assessment
P1: Local intermediaries shape access	Gatekeeping by RT/RW, <i>takmir</i> , village officials, local zakat officers; five accepted among many applicants (R1); direct appointment (R9)	Recipient perspective only; capture's welfare cost may be small in one-off transfers (Alatas et al., 2019)	Supported
P2: Gaps concentrate in capability-dependent components	Training 90%, mentoring 50–75%, market access 100% versus universal asset transfer; R6 contrast	Single contrasting case; transfer size not assessed (cf. Balboni et al., 2022)	Supported
P3: Missing monitoring–correction link is a governance failure	Passive visits (R9), declining frequency (R8), contact only for scheduling (R5); unaddressed group attrition	Informant-reported; ministerial monitoring documents not examined	Supported

Source: Authors' analysis.

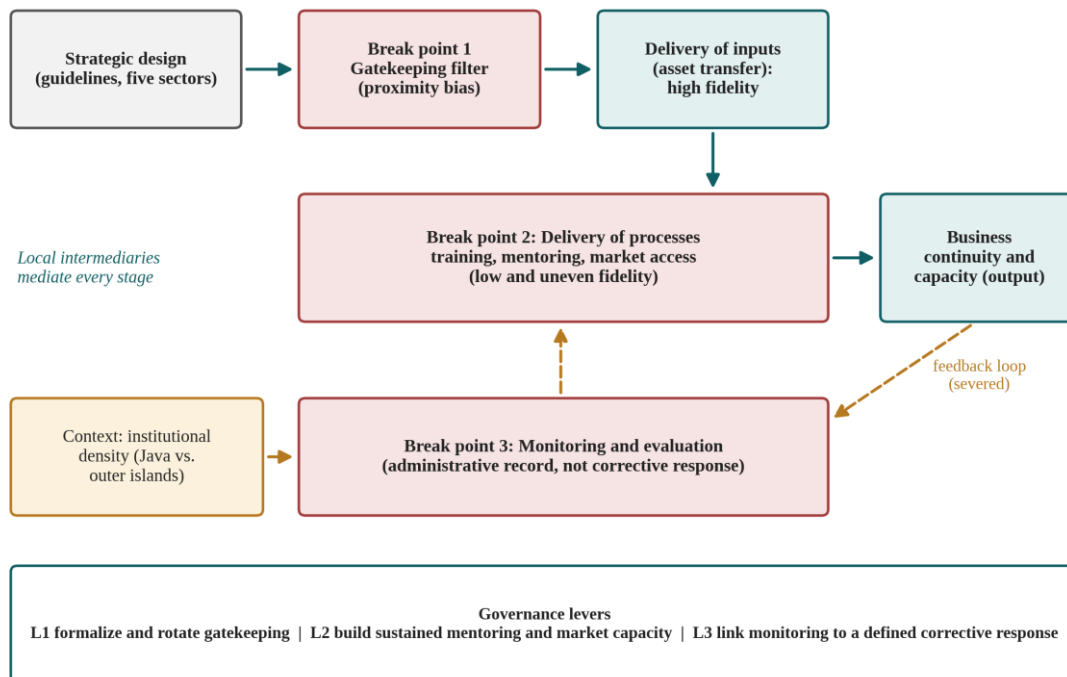
DISCUSSION

Interpretation of the Findings

Taken together, the findings answer the three research questions in a consistent direction: the strategic vulnerability of Kampung Zakat lies in execution rather than design. Regarding RQ1, the stakeholders with the greatest practical influence over who benefited and how were not national policymakers but local intermediaries—RT/RW officials, mosque administrators, village officials, and local zakat officers—whose selection and facilitation practices shaped access (Proposition 1). Regarding RQ2, the concentration of gaps in mentoring, training, and market access, alongside universal delivery of the initial asset, shows that input delivery proved easy to execute uniformly because it required a single transaction, whereas process delivery required sustained managerial capacity, recurring resource allocation, and locally embedded expertise that were unevenly available (Proposition 2). Regarding RQ3, the disconnect between monitoring activity and corrective response indicates a governance rather than a design failure (Proposition 3). Figure 6 integrates these results into an

implementation-fidelity framework with three break points and corresponding governance levers.

Figure 6
An Implementation-Fidelity Framework for Community-Based Zakat Programs



Source: Authors' elaboration based on the findings of this study.

Comparison With Previous Studies

The findings are consistent with the broader synthesis that productive zakat yields positive but mixed outcomes and that implementation requires improvement (Mohamed Esa et al., 2025). They also qualify the optimism of the literature that treats capital, loans, and training as a coherent package of productive disbursement (Sarif et al., 2024): in Kampung Zakat the capital component was reliably delivered, whereas the training and support components that make the package “productive” were largely absent. Research on Indonesian zakat institutions has devoted considerable attention to fundraising and digital communication (Hudaefi & Beik, 2021); the present evidence directs attention to the less visible distribution and support side of the value chain.

With respect to gatekeeping, the results sit between two positions. Platteau (2004) cautions that community-driven programs are exposed to elite capture, whereas Alatas et al. (2019) find, in Indonesian targeted welfare programs, that although relatives of leaders were more likely to receive benefits in some programs, the welfare consequences of capture were small. The difference may lie in program type. In a one-off targeted transfer, capture alters who receives a fixed benefit; in a program whose value depends on continuing mentoring and market linkage, selection by proximity also determines who joins a group that must be sustained, and it engages a distributive mandate defined by the eight *asnaf* categories. The present study cannot quantify welfare losses, but it suggests that the managerial consequences of proximity bias may be larger when benefits are relational and continuing.

A second point of comparison concerns the size of the asset. Evidence from large-scale

asset transfers indicates that households receiving assets above a threshold accumulate and escape poverty, while those below it may slide back (Balboni et al., 2022). The stagnation reported by most informants is compatible with this account as well as with the mentoring explanation advanced here, because the value of transfers was not assessed. The R6 contrast, in which near-guideline mentoring coincided with the best trajectory, supports the capability reading but cannot exclude differences in asset size or local markets. The two explanations are not mutually exclusive, and future studies could test them jointly.

Theoretical Contribution

The findings support, extend, and refine three theories. First, they extend stakeholder theory by showing that, in faith-based delivery chains, the decisive stakeholders are intermediaries embedded in religious and village institutions. The results illustrate the integrative claim that stakeholders bind resources to organizations (McGahan, 2021): in Kampung Zakat the productive asset was effectively controlled by local gatekeepers who determined to whom it flowed, so that neither the resource nor the stakeholder could be understood without the other (Freeman et al., 2021). Brokerage between the ministry and the community can be read as a capability that enables access but also concentrates discretion (Burt & Soda, 2021). Second, the resource-based and dynamic-capability perspectives are refined by demonstrating that the binding constraint was not the strategic resource (zakat funds and assets) but the organizational capability to convert it into sustained value through field-level support (Barney, 1991; Teece, 2007). The observation resonates with arguments that resource abundance without complementary capabilities creates vulnerability (Miller & Le Breton-Miller, 2021), and that community embeddedness is itself a resource that can be mobilized or neglected (Gibson et al., 2021). Third, implementation-fidelity theory is extended to Islamic philanthropy by distinguishing input fidelity from process fidelity and by identifying the monitoring–correction link as a distinct third element (Durlak & DuPre, 2008). Where monitoring is reduced to compliance, the feedback loop that allows strategy to be corrected is severed (Andrews et al., 2017), and the learning required to sustain capability is foregone (Greve, 2021). Because the micro-enterprises of poor households operate under considerable uncertainty, where resource-based logic is least sufficient and adaptive strategy-making matters most (Furr & Eisenhardt, 2021), the absence of corrective feedback is especially consequential.

Practical Implications

Strengthening Kampung Zakat and comparable programs requires attention to three managerial levers: formalizing and monitoring local gatekeeping to reduce proximity bias; building sustained local capacity for mentoring and market facilitation instead of concentrating resources in one-time transfers; and redesigning monitoring instruments so that field observations trigger a defined corrective response. Table 7 translates these levers into actions for each stakeholder group.

Table 7
Implications for Different Stakeholder Groups

Stakeholder group	Finding on which action is based	Recommended action
Central regulators (Ministry of Religious Affairs, BAZNAS)	Discretionary selection; guideline provisions unevenly delivered	Standardized, auditable beneficiary-selection protocol; minimum mentoring frequency monitored as a key performance indicator (Andrews et al., 2017); resolve cross- institutional coordination gaps

Stakeholder group	Finding on which action is based	Recommended action
Provincial and district administrators (Kanwil and Garazawa)	Closest to delivery; monitoring visits were passive	Institutionalized rotation or oversight of local gatekeeping roles; lightweight regular verification of who is selected and why; structured problem-solving during visits to stagnating groups
Local implementers and facilitators (mosque administrators, village officials, coordinators)	Choices about who is invited and how often they are supported outweigh the value of the initial asset	Strengthen capacity, incentives, and accountability; prioritize continuity of support over further increases in asset scale

Source: Authors' analysis.

For central regulators, a minimum service standard for mentoring treated as a performance indicator rather than an aspiration is the most direct corrective, because coordination in Kampung Zakat spans the Ministry, provincial and district offices, BAZNAS, and local implementing organizations, and only the center can resolve the cross-institutional gaps that informants experienced as inconsistent or discontinued support. For provincial and district administrators, who sit closest to delivery, converting monitoring from passive observation into structured problem-solving offers the quickest gain, particularly for groups showing early signs of stagnation or attrition.

The findings should be read in their context: a state-sponsored, faith-based program delivered through religious and village intermediaries in a decentralized, geographically dispersed developing country. Two contextual features stand out. First, because monitoring in Kampung Zakat is also intended to support religious-moderation and da'wah objectives, the disconnect that weakens economic outcomes plausibly weakens the program's capacity to advance its religious and social-cohesion goals; how *mustahik* interpret that component, including the difficulty of attributing spiritual change to the program, is addressed in the companion analysis. Second, the contrast between Java and outer-island locations suggests that institutional density the number of overlapping assistance schemes competing for local administrative attention moderates implementation quality, a factor that a uniform national design cannot by itself offset. For programs whose legitimacy rests on both managerial effectiveness and fidelity to religious distributive principles, these contextual conditions should be treated as design parameters rather than background noise.

CONCLUSION

This study examined the strategic implementation of Indonesia's Kampung Zakat program through the experiences of ten *mustahik* across diverse geographic and socioeconomic contexts. Program execution was substantially shaped by local intermediary stakeholders whose selection practices introduced proximity bias; coordination-intensive components training, mentoring, and market access fell well short of guideline provisions even as initial asset transfers were consistently delivered; and monitoring and evaluation functioned largely as an administrative record rather than as a mechanism for corrective management. The study contributes an empirically grounded implementation-fidelity framework that extends stakeholder theory, the resource-based and dynamic-capability perspectives, and implementation-fidelity theory into Islamic institutional management. Academically, it shifts attention from outcomes to the local governance dynamics that mediate between design and delivery. Practically, it offers the Ministry of Religious Affairs, BAZNAS, and comparable zakat-managing institutions a concrete basis for strengthening frontline governance: clarifying and monitoring local selection criteria, investing in sustained mentoring capacity rather than one-time transfers, and redesigning monitoring instruments to generate corrective action.

The study is limited by its qualitative sample size, its reliance on recipients' accounts collected by telephone, and its focus on the implementation stage rather than on the antecedent process of strategy formulation at ministerial level, which lies beyond the scope of the dataset. Future research could engage program designers and regional administrators to trace how strategic intent becomes operational guidance; compare multiple community-based zakat and waqf programs to establish whether these dynamics are specific to Kampung Zakat; test jointly the mentoring and asset-size explanations; and follow beneficiary groups longitudinally to learn whether implementation gaps narrow as local capacity matures or persist as a structural feature of decentralized, faith-based delivery.

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Conceptualization, methodology, formal analysis, investigation, writing original draft preparation, writing review and editing, visualization, supervision, All authors have read and agreed to the published version of the manuscript.

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Informed Consent Statement

Informed consent was obtained from all subjects involved in the study.

Declaration of Generative AI and AI-assisted technologies in the writing process

During the preparation of this work the author(s) used Claude (Anthropic) to restructure the manuscript according to the journal template, to improve academic English, and to assist in preparing tables and figures. After using this tool, the author(s) reviewed and edited the content as needed and take(s) full responsibility for the content of the publication.

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Conflicts of Interest

The authors declare no conflicts of interest.

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