

Effectiveness Of Productive Zakat Use In Economic Empowerment of Mustahik

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ABSTRACT

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This research is a qualitative descriptive study which aims to determine the effectiveness of the utilization of productive zakat on economic empowerment of mustahik. The data collection technique uses observation, interviews, and documentation. From the research results it can be concluded that the concept of productive zakat utilization on mustahik economic empowerment carried out by BAZNAS East Java Province was poured into several programs, namely in the form of providing business capital assistance both individually and in groups, providing work skills training, and providing work tools. As for the effectiveness indicators using the theory from Ni Wayan Budiani, namely: the accuracy of program targets, program socialization, program objectives, and program monitoring. The results of this study indicate that the indicators of the accuracy of program targets and have been effective. As for indicators of program socialization, program monitoring, and program objectives can be said to be ineffective.

INTRODUCTION

Zakat is one of the pillars of Islam and is obligatory for every eligible Muslim. Besides its spiritual dimension, zakat also serves a crucial social purpose in achieving the welfare of the community. One of the primary goals of zakat is to reduce social inequality and assist those in need, known as mustahik—those entitled to receive zakat. Over time, zakat has evolved, not only in the form of consumer assistance but also in the form of productive zakat.

Productive zakat is zakat given in the form of capital or assistance that can be used to develop businesses and improve the economic capabilities of mustahik (Asnaini, Yunus, Isnaini, & Friyanti 2023; Wahyuni, Isnaini, Oktarina, & Setiawan, 2023). In contrast to consumptive zakat which only meets temporary needs, productive zakat is expected to provide a more sustainable impact, by helping mustahik to become economically independent. Although productive zakat has great

potential in empowering the economy of mustahik, the effectiveness of its implementation is still often debated. Many zakat institutions have implemented mustahik

Economic empowerment programs, but in practice there are various challenges in terms of management, distribution, and monitoring the sustainability of the businesses that have been provided. Therefore, further studies are needed regarding Productive zakat is zakat given in the form of capital or assistance that can be used to develop businesses and improve the economic capabilities of mustahik. In contrast to consumptive zakat which only meets temporary needs, productive zakat is expected to provide a more sustainable impact, by helping mustahik to become economically independent. Although productive zakat has great potential in empowering the economy of mustahik, the effectiveness of its implementation is still often debated. Many zakat institutions have implemented mustahik economic empowerment programs, but in practice there are various challenges in terms of management, distribution, and monitoring the sustainability of the businesses that have been provided. Therefore, further studies are needed regarding

METHOD

This study uses a quantitative approach with a descriptive research design. Data were collected through questionnaires distributed to recipients of productive zakat, as well as interviews with zakat institution managers. Data analysis was conducted using descriptive statistics to illustrate the effectiveness of productive zakat utilization and its impact on the economic empowerment of recipients. This study used primary data sources, where primary data was obtained from interviews with key informants, namely managers, employees, and recipients of recipients. In this study, primary data served as the main data used as study material for the research writing, namely the concept of productive zakat utilization in the economic empowerment of recipients. The socialization process was only carried out at the beginning

RESULT AND DISCUSSION

Result

Productive zakat is a form of zakat given to assist mustahik (those entitled to receive zakat) in the form of business capital that can increase productivity and economic independence. The utilization of productive zakat is expected to have a long-term impact, not only meeting the daily needs of mustahik but also improving their welfare in a sustainable manner through economic empowerment. Therefore, to determine the extent to which these goals are achieved, it is important to evaluate the effectiveness of productive zakat. In this discussion, the effectiveness of productive zakat utilization will be analyzed based on several indicators, such as the success of businesses managed by mustahik, increased income, socio-economic impacts, and challenges faced in implementing the productive zakat program.

1. **Success of Businesses Managed by Mustahik** One of the main indicators in assessing the effectiveness of productive zakat utilization is the success of businesses run by mustahik after receiving productive zakat. This success can be measured by various parameters, including: **Business Growth:** Mustahik who receive productive zakat are expected to be able to develop their businesses. If the businesses they manage experience an increase in terms of business scale, turnover, or customer base, then the productive zakat program can be considered successful. **Business Diversification:** Productive zakat provided can help mustahik in expanding the type of business or developing new products, thereby providing wider market opportunities and increasing income. **Business Sustainability:** One of the main objectives of productive zakat is to provide capital that can improve the economic resilience of mustahik. If the business run by mustahik can survive in the long term and is not just temporary, then this shows the effectiveness of productive zakat utilization.

2. **Increased Income and Economic Welfare:** Increasing income is the primary goal of productive zakat. Therefore, it is important to assess whether productive zakat assistance has had a positive impact on the economic welfare of those receiving it. Several aspects that can be used as indicators of increased income include:
 - Increased Income:** After receiving productive zakat assistance, it is expected that the beneficiaries will experience an increase in income. Assessing the income of beneficiaries before and after receiving zakat can be a strong indicator in assessing the effectiveness of this program.
 - Improved Access to Health and Education Services:** Economic well-being is not only reflected in income, but also in the ability of beneficiaries to access basic services such as health and education. If increased income allows beneficiaries to better access these services, then the productive zakat program can be considered successful.
 - Improved Social Status:** Beneficiaries who were previously below the poverty line can experience an improvement in their social status after receiving the benefits of productive zakat. This can be seen from changes in their quality of life and more active social participation.

The effectiveness of the utilization of productive zakat in empowering the economy of mustahik. The benchmark for the effectiveness of a program is analyzed from several indicators according to the program, namely:

- a. **Targeting accuracy,** this program is certainly intended for people with weak economies, this is proven by the income earned by mustahik before the business capital assistance. In Surabaya, researchers conducted interviews with 6 mustahik who had a daily income of Rp. 50,000 to Rp. 70,000 per day before participating in the *Jatim Makmur* program. After the mustahik participated in the *Jatim Makmur* program, the mustahik's income also increased from Rp. 100,000 to Rp. 250,000 per day, indicating the success of productive zakat in improving beneficiaries' income (Arisandy et al., 2025) through businesses carried out by the mustahik with funds provided by the East Java BAZNAS as expressed by several mustahik interviewed by the researcher. The following is an excerpt from the interview: "Yes, it has increased, miss. I use the productive zakat assistance to increase the number of coconuts I sell and also the extra to buy "Initially, there was only one coconut grinding machine that worked, but now there are two machines that work quickly and produce a lot of ground coconut. Sometimes people come just to grind spices in large quantities too" (Interview with Mrs. Sumiati, Tuesday, April 23, 2019)
- b. **Program socialization,** in the process of socialization, BAZNAS East Java conducted socialization to the surrounding community to support the sustainability of the programs in BAZNAS East Java. However, the results of field research stated that After participating in the *Jatim Makmur* program of registration to receive productive zakat funding assistance carried out by partners or foundations that have collaborated with BAZNAS East Java. As stated by the mustahik who received productive zakat funding assistance as follows: Indriati, Cicik., & Fahrullah, A'rasy., : Effectiveness of Productive Zakat Utilization in Economic Empowerment at BAZNAS East Java Province 153 "At that time, my husband told me that there was financial assistance for additional business capital, I don't know where he got the information from, my husband took care of everything, Miss" (Interview with Mrs. Latifa, April 23, 2019)
- c. **Program objectives:** The program's objectives are to empower those who can pay zakat to become zakat payers. This means that those who receive productive zakat funds have benefited from the economic empowerment provided by BAZNAS East Java programs. The income from their businesses is enough to transform them into zakat payers.
- d. **Program monitoring:** Any program implemented by an organization requires monitoring to determine improvements in the quality of the beneficiaries. BAZNAS Jatim delegates all program monitoring to partners or foundations. who are entrusted to provide capital

assistance to their fostered businesses. Partners or foundations that have collaborated with BAZNAS East Java will monitor the mustahik they foster who receive capital assistance and report to BAZNAS East Java every three months. And secondly, namely the utilization of zakat for economic development by channeling zakat in the form of business capital provided to mustahik who are entitled to receive it. This is in line with the results of research conducted by (Rusli et al., 2013), that the distribution of productive zakat for economic enterprises is expected to improve the community's economy. Utilizing zakat with a productive pattern certainly aims to empower and also develop the economy and the quality of mustahik which is the mission of zakat management institutions in various regions throughout Indonesia. Various patterns of productive zakat fund utilization programs have been implemented by zakat management institutions, but often these programs encounter obstacles in their implementation. As stated by (Savid, 2017), there are several obstacles in the utilization of productive zakat, namely the problem of limited human resources (HR), the problem of limited funds, the problem of mustahik culture and others.

CONCLUSION

Productive zakat is a form of zakat that aims to help mustahik (zakat recipients) by providing business capital to increase their productivity and economic independence. This program is expected to not only meet the daily needs of mustahik, but also provide long-term impacts in the form of increased welfare and sustainable economic empowerment. The effectiveness of productive zakat is the success of businesses managed by mustahik. Based on research results, mustahik who receive productive zakat can develop their businesses by increasing their scale, turnover, and product diversification. For example, productive zakat assistance enables mustahik (recipients) to expand their businesses and increase their income, as happened to Mrs. Sumiati, who was able to double the number of machines and production of milled coconut after receiving business capital assistance. The main purpose of providing productive zakat is that mustahik who receive assistance can experience a significant increase in income, which in turn improves their quality of life. In addition to income, productive zakat also enables mustahik to access basic services such as health and education, as well as improve their social status. For example, after participating in the program, mustahik's income increased from Rp 50,000-Rp 70,000 per day to Rp 100,000-Rp 250,000 per day.

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