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The Effectiveness Of Utilizing Productive Zakat By Baznas In Empowering Msmes

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Abstract

This study aims to analyze the effectiveness of productive zakat utilization in empowering Micro, Small, and Medium Enterprises (MSMEs) entitled to beneficiaries in Indonesia. The study employed a qualitative approach based on documentation studies, utilizing secondary data from zakat institution reports, scientific publications, and previous research. The data were analyzed using content analysis techniques to identify implementation patterns, impacts, and factors influencing program effectiveness. The results indicate that productive zakat contributes to increasing income, developing businesses, and encouraging the economic independence of mustahik. Programs implemented by the National Zakat Agency (BAZNAS) and other zakat institutions provide not only capital assistance but also training and mentoring. However, program effectiveness varies, with programs with intensive mentoring and good governance tending to have more sustainable impacts. This study emphasizes the importance of strengthening the empowerment process, particularly in terms of mentoring and governance, so that productive zakat can function optimally in supporting poverty alleviation and strengthening MSMEs

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Keywords: productive zakat; MSMEs; economic empowerment; program effectiveness; mustahik

INTRODUCTION

The utilization of productive zakat in empowering MSMEs and *mustahik* across various regions in Indonesia generally demonstrates a relatively high level of effectiveness in improving income and welfare. However, the quality of management as well as the sustainability of program impacts still vary across regions. Zakat management institutions such as

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the Badan Amil Zakat Nasional and *Lembaga Amil Zakat* (LAZ) play a strategic role, not only in distributing business capital but also in providing training and assistance to beneficiaries. A number of empirical studies indicate an increase in income and business development after *mustahik* receive productive zakat. This is reflected, for example, in MSME actors in Pedan who have experienced growth in capital and business outcomes.(Sholikin & Feliyani, 2021), as well as among the assisted *mustahik* of the Badan Amil Zakat Nasional, who have shown increases in monthly income and business expansion. (Husdiana & Imsar, 2023). Similar findings were also observed in Padangsidimpuan, where the average income of *mustahik* increased by around 20%. However, this improvement tended to be temporary, lasting only about 4–5 months due to limitations in financial management. (Harahap Ahmad Soleh Hasibuan Nasruddin Kholil, 2022). On the other hand, the *Bandung Makmur* program in Bandung demonstrates a very high level of effectiveness, with a score reaching 89.94%.(Rahmi, 2023), Meanwhile, the *BISA* program implemented by LAZ Yatim Mandiri in Ponorogo has also been proven to increase the business profits of its beneficiaries, although it still faces challenges in the accuracy of fund distribution. (Valentina & Abadi, 2023).

From an institutional perspective, the Badan Amil Zakat Nasional and *Lembaga Amil Zakat* (LAZ) have developed various empowerment models, such as providing business capital in the form of cash or goods, livestock assistance, entrepreneurship training, business mentoring, as well as strengthening communities through the *Zakat Community Development* (ZCD) approach and digital adaptation for MSMEs. (Rafi, 2024; Syahril et al., 2025; Taufik & Wahyuni, 2022; Nurdin et al., 2025; Ainiyah & Bramayudha, 2021; Amalia et al., 2024; Sutrisno, 2024). A number of quantitative studies also indicate that productive zakat has a significant effect on increasing the empowerment of *mustahik* and reducing poverty. In some cases, it is even capable of encouraging the transformation of *mustahik* into *muzakki* (zakat payers). (Yanti et al., 2025; Mashur et al., 2022; Aulia et al., 2025; Utsman et al., 2022; Sari et al., 2025).

Nevertheless, various studies have also identified several limitations in the implementation of productive zakat. These issues include the lack of an optimal *mustahik* database, limited capacity of *amil* human resources, weak supervision and business mentoring, mistargeting, as well as technical constraints and limited market access. In addition, there is a tendency for the additional income to be used for consumption, thereby reducing the sustainability of the resulting economic impact. (Rafi, 2024; Husdiana & Imsar, 2023; Valentina & Abadi, 2023; Taufik & Wahyuni, 2022; Aldiano et al., 2021; Azizah et al., 2025; Menghayati, 2022). This indicates that the effectiveness of productive zakat will be more optimal when it is accompanied by proper beneficiary selection, adequate training,

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continuous monitoring, and financial management education. Without such support, the resulting impact tends to be short-term and partial.

Overall, productive zakat has been proven to contribute to increasing income, business development, poverty alleviation, and the economic empowerment of *mustahik*. However, the level of program effectiveness still varies across regions and is highly influenced by the quality of targeting, mentoring, and governance. Therefore, the sustainability of program impacts becomes an important issue that needs to receive attention in the development of policies and practices for managing productive zakat.

Although various studies have demonstrated the success of productive zakat in improving the economic conditions of *mustahik*, most of these studies still focus on measuring short-term outcomes and have not extensively examined how the empowerment process takes place or the factors influencing the sustainability of beneficiaries' businesses. In addition, variations in effectiveness across programs in different regions indicate differences in targeting, mentoring, and governance aspects that have not been comprehensively analyzed, particularly through a qualitative approach.

Based on this, the present study is directed at analyzing the effectiveness of productive zakat utilization not only from the perspective of economic improvement, but also by examining the empowerment process, the role of mentoring, and the factors influencing the sustainability of *mustahik* businesses. Thus, this research is expected to provide a more comprehensive understanding of the implementation of productive zakat and its contribution to strengthening a more sustainable zakat-based MSME empowerment model.

THEORETICAL REVIEW

Productive Zakat in Islamic Economics

In the perspective of Islamic Economics, zakat does not merely function as an instrument of income redistribution, but also as a means of economic empowerment aimed at reducing poverty in a sustainable manner. This approach positions *mustahik* not simply as aid recipients, but as economic actors who are expected to develop and eventually transform into *muzakki* (zakat payers). (Sholikin & Feliyani, 2021; Rafi, 2024; Taufik & Wahyuni, 2022; Amalia et al., 2024; Yanti et al., 2025; Aeni, 2025).

Conceptually, productive zakat refers to a form of zakat management that is directed toward strengthening business capital, providing training, and offering business mentoring for *mustahik* so that they can generate sustainable income. This approach differs from consumptive zakat, which is primarily oriented toward meeting short-term needs. (Sholikin & Feliyani, 2021; Rafi, 2024; Taufik & Wahyuni, 2022; Amalia et al., 2024; Aeni, 2025; Saedi et al., 2024). From the perspective of Maqashid al-Shariah, productive zakat is more aligned

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because it not only fulfills basic needs but also promotes economic growth, sustainability, and social justice. (Sholikin & Feliyani, 2021; Taufik & Wahyuni, 2022; Aeni, 2025).

In its implementation, the success of productive zakat is largely determined by the governance of *amil* institutions, including aspects of trustworthiness (*amanah*), transparency, and accountability in the management of zakat funds. (Sholikin & Feliyani, 2021; Taufik & Wahyuni, 2022; Aeni, 2025; Saedi et al., 2024; Mafluhah, 2024).

Zakat-Based MSME Empowerment

Micro, Small, and Medium Enterprises (MSMEs) are a business sector that plays a strategic role in the economy, particularly in job creation, strengthening local economies, and improving community welfare. (Aeni, 2025; Saedi et al., 2024; Rahma et al., 2023). Despite limitations in capital and managerial capacity, MSMEs remain one of the most resilient sectors in facing economic dynamics.

Zakat-based MSME empowerment focuses on enhancing business capacity through capital strengthening, skill improvement, and the development of business management. The success of this empowerment can be observed through indicators such as increased income, growth in business assets, and the long-term sustainability of the business.(Amalia et al., 2024; Aeni, 2025; Saedi et al., 2024; N. Sari et al., 2025; Kholidah & Salma, 2020). A number of studies indicate that productive zakat contributes positively to the development of MSMEs, although the outcomes are still influenced by external factors such as market access and additional capital.l (Rahma et al., 2023; Ghifar & Prestianawati, 2023; Zahrani & Balahmar, 2025).

Program Effectiveness Theory

The effectiveness of socio-economic programs is generally understood as the degree of alignment between inputs, processes, outputs, and outcomes with the predetermined objectives. In the context of productive zakat, inputs include zakat funds, *amil* human resources, and *mustahik* data. The process involves beneficiary selection, program socialization, distribution of assistance, and business mentoring.

The outputs of the program consist of business capital, entrepreneurship training, and the establishment of new business units, while the expected outcomes are improved welfare, economic independence, and the transformation of *mustahik* into *muzakki* (zakat payers).(Zahrani & Balahmar, 2025; Wardani et al., 2023; Yuningrat, 2025; Yuliyanto & Nugroho, 2025).

Program effectiveness is strongly influenced by the accuracy of targeting, the quality of mentoring, and program governance, which includes monitoring, standard operating

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procedures, and documentation(Kholidah & Salma, 2020; Rafi, 2024). Program effectiveness is strongly influenced by the accuracy of targeting, the quality of mentoring, and program governance, which includes monitoring, standard operating procedures, and documentation(Saedi et al., 2024; Ghifar & Prestianawati, 2023).

Empowerment Approach in Zakat

In its practical development, there has been a shift in zakat approaches from a charitable model toward a productive and empowerment-based model. This approach no longer merely provides consumptive assistance, but integrates various interventions such as business capital, entrepreneurship training, business mentoring, and community strengthening through programs like *Zakat Community Development* (ZCD)(Sholikin & Feliyani, 2021; Rahma et al., 2023).

Mentoring becomes a crucial element in the empowerment process, as it functions to enhance capacity, self-efficacy, and the managerial skills of *mustahik*. Various studies indicate that the success of productive zakat programs is strongly influenced by the quality of mentoring and the social support provided to beneficiaries(Yuningrat, 2025).

Previous Studies

Various studies indicate that productive zakat has a positive impact on increasing income, business development, and reducing poverty levels(Sholikin & Feliyani, 2021; Taufik & Wahyuni, 2022; Rahma et al., 2023; Ghifar & Prestianawati, 2023; Amalia et al., 2024; Yanti et al., 2025; N. Sari et al., 2025). However, the effectiveness of these programs still varies across regions and implementing institutions.

Some studies find that although economic improvement occurs, business sustainability remains a challenge due to limited financial management capacity, the continued use of funds for consumptive purposes, and weak mentoring and monitoring (Kholidah & Salma, 2020; Ghifar & Prestianawati, 2023). In addition, many previous studies have focused more on quantitative measurements such as income increases or statistical testing, while studies examining the empowerment process and implementation dynamics remain limited(Taufik & Wahyuni, 2022; Rahma et al., 2023; Ghifar & Prestianawati, 2023; Yuningrat, 2025).

Conceptual Framework

Based on the synthesis of theories and previous research findings, it can be formulated that productive zakat, as the main input managed by zakat institutions such as the Badan Amil Zakat Nasional and *Lembaga Amil Zakat* (LAZ), is implemented through an

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empowerment process that includes *mustahik* selection, provision of business capital, training, mentoring, and community strengthening.

This process is expected to encourage the improvement of MSME *mustahik* capacity, which is reflected in increased income, business growth, and business sustainability. Ultimately, these outcomes lead to improved welfare and economic independence of *mustahik*, including the potential transformation of their status into *muzakki* (Sholikin & Feliyani, 2021; Rafi, 2024; Taufik & Wahyuni, 2022; Amalia et al., 2024; Yanti et al., 2025; Aeni, 2025).

Within this framework, mentoring, program governance, and business sustainability serve as key factors that mediate the relationship between productive zakat input and welfare outcomes, while also explaining variations in program effectiveness across different contexts.

METHOD

Research Design

The study employed a cross-sectional survey design using validated questionnaires to collect data from participants. The independent variable was reckless driving, while the dependent variable was road traffic accidents.

This research, however, uses a qualitative approach based on document-based research to analyze the effectiveness of utilizing productive zakat in empowering MSMEs. This approach was chosen because it allows the researcher to systematically examine various secondary data from multiple sources without direct field involvement.

The research data were obtained from various official documents and scientific publications, such as reports on productive zakat programs issued by the Badan Amil Zakat Nasional, reports from *Lembaga Amil Zakat* (LAZ), scientific journal articles, and other publications related to zakat-based MSME empowerment. All of these data sources were used to understand program implementation, forms of intervention, and their impact on *mustahik*.

Data analysis was conducted using content analysis techniques, involving the processes of identifying, categorizing, and interpreting information obtained from various relevant documents. This process aims to identify patterns, themes, and trends related to the effectiveness of productive zakat in MSME empowerment.

The validity of the data was tested through source triangulation by comparing information from various institutional documents and previous research findings to ensure the consistency and credibility of the data used.

The focus of this study is to analyze the effectiveness of productive zakat utilization based on secondary data, with emphasis on program implementation, forms of

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empowerment, and their impact on improving the welfare and economic independence of MSME *mustahik*.

RESULTS

Table 1 presents demographic variables of the study participants. Descriptive statistics revealed the majority (29%) of the participants were between the 25 – 34 years age bracket, with disproportionate participants (72%) being males and were married (66%). In terms of years of experience in driving, 29% of the participants have been driving for between 3 and 5 years, 43% drive between 4 and 8 hours per day. Finally, when asked whether they have had accidents before, 60% of the participants gave affirmative yes-answers.

Implementation of Productive Zakat

The implementation of productive zakat by the Badan Amil Zakat Nasional and *Lembaga Amil Zakat* (LAZ) is generally distributed in the form of business capital, either as cash, goods, or production equipment. In addition, these programs are accompanied by skills training and business mentoring to enhance the capacity of *mustahik* (Sholikin & Feliyani, 2021; Rafi, 2024; Syahril et al., 2025).

Institutionally, various schemes have been developed, such as BMM/Z-Chicken/Z-Mart in Tasikmalaya, Micro Zakat Banks, livestock and handicraft programs in Bima, *Zakat Community Development* (ZCD), MSME centers, as well as productive capital assistance and carts in Bima City (Rahma et al., 2023; Ghifar & Prestianawati, 2023). However, implementation patterns across regions show variation. Some areas have applied structured mechanisms ranging from program socialization, beneficiary selection, capital distribution, to mentoring, such as in Kuningan, Bima, and Pekalongan (Saedi et al., 2024; Yanti et al., 2025; Ardillah et al., 2025). On the other hand, there are also programs that remain weak in terms of mentoring and governance, such as in Asahan and Pekanbaru (Raihan et al., 2023; Rachmawati et al., 2019) .

Impact on MSME *Mustahik*

Various studies indicate that productive zakat has a positive impact on increasing income and business development among MSME *mustahik* across different regions, such as Pedan–Klaten, Bone, Jember, Situbondo, Kotawaringin Barat, and Bima (Sholikin & Feliyani, 2021; Saedi et al., 2024; Rafi, 2024; Cahyani et al., 2025). Some studies report significant income increases, even reaching 30–35% per year, accompanied by improvements in welfare conditions such as education and health (Saedi et al., 2024; Aeni, 2025).

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Beyond economic improvement, productive zakat also contributes to enhancing business independence and the sustainability of *mustahik* enterprises. In certain cases, such as in Bima, there is evidence of *mustahik* transforming into *muzakki*(Rafi, 2024). However, contrasting findings also exist, such as in Pekanbaru, where the program's impact on business growth and welfare was relatively insignificant due to the small amount of assistance and weak mentoring (Rachmawati et al., 2019).

Program Effectiveness

In general, productive zakat shows a positive and significant influence on the development of MSMEs and the welfare of *mustahik*. Several studies, such as those conducted by LAZISMU in Special Region of Yogyakarta (R^2 = 47.4%), as well as programs in Bone and Kotawaringin Barat, indicate a fairly strong contribution to variations in business growth and welfare improvement(Ghifar & Prestianawati, 2023; Wafia, 2021).

However, the level of effectiveness across programs is not uniform. Some programs are considered highly effective or even transformative, such as those in Bima and Situbondo, while others have not yet demonstrated optimal effectiveness, such as in Asahan, Pekanbaru, and Surakarta (Raihan et al., 2023; Rachmawati et al., 2019). These differences are mainly influenced by the quality of program socialization, monitoring, and clarity of program objectives (Firdausa & Usnan, 2023). In this context, intensive mentoring and transparent governance emerge as the key distinguishing factors between successful and less successful programs.

Factors Influencing Success

The success of productive zakat is influenced by a number of supporting and inhibiting factors. The main supporting factors include continuous mentoring, entrepreneurship training, and integrated program models that combine business capital, training, and community strengthening such as *Zakat Community Development* (ZCD) and business groups. In addition, collaboration between zakat institutions, the government, and other stakeholders also enhances program effectiveness (Yanti et al., 2025; Ariyansyah et al., 2025; Sholikin & Feliyani, 2021; Rafi, 2024; Syahril et al., 2025).

On the other hand, inhibiting factors include limited human resources among *amil*, weak understanding of productive zakat management, inaccurate *mustahik* data and targeting, low financial literacy, a tendency toward consumptive behavior, as well as limited access to markets and business networks(Sholikin & Feliyani, 2021; Rafi, 2024; Syahril et al., 2025).

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DISCUSSION

The findings of this study reinforce the concept of productive zakat as an instrument of economic empowerment that is not only redistributive in nature but also productive in enhancing business capacity and the independence of *mustahik*. The input–process–output–outcome relationship is clearly reflected in program implementation. When inputs such as funds, human resources, and *mustahik* data are managed through well-structured processes such as selection, training, and mentoring the resulting outputs in the form of business assistance are more likely to generate outcomes such as increased income, business development, and improved welfare(Yanti et al., 2025; Ariyansyah et al., 2025; Sholikin & Feliyani, 2021; Rafi, 2024; Syahril et al., 2025).

Differences in effectiveness across studies indicate that the quality of the implementation process is the key determining factor. Programs with intensive mentoring, integrated design, and multi-stakeholder collaboration tend to produce stronger and more sustainable impacts, as seen in cases such as Bima and Situbondo(Rafi, 2024; Cahyani et al., 2025). In contrast, limitations in resources, monitoring, and *mustahik* literacy lead to lower program effectiveness in areas such as Asahan and Pekanbaru (Rachmawati et al., 2019; Raihan et al., 2023).

The implication is that the management of productive zakat should not be limited to capital distribution alone, but must also focus on strengthening empowerment management. This includes continuous mentoring, improving *mustahik* data systems, enhancing the capacity of *amil*, and strengthening institutional collaboration. Through these efforts, variations in program effectiveness can be minimized, allowing productive zakat to function more optimally as an instrument for poverty alleviation and MSME development..

CONCLUSION

This study shows that the utilization of productive zakat plays a significant role in supporting the empowerment of MSME *mustahik*, particularly in increasing income, strengthening business capacity, and promoting economic independence. The implementation of programs by zakat management institutions, such as the Badan Amil Zakat Nasional and various other *Lembaga Amil Zakat* (LAZ), has generally moved toward an empowerment model that not only provides business capital assistance but also includes training and business mentoring.

However, the effectiveness of productive zakat programs still varies across different regions. Programs supported by intensive mentoring systems, good governance, and integrated empowerment designs tend to produce more optimal and sustainable impacts. On

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the other hand, limitations in human resources, *mustahik* data management, as well as weak monitoring and evaluation are factors that hinder program success in several areas.

The findings of this study emphasize that the success of productive zakat is not solely determined by the amount of assistance provided, but also by the quality of the empowerment process, including beneficiary selection, business mentoring, and capacity building of *mustahik*. Therefore, the management of productive zakat needs to be directed toward a more comprehensive and sustainable approach in order to generate long-term impacts on improving welfare and economic independence of *mustahik*.

This study is limited by the use of secondary data derived from documents and publications, and thus has not been able to explore the direct experiences of beneficiaries in depth. Therefore, future research is recommended to combine qualitative approaches with primary data in order to provide a more comprehensive understanding of the dynamics of productive zakat empowerment in practice.

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