

Productive Zakat And Its Implications For Improving Mustahik Welfare

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Abstract

This study aims to analyze the concept, implementation forms, implications, and factors influencing the effectiveness of productive zakat in improving the welfare of those entitled to receive it. Productive zakat is viewed as a Sharia-based economic empowerment instrument that focuses not only on consumer assistance but also on creating sustainable income sources through business capital, training, and mentoring. This study used a literature review approach, examining various scientific journals discussing the implementation of productive zakat in zakat management institutions such as BAZNAS and LAZ in Indonesia. The analysis was conducted using content analysis and thematic synthesis techniques to identify implementation patterns, impacts, and supporting factors for the program's success. The study results indicate that productive zakat has significant implications for increasing mustahik's income, the sustainability of micro-enterprises, family economic stability, and improving quality of life. Furthermore, productive zakat also has broader socio-economic impacts, such as local business growth and employment. Program effectiveness is influenced by the professionalism of zakat institution management, the accuracy of mustahik selection, the quality of business mentoring and training, ongoing monitoring, and the motivation and readiness of mustahik to develop their businesses. With integrated management, productive zakat has great potential as a poverty alleviation strategy based on sustainable and socially just sharia economics.

INTRODUCTION

Productive zakat is a form of strategic utilization of zakat funds within the framework of mustahik economic empowerment, namely a group of zakat recipients who have the potential to be economically empowered in order to get out of the economic downturn and become independent business actors. In contrast to the consumptive approach that simply meets short-term living needs, productive zakat is directed to create a source of income through the provision of business capital, skills training, business assistance and market access. This concept is in line with the spirit of Islamic sharia which not only helps materially, but also strengthens the capacity of mustahik to be economically independent. The phenomenon of economic inequality, high poverty rates, and low access to capital for micro business actors in various regions make productive zakat a relevant alternative instrument in the economic development of the people (Hafizd *et al.*, 2023).

Various empirical studies show the positive impact of productive zakat on improving mustahik welfare. Aeni (2025) in his study reported that economic empowerment based on productive zakat is able to increase the income and economic stability of mustahik families through the development of micro businesses. Similar findings were also found by Hafizd *et al.*, (2023) who

noted the sustainability of mustahik MSME businesses after receiving productive capital from BAZNAS Cirebon City, as well as increasing business managerial capacity. In addition, research by Nasrul *et al.*, (2025) shows that the effectiveness of the productive zakat program has a significant impact on the increase in mustahik income in a number of study locations, thus being able to push them out of the poverty line.

However, although various studies have shown a positive impact, there are several research gaps that still need to be explored more deeply. First, most of the research focuses on the aspects of increasing income and business sustainability without comprehensively analyzing the internal mechanisms in the mustahik group that determine the success of the use of productive zakat, such as the role of social capital, financial literacy and marketing networks. Second, there is still limited research that compares the effectiveness of productive zakat empowerment models between different zakat institutions, for example between BAZNAS, LAZ and UPZ in specific local contexts. Third, many of the studies conducted are *cross-sectional* so that they have not described the long-term impact of the use of productive zakat on the welfare of mustahik and the resilience of their businesses (Hasyim and Wahyudi, 2024).

In addition, there are still gaps in the welfare measures used by previous studies. Most studies emphasize economic indicators such as income or business growth, while social aspects such as changes in quality of life, decision-making capacity within the family and the quality of socioeconomic relationships in communities are still underexplored. This opens up opportunities for more holistic research in interpreting mustahik welfare rather than just a measure of income. In terms of novelty or novelty, this research seeks to present a more comprehensive and integrative approach in assessing the impact of productive zakat. First, this study will examine the internal empowerment mechanism of mustahik for example, financial literacy factors, social capital and business adaptability that moderate the effectiveness of productive zakat on welfare. These two studies will conduct a multi-local comparison between the implementation of productive zakat in several different zakat institutions, so as to provide insight into best *practices* and operational constraints in various regional contexts.

Then this research will develop comprehensive welfare indicators that not only describe economic aspects, but also social and psychological aspects of mustahik after receiving productive zakat so that the understanding of welfare is not narrow to economic output alone. Thus, this study not only confirms previous positive findings on the role of productive zakat in increasing mustahik income, but also enriches the literature with an analysis of empowerment mechanisms, cross-institutional comparisons and more holistic welfare measurements. This approach is expected to make a theoretical and practical contribution in efforts to strengthen productive zakat as an effective and sustainable instrument for economic empowerment of the ummah.

METHODS

This study uses a *literature review* approach to analyze in depth the concept of productive zakat and its implications for improving mustahik welfare. This approach was chosen because it allows researchers to review, compare, and synthesize various findings of previous research so that a comprehensive understanding of the patterns, effectiveness, and factors that affect the success of productive zakat is obtained. The source of data in this study is in the form of secondary data derived from scientific journal articles relevant to the theme of productive zakat, mustahik economic empowerment, and sharia economy-based welfare. The literature studied is mainly a national research that discusses the implementation of productive zakat in zakat management institutions such as BAZNAS, LAZ, and UPZ.

The data collection technique is carried out through a literature search process using a database of scientific journals and trusted academic sources. After the literature is collected, a selection process is carried out based on the suitability of the theme and the quality of the research substance (Andriani, 2021). The next stage is data extraction, which is identifying important information from each research such as the purpose of the research, the methods used, the

variables studied and the main findings related to the impact of productive zakat (Holisoh and Sifa, 2024).

Data analysis was carried out by content *analysis* and thematic synthesis. The researcher grouped the research findings into several main themes, such as increasing mustahik income, business sustainability, the effectiveness of the mentoring model as well as supporting and inhibiting factors for productive zakat. Through this process, researchers can find general patterns, similarities, differences and research *gaps* from previous studies (Wasyith, 2019). The results of the analysis were then arranged in a narrative-analytical manner to explain how productive zakat contributes to improving the welfare of mustahik and how different zakat management models affect empowerment results. With this approach, the research is expected to be able to provide a strong conceptual and empirical picture as the basis for the development of a more effective and sustainable productive zakat model.

RESULT AND DISCUSSION

The Concept and Form of Productive Zakat Implementation Implemented by Zakat Management Institutions in an Effort to Empower Mustahik Economy

The concept and form of productive zakat implementation implemented by zakat management institutions in an effort to empower the mustahik economy can be seen in the following table :

Zakat Management Board	Forms of Productive Zakat Implementation	Model Approach	Main Impact on Mustahik	Journal Source
Baznas Cirebon	Initial capital for MSME businesses and assistance	Managerial approach and business building	Business sustainability and increased revenue	Hafizd <i>et al.</i> , (2023)
Your Majesty's	Business capital and entrepreneurship training	Intensive assistance	Business stability and improved living standards	Hasyim dan Wahyudi (2024)
BAZNAS South Tapanuli	Planned productive zakat	Monitoring and evaluation	Positive impact on well-being	Simamora <i>et al.</i> , (2023)
BAZNAS Sidrap South Sulawesi	A combination of productive and consumptive zakat	Dual approach pemberdayaan	Significant improvement in economic welfare	Umar <i>et al.</i> , (2023)
LAZISNU Tegalombo	Directed business capital	Business and partnership training	Increase in income	Jarwanto dan Ananyasari (2025)
BAZNAS Palopo City	Capital for mustahik business	Focus on capital and business management	Rising income of mustahik	Nurhasanah (2020)
Lazis Nurul Falah Surabaya	Productive zakat management	Supervision and coaching	Improving the well-being of mustahik	Putra <i>et al.</i> , (2025)
BAZNAS Pontianak	Productive zakat utilization program	Business Mentoring and Coaching	Improved economic well-being	Muslimah (2024)

The comparative table shows that conceptually and practically, productive zakat is positioned by various zakat management institutions as a structured economic empowerment instrument, not just short-term social assistance. A general pattern that can be seen from various studies is a shift in the orientation of zakat distribution from consumptive to productive through the provision of business capital followed by sustainable coaching. Aeni (2025) emphasized that productive zakat based on sharia empowerment is able to encourage mustahik economic independence through strengthening business capacity and increasing family income. This shows that the concept of productive zakat does not stand on the financial aspect alone, but also on strengthening the aspect of mustahik human resources.

In terms of the form of implementation, the table results show that the provision of business capital is the most dominant pattern applied by BAZNAS, LAZ, and other zakat institutions. However, research by Hafizd *et al.*, (2023) shows that the success of the program at BAZNAS Cirebon City is not only determined by the amount of capital, but also by business managerial assistance that helps mustahik manage his business more professionally. This finding is in line with Hasyim and Wahyudi (2024) at LAZISMU Pamekasan who show that entrepreneurship training and routine coaching contribute to the stability of mustahik businesses. This means that productive zakat that only focuses on capital distribution without sustainable assistance tends to be less than optimal in producing long-term impacts.

Other research such as Nasrul *et al.*, (2025) reinforces the finding that the combination of capital, training and continuous monitoring has direct implications for a significant increase in mustahik income. This model shows that productive zakat functions as trigger *capital* that encourages mustahik economic activities to be more productive and sustainable. In a more varied context, Umar *et al.*, (2023) found that the integration of productive and consumptive zakat at BAZNAS Sidrap has a more comprehensive impact, because the basic needs of mustahik remain guaranteed while productive businesses develop. This suggests that a blended approach can be an effective strategy in the early stages of empowerment.

Geographically and institutionally, the table above also indicates that the implementation of productive zakat is contextual. For example, research by Rachmawati *et al.*, (2019) in Pekanbaru shows the impact of productive zakat on the growth of micro businesses as well as labor absorption, which means that the benefits extend from the individual level to the socio-economic level of the community. Meanwhile, the research of Putra *et al.*, (2025) highlights the importance of professional productive zakat management at Lazis Nurul Falah Surabaya, where a structured supervision and coaching system has been proven to improve the welfare of mustahik. Similar things were also found by Muslimah (2024) in Pontianak and Simamora *et al.*, (2023) in South Tapanuli who emphasized the importance of monitoring and evaluating programs in maintaining the effectiveness of empowerment.

Thus, the table above shows that effective productive zakat has three main components, namely business capital, mentoring and training, and continuous monitoring. These three elements complement each other in forming an ecosystem of mustahik economic empowerment. Without capital assistance, risk will not develop without monitoring, sustainability is difficult to measure and without training, mustahik business capacity will not increase. Thus, based on the synthesis of various studies, productive zakat has proven to have real implications for increasing income, business stability and economic independence of mustahik so that it has the potential to become a sustainable sharia-based poverty alleviation strategy.

Implications of Productive Zakat on Improving Mustahik Welfare

The implications of productive zakat on improving mustahik welfare show a broad dimension, not only limited to increasing income but also touching aspects of business sustainability, family economic stability, and changes in mustahik social conditions. Conceptually, productive zakat is directed to break the chain of poverty through economic empowerment, so that mustahik is no longer in a position of dependence on aid, but transforms into an independent

economic actor. Aeni (2025) emphasized that productive zakat based on sharia economic empowerment is able to increase mustahik business capacity through capital support, coaching and mentoring, which ultimately has an impact on improving the welfare of mustahik families in a sustainable manner. This shows that productive zakat functions as an instrument of microeconomic development based on the values of justice and social solidarity.

From the economic aspect, most studies show that the most obvious impact of productive zakat is an increase in mustahik income. Hafizd *et al.*, (2023) found that mustahik recipients of productive zakat at BAZNAS Cirebon City experienced an increase in business income after obtaining capital and coaching, and showed better business sustainability than before receiving assistance. Similar findings were reported by Nasrul *et al.*, (2025) which stated that the effectiveness of productive zakat contributes significantly to the increase in mustahik income, even in some cases being able to push them out of the poverty line. Nurhasanah (2020) also shows that there is a positive influence on the use of productive zakat funds on the level of mustahik income in Palopo City, which indicates that business capital from zakat is a driving factor for mustahik economic productivity.

In addition to productive zakat income, it also has an impact on the sustainability of the mustahik business. Hasyim and Wahyudi (2024) emphasized that the implementation of productive zakat at LAZISMU Pamekasan, accompanied by entrepreneurship training and mentoring, is able to strengthen the resilience of mustahik businesses in the medium term. This sustainability is important because it shows that productive zakat does not stop at initial assistance, but encourages an ever-growing business cycle. Semmawi *et al.*, (2024) also emphasized that productive zakat plays a role in creating a stable source of income, so that mustahik has the ability to meet the needs of life more independently and sustainably. Thus, well-being is not only temporary, but has a long-term dimension.

Another implication that can be seen is the improvement of the quality of life and the economic stability of the family. Umar *et al.*, (2023) show that the combination of productive and consumptive zakat at BAZNAS Sidrap has a real impact on the economic life of mustahik, because their basic needs are still met while productive businesses develop. This model helps mustahik manage economic risks while building revenue-generating businesses. The research of Muslimah (2024) in Pontianak also states that the utilization of productive zakat in the BAZNAS economic program increases the welfare of mustahik which is reflected in the ability to meet household needs, children's education, and stability of family expenses.

In a broader context, productive zakat also has a socio-economic impact on the community. Rachmawati *et al.*, (2019) found that productive zakat not only encourages the growth of mustahik micro businesses, but also contributes to labor absorption, which means the effect extends to the surrounding social environment. This shows that productive zakat has a multiplier effect in local economic development. Findings from Simamora *et al.*, (2023) at BAZNAS South Tapanuli also confirm that zakat has a positive impact on the overall welfare of mustahik, especially when the program is carried out in a planned and monitored manner.

From an institutional perspective, Putra *et al.*, (2025) emphasized that good productive zakat management, through a structured supervision and coaching system, greatly affects the improvement of mustahik welfare. This means that the positive implications of productive zakat are not only determined by the amount of funds distributed, but also by the quality of management and assistance provided. This is in line with Jarwanto and Anantyasari (2025) who show that the productive zakat program at LAZISNU Tegalombo is able to increase mustahik income through a business training and partnership approach.

Thus, these various studies show that the implications of productive zakat on the welfare of mustahik are multidimensional: increasing income, maintaining business sustainability, strengthening family economic stability and having a social impact on the community. Productive zakat has proven to be an effective instrument of economic empowerment when accompanied by

professional mentoring, training, and program management. Thus, productive zakat has great potential as a sustainable and socially just sharia economy-based poverty alleviation strategy.

Factors Affecting the Effectiveness of Productive Zakat in Improving the Welfare of Mustahik

Factors that affect the effectiveness of productive zakat in improving mustahik welfare are complex because they involve institutional aspects, mustahik characteristics and the design of the empowerment program itself. Productive zakat does not automatically produce welfare if it only stops at the distribution of capital, but its success is determined by the synergy between professional management and mustahik readiness in developing a business. Aeni (2025) emphasized that the success of productive zakat is greatly influenced by an empowerment approach that includes sustainable coaching, because the increase in mustahik income is closely related to increasing business capacity and economic management skills.

One of the main factors is the quality of management of zakat management institutions. Putra *et al.*, (2025) show that structured productive zakat management, starting from program planning, mustahik selection to monitoring and evaluation, has a significant effect on improving mustahik welfare. Institutions that have a routine supervision and coaching system tend to produce a more stable empowerment impact. This is strengthened by Simamora *et al.*, (2023) who emphasized that the zakat program that is systematically planned and supervised at BAZNAS South Tapanuli has a more real impact than the program that is not monitored regularly.

The second factor is business mentoring and training. Hasyim and Wahyudi (2024) found that productive zakat at LAZISMU Pamekasan is more effective when accompanied by entrepreneurship training and intensive mentoring. Mustahik who received managerial guidance, simple financial recording and marketing strategies showed better business development. Hafizd *et al.*, (2023) also emphasized that managerial coaching at BAZNAS Cirebon City helps mustahik maintain business sustainability. Without business capital assistance, there is a risk that it will not develop optimally due to the limited managerial capacity of mustahik.

The next factor is the accuracy of the target and mustahik selection. Nasrul *et al.*, (2025) show that the effectiveness of productive zakat increases when recipients are selected based on business potential and readiness to carry out economic activities. Mustahik who have basic skills or previous business experience tend to develop faster than those who do not have business readiness. Semmawi *et al.*, (2024) also mentioned that the suitability of the type of business with local potential is an important factor in determining the success of the productive zakat program. In addition, the combination of productive and consumptive assistance also affects the effectiveness of the program. Umar *et al.*, (2023) found that the mixed approach at BAZNAS Sidrap helps mustahik maintain the stability of basic needs while developing productive businesses. This strategy reduces short-term economic pressures that can interfere with business sustainability. In other words, fulfilling basic needs is the foundation so that mustahik can focus on business development.

Another factor that plays a role is continuous monitoring and evaluation. Muslimah (2024) emphasized that the utilization of productive zakat accompanied by periodic evaluation is able to maintain the consistency of mustahik business development. Monitoring allows zakat institutions to identify business obstacles early and provide solutions, so that the risk of business failure can be minimized. Rachmawati *et al.*, (2019) also show that a well-monitored productive zakat program can have a wider impact, including on labor absorption. In addition to institutional factors, there are also internal factors such as motivation, discipline and the ability to manage a business. Aeni (2025) emphasized that productive zakat will be more effective if mustahik has a commitment to develop businesses and utilize assistance productively. This shows that economic empowerment is not only about transferring funds but also forming entrepreneurial attitudes and mentality.

Overall, the effectiveness of productive zakat in improving the welfare of mustahik is determined by a combination of professional institutional management, business assistance,

proper mustahik selection, integration of consumptive assistance, continuous monitoring and the readiness and motivation of mustahik itself. When these factors are in harmony, productive zakat not only increases income, but also creates economic independence and mustahik welfare in a sustainable manner.

CONCLUSION

Productive zakat has proven to be a strategic economic empowerment instrument in improving the welfare of mustahik. Conceptually, productive zakat does not only function as financial assistance, but as an empowerment mechanism that emphasizes strengthening the economic capacity of mustahik through business capital, training, mentoring and sustainable coaching. This approach is in line with the principles of sharia economics which emphasizes social justice, independence, and economic sustainability of the ummah.

From various studies analyzed, the implications of productive zakat on mustahik welfare can be seen clearly in increasing income, business sustainability, family economic stability and improving quality of life. Several studies show that productive zakat even contributes to reducing mustahik dependence on consumptive assistance and opens up opportunities for the transformation of mustahik economic status towards independence. In addition to the economic impact of individuals, productive zakat also has broader social effects such as the growth of micro businesses and the creation of jobs in the surrounding environment.

The effectiveness of productive zakat is influenced by a number of important factors, namely the professionalism of the management of zakat institutions, the accuracy of recipient targets, the quality of business assistance and training, continuous monitoring and evaluation, and the internal readiness of mustahik in managing business. Productive zakat programs that only distribute capital without coaching tend to be less optimal, while programs that are integrated between capital, mentoring, and supervision show more sustainable results. Thus, productive zakat can be an effective model of sharia-based poverty alleviation if it is managed systematically, measurably, and oriented towards long-term empowerment.

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