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STRATEGY FOR OPTIMIZING THE UTILIZATION OF PRODUCTIVE ZAKAT IN THE PERSPECTIVE OF SHARIA ECONOMICS: A CASE STUDY OF BAZNAS BONDOWOSO REGENCY

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Abstract

This study examines strategies for optimizing the utilization of productive zakat in the economic empowerment of mustahik at BAZNAS Bondowoso Regency. The study uses a qualitative case study approach conducted through semi-structured interviews, documentation, and field findings. The informants consisted of BAZNAS administrators, zakat management officers, program companions, administrative staff, and mustahik who received productive business assistance. The data were analyzed using data reduction, data presentation, and conclusion drawing, while data validity was strengthened through source triangulation, technique triangulation, and member checking. The findings show that productive zakat optimization is implemented through five main strategies: administrative and field-based mustahik selection, provision of business tools according to business needs, business mentoring, program monitoring, and strengthening zakat fundraising. Productive zakat contributes to increasing mustahik income, creating independent business opportunities, reducing dependence on informal work, and strengthening local economic activities. However, the program still faces limitations in zakat funds, human resources, and structured monitoring systems. The study contributes to Islamic economic literature by showing that productive zakat can function as a sustainable empowerment instrument when managed through integrated selection, assistance, supervision, and institutional capacity building based on maqasid al-sharia principles.

Keywords: *productive zakat, sharia economics, mustahik empowerment, optimization strategy, BAZNAS*

A. INTRODUCTION

Zakat is one of the most important instruments in Islamic economics because it connects religious obligation with social redistribution. In Islamic teaching, zakat does not only express individual piety. It also works as a financial mechanism to reduce inequality, support vulnerable

groups, and circulate wealth within society. In Indonesia, this role becomes highly relevant because the country has a large Muslim population and a broad potential base of muzakki. National zakat potential has been estimated at a very large value, yet the realized collection remains far below that potential. This gap shows that zakat

management still needs stronger institutional strategies, broader public literacy, and more effective distribution models. Productive zakat offers one of the most relevant approaches because it does not stop at short-term consumption assistance. It aims to create economic capacity for mustahik through business support, tools, mentoring, and supervision^{1,2}

The main issue in zakat management is not only how zakat funds are collected, but also how the funds are transformed into sustainable welfare. Consumptive zakat remains necessary for urgent needs, such as food, health, and emergency relief. However, long-term poverty reduction requires productive use that can help mustahik generate income. Productive zakat therefore becomes an empowerment instrument. It enables beneficiaries to start or expand micro-businesses, increase daily income, and reduce dependence on irregular work. Several studies have shown that productive zakat can improve income, strengthen business independence, and support the transformation of mustahik toward economic resilience when it is

accompanied by proper planning and monitoring^{3,4}

In the context of sharia economics, productive zakat also reflects the principle of justice in the distribution of wealth. It supports *hifz al-mal*, namely the protection and development of property, because assistance is directed toward productive assets and sustainable livelihoods. Warsidi, Khan, and Suhartono explain that *maqasid al-sharia* in economic matters must protect benefit, justice, and social welfare in legal and institutional practice. Their view is relevant to productive zakat because the program does not only distribute funds, but also directs wealth toward public benefit and economic empowerment. The same normative orientation also appears in the implementation of sharia systems in certified institutions, where sharia values are translated into governance, service, compliance, and social responsibility. This means that zakat institutions must manage programs not merely as administrative activities, but as sharia-based welfare systems^{5,6}

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- 1 Ahyar, Lalu Ahmad Zaenuri, and Ulya Hilalatul Hasbi, "Innovation of Zakat Literacy Program to Optimize Zakat Funds at BAZNAS Province and BAZNAS Central Lombok Regency Indonesia," *Tasamuh* 22, no. 2 (2024): 245-268.
 - 2 Moch Chotib, Muhammad Fauzinudin Faiz, and Ikhsan Abdullah, "Establishing a Zakat Culture Based on Good Zakat Governance and Good Zakat Empowerment in Indonesia," *Journal of Islamic Economics Perspectives* 5, no. 2 (2023): 1-11.
 - 3 Burhan Rifuddin, Rismayanti, Nur Amal Mas, and Betania Kartika, "Analyzing the Impact of Productive Zakat Utilization on the Mustahik Economic Independence in Malaysia and Indonesia," *Ikonomika* 7, no. 1 (2022): 75.

- 4 Razali, Nora Maulana, Taufiq, and Muhammad Deni Putra, "Optimization of Productive Zakat: A Catalyst for Achieving Economic Independence in Aceh," *Management of Zakat and Waqf Journal* 6, no. 1 (2024): 39-62.
- 5 Warsidi, Sami Ullah Khan, and Suhartono, "Implementasi Maqāṣid Al-Syarī'ah dalam Pertimbangan Hakim pada Sengketa Ekonomi Syariah," *Maqasid: Jurnal Studi Hukum Islam* 14, no. 3 (2025).
- 6 Warsidi, Abdurrahman Raden Aji Haqqi, and Isma Swadjaja, "Implementation of Sharia System in Sharia-Certified Hospitals," *Jurnal Ilmiah Ekonomi Islam* 10, no. 3 (2024).

Bondowoso Regency provides an important local context for studying productive zakat optimization. The region still faces poverty and limited economic opportunities for low-income households. At the same time, it has zakat potential from civil servants, Islamic educational institutions, entrepreneurs, and Muslim communities. BAZNAS Bondowoso has implemented productive zakat programs by providing business tools and support to selected mustahik. However, the institutional capacity of local zakat management is not always equal to the scale of the social problem. Limited funds, limited human resources, and weak monitoring systems can reduce program effectiveness. This condition makes Bondowoso a relevant case for examining how productive zakat can be optimized in an institution that still faces capacity constraints.^{7,8}

Previous studies have discussed productive zakat from several perspectives. Some studies emphasize its impact on mustahik income and welfare. Other studies examine zakat governance, fundraising, and empowerment models. There is also research showing that business capital assistance and business assistance influence

the empowerment of mustahik-owned micro-enterprises. However, much of the existing research focuses on institutions with better organizational capacity or on general program outcomes. Less attention has been given to how optimization strategies work in local institutions that face limited funds, limited staff, and incomplete monitoring mechanisms. This gap is important because many zakat institutions in Indonesia operate under such conditions^{9,10,11}

This study therefore focuses on the strategy for optimizing productive zakat utilization at BAZNAS Bondowoso Regency. The study asks how BAZNAS Bondowoso selects mustahik, determines the form of productive assistance, provides mentoring, monitors the program, and strengthens fundraising. It also examines how productive zakat affects the economic condition of mustahik. The research contributes to academic discussion by integrating strategy, implementation, and impact in one case study. It also offers practical recommendations for zakat managers who need to improve empowerment programs despite institutional limitations.

7 Hamim, "Analisis Strategi Manajemen Zakat Pada BAZNAS Kabupaten Bondowoso dan Jember," *Jurnal Ekonomi Syariah Darussalam* 5, no. 1 (2024): 134-159.

8 Lailatul Holifah, "Analisis Implementasi Good Corporate Governance di Bank BPR Jatim Bank UMKM Jawa Timur Cabang Bondowoso," *Accounting Journal of Ibrahimy* 3, no. 2 (2025): 76-82.

9 Mahatir Fathoni and Amie Amelila, "Productive Zakat Fund Strategy Towards Economic Empowerment: Case Study at BAZNAS OKU District," *International Journal of Economics,*

Business and Innovation Research 4, no. 2 (2025): 604-618.

10 Moh Irfan Nurmaki and Sumarni, "The Implementation of Productive Zakat Utilization in Economic Empowerment of Zakat Recipients: A Case Study of BAZNAS Ciamis Regency," *Syari'ah Economics* 6, no. 2 (2022): 75.

11 Ulul Azmi Mustofa and Resilia Novita, "Productive Zakat as Economic Empowerment Mustahiq Amil Zakat Institute Daarut Tauhid Peduli Lampung," *Az-Zarqa': Jurnal Hukum Bisnis Islam* 14, no. 2 (2022): 197-219.

The purpose of this study is twofold. First, it explains the strategy used by BAZNAS Bondowoso Regency to optimize productive zakat utilization. Second, it analyzes the impact of productive zakat on mustahik economic empowerment. The contribution of this study lies in showing that productive zakat can produce meaningful economic outcomes when five elements are connected: accurate mustahik selection, relevant business assistance, continuous mentoring, structured monitoring, and stronger zakat fundraising. These elements are essential for building a zakat empowerment model that follows sharia economic principles and responds to local poverty problems.

B. RESEARCH METHOD

This research uses a qualitative approach with a case study design. The qualitative approach was selected because the study aims to understand the strategy, process, and meaning of productive zakat utilization in depth. The case study design allows the researcher to examine BAZNAS Bondowoso Regency as a specific institutional setting. This design is appropriate because the research problem concerns how productive zakat is implemented, what obstacles appear in the field, and how mustahik experience the program after receiving assistance¹²

The research was conducted at BAZNAS Bondowoso Regency from January to March 2026. The location was selected because BAZNAS Bondowoso runs

productive zakat programs while still facing several institutional challenges. These challenges include limited zakat funds, limited field officers, and a monitoring system that has not been fully structured. These characteristics make the institution suitable for analyzing productive zakat optimization in a local context.

The informants were selected using purposive sampling. This technique was used because the study required informants who directly understood or experienced the productive zakat program. The informants consisted of eight people: the chairman of BAZNAS, zakat utilization staff, amil zakat, mustahik who received productive assistance, program companions, and administrative staff. Each informant provided different information. BAZNAS administrators explained policy and strategy. Staff and amil explained implementation and monitoring. Mustahik explained the use of assistance and economic impact. Administrative staff provided program documents and distribution data.

Primary data were collected through semi-structured interviews. The interview guide covered mustahik selection, form of assistance, mentoring, monitoring, fundraising, program obstacles, and economic impact. Semi-structured interviews allowed the researcher to ask core questions while still giving space for informants to explain their experiences. Secondary data were obtained from institutional reports, productive zakat

12 Ridwan Munir and Muhyi Abdullah, "Strategi Pendayagunaan Zakat Produktif oleh BAZNAS Kabupaten Garut Perspektif Hukum Ekonomi

Islam," *Jurnal Hukum Ekonomi Syariah* 1, no. 1 (2022): 258-266.

program documents, BAZNAS administrative records, regional poverty data, and relevant academic literature.¹³

Data collection was supported by documentation and field findings. Documentation was used to examine administrative records, program lists, assistance distribution evidence, and activity documentation. Field findings were used to observe how mustahik used the assistance in their business activities. This technique helped the researcher compare interview statements with actual field conditions. For example, the researcher observed the use of workshop tools, food carts, and snack carts provided through the productive zakat program.

The validity of the data was strengthened through source triangulation, technique triangulation, and member checking. Source triangulation was carried out by comparing information from BAZNAS leaders, staff, field officers, and mustahik. Technique

triangulation was carried out by comparing interview data with documents and field findings. Member checking was carried out by confirming key findings with informants to reduce misunderstanding. These procedures were used to improve the credibility of the qualitative data.¹⁴

The data were analyzed using the Miles and Huberman model, which includes data reduction, data presentation, and conclusion drawing. In the data reduction stage, the researcher selected information related to productive zakat strategy, implementation, obstacles, and impact. In the data presentation stage, the information was organized into themes, tables, and descriptions. In the conclusion drawing stage, the researcher identified patterns regarding the connection between strategy and mustahik empowerment. The analysis focused on five strategic elements: mustahik selection, productive assistance, mentoring, monitoring, and fundraising.¹⁵

Table 1. Research Informants

Code	Position	Role	Reason for Selection	Data Type
I1	Chairman of BAZNAS	Policy maker	Understands program strategy	Productive zakat policy
I2	Zakat utilization staff	Implementer	Involved in distribution mechanism	Program implementation
I3	Amil zakat	Field supervisor	Knows monitoring process	Program evaluation
I4	Workshop mustahik	Beneficiary	Uses workshop assistance	Economic impact
I5	Food cart mustahik	Beneficiary	Uses cart assistance	Utilization of aid

13 Irfan Azim and Bahya Alfitri, "Optimalisasi Zakat Produktif dalam Program Tastura Sejahtera BAZNAS Kabupaten Lombok Tengah," *Mudabbir: Jurnal Manajemen Dakwah* 5, no. 2 (2024): 163-174.

14 Pengfei Zhao, Wen Qi, Pei Jung Li, and Peiwei Li, "Reconceptualizing the Link Between

Validity and Translation in Qualitative Research," *International Journal of Qualitative Methods* 23 (2024).

15 Mitchell Nicmanis, "Reflexive Content Analysis: An Approach to Qualitative Data Analysis, Reduction, and Description," *International Journal of Qualitative Methods* 23 (2024).

I6	Snack business mustahik	Beneficiary	Uses small business support	Income change
I7	Program companion	Mentor	Understands business mentoring	Mentoring process
I8	Administrative staff	Document manager	Knows program administration	Distribution data

Source: Primary data from research interviews, 2026.

C. RESULTS AND DISCUSSION

1. Strategies for Optimizing Productive Zakat Utilization

The findings show that BAZNAS Bondowoso Regency optimizes productive zakat through a sequence of connected strategies. The program does not start from distribution alone. It begins with identifying eligible mustahik, verifying their economic condition, determining the suitable form of assistance, providing business guidance, monitoring the use of assistance, and strengthening fundraising. This sequence is important because productive zakat has a different objective from consumptive zakat. It must create business capacity and sustainable income.

The first strategy is mustahik selection. BAZNAS Bondowoso applies administrative verification and field surveys before providing productive assistance. Prospective beneficiaries must submit identity documents, family documents, and a statement of economic incapacity. Officers then visit the household and business location to observe the real economic condition of the applicant. This process aims to ensure that assistance reaches people who deserve it and have potential to use the assistance productively. One informant stated that mustahik must submit an identity card, family card, and certificate of incapacity before the field

survey. Another informant explained that BAZNAS prioritizes mustahik who already have a business or strong intention to build a business.

This selection process indicates that BAZNAS Bondowoso does not distribute productive zakat randomly. The institution tries to reduce targeting errors by combining documents and direct observation. This is relevant to the principle of amanah in zakat governance. Productive zakat must reach the correct beneficiaries because the program uses public religious funds entrusted to the institution. Accurate targeting also protects program effectiveness because assistance will be more useful when given to people with a real need and clear business potential.¹⁶

The second strategy is providing assistance in the form of business tools. BAZNAS Bondowoso generally avoids giving cash because cash can be used for non-business purposes. Instead, assistance is given in the form of productive assets, such as workshop compressors, meatball carts, snack carts, and small business equipment. This form of assistance allows mustahik to use the support directly in daily economic activities. It also reduces the risk

16 Siti Nur Mahmudah and Moh Abdul Aziz Alwa, "Maqāshid Sharia-Based Zakat Distribution Model: Zakat Distribution Program in National Zakat Agency DKI Jakarta," *Invest Journal of*

Sharia and Economic Law 2, no. 2 (2022): 155-168.

of misuse because the assistance is already linked to the business activity.

The field findings show that business tool assistance is actively used by the beneficiaries. The workshop compressor helps one mustahik provide vehicle service near the neighborhood. The meatball cart

enables another mustahik to sell food independently. The snack cart helps the beneficiary sell snacks around schools and residential areas. These examples show that productive zakat creates new economic opportunities when the form of assistance matches the beneficiary business plan

Table 2. Utilization of Productive Zakat Assistance

Type of Assistance	Recipient	Utilization	Economic Impact	Field Evidence
Workshop compressor	Workshop mustahik	Vehicle service business	Increased service income	Workshop actively operates
Meatball cart	Food business mustahik	Independent food selling	Daily income increased	Business runs near school
Snack cart	Small business mustahik	Snack sales	Family savings increased	Daily buying and selling occurs

Source: Primary data from interviews and field findings, 2026.

The third strategy is mentoring. Mentoring is carried out through simple business guidance, consultation, and motivation. Program companions advise mustahik to use assistance properly, maintain the business, and avoid stopping the business after receiving support. Mentoring is important because productive assets alone do not guarantee business growth. Beneficiaries need guidance in managing income, maintaining equipment, pricing products, and planning business continuity. However, the mentoring system at BAZNAS Bondowoso is still limited. Informants explained that assistance has been provided, but it is not routine because of limited human resources and time.

The fourth strategy is monitoring. Monitoring aims to ensure that assistance is used according to program objectives and to identify business progress after distribution. BAZNAS officers visit mustahik and check whether business tools remain active. This

activity supports accountability because it connects distribution with actual outcomes. However, monitoring has not been carried out regularly. Some mustahik reported that monitoring visits were rare after assistance was provided. The institution also has not yet developed a written monitoring instrument to record income growth, business sustainability, and obstacles faced by mustahik.

The weakness of monitoring is one of the most important findings of this study. Productive zakat requires continuous supervision because the success of the program depends on the use and sustainability of productive assets. Without structured monitoring, the institution may find it difficult to measure long-term impact. It may also fail to detect early problems, such as declining sales, damaged tools, lack of working capital, or poor financial management. Therefore,

monitoring must be developed into a regular system rather than an occasional activity.

The fifth strategy is strengthening fundraising. BAZNAS Bondowoso conducts zakat socialization to increase public awareness and encourage people to distribute zakat through official institutions. Fundraising is crucial because productive zakat requires enough funds to support business assets and mentoring. Limited collection limits the number of beneficiaries. It also limits the size and quality of assistance. Informants stated that the main obstacles are limited funds and limited human resources, which prevent the program from reaching more mustahik.

Fundraising must be understood as part of empowerment strategy, not only as a collection activity. Strong fundraising allows the institution to expand the program, provide better assistance, recruit or train companions, and establish more structured monitoring. This is consistent with zakat governance literature, which emphasizes that collection, distribution, and empowerment must operate as one system. When collection is weak, distribution remains small. When monitoring is weak, empowerment results become difficult to sustain¹⁷

From a sharia economic perspective, the strategy implemented by BAZNAS Bondowoso reflects the effort to align zakat

management with justice, benefit, and sustainability. The program protects mustahik assets by providing productive tools. It promotes welfare by creating income opportunities. It also supports social benefit by improving access to local services, such as workshop services and food businesses. Warsidi, Khan, and Suhartono emphasize that maqasid al-sharia in economic disputes and institutions must direct decisions toward fairness and benefit. This argument strengthens the interpretation that productive zakat should be evaluated not only from distribution volume, but from its contribution to public benefit and mustahik welfare.¹⁸

2. Impact of Productive Zakat on Mustahik Economic Empowerment

The second major finding concerns the impact of productive zakat on mustahik economic empowerment. Productive zakat at BAZNAS Bondowoso has helped beneficiaries increase economic activity, build independent businesses, and reduce dependence on irregular work. The impact appears in three areas: income improvement, business independence, and social benefit for the surrounding community.

Income improvement appears because the assistance provides mustahik with tools that can be used to produce goods or services. The workshop compressor allows

¹⁷ Naufal Aqil Anshari, Maman Surahman, and Zaini Abdul Malik, "Analisis Strategi Fundraising Zakat oleh BAZNAS Kabupaten Purwakarta terhadap Potensi Zakat Maal," Bandung Conference Series: Sharia Economic Law 4, no. 2 (2024): 501-509.

the beneficiary to offer vehicle service. The food cart allows the beneficiary to sell meatballs. The snack cart supports daily snack sales. These activities generate income that helps beneficiaries meet household needs. Some mustahik stated that business proceeds could support school needs and family expenses. This shows that productive zakat can move from religious distribution to practical household economic support.

Business independence is also visible. One mustahik reported that after receiving a cart, the beneficiary could run a business at home and no longer depend fully on working for others. This shift is important because empowerment means increasing control over income sources. Productive

zakat gives mustahik a productive asset that can become the base of self-employment. The result is not only additional income, but also stronger agency in managing economic life.

The program also produces social impact. A small workshop in the neighborhood allows residents to access repair services without traveling far. Food and snack businesses create buying and selling activities around schools and residential areas. These activities may look small, but they strengthen local economic circulation. Productive zakat therefore benefits not only the direct recipient, but also the surrounding community that uses the services or buys the products

Table 3. Economic and Social Impact of Productive Zakat

Business Type	Economic Impact	Social Impact	Field Evidence
Small workshop	Service income increased	Closer access to workshop services	Workshop serves local residents
Meatball sales	Daily income increased	Independent business opened	Selling activity runs near school
Snack sales	Family savings improved	Work dependence reduced	Business runs in school area

Source: Primary data from interviews and field findings, 2026.

The findings confirm that productive zakat is more effective when it is directed toward real business needs. Assistance in the form of tools creates a stronger connection between zakat distribution and productive activity. It also encourages beneficiaries to maintain the asset because

the asset directly supports income. This finding supports previous studies that found productive zakat can improve income and economic independence when supported by business assistance and proper institutional management.^{19, 20, 21}

19 Sholeh Fikri, Armyun Hasibuan, and Maslina Daulay, "Mustahik Economic Empowerment through Optimizing Zakat Maal and Professional Zakat in South Tapanuli Regency," *KnE Social Sciences* (2023).

20 Indah Khuzaimah, Ahmad Syakir, and Budi Harianto, "The Effect of Capital Assistance and

Business Assistance on the Empowerment of Mustahik Zakat MSMEs DT Peduli North Sumatra," *Jurnal Manajemen Bisnis* 11, no. 2 (2024): 859-873.

21 Nurwahidin, Dodik Gilang Islami, Ria Fauziah Salma, and S. Salahudin Suyurno, "Productive Zakat and Economic Empowerment: Impact on

Nevertheless, the impact is not uniform across all beneficiaries. Business success depends on the type of business, market location, personal motivation, business skill, and family support. Some mustahik may use the assistance more effectively than others. This means that productive zakat programs must avoid assuming that the same assistance will produce the same results for every beneficiary. The institution needs beneficiary mapping, business feasibility assessment, and follow-up guidance to improve the chance of success.

The study also shows that productive zakat should be measured through more than income. Income is important, but empowerment also includes business continuity, independence, confidence, ability to save, and reduced dependence on informal work. A mustahik who can run a small business independently may still earn modest income, but the shift from dependence to self-managed work is an important empowerment outcome. Therefore, BAZNAS should develop indicators that capture economic, behavioral, and social changes.

The integration of sharia values into institutional management is essential. Warsidi, Raden Aji Haqqi, and Swadjaja show that sharia-certified institutions require operational systems that translate sharia values into practice. Although their study concerns hospitals, the implication is relevant for zakat institutions. A sharia-oriented institution must ensure that its

programs are not only formally Islamic, but also managed through accountability, service quality, benefit, and compliance with sharia objectives. In productive zakat, this means transparent selection, fair distribution, proper assistance, and measurable welfare outcomes.²²

Based on the results, the main challenge is not the relevance of productive zakat, but the capacity to manage it consistently. Limited funds restrict program coverage. Limited human resources weaken mentoring and monitoring. An unstructured monitoring system limits impact evaluation. These obstacles must be addressed if productive zakat is expected to become a sustainable poverty reduction instrument. A stronger program should include scheduled mentoring, simple financial recording for mustahik, digital beneficiary data, periodic business evaluation, and stronger cooperation with local government, mosques, Islamic schools, and business communities.

The novelty of this study lies in showing the operation of productive zakat optimization in a local zakat institution with institutional limitations. The program can still produce positive outcomes when assistance fits business needs and beneficiaries have the motivation to use it. However, the findings also show that sustainability requires more than distribution. It requires a system. The system must connect fundraising, selection, distribution, mentoring, monitoring, and

Mustahiq Income at Darul Ilmi Islamic School," *Mu'amalah: Jurnal Hukum Ekonomi Syariah* 3, no. 1 (2024): 115-128.

evaluation. Without this connection, productive zakat may produce short-term benefits but will struggle to create long-term transformation.

D. CONCLUSION

This study concludes that the strategy for optimizing productive zakat utilization at BAZNAS Bondowoso Regency is implemented through five main approaches: mustahik selection, productive assistance based on business needs, mentoring, program monitoring, and zakat fundraising. The selection process uses administrative verification and field surveys to ensure target accuracy. Productive assistance is provided in the form of business tools so that beneficiaries can directly use the support in economic activities. Mentoring and monitoring are carried out to maintain business continuity, although both remain limited because of human resource constraints. Fundraising is conducted through zakat socialization, but the collection still needs to be strengthened to expand program coverage.

Productive zakat has a positive impact on mustahik economic empowerment. It increases income, supports independent business activity, reduces dependence on irregular work, and strengthens local economic circulation. Assistance such as workshop compressors, meatball carts, and snack carts creates real business

opportunities for beneficiaries. These findings show that productive zakat can serve as a sharia-based empowerment instrument when distribution is linked to business needs and followed by institutional support.

The study has limitations. First, it focuses on one institution, so the findings cannot be generalized to all zakat institutions in Indonesia. Second, the research period is limited, so long-term economic impact could not be measured longitudinally. Third, monitoring data were limited, so the analysis of business growth after assistance remains based mainly on interviews and field findings. Future studies should use longitudinal designs, compare several BAZNAS institutions, and develop measurable indicators of mustahik economic transformation.

Practically, BAZNAS Bondowoso should strengthen scheduled mentoring, create a structured monitoring instrument, improve mustahik business records, expand fundraising channels, and build partnerships with local stakeholders. Academically, this study supports the argument that productive zakat must be examined as an integrated empowerment system. Its success depends not only on the amount of assistance, but also on the quality of selection, mentoring, monitoring, fundraising, and institutional governance based on maqasid al-sharia

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