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EFFECTIVENESS OF PRODUCTIVE ZAKAT FUND MANAGEMENT IN ENHANCING MUSTAHIQ'S WELFARE

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Abstract

Productive zakat is one of the Islamic economic instruments that plays an important role in improving community welfare, especially for mustahik. Productive zakat management is not only oriented toward consumptive assistance but is also directed toward economic empowerment through business capital assistance, training, and mentoring. This study aims to analyze the effectiveness of productive zakat fund management in improving the welfare of mustahik. The research method used is a qualitative method with a library research approach. Data were obtained from scientific journals, books, and previous studies related to productive zakat and mustahik welfare. The results indicate that productive zakat management carried out in a targeted, transparent, and sustainable manner can increase income, economic independence, and the quality of life of mustahik. Business mentoring, supervision by zakat institutions, and the ability of mustahik to manage businesses are important factors in the success of productive zakat programs. Therefore, productive zakat can become a strategic instrument in poverty alleviation and economic development of the ummah.

Keywords: *Productive Zakat, Mustahik Welfare, Zakat Management, Islamic Economics*

1. Introduction

Poverty remains a major issue in Indonesia's economic development. High levels of income inequality mean that some communities are limited in meeting their basic needs. This situation indicates that economic development has not yet fully achieved an equitable distribution of prosperity. From an Islamic economic perspective, zakat serves as an instrument for wealth distribution, encompassing not only religious dimensions but also social and economic dimensions, aimed at creating social justice within society (Qardhawi, 2011).

Zakat management in Indonesia has experienced significant development in recent years. This is evident in the increase in zakat fund collection and the increasing diversity of zakat utilization programs implemented by zakat institutions. According to the Indonesian Zakat *Outlook* published by BAZNAS (2023), national zakat potential can significantly contribute to strengthening the Muslim economy if managed optimally and professionally.

In practice, zakat distribution is no longer solely for consumption, but is also directed toward productive activities that can have a long-term economic impact on those entitled to receive it. Productive zakat is a form of utilizing zakat funds through the provision of business capital, assistance with production equipment, entrepreneurship training, and business mentoring so that those entitled to receive it can increase economic productivity and achieve financial independence (Fitri, 2017).

The concept of productive zakat is considered more effective than consumptive zakat because it can create economic sustainability for zakat recipients. Those who previously received only temporary assistance can now gain opportunities to develop businesses and increase family income. Thus, productive zakat serves not only as social assistance but also as an instrument for economic empowerment of the poor (Beik & Arsyianti, 2016).

Various studies have shown that productive zakat programs have a positive impact on improving the welfare of recipients of charity. Research by Nugraha, Malik, and Himayasari (2024) explains that productive zakat-based economic empowerment programs can increase the income and business sustainability of recipients. Furthermore, research by Saputra and Canggih (2022) shows that productive zakat can improve the material and spiritual well-being of recipients using the CIBEST method.

Despite this, the management of productive zakat still faces various challenges. Low managerial capacity among recipients, weak program oversight, suboptimal business mentoring, and low public literacy regarding productive zakat are factors that impact the effectiveness of zakat fund management. These conditions have resulted in some productive zakat programs failing to achieve their economic empowerment goals to their full potential (Rahayu & Adawiyah, 2021).

Furthermore, transparency and accountability of zakat management institutions are also crucial for enhancing public trust. Public trust in zakat institutions will influence the level of participation of zakat payers in distributing zakat through official institutions. Therefore, professional zakat governance is a crucial factor in increasing the effectiveness of productive zakat programs.

Based on the description, this study aims to analyze the effectiveness of productive zakat fund management in improving the welfare of mustahik and identify factors that influence the success of the productive zakat program.

2. Literature review

2.1 The Concept of Productive Zakat

Productive zakat is a form of zakat utilization given to mustahik to support productive economic activities. This assistance can take the form of business capital, production equipment, or skills training aimed at sustainably increasing the mustahik's income (Fitri, 2017).

From an Islamic economic perspective, zakat has both social and economic functions. Zakat's social function is realized through the distribution of wealth to those in need, while its economic function is realized through empowering communities to live independently (Rozalinda, 2018).

According to Salam and Risnawati (2019), productive zakat is a form of community economic empowerment aimed at helping those entitled to receive it achieve economic independence. Productive zakat programs are considered capable of providing long-term economic impacts compared to consumptive zakat, which is only temporary.

Productive zakat also plays a crucial role in increasing the economic inclusion of the poor. With business capital assistance and mentoring, recipients of zakat (mustahik) have the opportunity to develop small businesses and thus improve their standard of living (Beik & Arsyianti, 2016).

2.2 Welfare of Mustahik

The welfare of those entitled to receive zakat (alms) is the condition where both material and spiritual needs are met after receiving zakat. In Islamic economics, welfare is measured not only by increased income but also encompasses spiritual, educational, health, and social aspects of the community (Saputra & Canggih, 2022).

The CIBEST method is one approach used to measure the welfare of mustahik. This method measures both material and spiritual well-being, thus providing a more comprehensive picture of the impact of productive zakat on the lives of mustahik (Yasin & Ariyani, 2022).

According to Puskas BAZNAS (2022), the welfare of mustahik can be seen from increased income, ability to meet basic needs, business continuity, and improved quality of life after receiving productive zakat assistance.

2.3 Effectiveness of Productive Zakat Management

The effectiveness of productive zakat management can be seen from the program's success in achieving its goal of community economic empowerment. A productive zakat program is considered effective if it increases income, economic independence, and the quality of life of those who mustahik (Nugraha et al., 2024).

Saputra and Canggih (2022) explain that productive zakat distributed in the form of business capital assistance can improve the material and spiritual well-

being of those who mustahik (recipients). Furthermore, ongoing business mentoring is a crucial factor in the success of productive zakat programs.

Kasri (2016) stated that the effectiveness of zakat in reducing poverty is influenced by the accuracy of zakat distribution targets and the quality of zakat institution management. The better the governance of zakat institutions, the greater the impact of zakat on community welfare.

3. Research methods

This study uses a qualitative research method with a library research approach . This approach is used to gain a deep understanding of the effectiveness of productive zakat management in improving the welfare of those entitled to receive zakat, based on various previous studies.

Research data was obtained from national and international scientific journals, research articles, books, and official reports from zakat institutions relevant to the research topic. Data collection techniques included identifying, reviewing, and analyzing various literature sources related to productive zakat management and the welfare of recipients of zakat.

The data analysis technique was carried out descriptively and qualitatively by collecting, classifying, and summarizing data from various relevant sources so that an understanding of the effectiveness of productive zakat management was obtained.

4. Results and Discussion

4.1 Productive Zakat Fund Management

Productive zakat management essentially aims to create community economic empowerment through the sustainable use of zakat funds. In practice, productive zakat management involves several stages: zakat fund collection, identification of potential recipients, distribution of business capital assistance, business mentoring, and program evaluation. These stages ensure optimal and targeted use of zakat funds (Nugraha et al., 2024).

Zakat collection institutions play a strategic role in determining the success of productive zakat programs. The professionalism of zakat management institutions is a key factor in creating effective and accountable management. Transparent management can increase public trust in zakat institutions, thereby sustainably increasing zakat fund collection (Wibisono, 2015).

Productive zakat programs are generally distributed in the form of business capital assistance to micro and small businesses. This assistance aims to help those entitled to receive alms develop their businesses, thereby increasing their income and independently meeting their family's living expenses. In addition to capital assistance, some zakat institutions also provide assistance in the form of production equipment, entrepreneurship training, and regular business development (Mutmainah, Amalia, & Adawiyah, 2020).

According to BAZNAS (2023), effective productive zakat management must be carried out in an integrated manner, from program planning to evaluation of the empowerment results of mustahik. Management that focuses solely on aid distribution without supervision and mentoring tends to be less effective in creating economic independence for mustahik.

4.2 The Impact of Productive Zakat on the Welfare of Mustahik

Various studies have shown that productive zakat has a positive impact on improving the welfare of those receiving zakat. This impact is evident in increased business income, the ability to meet basic needs, and the increased sustainability of mustahik businesses after receiving productive zakat assistance (Saputra & Canggih, 2022).

Research by Saputra and Canggih (2022) shows that distributing productive zakat through business capital assistance can improve the material and spiritual well-being of recipients of zakat (mustahik) based on the CIBEST method. Improved material well-being is evident in increased business income and the ability to meet living expenses, while improved spiritual well-being is evident in the quality of worship and social awareness of recipients.

In addition to increasing income, productive zakat also contributes to building community economic independence. Those who previously relied on consumer assistance began to gain the ability to run independent businesses and create more stable sources of income. This demonstrates that productive zakat serves not only as short-term social assistance but also as an instrument for economic transformation among the poor (Fitri, 2017).

Productive zakat programs also have a significant social impact. Business mentoring provided by zakat institutions can improve entrepreneurial motivation, self-confidence, and managerial skills among recipients. With ongoing guidance, recipients become better prepared to face business challenges and are able to develop their businesses more productively (Aeni, 2025).

These findings demonstrate that the success of productive zakat is not solely determined by the amount of capital provided, but also by the quality of program mentoring and oversight. Therefore, managing productive zakat requires an approach that is not only administrative but also encompasses sustainable social and economic empowerment.

4.3 Supporting Factors for the Success of Productive Zakat

The success of a productive zakat program is influenced by several important factors. One of the main factors is accurate targeting of zakat funds. Distributing aid to those eligible to receive it who truly have business potential will increase the effectiveness of the community economic empowerment program (Kasri, 2016).

Another factor supporting the success of productive zakat programs is ongoing business mentoring. Mustahik require not only capital assistance but also guidance in managing their businesses, managing finances, and developing marketing strategies. Intensive mentoring will help mustahik develop their businesses more optimally (Aeni, 2025).

Furthermore, transparency and accountability of zakat institutions are important factors in increasing public trust. A high level of public trust will encourage increased zakat fundraising, enabling broader and more sustainable economic empowerment programs (Wibisono, 2015).

Collaboration between zakat institutions, the government, Islamic financial institutions, and the community is also a crucial factor in supporting the effectiveness of productive zakat management. Synergy between institutions can strengthen community economic empowerment programs and expand the access of recipients of zakat to financing and business training.

4.4 Factors Inhibiting Productive Zakat Management

Despite its significant potential for improving community welfare, productive zakat management still faces various challenges. One of the main obstacles is the low managerial skills of those who mustahik (recipients of zakat) in running businesses. Some mustahik lack adequate experience and skills, making it difficult for their businesses to develop optimally (Mutmainah et al., 2020).

Lack of oversight of the use of zakat funds also hinders the management of productive zakat. Weak monitoring results in some aid not being utilized according to the economic empowerment program's objectives. Consequently, the productive zakat program has not been fully effective in creating sustainable economic independence for those who mustahik (recipients).

Furthermore, the lack of business mentoring makes it difficult for mustahik (recipients of wealth) to face business challenges, particularly in marketing and financial management. This situation suggests that capital assistance without adequate guidance tends to be ineffective in improving mustahik's welfare (Rahayu & Adawiyah, 2021).

Low public literacy regarding productive zakat also poses a challenge for zakat management institutions. Some still understand zakat solely as consumer assistance, thus underutilizing its potential as an economic empowerment instrument.

4. Conclusion and Suggestions

Productive zakat fund management plays a crucial role in improving the welfare of those entitled to receive it through community economic empowerment. Effectively managed productive zakat programs can increase income, economic independence, and the quality of life of those entitled to receive it.

The success of a productive zakat program is influenced by accurate targeting, business assistance, transparent management, and oversight of zakat institutions. Conversely, a lack of supervision, poor managerial skills among recipients, and minimal business assistance are factors that hinder productive zakat management.

Zakat management institutions are expected to improve the quality of productive zakat management through more optimal supervision, sustainable business assistance, and increased transparency in zakat fund management so that the goal of community economic empowerment can be achieved optimally.

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