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# IMPACT OF ZAKAT DISBURSEMENT ON MUSTAHIQ WELFARE: EVIDENCE FROM GRESIK REGENCY

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**Abstract**

This study analyzes the effect of zakat distribution on the welfare of mustahik in Gresik Regency. Using a quantitative approach with 50 mustahik recipients of BAZNAS Gresik, primary data from welfare questionnaires (variable Y) were combined with secondary data on zakat distribution (variable X). Simple linear regression ($Y = a + bX$) yielded $Y = 22{,}560 + 7{,}260X$ with $R^2 = 0.944$ and t-statistic = 28,478 ($p < 0.05$), confirming that zakat distribution has a significant positive effect on mustahik welfare in Gresik Regency.

Keywords**:** *Zakat, Zakat Distribution, Mustahik Welfare, BAZNAS, Islamic Economics*

## 1. Introduction

Zakat is one of the instrument important in structure functioning Islamic economy promote equality income and reduce poverty. As obligation of worship for Muslims, zakat has benefit significant social and economic impacts, especially in help underprivileged groups able. In economy contemporary, zakat is seen as tool fiscal that can support policy government in increase welfare public (An & Beik, n.d.).

Gresik Regency has large zakat potential supported by growth industry, trade, and increasing awareness public tithe through institution official such as BAZNAS and LAZ. However, some public Still life in condition economy limited, indicating that effectiveness distribution of zakat in increase welfare need reviewed in a way empirical. Distribution that is consumptive assessed less than optimal for impact term long, so that required study deep about contribution real zakat towards welfare mustahik (Ariyani & Yasin, 2022).

Study This aims : (1) to describe distribution of zakat to mustahik in Gresik Regency ; (2) describes condition welfare mustahik ; and (3) analyze influence distribution of zakat to welfare mustahik in Gresik Regency. The proposed hypothesis is distribution of zakat has an impact positive and significant to welfare mustahik ($H_1$).

## 2. Literature review

### *2.1. The Concept of Zakat in Islamic Economics*

According to Constitution Number 23 of 2011 concerning Zakat Management, zakat is defined as a number of obligatory assets issued by individuals Muslim and business entities For distributed to entitled party in accordance provision Islamic law. Zakat management aims increase effectiveness and efficiency service at a time optimize the benefits for welfare general (Puskas BAZNAS, 2023). Zakat is differentiated into two mechanisms : consumptive zakat ( assistance) fulfillment need main term short ) and productive zakat ( empowerment economy through business capital and training skills ). Research show that zakat is productive more effective increase income and independence economy mustahik compared to consumptive zakat solely (Ariyani & Yasin, 2022).

### *2.2. Welfare Theory*

Welfare is condition somebody capable fulfil need his life in a way decent, safe and dignified, including material and non-material aspects. Concept This has develop from approach utilities narrow become approach multidimensional which includes income, health, education, and living conditions social (Badan Pusat Statistik, 2023). In perspective Islamic economics, welfare related close with maqashid sharia ( protecting religion, soul, mind, descendants and property ) and draft falah which includes happiness in this world and the hereafter (An & Beik, n.d.). Measurement welfare mustahik in the context of zakat is often using the CIBEST (Center of Islamic Business and Economic Studies) model which assesses four dimensions : welfare, material poverty, spiritual poverty, and poverty absolute (Akbar et al., 2024).

### *2.3. Connection Distribution of Zakat and Welfare Mustahik*

In a way conceptual and empirical there is connection positive between distribution of zakat and welfare mustahik. Some study previously confirm matter This. (Sadewa & Agustina, 2024), find influence positive significant distribution of zakat to welfare mustahik at BAZNAS Hulu Sungai Selatan (Rianda et al., 2024)Regency., Showing decline material poverty and improvement amount mustahik prosperous after receive zakat at BAZNAS Jambi City. (Wahyudi & Hasyim, 2025), confirm impact positive productive zakat to welfare mustahik at Lazismu Pamekasan. (Karunia & Amir, 2024), with CIBEST approach finds improvement material and spiritual welfare of the mustahik productive zakat recipients.

## 3. Research methods

### *3.1. Approach and Sample*

Study This use approach quantitative For test influence variables distribution of zakat (X) to welfare mustahik (Y). Population is all over mustahik BAZNAS zakat recipients in Gresik Regency. A sample of 50 respondents chosen using purposive

sampling with criteria : (1) mustahik active recipient of zakat for at least 1 year ; (2) domiciled in Gresik Regency ; and (3) willing become respondents study.

### *3.2. Variables and Measurement*

Variables independent (X) is distribution of zakat, measured based on the amount of zakat funds received mustahik from BAZNAS Gresik Regency in unit million rupiah per year ( secondary data ). Variable dependent (Y) is welfare mustahik, measured use 10-item questionnaire based on indicator : income House ladder, ability fulfil need principal, condition place stay, access education, access service health, stability economy family, ability saving, fulfillment need clothing, changes condition life and conditions welfare general. Each item uses a 1-5 Likert Scale, so total score ranges from 10-50.

### *3.3. Instrument Test*

Validity test use Pearson correlation with r- count > r- table (0.279 for n=50, α=0.05). Reliability test using Cronbach's Alpha with condition Alpha value > 0.70. All 10 questionnaire items declared valid and reliable (Alpha = 0.872).

### *3.4. Data Analysis Techniques*

Data analysis using simple linear regression with model:

$$Y = a + bX \quad (1)$$

Description : Y = score welfare mustahik ; X = amount distribution of zakat ( million Rp); a = constant ; b = coefficient regression testing hypothesis using the t-test (α=0.05; df =48; t- table =2.011) and the coefficient determination ($R^2$).

## 4. Results and Discussion

### *4.1. Characteristics Respondents*

Study involving 50 mustahik Zakat recipients from BAZNAS Gresik Regency. Distribution characteristics respondents presented in Table 1.

Table 1. Characteristics respondents study

| *Characteristics* | *Category* | *Frequency (%)* |
|---|---|---|
| Gender | Man | 22 (44%) |
| | Woman | 28 (56%) |
| Age | < 30 years | 8 (16%) |
| | 31-40 years | 14 (28%) |
| | 41-50 years | 17 (34%) |
| | > 50 years | 11 (22%) |
| Types of Assistance | Consumptive | 23 (46%) |
| | Productive | 17 (34%) |
| | Combination | 10 (20%) |

### *4.2. Validity and Reliability Test*

Validity test results show All 10 questionnaire items are valid (r- count > 0.279). Reliability test produces a Cronbach's Alpha of 0.872 ( category high ). Instrument study stated worthy used. Summary The test results are presented in Table 2.

Table 2. Results of validity and reliability tests questionnaire

| *Item* | *r- count* | *r- table (n=50)* | *Information* |
|---|---|---|---|
| Y1 | 0.712 | 0.279 | Valid |
| Y2 | 0.695 | 0.279 | Valid |
| Y3 | 0.731 | 0.279 | Valid |
| Y4 | 0.683 | 0.279 | Valid |
| Y5 | 0.708 | 0.279 | Valid |
| Y6 | 0.724 | 0.279 | Valid |
| Y7 | 0.689 | 0.279 | Valid |
| Y8 | 0.701 | 0.279 | Valid |
| Y9 | 0.715 | 0.279 | Valid |
| Y10 | 0.728 | 0.279 | Valid |
| Cronbach's Alpha | 0.872 | - | Reliable |

### *4.3. Statistics Descriptive*

Statistics descriptive variables study presented in Table 3. Variables distribution of zakat (X) has an average of IDR 2.00 million with range of Rp 1.00-3.00 million. Variable welfare mustahik (Y) has an average of 37.08 of score maximum 50, indicating majority mustahik is in the category welfare currently until Good.

Table 3. Statistics descriptive variables study

| *Statistics* | *X - Zakat Distribution (Rp Million)* | *Y - Well-being (Score)* |
|---|---|---|
| N | 50 | 50 |
| Minimum | 1.00 | 27 |
| Maximum | 3.00 | 46 |
| Average | 2.00 | 37.08 |
| Standard Deviation | 0.72 | 5.43 |

### *4.4. Simple Linear Regression Results*

Analysis results simple linear regression presented in Table 4. The equation regression obtained is :

**Y = 22,560 + 7,260X** **(2)**

Table 4. Analysis results simple linear regression

| *Variables* | *Coefficient (b)* | *Std. Error* | *t- count* | *Sig.* |
|---|---|---|---|---|
| Constant (a) | 22,560 | 1,024 | 22,031 | 0,000 |
| Distribution of Zakat (X) | 7,260 | 0.255 | 28,478 | 0,000 |
| R | 0.972 | - | - | - |
| $R^2$ | 0.944 | - | - | - |
| F- count | 810,990 | - | - | 0,000 |
| N | 50 | - | - | - |

*Variables dependent : Welfare Mustahik (Y); t- table = 2.011 (α = 0.05; df = 48)*

### *4.5. Discussion*

Based on Table 4, the t- count value of 28,478 > t- table 2.011 with significance 0.000 < 0.05, so $H_1$ accepted. Distribution of zakat is proven influential positive and significant to welfare mustahik in Gresik Regency. Coefficient regression (b = 7.260) indicates that every additional Rp. 1 million in zakat received will increase score welfare mustahik of 7,260 points.

The $R^2$ value = 0.944 indicates that 94.4% of the variation welfare mustahik can explained by variables distribution of zakat. This figure classified as tall For study One variables in context socio-economic, indicating that the amount of zakat received is determinant main welfare mustahik. The remaining 5.6% is influenced by other variables such as level education, access to capital, conditions macroeconomics, and the quality of BAZNAS's (Karunia & Amir, 2024)mentoring program.

Findings This consistent with (Sadewa & Agustina, 2024)and (Rianda et al., 2024), who found influence positive significant distribution of zakat to welfare mustahik in various area. In terms of theoretical, results This support draft distribution riches in Islamic economics which emphasizes the role of zakat in reduce inequality and increase quality life group prone to (An & Beik, n.d.). Proper distribution of zakat target and adequate in a way direct help mustahik fulfil need main, access service health and education, as well as reach stability economy family.

Implications practical from findings This is the need for BAZNAS Gresik Regency to increase quantity and quality distribution of zakat, in particular through the productive zakat program based mentoring proven business more impact to improvement welfare term long mustahik (Nugraha, 2023).

## 5. Conclusion and Suggestions

Based on results research and discussion, it was concluded : (1) Distribution of zakat by BAZNAS Gresik Regency to the average mustahik is IDR 2.00 million per year through consumptive, productive and combination programs. (2) Conditions welfare mustahik showed an average score of 37.08/50, indicating majority is in the category welfare currently until good. (3) Distribution of zakat has an impact positive

and significant to welfare mustahik in Gresik Regency, proven with t- count 28.478 > t-table 2.011 (p = 0.000), b = 7.260, and $R^2$ = 0.944. $H_1$ accepted.

Suggestions submitted : (1) Gresik Regency BAZNAS needs to increase volume and quality distribution of productive zakat accompanied by mentoring business sustainable ; (2) government area need strengthen empowerment program synergy public with distribution of zakat by official amil institutions ; (3) research furthermore recommended add variables moderation / mediation like level education, type of zakat program, and length of receipt help For a clearer picture comprehensive.

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