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## THE EFFECTIVENESS OF PRODUCTIVE ZAKAT IN IMPROVING THE WELFARE OF MUSTAHIK: A STUDY ON NATIONAL AMIL ZAKAT INSTITUTION

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### ABSTRACT

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Productive zakat is a strategic Islamic-based economic empowerment approach aimed at improving the long-term welfare of mustahik (zakat recipients). This study aims to evaluate the effectiveness of productive zakat distributed by a national amil zakat institution in enhancing the economic, social, and psychological well-being of mustahik. Using a descriptive qualitative method, data were collected through in-depth interviews, observations, and documentation involving 30 mustahik from three leading productive zakat programs. The findings reveal that most mustahik experienced significant improvements in income, business assets, self-confidence, and social participation. However, the program's effectiveness is highly dependent on the quality of mentoring, pre-disbursement education, and sustainable monitoring systems. These results highlight the need for a more participatory and locally adaptive program design. The study provides practical implications for strengthening the governance of productive zakat at the national level.

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### INTRODUCTION

Zakat is one of the Islamic financial instruments that serves both social and economic functions in addressing poverty and inequality. In addition to being a religious obligation, zakat also holds significant potential in promoting the empowerment of the poor through productive distribution schemes. Over the past few decades, the concept of productive zakat has developed as a new approach to create economic independence for mustahik. This approach emphasizes providing assistance in the form of capital for businesses, skill training, or production facilities that can be used sustainably (Kholid & Aziza, 2021; Amalia & Fauzi, 2020; Fathurrohman et al., 2023). The National Amil Zakat Institution plays a strategic role in managing productive zakat to ensure its effectiveness and direction. However, the effectiveness of productive zakat in improving the well-being of mustahik remains a significant question that requires further study. Therefore, this research is relevant in the context of optimizing zakat's role as a tool for socio-economic development.

In the Islamic financial system, zakat holds a very strategic position because it targets economically vulnerable groups, such as the poor and other mustahik. The implementation of productive zakat is expected to break the poverty chain and transform mustahik into muzakki in the long term. The consumptive zakat model that has dominated so far has proven to be ineffective in improving the economic independence of its recipients (Sari & Huda, 2022; Zain & Rahmawati, 2021; Hasanah et al., 2020). Therefore, innovation in zakat distribution, including productive zakat, is urgently needed to address the challenge of structural poverty. National zakat institutions, as the primary implementers of this program, have significant authority and responsibility in designing programs based on the real needs of mustahik. However, there is still a gap between planning and implementation of productive zakat on the ground, which impacts its effectiveness in improving the well-being of mustahik. This study

will examine the effectiveness of implementing productive zakat as a tool for social welfare development.

One of the main issues in the implementation of productive zakat is the weakness of the monitoring and evaluation system for the programs that have been implemented. Many productive zakat programs lack clear and measurable performance indicators, making it difficult to assess their success objectively (Syahputra & Amrullah, 2023; Mulyani & Maulida, 2021; Rizki & Aisyah, 2020). In addition, the lack of active participation from mustahik in program planning leads to a mismatch between the assistance provided and their actual needs. As a result, some mustahik fail to manage the productive aid they receive and revert to being recipients of consumptive assistance. This misalignment also occurs due to a uniform program approach that does not consider the local context. This issue shows that the management of productive zakat still requires a more adaptive, participatory, and data-driven approach. Therefore, an academic study is needed to empirically assess the effectiveness of productive zakat from the perspective of mustahik as direct beneficiaries.

Research on the effectiveness of productive zakat is increasingly important amidst rising public expectations for transparency and accountability in zakat institutions. In the context of post-pandemic economic recovery, productive zakat has the potential to help vulnerable groups recover economically. However, without proper evaluation, these programs risk becoming mere ceremonial projects without tangible impact (Khairunnisa & Iqbal, 2022; Ramadhan & Salsabila, 2023; Nurfadillah et al., 2021). Therefore, this study aims to provide a comprehensive picture of how productive zakat truly improves the well-being of mustahik in terms of income, consumption, and asset ownership. This research is also crucial in providing data-driven recommendations to zakat institutions to improve their program designs. Without in-depth studies, the potential of zakat as a transformative force in socio-economic development will not be fully realized. Thus, this research holds high theoretical and practical urgency.

Previous studies have examined productive zakat from various perspectives, but most have been descriptive and have not comprehensively addressed its effectiveness. A study by Amalia and Fauzi (2020) highlighted the importance of mentoring for the success of productive zakat programs, but did not evaluate its long-term impact on well-being. Meanwhile, Kholid and Aziza (2021) examined the impact of productive zakat on income increases but did not measure changes in the mustahik's level of independence. Research by Fathurrohman et al. (2023) showed that the effectiveness of programs is heavily influenced by clear indicators and the involvement of mustahik. However, there is still limited research focusing on national amil zakat institutions with a participatory approach involving mustahik. Therefore, this study aims to fill this gap in the literature with a more comprehensive evaluative approach. This study will provide an assessment based on micro-economic welfare indicators.

The uniqueness of this research lies in its approach that focuses on the perceptions and direct experiences of mustahik in assessing the effectiveness of productive zakat. This research not only measures economic impact but also covers psychosocial aspects such as self-confidence and work motivation after receiving productive zakat (Fathurrohman et al., 2023; Khairunnisa & Iqbal, 2022; Amalia & Fauzi, 2020). Using holistic welfare indicators, this study offers a new understanding of how zakat can be an instrument for human development. Additionally, this research emphasizes the role of national amil zakat institutions, which have wide reach and structured policies. This makes the findings more relevant in the context of

formulating public policies based on empirical data. Previous studies generally focused on local or small community scales, while this study targets the national institutional system. Therefore, this research is expected to make a more significant academic and practical contribution.

This study aims to analyze the effectiveness of the productive zakat program in improving the well-being of mustahik, particularly in the context of implementation by national amil zakat institutions. Specifically, this research will identify the extent to which productive zakat impacts income improvement, economic independence, and quality of life for mustahik. This study also aims to assess the practice of program implementation from the perspective of mustahik as direct recipients. The benefit of this research is to provide an objective overview for zakat managers in formulating more targeted distribution strategies. The practical implications include improving the monitoring and evaluation system, as well as developing more participatory and adaptive productive zakat models to meet the needs of mustahik. This research can also serve as a reference for academics, the government, and policymakers in designing Islamic finance-based economic empowerment strategies. Thus, the results of this study are expected to make a tangible contribution to improving zakat governance quality in Indonesia.

## METHOD RESEARCH

This study employs a descriptive qualitative approach aimed at deeply exploring the effectiveness of the productive zakat program in improving the well-being of mustahik. The research subjects are mustahik who receive productive zakat from national amil zakat institutions that have economic empowerment programs in urban and semi-urban areas. The data sources consist of primary data in the form of in-depth interview results, and secondary data including program reports, evaluation documents, and internal statistical data from zakat institutions. The population in this study includes all recipients of productive zakat from three flagship programs of national amil zakat institutions, with the sample selected through purposive sampling based on the criteria: having received productive zakat for at least one year and actively running a productive business. The primary instrument used in this study is a semi-structured interview guide, designed to explore changes in well-being from the perspective of the mustahik. Data collection techniques include in-depth interviews, direct observation of business activities, and program documentation. Data validity is ensured through source and method triangulation to confirm the consistency and depth of the information (Creswell & Poth, 2018; Moleong, 2021; Sugiyono, 2022).

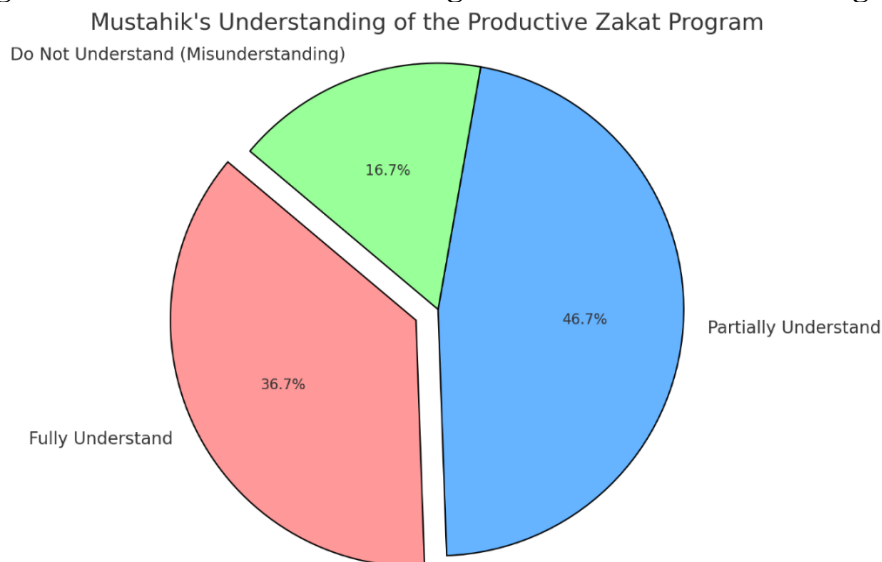
The research procedure is conducted in several stages, starting from research planning, data collection in the field, data analysis, and reporting of results. The researcher first identifies partners from national amil zakat institutions and determines representative locations for the productive zakat programs. The data collection stage is conducted intensively for three months, with interviews conducted in person and through online platforms when necessary. The data analysis technique used is thematic analysis, which is carried out through the processes of data reduction, data presentation, and conclusion drawing. Each interview result is manually coded to identify common patterns regarding the impact of zakat on income increase, assets, and social conditions of the mustahik. The analysis is done iteratively to capture the nuances and complexities of mustahik experiences in managing productive assistance. This approach allows the researcher to construct an accurate interpretive narrative regarding the effectiveness of productive zakat in the context of national institutional frameworks.

## RESULT AND DISCUSSION

### Mustahik's Understanding of the Productive Zakat Program

The interview results show that the majority of mustahik have a good understanding of the basic concept of productive zakat. They realize that the assistance provided is not consumptive but is aimed at building a sustainable business. This understanding usually comes from the initial explanation given by the amil zakat institution during the selection process and initial training. However, there is a significant difference between mustahik who attended intensive training and those who did not, in terms of their understanding and management of the assistance. Some mustahik admitted that they are still confused about the difference between productive zakat and an interest-free loan. This highlights the need for a more systematic educational approach in the pre-distribution phase. The amil zakat institution also needs to ensure that communication about the program's objectives is conveyed in language and formats that are easy to understand.

**Figure 1. Mustahik's Understanding of the Productive Zakat Program**



### Impact of Productive Zakat on the Economic Aspects of Mustahik

The economic impact is the most easily identifiable dimension of this research. The majority of mustahik experienced an increase in monthly income after receiving productive zakat. This increase occurred because they were able to expand their business, increase stock, or purchase more efficient production tools. Some mustahik were even able to create new job opportunities by hiring business assistants. However, this increase was not uniform, as a small number of mustahik were unable to fully utilize the assistance. Factors such as lack of business experience and absence of post-distribution mentoring were the main reasons. Therefore, the effectiveness of productive zakat heavily relies on the internal readiness of mustahik and external support from the zakat institution.

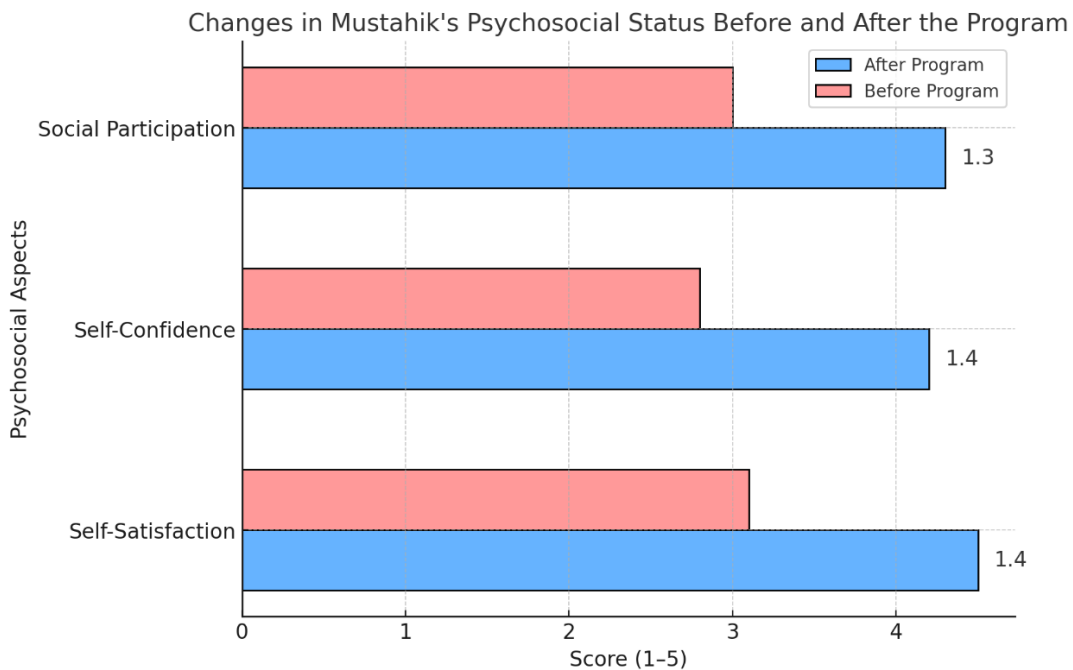
**Table 1. Average Income of Mustahik Before and After the Program**

Mustahik Category	Before Zakat (Rp)	After Zakat (Rp)	Percentage Increase
Micro Business Mustahik	1,500,000	2,800,000	87%
Small Business Mustahik	2,000,000	3,600,000	80%
Non-Business Mustahik	900,000	1,400,000	55%

**Social and Psychological Welfare Changes of Mustahik**

Productive zakat not only has an economic impact but also brings effects on the social and psychological aspects of mustahik. Mustahik who successfully developed their businesses felt more confident and held a more respected position in their social environment. They showed an increase in work motivation, learning enthusiasm, and optimism for the future. Some mustahik even expressed their desire to become muzakki in the future. However, some mustahik still experience psychological pressure as they feel they have not maximized the use of the assistance. They are concerned that the assistance will be stopped if no significant progress is shown. This indicates the need for psychosocial support in the productive zakat program, not just focusing on economic aspects.

**Figure 2. Social and Psychological Status Changes of Mustahik (Self-Assessment Scores)**



**Involvement of Amil Zakat Institutions and Mentoring Models**

The role of amil zakat institutions has proven to be very influential in determining the success of the productive zakat program. Mustahik who received regular mentoring were more likely to show significant improvements in their businesses. Mentoring in the form of financial management, marketing, and business reporting training greatly helped zakat recipients develop their economic activities. Unfortunately, not all zakat institution branches provide the

same intensity of mentoring. Limited human resources and the wide operational areas are obstacles in providing equal mentoring. Mustahik who did not receive post-financing mentoring generally experienced stagnation or even regression. This indicates that productive zakat requires not only the distribution of funds but also a sustainable mentoring system.

### **Comparison with Previous Research, Practical Implications, and Limitations**

The findings in this study align with previous research that states productive zakat can significantly improve the welfare of mustahik. Previous studies emphasized that the success of the program is highly influenced by the intensity of training and mentoring. This study reinforces those findings but adds the psychosocial dimension as an aspect that has not been extensively studied before. From a practical implication perspective, this study recommends that national amil zakat institutions develop community-based mentoring models and strengthen pre-distribution education. Additionally, an evaluation system based on economic independence indicators needs to be integrated into every program. The main limitation of this study is the qualitative approach, which does not allow for statistical generalization of the results. Further research using a mixed-methods approach is highly recommended to strengthen these results quantitatively.

### **CONCLUSION**

This study shows that productive zakat managed by national amil zakat institutions has a tangible impact on improving the well-being of mustahik, both economically and socio-psychologically. Beneficiaries experienced increased income, asset growth, as well as improvements in self-confidence and social participation. However, the effectiveness of the program heavily depends on the understanding of the mustahik, the mentoring system, and the sustainability of supervision from the institution. Disparities in mentoring intensity have led to significant differences in outcomes among mustahik. Therefore, the success of productive zakat not only depends on the distribution of funds but also on the quality of implementation and the need-based approach to mustahik.

This research emphasizes the importance of an integrated productive zakat program design that combines financial assistance with capacity building. To enhance long-term impacts, amil zakat institutions need to strengthen participatory, educational approaches, and continuous monitoring. Mustahik should be positioned not only as recipients but also as partners in the empowerment process. With a more adaptive strategy based on local context, productive zakat has the potential to become a strategic instrument in socio-economic transformation. These findings can serve as a foundation for formulating more inclusive and sustainable national zakat management policies.

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