

## EFFECTIVENESS OF PRODUCTIVE ZAKAT PROGRAMS IN IMPROVING THE WELFARE OF MUSTAHIQ: A STUDY AT BAZNAS BONE REGENCY

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### **Abstract**

*This study analyzes the effectiveness of the productive zakat program implemented by BAZNAS Bone Regency in improving the welfare and economic independence of mustahik (recipients). Traditional zakat distribution is often consumptive, providing only temporary relief, whereas productive zakat aims to create sustainable income by providing business capital. This research used a qualitative field research design, conducted at the BAZNAS Bone office. Data was collected through in-depth interviews with BAZNAS management and mustahik, observation, and documentation. The findings prove the program is effective. Recipients, including a 'Thai Chicken Rice Bowl' culinary entrepreneur and a small shop owner, demonstrated significant economic improvement. They transitioned from unemployment or lacking capital to generating stable income, achieving economic independence, hiring employees, and funding their children's education. The study concludes that the productive zakat program effectively improves mustahik welfare. However, to optimize results and overcome identified challenges, such as marketing and financial separation, reinforcement through continuous mentorship and entrepreneurship education is necessary.*

**Keywords:** BAZNAS, Economic Empowerment, Mustahiq, Productive Zakat, Welfare.

### **Abstrak**

Penelitian ini menganalisis efektivitas program zakat produktif yang dikelola oleh BAZNAS Kabupaten Bone dalam meningkatkan kesejahteraan dan kemandirian ekonomi *mustahik* (penerima). Penyaluran zakat tradisional sering bersifat konsumtif dan hanya memberi bantuan sementara, padahal zakat produktif bertujuan menciptakan pendapatan berkelanjutan melalui modal usaha. Penelitian ini menggunakan desain kualitatif dengan pendekatan studi lapangan, berlokasi di kantor BAZNAS Bone. Pengumpulan data dilakukan melalui wawancara mendalam dengan manajemen BAZNAS dan *mustahik*, observasi, serta dokumentasi. Hasil penelitian membuktikan program ini efektif. *Mustahik* penerima bantuan, termasuk seorang pengusaha kuliner "Thai Chicken Rice Bowl" dan seorang pemilik warung kecil, menunjukkan peningkatan ekonomi yang signifikan. Mereka beralih dari kondisi menganggur atau kekurangan modal menjadi memiliki penghasilan tetap, mandiri secara ekonomi, mampu merekrut karyawan, dan menyisihkan biaya pendidikan anak. Disimpulkan bahwa program zakat produktif BAZNAS Bone efektif meningkatkan kesejahteraan *mustahik*. Namun, untuk mengoptimalkan hasil dan mengatasi tantangan seperti pemasaran dan pemisahan keuangan, diperlukan penguatan melalui pendampingan dan pendidikan kewirausahaan.

**Kata Kunci:** BAZNAS, Kesejahteraan, Mustahik, Pemberdayaan Ekonomi, Zakat Produktif

## **INTRODUCTION**

In the current conditions, the public has begun to understand the importance of distributing zakat wealth as a form of their obligation. People are also becoming aware of institutions that receive and distribute zakat, making it easier to channel it to the community. Considering the condition of some communities, particularly at the local level like in Bone Regency, many young skilled individuals require support and assistance to start their businesses, such as micro-enterprises that are beginning to grow, whether as home industries or by marketing directly to shopping centers.

Based on facts, the number of Muslims in Indonesia capable of paying zakat continues to increase. Therefore, if the economic potential of the ummah (community) can be managed and developed productively, optimal results will certainly be achieved. There is a need for professional and responsible zakat management carried out by the community in collaboration with the government, so it can become a source of funding utilized for welfare, especially to alleviate society from poverty and eliminate social inequality.<sup>1</sup>

Productive zakat is a portion of wealth given to *mustahik* (beneficiaries) with the aim that each recipient can generate sustainable income from the zakat funds they receive. Thus, productive zakat is the provision of zakat funds to beneficiaries (*mustahik*) used to develop their businesses, enabling them to meet their living needs sustainably rather than being immediately spent on consumptive needs. Productive zakat is a zakat fund managed by an *amil* (zakat institution) to be given to beneficiaries as stipulated in Islamic law as those entitled to receive zakat funds who, with the help of these productive zakat funds, can obtain long-term income through the distribution of productive zakat funds.<sup>2</sup>

The National Amil Zakat Agency (BAZNAS) has a professional organizational structure. This greatly supports the realization of the strategies, vision, mission, and goals planned by BAZNAS. Its organizational structure includes divisions that contribute to the success of managing zakat, *infaq* (donations), and *sedekah* (charity). In its management, BAZNAS manages and distributes the collected funds through its various programs. Zakat funds are managed in two ways: consumptively and productively. The consumptive method involves providing short-term basic assistance to *mustahik*, such as staple foods and other basic necessities, through care programs. In contrast, the productive method involves giving zakat to be managed and developed into business capital, which will help improve the *mustahik*'s economy through BAZNAS programs. However, in distributing zakat funds, the *amil* must be discerning in identifying the *mustahik* who will receive assistance to ensure the ZIS (Zakat, Infaq, Sedekah) funds are used appropriately and reach the right targets.<sup>3</sup>

The distribution of zakat should be prioritized for building productive businesses for zakat recipients, enabling them to generate income and even absorb labor. Zakat distribution must shift from a consumptive pattern to a productive one. Generally, zakat distribution is

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<sup>1</sup> Hilman Hanif and Andri Soemitra, "Efektivitas Distribusi Zakat Produktif Dalam Meningkatkan Kesejahteraan Mustahik Di Yayasan Baitul Maal PLN Unit Induk Wilayah Sumatera Utara," *Jurnal Ekonomi Dan Manajemen Akuntansi* 11, no. 1 (2019): 304–17.

<sup>2</sup> Ralph Adolph, "Analisis Efektifitas Pendaya Gunaan Zakat Produktif Pada Pemberdayaan Mustahik (Studi Kasus LAZISMU Pusat)" 1 (2016): 1–23.

<sup>3</sup> Desy Rahmawati Anwar et al., "Optimalisasi Pemberdayaan Ekonomi Masyarakat Berbasis Filantropi Islam Pada Wahdah Inspirasi Zakat (WIZ) Di Makassar" 8, no. 3 (2023): 245–56.

still largely consumptive. [It should be used] as capital to run an economic activity, namely to grow the economic level and productive potential. This is intended to enhance the community's ability to create income and lift themselves out of the poverty trap.<sup>4</sup>

Zakat distribution is the activity of channeling zakat to specific parties. Zakat distribution is a process of disbursing collected zakat funds to certain parties. This aims to achieve the social and economic goals of zakat collection.<sup>5</sup> Distributing zakat for productive enterprises is highly effective for projecting the transformation of a *mustahik* (recipient) into a *muzakki* (zakat payer). Meanwhile, the pattern of investing zakat funds is expected to effectively function as a form of social security for the Muslim community, especially for the poor/deficit groups in other words, social securitization. To improve the enhancement and effectiveness of zakat distribution, an effective institution is needed to distribute it. In the aspect of zakat fund distribution, there have thus far been two patterns: the traditional (consumptive) pattern and the productive (economic empowerment) distribution pattern.<sup>6</sup>

The distribution of zakat today by Amil Zakat Institutions (LAZ) is generally done in a consumptive manner. However, this method falls short of addressing the problems faced by *mustahik*, as it only helps their difficulties momentarily. Therefore, the Government provides opportunities for BAZNAS and LAZ to assist in striving for the welfare of the poor and needy (*mustahik*) to improve their economic standing. This is done by utilizing zakat proceeds productively, as stated in Law No. 23 of 2011 concerning zakat management, which mandates distribution to *mustahik* in accordance with Islamic law, aiming to manage zakat. The management referred to includes planning, implementation, and coordination in the collection, distribution, and utilization of zakat. In accordance with Article 27, zakat can be utilized for productive enterprises in the context of handling the poor and improving the quality of the *ummah* (community).<sup>8</sup>

It can be understood that zakat distribution should be prioritized for building productive businesses for zakat recipients, enabling them to generate income and even absorb labor. In other words, zakat distribution must shift from a consumptive pattern to a productive one, because zakat distribution is still generally in a consumptive form. This is intended to enhance the ability of the poor and needy to create income and lift themselves out of the poverty trap.<sup>9</sup>

<sup>4</sup> Septi Wahyuningsih and M Makhrus, "Pengelolaan Zakat Produktif Dalam Pengentasan Kemiskinan Di Kabupaten Banyumas," *Jurnal Hukum Ekonomi Syariah* 2, no. 2 (2019): 179, <https://doi.org/10.30595/jhes.v2i2.5720>.

<sup>5</sup> Bahieh Rostam Afshar, "Pengaruh Pengendalian Internal Terhadap Pengelolaan Dan Pendistribusian Zakat Pada Badan Ambil Zakat Nasional Kota Dan Kabupaten Suka Bumi" 6, no. February (2018): 176–85.

<sup>6</sup> Ayu Rahmatul Ainiyah and Airlangga Bramayudha, "Kegiatan Pendistribusian Zakat Produktif Pemberdayaan UMKM Di LAZIZMU Kabupaten Gresik," *Journal of Islamic Management* 1, no. 2 (2021): 91–108, <https://doi.org/10.15642/jim.v1i2.553>.

<sup>7</sup> Ahmad Munir Hamid, Sirajul Arifin, and Ishfaq Ahmed, "Professional Zakat and Social Transformation: An Analysis of The Economic Empowerment Policy of The Baitul Maal Foundation of Bank Rakyat Indonesia (YBM BRI)," *Ikonomika* 9, no. 1 (2024): 111, <https://doi.org/10.24042/ijebi.v9i1.22783>.

<sup>8</sup> Asiva Noor Rachmayani, "Analisis Efektivitas Distribusi Zakat Produktif Dalam Meningkatkan Kesejahteraan Mustahik," no. 23 (2015): 6.

<sup>9</sup> Khairuddin & Fajri Husna Zurnalis, "Efektivitas Pendistribusian Zakat Dalam Meningkatkan Kesejahteraan Mustahiq Di Baitul Mal Aceh Selatan (Analisis Periode 2015 - 2017)," *Jurnal Perbankan Syariah* 2, no. 1 (2019): 34–46.

## THEORETICAL FOUNDATIONS

### 1. The Concept of Zakat in Islam

Zakat originates from the word *zakah*, which means good, blessed, growing, clean, and increasing. According to *fiqh* (Islamic jurisprudence) terminology, zakat is the name for a specific amount of wealth that is issued and obligated by Allah SWT to be given to those entitled to receive it (*mustahiq*) from those who are obligated to issue it (*muzakki*). Etymologically, zakat means a certain amount of wealth that Allah SWT obligates to be given to those who are entitled. As quoted by Abdul Hamid, Law No. 38 of 1998 concerning zakat management defines zakat as wealth that must be set aside by a Muslim or an institution owned by Muslims in accordance with religious provisions to be given to those entitled to receive it.<sup>10</sup>

Legal Basis from Law, Al-Qur'an, and Hadith: Law Number 23 of 2011 concerning zakat management further strengthens the role of BAZNAS as the institution authorized to conduct national zakat management. In said law, BAZNAS is declared a governmental, non-structural institution that is independent and responsible to the President through the Minister of Religious Affairs. Thus, BAZNAS, together with the Government, is responsible for overseeing zakat management based on the principles of Islamic law, trustworthiness (*amanah*), benefit (*kemanafaatan*), justice, legal certainty, integration, and accountability.<sup>11</sup> Zakat is the third pillar of Islam after the *shahadat* (declaration of faith) and *shalat* (prayer). The command for zakat in the Al-Qur'an often appears alongside the command for prayer. According to Wahbah Zuhailih, the command for zakat appears concurrently with the command for prayer in 82 places,<sup>12</sup> one of the verses showing the command for zakat alongside the command for prayer is Surah Al-Baqarah, verse 43:

وَأَقِمُوا الصَّلَاةَ وَأُثْوِرُوا الزَّكُوَةَ وَأَرْكَعُوا مَعَ الرُّكْعَيْنَ

Meaning: "Establish prayer, give zakat, and bow with those who bow."<sup>13</sup>

### 2. Productive Zakat

The word "productive" originates from English, meaning producing much, yielding many results, producing many valuable goods, or having good results. In general, productive means "producing many goods or works." Productive also means producing much, yielding results. Productive Zakat is zakat given to the poor and needy in the form of business capital or other assets used for productive ventures, which in turn will improve their standard of living. This is done with the hope that a *mustahiq* (recipient) can eventually become a *muzakki* (zakat payer) if they can utilize the zakat funds for their business. This was also practiced by the Prophet, where he gave zakat funds to be used by his companions as business capital.

<sup>10</sup> Abdul Hamid, "Analisis Peranan Dana Zakat Produktif Terhadap Perkembangan Usaha Mikro Mutahik (Studi Kasus Rumah Zakat Kota Semarang)," *UIN Malang* 03, no. 1 (2015): 18.

<sup>11</sup> Ralph Adolph, "Zakat Produktif Di Baznas Kabupaten Pamekasan Perspektif Uu Nomer 23 Tahun 2011 Tentang Pengelolaan Zakat," 2016, 1–23.

<sup>12</sup> Imam Mustofa, "Pelaksanaan Zakat Badan Hukum Studi Pada Lembaga Syariah Di Kota Metro,Lampung," *AKADEMIKA: Jurnal Pemikiran Islam* 20, no. 2 (2015): 297–98.

<sup>13</sup> Al-quran Kementerian Agama RI, *Al-Qur'an Dan Terjemahnya* (Jakarta Timur: Lajnah Pentashihan mushaf Al-Qur'an, 2022).

More precisely, productive zakat is the productive utilization of zakat, which is understood more as a method or way of delivering zakat funds to recipients in a broader sense, in accordance with the spirit and objectives of *syara'* (Islamic law). It is a method of giving that is appropriate, effective in its benefits, with a versatile system, and encompasses the socio-economic role and function of zakat.<sup>14</sup>

Productive zakat, therefore, is the giving of zakat that enables its recipients to generate something continuously using the zakat funds they receive. Productive zakat is thus zakat where the assets or funds given to the *mustahiq* are not consumed but are instead developed and used to support their businesses. Through these businesses, they can continuously meet their living needs. For this to be realized effectively, the role of the government and zakat management institutions is required.<sup>15</sup>

### 3. Principles of Productive Zakat

Several matters are prioritized. First, needs that are *dhoruriyat* (absolute necessities) concerning clothing, food, shelter, and other primary needs must be a priority and fulfilled by the zakat giver. This is because these needs are urgent to be met immediately and are continuously required by the *mustahik* (zakat recipients); in fact, the majority of people require these. Second is the sustainability of productive zakat through a revolving fund system. This means the provision of productive zakat funds constitutes an asset that must be maintained by the *mustahik* and can be developed. Through this, the zakat fund is used as a revolving fund mechanism, passing from one recipient to another with the same capital, allowing poverty alleviation to gradually occur and decrease. Lastly, the *muzakki* (payers), *amil* (zakat collectors)/institutions handling zakat, including BAZNAS (The National Zakat, Infaq, and Shodaqoh Agency), must know and possess data on recipients who have abilities or skills. This ensures that zakat givers do not misdirect their zakat distribution to individuals who are not experts or qualified in that field. This implies that productive funds cannot be distributed to all *mustahik* but are prioritized for the poor and needy who have the ability to develop them.<sup>16</sup>

### 4. Welfare

In the context of welfare, a prosperous person is one who in their life is free from poverty, ignorance, fear, or worry, enabling them to live a life that is safe and peaceful, both physically and spiritually. Welfare is always associated with material aspects, where higher productivity leads to higher income. Other measures of welfare can also be seen from non-material aspects, as stated by Pratama and Mandala, through levels of education, health and nutrition, freedom to choose employment, and guarantees of a better future. Welfare according to Islamic sharia is the comprehensive or complete achievement of human

<sup>14</sup> Siti Zalikha, "Pendistribusian Zakat Produktif Dalam Perspektif Islam," *Jurnal Ilmiah Islam Futura* 15, no. 2 (2016): 304, <https://doi.org/10.22373/jiif.v15i2.547>.

<sup>15</sup> Nur Wahyudi and Ubaidillah Ubaidillah, "Penerapan Dana Zakat Produktif Terhadap Keuntungan Usaha Mustahik Zakat," *Al-Mustashfa : Jurnal Penelitian Hukum Ekonomi Syariah* 3, no. 2 (2015): 24–31.

<sup>16</sup> Abdul Wasik, "Menelaah Kembali Prinsip Zakat Produktif (Upaya Mengubah Masyarakat Konsumtif Menuju Masyarakat Produktif)," *Al-Hukmi : Jurnal Hukum Ekonomi Syariah Dan Keluarga Islam* 1, no. 2 (2020): 159–76, <https://doi.org/10.35316/alhukmi.v1i2.1179>.

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objectives, allowing a person to attain happiness holistically (physical and spiritual happiness, in this world and the hereafter). The welfare system within the concept of the Islamic economy is a system that adheres to and involves the factor or variable of faith (Islamic values) as one of the fundamental and essential elements in achieving individual and collective welfare as a society or nation.<sup>17</sup>

### METHOD

This study employed a qualitative research design utilizing a field research approach. The research aimed to analyze the effectiveness of the productive zakat program implemented by BAZNAS (The National Zakat Agency) in Bone Regency, focusing on its impact on the welfare and independence of *mustahik* (recipients). The research was conducted at the BAZNAS office located at Jl. Jend. Ahmad Yani, Tanete Riattang Barat, Bone Regency. This site was selected because it is a prominent institution that distributes a significant volume of productive zakat and social aid in the region. The research was conducted over approximately one month, from August to September 2025.

Data was collected through a combination of three primary techniques: observation, in-depth interviews, and documentation. Observation involved the researcher's direct engagement at the location to understand the program's context and witness its implementation. In-depth interviews were the primary data source, conducted with key informants, including the leadership and staff of BAZNAS (as the program organizers) and the *mustahik* themselves (as the program recipients). The interviews were guided by several key indicators, focusing on:

1. Program Impact: The type of productive zakat received, the family's economic condition before and after receiving aid, changes in business income, and the level of economic independence achieved.
2. Program Effectiveness: The duration of participation, the provision of training or mentorship by BAZNAS, perceived changes in social life (access to education, health), and the *mustahik*'s overall perception of the program's effectiveness.
3. Recipient Challenges: Difficulties in managing the productive aid, securing business capital, separating business and household finances, experiences with business failure, and risk management strategies.

Documentation was used to gather supporting evidence, such as photographs of business developments and internal reports. Secondary data was also collected from existing books, academic journals, and previous research relevant to productive zakat and welfare.

Data analysis followed a qualitative model, involving four iterative stages:

1. Data Reduction: Summarizing, selecting, and focusing the raw data obtained from field notes, interviews, and documents, while discarding irrelevant information.
2. Data Display: Organizing the reduced data into a structured narrative to allow for clear understanding and pattern recognition.

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<sup>17</sup> Masfi Sya'fiatul Ummah, "Pengaruh Zakat Produktif Baznas Kota Medan Terhadap Pertumbuhan Usaha Dan Kesejahteraan Mustahik Di Kecamatan Medan Timur," *Sustainability (Switzerland)* 11, no. 1 (2019): 1–14.

3. Data Verification/Interpretation: The process of discerning the meaning of the presented data, distinguishing between descriptive field notes (recording what was seen and heard) and reflective notes (the researcher's impressions and interpretations).
4. Conclusion Drawing: The final step of interpreting the findings, outlining the results in a concise manner, and repeatedly verifying the conclusions against the data to ensure validity and consistency with the research objectives.

## RESULTS AND DISCUSSION

### RESULTS

#### 1. Effectiveness of the Productive Zakat Program Received by Mustahik

Based on in-depth interviews with a *mustahik* (recipient) of productive zakat and the management of BAZNAS Bone Regency, the following was explained:

The BAZNAS productive zakat program is proven to have a positive impact on improving the welfare and economic independence of *mustahik*. Mahi (Jonatan Kristi Lumni) explained that the assistance he received was in the form of kitchen equipment and basic ingredients to start a Thai Chicken Rice Bowl business. This was conveyed by the *mustahik* Jonatan Kristi Lumni. During the interview, he said: “*The BAZNAS team went shopping with me for basic items, namely a stove, kitchen utensils, and the ingredients I would use to make the food.*”<sup>18</sup>

Based on the interview, Jonatan Kristi Lumni explained that he received assistance from BAZNAS in the form of kitchen equipment and basic ingredients to start his Thai Chicken Rice Bowl business. The aid was not given in cash but through a direct mentoring process. Jonatan Kristi Lumni and the BAZNAS team went to shop for business necessities, from the stove and cooking tools to the basic ingredients for the dishes. This assistance served as a very meaningful initial capital for him, enabling him to start his culinary business immediately without significant personal expense. Furthermore, the support provided was not just physical equipment but also motivation and guidance in preparing the business to run well.

Before receiving the productive zakat, he had difficulty finding work. However, after receiving the aid, his economic condition improved significantly. During the interview, he said: “*Previously, I had difficulty finding a job. After receiving the productive zakat, my family's economic condition has improved because I have now hired an employee and also plan to open a new branch for my business.*”<sup>19</sup> The assistance also increased his income. During the interview, he said: “*It is very helpful because, from the beginning, I had no job, and now I can hire an employee.*”<sup>20</sup>

And it made him feel more independent. During the interview, he said: “*Yes, praise be to God, I am already independent. I even intend to add several more branches for my business.*”<sup>21</sup> In addition to the income increase, the productive zakat aid also impacted Jonatan Kristi Lumni’s

<sup>18</sup> Jonatan Kristi Lumni, Pemilik Usaha Rice Bowl Ayam Thailad Jln. Hos Cokrominoto, Kec. Taneteriattang, Kab.Bone, 14 agustus 2025.

<sup>19</sup> Jonatan Kristi Lumni, Pemilik Usaha Rice Bowl Ayam Thailad Jln. Hos Cokrominoto, Kec. Taneteriattang, Kab.Bone, 14 agustus 2025.

<sup>20</sup> Jonatan Kristi Lumni, Pemilik Usaha Rice Bowl Ayam Thailad Jln. Hos Cokrominoto, Kec. Taneteriattang, Kab.Bone, 14 agustus 2025.

<sup>21</sup> Jonatan Kristi Lumni, Pemilik Usaha Rice Bowl Ayam Thailad Jln. Hos Cokrominoto, Kec. Taneteriattang, Kab.Bone, 14 agustus 2025.

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economic status, transforming him from being dependent on aid to becoming more independent. He even plans to open a new branch to expand his business, indicating promising business prospects. This situation not only uplifts his family's economy but also creates job opportunities for others through employee recruitment. Thus, the productive zakat assistance from BAZNAS is proven to provide a sustainable effect, not only helping the recipient at the initial stage but also encouraging independence and business development in the long term.

In line with this, Hj. Rosnaidah stated that the assistance she received was in the form of assorted merchandise, such as instant noodles, snacks, and drinks. During the interview, she said: *“what I received from the productive zakat program was assistance in the form of assorted goods, for example: instant noodles, snacks, drinks, and so on.”*<sup>22</sup> Previously, she had no capital, but now her economy is starting to improve. During the interview, she said: *“after I received assistance from BAZNAS, my economy began to improve.”*<sup>23</sup> Her income increased. During the interview, she said: *“of course, the assistance greatly helps my family's income,”*<sup>24</sup>

And she feels more economically independent. During the interview, she said: *“my economy has been rather better lately.”*<sup>25</sup> The long-term impact is evident in her ability to set aside income for her child's education. During the interview, she said: *“my income is starting to stabilize, and I am beginning to set aside money for my child's school needs...”*<sup>26</sup>

Based on the interview, Hj. Rosnaidah explained that the productive zakat assistance she received was in the form of assorted merchandise like instant noodles, snacks, and drinks. This aid was given to support the small trading business she runs, allowing her to have sufficient stock to sell. Before receiving the aid, Rosnaidah lacked adequate capital to start a business, making her economic condition unstable. However, after obtaining assistance from BAZNAS, her business began to run, her income increased, and her family's economic condition gradually improved.

This improvement not only impacts her daily earnings but also her sense of economic independence. She feels she is no longer fully dependent on aid but is capable of managing her business and generating income independently. The positive long-term impact of the assistance is seen, among other things, in her ability to set aside a portion of her income for her child's educational needs. This demonstrates that productive zakat not only helps improve economic conditions directly but also encourages the creation of sustainable welfare through better family financial planning.

Both *mustahik* demonstrate that productive zakat can change their economic condition for the better. The assistance provided is not only used to meet daily needs but

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<sup>22</sup> Hj Rosnaidah.penjual campuran,Jln.Lapawowoi, Tanette Riattang , Kab, Bone. Wawancara Tanggal 29 Agustus 2025.

<sup>23</sup> Hj Rosnaidah.penjual campuran,Jln.Lapawowoi, Tanette Riattang , Kab, Bone. Wawancara Tanggal 29 Agustus 2025.

<sup>24</sup> Hj Rosnaidah.penjual campuran,Jln.Lapawowoi, Tanette Riattang , Kab, Bone. Wawancara Tanggal 29 Agustus 2025.

<sup>25</sup> Hj Rosnaidah.penjual campuran,Jln.Lapawowoi, Tanette Riattang , Kab, Bone. Wawancara Tanggal 29 Agustus 2025.

<sup>26</sup> Hj Rosnaidah.penjual campuran,Jln.Lapawowoi, Tanette Riattang , Kab, Bone. Wawancara Tanggal 29 Agustus 2025.

also as business capital that generates sustainable income. The effectiveness of productive zakat is clearly visible from the significant changes experienced by both *mustahik*, Jonatan Kristi Lumni and Hj. Rosnaidah. The assistance provided was not just temporary but capable of creating long-term impacts in the form of increased income, economic independence, and family welfare.

In Jonatan Kristi Lumni's case, productive zakat enabled him to transition from unemployment to becoming a business owner capable of hiring employees and even planning to open a new branch. This shows the aid was effective not only as initial capital but also as a trigger for sustainable business growth. Meanwhile, Hj. Rosnaidah successfully used the assistance in the form of merchandise to develop her small business, increasing family income and enabling her to set aside earnings for her child's education.

The effectiveness of this aid is also reflected in the increased confidence and independence of both recipients. They no longer rely entirely on aid but can manage their businesses independently with growing prospects. Thus, productive zakat proves effective as an instrument of economic empowerment, as it not only helps *mustahik* out of temporary difficulties but also provides a foundation for achieving sustainable welfare.

## 2. Challenges in Managing Productive Zakat for Mustahik

Based on interviews with two *mustahik* recipients of productive zakat from BAZNAS, a picture emerged of the challenges they face in managing the aid. The first *mustahik*, Jonatan Kristi Lumni, stated that the productive zakat he received was in the form of basic goods like a stove, kitchen equipment, and food ingredients to start his Thai Chicken Rice Bowl culinary business. He explained that before receiving the aid, he had difficulty finding work due to his status as a newcomer. However, after receiving the productive zakat, his economy improved to the point of hiring an employee and planning to open a new branch. Nevertheless, the biggest challenge he faces is marketing. Jonatan said, "*The main challenge in managing my business is marketing, which is the hardest part. Since I started selling rice bowls, others have started selling the same thing at a relatively cheaper price, and only a few people know about my business.*" He also revealed that his business and household finances are still mixed because the business income is the primary source for the family's livelihood. Furthermore, he experienced losses due to fraud by an employee who managed sales proceeds, as he stated, "*Coincidentally, I recently experienced a failure because I was cheated by my own employee. Ever since he worked with me, I had no income; instead of my capital returning, I ended up losing more money and only getting tired.*"

Meanwhile, Hj. Rosnaidah, the second *mustahik*, stated that she received productive zakat assistance in the form of assorted goods like instant noodles, snacks, drinks, and other merchandise. Before receiving the aid, she had no capital to develop her business, but now her economy is improving, and her income has become more stable. The main challenge she faces is the fluctuation of goods' prices in the market, forcing her to raise selling prices and bear the risk of losing customers. She stated, "*The main challenge I face is when the price of goods in the market rises, my selling price must also rise. This makes my customers run away.*" Hj. Rosnaidah also complained about capital limitations, especially since the aid was given in goods, not cash, making it not fully aligned with market needs. According to her, "*In my opinion, it's not enough. If BAZNAS had provided assistance in the form of money, it might have been more than enough because I*

*could buy goods according to what people here want.”* Like Jonatan, she also mixes household finances with business income, considering the available capital is still limited and profits are not yet fully stable.

## **DISCUSSION**

### **1. The Effectiveness of the Productive Zakat Program Received by Mustahik**

The productive zakat program managed by BAZNAS Kabupaten Bone is a form of zakat implementation aimed at the sustainable economic empowerment of the community.<sup>27</sup> This program provides assistance not only in a temporary, consumptive form but focuses more on providing business capital and mentorship, enabling mustahik (zakat recipients) to develop entrepreneurial skills and create independent sources of income. This approach aligns with the objectives of zakat in Islam, which aims not only to fulfill short-term needs but also to create long-term well-being for recipients.

Based on interview results, Mahi, one of the productive zakat recipients, explained that the assistance he received consisted of kitchen equipment and raw materials used as initial capital to open a “Thai Chicken Rice Bowl” culinary business. This assistance was not provided in cash but through direct mentorship, with BAZNAS representatives participating in the procurement of equipment and materials. This method is particularly valuable as it ensures the aid is used for its intended purpose while instilling a greater sense of responsibility in the recipient.

The change in Mahi's economic condition demonstrates the program's success. Before receiving productive zakat, Mahi struggled to find permanent employment and relied only on family assistance or uncertain odd jobs. However, after receiving the aid, he was able to run his culinary business independently to the point where he could hire employees. He is even planning to open a new branch to expand his business. This transformation shows that productive zakat has great potential in creating economic independence and providing a multiplier effect, namely creating new job opportunities.

A similar experience was shared by Hj. Rosnaidah, another productive zakat recipient, who received assistance in the form of various merchandise (such as instant noodles, snacks, and drinks). This aid supported her small-scale trading business, allowing her to have sufficient stock to resell. Before receiving the aid, Hj. Rosnaidah did not have adequate capital to start a business, which made her economic condition unstable. However, after obtaining assistance from BAZNAS, her business began to grow, her income increased, and her family's economic condition gradually improved.

The positive impact of the assistance is visible not only from the increase in daily income but also from her ability to set aside a portion of her earnings for educational needs. This indicates a shift from a consumptive pattern to better family financial planning, which is an important indicator in measuring the sustainability of the mustahik's economic well-being.

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<sup>27</sup> Nur Umaina Wafia, “Pengaruh Pemanfaatan Zakat Produktif Terhadap Peningkatan Mustahik Baznas Kabupaten Bone,” *Al Hisab: Jurnal Ekonomi Syariah* 2, no. 1 (2021): 1–16, <https://doi.org/10.59755/alhisab.v2i1.77>.

From these two case studies, it is clear that the productive zakat program not only helps meet the basic needs of the recipients but also provides long-term impacts in the form of improved welfare and economic independence. Assistance in the form of goods and business equipment allows the mustahik to immediately start productive, income-generating activities. In addition, the mentorship process from BAZNAS plays a role in ensuring the business's success, both in terms of management, capital, and future business development.

From a broader perspective, productive zakat programs like this create significant social effects. Mustahik who were previously in weak economic conditions can now become business actors who not only support themselves but also have the potential to open job opportunities for others. Thus, productive zakat can be seen as an effective instrument for economic empowerment and has a major contribution to sustainable poverty alleviation.

## 2. Challenges in Managing Productive Zakat for Mustahik

The challenges faced by mustahik in managing productive zakat indicate that providing capital assistance alone is not enough to guarantee business sustainability. In Jonatan's case, marketing challenges and price competition indicate the need for mentorship in promotion strategies and business management training to optimize sales. Research shows that business mentorship plays an important role in ensuring the success of zakat-based economic empowerment programs.<sup>28</sup>

Furthermore, the problem of employee fraud highlights the need for good HR management, including the separation of financial records for business capital and household finances. According to micro-enterprise management theory, neat financial records can help prevent capital leakage and increase business accountability.<sup>29</sup>

In Hj. Rosnaidah's case, price fluctuations are a common external challenge faced by small traders. In this condition, training on pricing strategies, product diversification, and finding alternative suppliers becomes important to maintain business sustainability.<sup>30</sup> In addition, the mustahik's desire to receive cash assistance shows that capital flexibility can increase purchasing power for goods according to local market preferences.<sup>31</sup>

Overall, the main challenges faced by mustahik are not only capital limitations but also business management, marketing, external risks, and a lack of training and mentorship. Therefore, BAZNAS needs to consider strengthening the program through entrepreneurship education, continuous coaching, and providing more flexible capital so that the goal of productive zakat to create economic independence can be optimally achieved.<sup>32</sup>

The results of this study support previous research from Atika Suri and Imsar titled "The Effectiveness of productive zakat distribution in improving the welfare of mustahik

<sup>28</sup> Kurniawati and Setyawan, "Pengaruh Zakat Produktif, Manajemen Usaha, Dan Pendampingan Terhadap Perkembangan Usaha Mikro Mustahik Di LAZNAS LMU Unit Layanan Blitar," *Jurnal BISEI*, 2020.

<sup>29</sup> Suryanto, "Manajemen Keuangan Usaha Mikro Dalam Pengelolaan Modal Zakat Produktif," *Jurnal Ekonomi Dan Keuangan Syariah*, 2020.

<sup>30</sup> Mufluha, "Peran Zakat Produktif Dalam Pemberdayaan Ekonomi Mustahik," *Jurnal Ekonomi Syariah (JES)*, 2024, 52.

<sup>31</sup> Yunus M, "Model Pemberdayaan Ekonomi Mustahik Melalui Pendekatan Zakat Produktif," *Jurnal Ekonomi Dam Manajemen Islam*, 2021.

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## EFFECTIVENESS OF PRODUCTIVE ZAKAT PROGRAMS IN IMPROVING THE WELFARE OF MUSTAHIQ: A STUDY AT BAZNAS BONE REGENCY

(case study at BAZNAS North Sumatra province)”. This study, which also made BAZNAS the object of research, found that productive zakat assistance from BAZNAS proved effective in improving community welfare.<sup>33</sup>

### CONCLUSION

Based on the research results regarding the effectiveness of the productive zakat program managed by BAZNAS Kabupaten Bone, it can be concluded that this program is proven to have a significant positive impact on the welfare of mustahik. The productive zakat program is not limited to providing temporary consumptive assistance but is directed more toward providing business capital and mentorship oriented at sustainable economic empowerment. This aligns with the objectives of zakat in Islam, which is not only to fulfill short-term needs but also to create long-term well-being for recipients.

From the interview results with the beneficiary mustahik, it is evident that the assistance provided was able to change their families' economic conditions. For example, one recipient, Jonatan, who previously struggled to find work, is now able to open a culinary business, hire employees, and even plan to open a new branch after receiving assistance in the form of business equipment. Similarly, Hj. Rosnaidah, who received assistance in the form of merchandise, was able to grow her small business, increase family income, and set aside a portion of her earnings for her child's education costs. This finding indicates that productive zakat not only helps mustahik meet their daily needs but also contributes to the sustainability of their long-term welfare. Thus, it can be concluded that the productive zakat program at BAZNAS Kabupaten Bone is effective in improving the welfare of mustahik, both economically and socially. However, to achieve more optimal results, reinforcement is needed in the aspects of mentorship, entrepreneurship education, and business sustainability strategies.

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<sup>33</sup> Atika Suri, “Efektifitas Distribusi Zakat Produktif Dalam Meningkatkan Kesejahteraan Mustahik (Studi Kasus Pada BAZNAS Propinsi Sumatera Utara),” *AT-TAWASSUTH: Jurnal Ekonomi Islam* 6, no. 1 (2021): 153, <https://doi.org/10.30829/ajei.v6i1.9489>.

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