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Effectiveness of Productive Zakat in Increasing the Economic Independence of Mustahik at Baznas Mataram City

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Abstract: This study aims to describe how effective the productive zakat management program implemented by the National Zakat Agency (BAZNAS) of Mataram City is in strengthening the economic independence of mustahik. The main focus of this study is to explore the impact of the program on increasing the income and economic independence of mustahik in Mataram City. The main question to be answered in this study is how effective the productive zakat program is in encouraging the economic independence of mustahik and its influence on increasing the income of mustahik. Using a descriptive qualitative approach, this study collected data through interviews, observations, and documentation. The results of the study revealed that the productive zakat management program managed by BAZNAS Mataram City has proven to be effective in increasing the income and economic independence of mustahik, as seen from the increase in mustahik's income after receiving productive zakat assistance, which also contributes to empowering the local economy and reducing poverty in Mataram City. This program has proven to have a positive impact on mustahik, helping mustahik towards a more prosperous and independent life.

Keywords: BAZNAS, productive zakat, *mustahik*

Abstrak: Penelitian ini bertujuan untuk menggambarkan seberapa efektif program pengelolaan zakat produktif yang dilaksanakan oleh Badan Amil Zakat Nasional (BAZNAS) Kota Mataram dalam memperkuat kemandirian ekonomi para mustahik. Fokus utama dari penelitian ini adalah untuk mengeksplorasi dampak dari program tersebut terhadap peningkatan pendapatan dan kemandirian ekonomi mustahik di Kota Mataram. Pertanyaan utama yang ingin dijawab dalam penelitian ini adalah bagaimana efektivitas program zakat produktif dalam mendorong kemandirian ekonomi mustahik serta pengaruhnya terhadap peningkatan pendapatan mustahik. Dengan menggunakan pendekatan kualitatif deskriptif, penelitian ini mengumpulkan data melalui wawancara, observasi, dan dokumentasi. Hasil penelitian mengungkapkan bahwa program pengelolaan zakat produktif yang dikelola oleh BAZNAS Kota Mataram terbukti efektif dalam

meningkatkan pendapatan dan kemandirian ekonomi mustahik, terlihat dari adanya kenaikan pendapatan mustahik setelah menerima bantuan zakat produktif, yang juga berkontribusi dalam pemberdayaan ekonomi lokal dan mengurangi angka kemiskinan di Kota Mataram. Program ini terbukti memberikan dampak positif bagi mustahik, membantu mustahik menuju kehidupan yang lebih sejahtera dan mandiri.

Kata Kunci: BAZNAS, zakat produktif, mustahik.

INTRODUCTION

Zakat is one of the important pillars in Islamic economics that plays a crucial role in improving the welfare of the people. As a social instrument designed to overcome poverty, zakat has great potential in reducing economic inequality, especially in helping mustahik (zakat recipients) to achieve financial independence. The productive zakat program, managed by zakat institutions such as the National Zakat Agency (BAZNAS), is one initiative that aims to provide capital assistance to mustahik, so that they can develop their businesses and achieve more stable and sustainable income. However, although productive zakat is expected to increase the economic independence of mustahik, in reality, the effectiveness of this program is often still questionable.

The productive zakat program managed by zakat institutions such as the National Zakat Agency (BAZNAS) aims to provide capital support to mustahik, with the hope that they can develop their businesses and achieve sustainable income increases. However, the effectiveness of this program is often in the spotlight. Various problems, such as minimal understanding of zakat management and the implementation of productive zakat programs that are not optimal, are often the main causes of the less than optimal results achieved.

One of the main challenges in the productive zakat program is the management and distribution of zakat funds that have not been running effectively. Proper zakat management is very important to ensure that the funds distributed can reach the right targets and provide a significant impact on zakat recipients.¹ In this case, the National Zakat Agency (BAZNAS) and other zakat institutions need to design programs that not only provide financial assistance, but also include training and mentoring to improve the managerial abilities of mustahik.² So that, Mustahik not only

¹ Faizal Suhartoyo, "A Comparison of Zakat Management Implementation in East Lombok, Tegal and Padang Panjang Districts," *Istinbath* 23, no. 1 (2024): 95-106, <https://doi.org/10.20414/ijhi.v23i1.658>; Zulkifli Zulkifli, "Management of Zakat in Reducing Poverty in Pekanbaru," *Journal of International Conference Proceedings* 5, no. 4 (2022), <https://doi.org/10.32535/jicp.v5i4.2055>.

² Aditia R Allawi and Hendro Wibowo, "The Impact of the Management of Zakat, Infaq, and Shadaqah on the Social-Based Program of the Sumedang Sehat Based on Social

receive funds, but also gain the knowledge needed to manage their businesses more efficiently and effectively.

In addition, the success of the productive zakat program is also greatly influenced by the extent to which mustahik understand how to manage the zakat funds received. The majority of mustahik still lack knowledge about how to manage their businesses, which often causes the funds provided not to be used optimally.³ Zakat institutions must provide relevant education and training so that mustahik can make the best use of zakat funds.⁴ By providing more holistic support, zakat institutions can help mustahik to achieve more stable and sustainable economic independence.

Furthermore, productive zakat programs need to be integrated with other sectors, such as agriculture, to maximize their impact.⁵ For example, zakat allocated for the development of agricultural businesses can help increase food production and farmers' incomes, which in turn can contribute to poverty alleviation in rural areas.⁶ This productive zakat program implemented with a comprehensive approach can provide a more significant impact, not only for mustahik, but also for society as a whole.

Productive zakat aims to strengthen the economic independence of mustahik by providing business capital that can help them build and develop businesses. However, in its implementation, BAZNAS faces various challenges in managing productive zakat, such as the lack of public understanding of productive zakat, the mismatch between the funds

Return on Investment (SROI) (Case Study of BAZNAS Sumedang Regency)," *Ziswaf Jurnal Zakat Dan Wakaf* 8, no. 2 (2021): 91, <https://doi.org/10.21043/ziswaf.v8i2.10227>; Sri Herianingrum et al., "Zakat as an Instrument of Poverty Reduction in Indonesia," *Journal of Islamic Accounting and Business Research* 15, no. 4 (2023): 643-60, <https://doi.org/10.1108/jiabr-11-2021-0307>.

³ Hamdah Rosalina and Efri S Bahri, "Optimizing Disbursement of Zakat Funds for Asnaf Entrepreneurs," *Itqan Journal of Islamic Economics Management and Finance* 1, no. 1 (2022): 1-7, <https://doi.org/10.57053/itqan.v1i1.1>.

⁴ Siectio D Pratama, "The Role of Zakat in Alleviating Multidimensional Poverty," *International Journal of Islamic Economics and Finance (Ijief)* 6, no. 1 (2023), <https://doi.org/10.18196/ijief.v6i1.17006>.

⁵ Siectio D Pratama and Rezha N Yuni, "Reducing Poverty Through Optimization of Zakat on Agricultural and Profession," *International Journal of Islamic Economics and Finance (Ijief)* 3, no. 3 (2020), <https://doi.org/10.18196/ijief.3237>; Muhammad Anis, Tika Widiastuti, and Najim N Fauziah, "Empirical Model of Poverty Alleviation in Islamic Economic Perspective: Evidence From Indonesia," *Fitrah Jurnal Kajian Ilmu-Ilmu Keislaman* 8, no. 2 (2022): 277-94, <https://doi.org/10.24952/fitrah.v8i2.5961>.

⁶ Qurroh Ayuniyyah et al., "The Impact of Zakat in Poverty Alleviation and Income Inequality Reduction From the Perspective of Gender in West Java, Indonesia," *International Journal of Islamic and Middle Eastern Finance and Management* 15, no. 5 (2022): 924-42, <https://doi.org/10.1108/imefm-08-2020-0403>; Pratama and Yuni, "Reducing Poverty Through Optimization of Zakat on Agriculture and Profession."

provided and the needs of mustahik, and the less than optimal impact on increasing income and economic independence of mustahik.

In its implementation, although the productive zakat program is expected to provide a significant impact on improving the welfare of mustahik, the results still vary depending on a number of factors, such as the selection of the right business and adequate mentoring support. Existing data shows that although productive zakat can help mustahik, there are external and internal factors that often hinder the effectiveness of this program.

Productive zakat programs managed by zakat institutions, such as the National Zakat Agency (BAZNAS), are expected to provide a major contribution to improving the welfare of mustahik. However, the results of this program often vary depending on a number of factors, including the selection of the right business and adequate mentoring support. Research shows that the success of productive zakat lies not only in the provision of capital, but is also influenced by the quality of training and mentoring received by mustahik.⁷

Choosing the right type of business is one of the important factors that determine the success of a productive zakat program. A business that is in accordance with the potential and skills of the mustahik can increase the chances of success and sustainability of the business. For example, if the mustahik has a background in agriculture, then zakat investment in the agricultural sector has the potential to provide more optimal results compared to businesses in other fields that may be less mastered.⁸ Therefore, zakat institutions need to conduct an in-depth analysis of the profile and potential of mustahik before determining the type of business to be supported.

In addition, adequate mentoring support is also very important. Research shows that mustahik who receive mentoring in business management and skills training tend to demonstrate a greater level of

⁷ Risma S D Lestari, "Zakat Produktif Sebagai Instrumen Pengentasan Kemiskinan Untuk Masyarakat Usia Produktif," *Malia (Terakreditasi)* 14, no. 1 (2022): 19–36, <https://doi.org/10.35891/ml.v14i1.3680>; Dewi R L Vahlevi, "Zakat Produktif," *Ekosiana Jurnal Ekonomi Syari Ah* 4, no. 02 (2018): 87–96, <https://doi.org/10.30957/ekosiana.v4i02.37>.

⁸ Dzikrulloh Dzikrulloh and Arif R E Permata, "Optimalisasi Zakat Sebagai Instrumen Modal Sosial Guna Mengatasi Masalah Kemiskinan Di Indonesia," *Dinar Jurnal Ekonomi Dan Keuangan Islam* 5, no. 1 (2019), <https://doi.org/10.21107/dinar.v5i1.5127>; M S Haidir, "Revitalisasi Pendistribusian Zakat Produktif Sebagai Upaya Pengentasan Kemiskinan Di Era Modern," *Muqtasid Jurnal Ekonomi Dan Perbankan Syariah* 10, no. 1 (2019): 57, <https://doi.org/10.18326/muqtasid.v10i1.57-68>.

success in managing the businesses they run.⁹ This assistance can include training on financial management, marketing, and product development, all of which contribute to increasing the income and economic independence of the mustahik.¹⁰ Without this support, there is a risk that the zakat funds provided will not be used optimally, thereby not achieving the expected goals.

Furthermore, the success of productive zakat programs is also influenced by external factors, such as economic conditions and market access. Mustahik who operate in a supportive environment, such as easy access to markets and adequate infrastructure, have a greater chance of success.¹¹ Therefore, zakat institutions need to consider the social and economic context in which mustahik operate when designing productive zakat programs.

The urgency of this research is to highlight the extent to which the productive zakat program managed by BAZNAS in Mataram City has an important role in empowering the community's economy. In addition, this study also serves to provide valuable insights for BAZNAS in designing better strategies to design, implement, and evaluate more effective productive zakat programs. The uniqueness of this study lies in its specific focus on the productive zakat program managed by BAZNAS Mataram City, which is one of the zakat institutions that has a strategic role in empowering the community's economy in this area. This study will also fill the gap in the existing literature regarding the effectiveness of productive zakat programs at the local level, as well as identify factors that can increase the success of the program. It is hoped that this study can provide practical contributions that help BAZNAS in improving the effectiveness of

⁹ Abdul Salam and Desi Risnawati, "Analisis Zakat Produktif Terhadap Kesejahteraan Mustahik (Studi Pada Lembaga Amil Zakat Infaq Shodaqoh NU Yogyakarta)," *Jesi (Jurnal Ekonomi Syariah Indonesia)* 8, no. 2 (2019): 96, [https://doi.org/10.21927/jesi.2018.8\(2\).96-106](https://doi.org/10.21927/jesi.2018.8(2).96-106); Septi Wahyuningsih and Muh. 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>.

¹⁰ Mohd H Hanafiah and Nurul A A Hamdan, "Determinants of Muslim Travellers Halal Food Consumption Attitude and Behavioural Intentions," *Journal of Islamic Marketing* 12, no. 6 (2020): 1197–1218, <https://doi.org/10.1108/jima-09-2019-0195>; Dian G R Dasangga and Eko F Cahyono, "Analisis Peran Zakat Terhadap Pengentasan Kemiskinan Dengan Model Cibest (Studi Kasus Rumah Gemilang Indonesia Kampus Surabaya)," *Jurnal Ekonomi Syariah Teori Dan Terapan* 7, no. 6 (2020): 1060, <https://doi.org/10.20473/vol7iss20206pp1060-1073>.

¹¹ Arna A Annisa et al., "Si-Datuk: Model Peningkatan SDI Unggul Pada Mustahik Penerima Zakat Produktif," *E-Dimas Jurnal Pengabdian Kepada Masyarakat* 12, no. 4 (2021): 640–46, <https://doi.org/10.26877/e-dimas.v12i4.6446>; Raihanul Akmal, Zaki A Fuad, and Nur B Sofyan, "Zakat Produktif Untuk Pengentasan Kemiskinan (Studi Kasus Baitul Mal Aceh Untuk Zakat Produktif Di Kota Banda Aceh)," *Ekobis Syariah* 2, no. 2 (2021): 1, <https://doi.org/10.22373/ekobis.v2i2.10025>.

productive zakat programs and strengthening their impact on society, providing new insights on how productive zakat can be used as an instrument of sustainable economic empowerment for mustahik.

RESEARCH METHODS

This study adopts a qualitative approach with a descriptive research type. The qualitative approach was chosen because it aims to provide an in-depth description of the effectiveness of the productive zakat management program run by BAZNAS Mataram City in increasing the economic independence of mustahik. The data sources in this study consist of two types, namely primary data and secondary data. Primary data were obtained through in-depth interviews with mustahik who received productive zakat assistance, zakat program managers at BAZNAS Mataram City, and other related parties who have relevant information. While secondary data were obtained through documentation studies and literature reviews related to the topic of productive zakat.

To collect data, this study uses three main methods: interviews, observations, and documentation. Interviews were conducted directly with respondents who had been selected based on certain relevant criteria to obtain more in-depth information. Observations were used to directly see the implementation of productive zakat programs in the field, while documentation was used to collect data related to programs that had been implemented by BAZNAS Mataram City.

To ensure the validity and validity of the data, this study applies triangulation techniques, namely comparing the results of interviews, observations, and documentation to ensure the consistency of the data obtained. In addition, to maintain data reliability, this study also relies on data collection from various sources and respondents who are trusted and have a deep understanding of the productive zakat program.

Data analysis in this study uses the Miles & Huberman model which consists of three stages, namely data reduction, data presentation, and drawing conclusions. In the data reduction stage, relevant data is filtered to be presented in the form of a narrative that describes the main findings of the study. In the final stage, conclusions are drawn by identifying emerging patterns and themes to understand the effectiveness of the productive zakat program in increasing the economic independence of mustahik.

DISCUSSION/RESULTS AND DISCUSSION

Effectiveness of BAZNAS Mataram City Productive Zakat Program in Increasing the Economic Independence of Mustahik

This study aims to analyze the effectiveness of the productive zakat program run by BAZNAS Mataram City. Through interviews with mustahik and program managers, the results of the study revealed that this

program has had a positive impact on increasing the income and economic independence of mustahik. The main finding found was an increase in mustahik's income after receiving business capital assistance. Mustahik who initially depended on odd jobs can now develop a more stable and profitable business. However, the effectiveness of this program is still influenced by external factors such as weather and market availability, as well as internal factors such as the motivation and discipline of mustahik in managing the capital provided.

Table 1: Increase in Mustahik Income After Receiving Business Capital Assistance

No	Identity	Income		Information
		Before	After	
1	Mustahik A	1,000,000	2,500,000	Daily necessities trading business
2	Mustahik B	750,000	1,800,000	Handicraft business
3	Mustahik C	1,500,000	3,000,000	Clothing buying and selling business
4	Mustahik D	800,000	1,600,000	Snack food business
5	Mustahik E	1,200,000	2,400,000	Agriculture and livestock business

Data Source: Interview and Documentation of BAZNAS Mataram City, 2023.

Despite the significant increase in income, it should be noted that there are factors that affect the success of the program. For example, some mustahik face obstacles in managing their businesses, especially in terms of marketing and financial management. The mentoring program organized by BAZNAS Mataram City has provided significant support, but there is still a lack of in-depth technical counseling on business management.

Increased income is a key indicator of the effectiveness of a productive zakat program, but the long-term success of the program depends not only on the business capital assistance provided, but also on the management and sustainability of the business carried out by the mustahik. Several internal and external factors, such as suboptimal business management, limited marketing, and financial management problems, play an important role in determining the extent to which the program can achieve its goals.

Good business management is an important factor that plays an important role in the success of the productive zakat program to increase the economic independence of mustahik. In terms of business management, especially in marketing management and financial management, it is highly dependent on the ability of mustahik. In terms of marketing, some mustahik

reported difficulties in reaching a wider market, which has the potential to limit the development of their business. This is in line with the scientific analysis in previous studies which revealed that ineffective marketing is one of the main obstacles in the development of micro-enterprises funded by the productive zakat program.¹² Effective marketing, both through conventional and digital media, is essential to expand market reach and increase revenue.

Good business management is an important factor that can influence the success of the productive zakat program in an effort to increase the economic independence of mustahik. The productive zakat program is designed as an effort to provide business capital to mustahik, but its effectiveness is highly dependent on how the funds are managed and used. Proper management of productive zakat can improve performance and efficiency in services, as well as provide a wider impact on community welfare.¹³

One of the crucial elements in productive zakat management is social entrepreneurship. This approach can support the creation of a more sustainable management model that is responsive to the needs of mustahik. Zakat institutions can be more effective in determining the type of business that is in line with the potential and skills of mustahik, thus opening up more opportunities for the success of the business.¹⁴ In addition, intensive mentoring is very relevant to be able to monitor the mustahik's efforts better, so that they can increase their income and economic independence.¹⁵

Accountability and transparency are also urgent in the management of productive zakat which plays an important role in increasing the trust of mustahik in the program. High accountability in zakat management has a positive effect on the success of the program.¹⁶ With a transparent system,

¹² Najmudin Najmudin et al., "Pendayagunaan Zakat Produktif BAZNAS Kabupaten Serang Dalam Pemberdayaan Ekonomi Usaha Mikro Kecil (UMK) Di Masa Pandemi Covid 19," *Mizan Journal of Islamic Law* 5, no. 2 (2021): 223, <https://doi.org/10.32507/mizan.v5i2.965>.

¹³ Mansur Efendi, "Pengelolaan Zakat Produktif Berwawasan Kewirausahaan Sosial Dalam Pengentasan Kemiskinan Di Indonesia," *Al-Ahkam Jurnal Ilmu Syari'ah Dan Hukum* 2, no. 1 (2017), <https://doi.org/10.22515/alahkam.v2i1.679>; Edho S Putra and Ayunda Putri, "Reaktualisasi Pendistribusian Zakat Produktif Dengan Kewirausahaan Sosial Guna Mengatasi Kemiskinan Di Kota Magelang," *Sentri Jurnal Riset Ilmiah* 1, no. 3 (2022): 768-74, <https://doi.org/10.55681/sentri.v1i3.287>.

¹⁴ Putra and Putri, "Reaktualisasi Pendistribusian Zakat Produktif Dengan Kewirausahaan Sosial Guna Mengatasi Kemiskinan Di Kota Magelang."

¹⁵ Rayyan Firdaus et al., "Dampak Penyaluran Zakat Produktif Dalam Meningkatkan Kesejahteraan Mustahiq Pada Pengelolaan Zakat Di Baitulmal Aceh Utara," *E-Mabis Jurnal Ekonomi Manajemen Dan Bisnis* 23, no. 1 (2022): 89-100, <https://doi.org/10.29103/e-mabis.v23i1.807>.

¹⁶ Husnul Khatimah, "Pengaruh Akuntabilitas Dan Manajemen Zakat Terhadap Zakat Produktif Dengan Sharia Compliance Sebagai Pemoderasi," *Income Journal*:

mustahik will be more confident that the funds they receive will be used effectively to improve their welfare. In addition, the integration of technology in productive zakat governance can increase the efficiency and effectiveness of the program. The use of digital platforms for zakat collection and distribution can simplify the process and ensure that funds reach the mustahik quickly and accurately.¹⁷ Technology can also be used to provide online training and mentoring, so that mustahik can access the resources they need to better manage their businesses.

In addition, financial management is also a significant problem for some mustahik. Many mustahik do not yet have sufficient knowledge about how to manage their business finances, including in terms of bookkeeping and financial planning. Without good financial management, businesses run by mustahik are at risk of experiencing financial difficulties and difficulties in developing their businesses sustainably. Lack of financial literacy is one of the main obstacles to the success of micro-businesses funded by zakat institutions.

The assistance provided by BAZNAS Mataram City has provided significant support for mustahik, especially in terms of business techniques. This assistance program aims to provide mustahik with the knowledge and skills needed to manage their business more effectively. This practical assistance covers various aspects, such as business management, marketing, and financial management. However, even though this assistance has been implemented, the results are still not optimal. Several mustahik expressed that the assistance provided by BAZNAS did not include more in-depth counseling on business management, especially in the financial and marketing aspects. Therefore, even though the assistance program already exists, the program still needs to be strengthened with more in-depth and sustainable technical counseling to address the challenges faced by mustahik in managing their businesses.

More intensive assistance in business and financial management is also emphasized in this study. It is known that one of the determining factors for the success of productive zakat is the extent to which the assistance program is able to provide the knowledge and skills needed by mustahik to run their businesses independently. This shows that in addition to providing capital assistance,¹⁸ Zakat institutions need to provide

Accounting, Management and Economic Research 2, no. 1 (2023): 20–32, <https://doi.org/10.61911/income.v2i1.28>.

¹⁷ Moh. M R Luntajo and Faradila Hasan, "Optimalisasi Potensi Pengelolaan Zakat Di Indonesia Melalui Integrasi Teknologi," *Al- Aqdu Journal of Islamic Economics Law* 3, no. 1 (2023): 14, <https://doi.org/10.30984/ajiel.v3i1.2577>.

¹⁸ Pajar H I Jaya, "'Mas Zakky': Model Zakat Pemberdayaan Dari Baznas Kota Yogyakarta," *Jurnal Pemberdayaan Masyarakat Media Pemikiran Dan Dakwah Pembangunan* 2, no. 2 (2019): 227–52, <https://doi.org/10.14421/jpm.2018.022-02>.

comprehensive training on important aspects of business management, such as financial management, marketing strategies, and human resource management.

The success of the productive zakat program does not only depend on the provision of capital, but also on the quality of assistance provided to the mustahik.¹⁹ This mentoring includes training in business management, financial management, and marketing strategies, all of which are essential to improving the mustahik's ability to manage their businesses effectively.²⁰ One of the successful models in providing assistance is implemented by BAZNAS Kota Yogyakarta. In this program, mustahik are required to submit daily business reports and monthly profit reports, as well as set aside part of their income as savings and donated. This approach not only increases the financial awareness of mustahik, but also helps them in developing their businesses sustainably. The results of this program show that with good assistance, the economic conditions of mustahik can improve significantly, and they begin to emerge from poverty.²¹

In addition, the distribution of productive zakat followed by assistance will be more able to bring a significant positive impact on the welfare of mustahik. Intensive assistance helps mustahik in optimizing the use of zakat funds and increasing their income.²² An effective productive zakat program must include comprehensive mentoring elements to ensure that the mustahik can make the best use of the capital provided. Good and transparent zakat management also contributes to the success of the program. Zakat institutions must have a good system to monitor and evaluate the development of the mustahik's business, so that they can provide timely and relevant assistance.²³ Thus, more intensive assistance in

¹⁹ Jaya; Firdaus et al., "Dampak Penyaluran Zakat Produktif Dalam Meningkatkan Kesejahteraan Mustahik Pada Pengelolaan Zakat Di Baitulmal Aceh Utara."

²⁰ Moh. Z Kurniawan, Muhammad F Ula, and Aris Setyawan, "Pengaruh Zakat Produktif, Manajemen Usaha, Dan Pendampingan Terhadap Perkembangan Usaha Mikro Mustahik Di LAZNAS LMI Unit Layanan Blitar," *Bisei Jurnal Bisnis Dan Ekonomi Islam* 5, no. 02 (2020): 31–40, <https://doi.org/10.33752/bisei.v5i02.1120>.

²¹ Dita Afrina, "Manajemen Zakat Di Indonesia Sebagai Pemberdayaan Ekonomi Umat," *Ekbis Jurnal Ekonomi Dan Bisnis* 2, no. 2 (2020): 201, <https://doi.org/10.14421/ekbis.2018.2.2.1136>.

²² Kurniawan, Ula, and Setyawan, "Pengaruh Zakat Produktif, Manajemen Usaha, Dan Pendampingan Terhadap Perkembangan Usaha Mikro Mustahik Di LAZNAS LMI Unit Layanan Blitar."

²³ Aftina H Hayatika, Muhammad I Fasa, and Suharto Suharto, "Manajemen Pengumpulan, Pendistribusian, Dan Penggunaan Dana Zakat Oleh Badan Amil Zakat Nasional Sebagai Upaya Peningkatan Pemberdayaan Ekonomi Umat," *Jesya (Jurnal Ekonomi & Ekonomi Syariah)* 4, no. 2 (2021): 874–85, <https://doi.org/10.36778/jesya.v4i2.438>; Lalu H Wijaya and Maimun Sholeh, "The Impact of Halal Tourism on Regional Economic Growth in Lombok, West Nusa Tenggara,

business and financial management not only increases the economic independence of mustahik, but also contributes to the success of the productive zakat program as a whole.

External factors such as market conditions, weather changes, and economic instability can also affect the success of productive zakat programs. Several mustahik reported that these external factors, especially those related to market fluctuations and weather changes, impacted the sustainability of their businesses. For example, in the agriculture and livestock sectors, unpredictable weather factors can cause significant losses, thus hindering the increase in income and economic independence of mustahik. Weather factors and market conditions are often the main obstacles to the sustainability of businesses funded by productive zakat programs, especially in the agriculture sector.²⁴

Unstable market conditions can affect demand for products produced by mustahik. Research shows that price fluctuations and market demand can have a direct impact on business income managed by zakat recipients.²⁵ If the market experiences a downturn, mustahik may have difficulty selling their products, which in turn may reduce the effectiveness of productive zakat programs in improving their welfare.²⁶ Therefore, it is important for zakat institutions to conduct market analysis and provide training to mustahik on effective marketing strategies.

Weather changes can also be a significant factor, especially for mustahik engaged in the agricultural sector. Research shows that climate change and extreme weather can disrupt agricultural production, which is a major source of income for many mustahik.²⁷ In this context, zakat

Indonesia," *Al-Iqtishad Journal of Islamic Economics* 12, no. 2 (2020), <https://doi.org/10.15408/aiq.v12i2.15127>.

²⁴ Azhar Alam, Deviana Sari, and Lukmanul Hakim, "The Impact of Productive Zakat Program on the Economy of Zakat Recipients: Study in Baznas Surakarta," *Journal of Islamic Economics and Finance Studies* 3, no. 2 (2022): 88, <https://doi.org/10.47700/jiefes.v3i2.4774>.

²⁵ Yusuf Asyahrri and Faqih E Wafa, "The Role of Productive Zakat in Reducing the Income Discrepancy in South Kalimantan Province," *Tasharruf Journal Economics and Business of Islam* 7, no. 1 (2022): 43, <https://doi.org/10.30984/tjebi.v7i1.1738>; Najmudin Najmudin et al., "Utilization of Productive Zakat and Its Effect on Empowerment of Small Micro Business (SMEs) in Serang Regency," *Al Qalam* 38, no. 2 (2022): 251, <https://doi.org/10.32678/alqalam.v38i2.4749>.

²⁶ Alam, Sari, and Hakim, "The Impact of Productive Zakat Program on the Economy of Zakat Recipients: Study in Baznas Surakarta."

²⁷ Arifah Khairrani, Sri I Nikensari, and Dicky Iranto, "Factors That Influence Social-Economic Motives Through the Decision of Zakat to Use Digital Services (Case Study of Laz Al Azhar)," *International Journal of Multidisciplinary Research and Literature* 1, no. 6 (2022): 638–51, <https://doi.org/10.53067/ijomral.v1i6.63>; Noor Amelia, Ines S Machfiroh, and Yuli Fitriyani, "Analisis Pengaruh Penyaluran Dana Zakat Terhadap Perkembangan

institutions need to consider providing additional support, such as agricultural insurance or training on agricultural techniques that are more resistant to weather changes, so that mustahik can be more resilient to the risks they face.²⁸

Economic instability that occurs at the macro level, such as high inflation or a decrease in people's purchasing power, can also affect the competitiveness of products produced by mustahik. Therefore, in addition to providing capital assistance and mentoring, zakat institutions such as BAZNAS need to consider these external factors in designing a more resilient productive zakat program. An effective productive zakat program must be able to adapt to changes in external conditions and provide flexible solutions for mustahik in overcoming obstacles arising from external factors.

Economic instability, such as inflation and recession, can affect the purchasing power of the community as a whole. When the economy experiences a downturn, the purchasing power of the community decreases, which can impact the sales of mustahik products.²⁹ In such a situation, productive zakat programs need to be adjusted to provide greater support to mustahik, including access to wider markets and diversification of the products offered.³⁰

Based on these findings, one of the main recommendations is the need to strengthen technical counseling in business management. This counseling must cover various fundamental aspects of business management, such as good financial management, effective marketing techniques, and product development that can compete in the market. This practical and sustainable counseling can be carried out through routine

Usaha Kecil Dan Menengah (UKM) Mustahik," *Jurnal Akuntansi Ekonomi Dan Manajemen Bisnis* 8, no. 1 (2020): 45–51, <https://doi.org/10.30871/jaemb.v8i1.1707>.

²⁸ Sudirman Sudirman, "Revitalizing Productive Zakat in the Covid-19 Pandemic Era in East Java," *Jurisdictie Jurnal Hukum Dan Syariah* 12, no. 2 (2022): 275–93, <https://doi.org/10.18860/j.v12i2.14089>.

²⁹ Abubakar U Farouk, Kamil M Idris, and Rosli Saad, "Moderating Role of Religiosity on Zakat Compliance Behavior in Nigeria," *International Journal of Islamic and Middle Eastern Finance and Management* 11, no. 3 (2018): 357–73, <https://doi.org/10.1108/imefm-05-2017-0122>; Lilies Handayani, "The Influence of Productive Zakat Funds and Technology on the Level of Profit of Mustahik Businesses (Case Study on Baznas Makassar City)," *Asian Journal of Philosophy and Religion* 2, no. 2 (2023): 207–22, <https://doi.org/10.55927/ajpr.v2i2.8542>.

³⁰ Muhammad Syauqi, Muslich Anshori, and Imron Mawardi, "Motivation to Paying Zakat: The Role of Religiosity, Zakat Literacy, and Government Regulations," *Al-Uqud Journal of Islamic Economics* 6, no. 2 (2022): 276–94, <https://doi.org/10.26740/aluqud.v6n2.p276-294>; Fatmasari Sukesti and Mamdukh Budiman, "The Role of Zakat in Business Development of Smes (Study on Baznas Semarang, Central Java, Indonesia)," *International Journal of Islamic Business Ethics* 3, no. 1 (2018): 401, <https://doi.org/10.30659/ijibe.3.1.401-409>.

training involving experts in the field of small and micro businesses, as well as the use of digital technology that can facilitate access to information for mustahik.

In this case, BAZNAS Mataram City can cooperate with educational institutions, universities, or even with successful entrepreneurs who have experience in managing micro businesses to provide more intensive training and mentoring. This will further help and support mustahik to improve their managerial skills potential and improve their ability to face the challenges in running a business.

The Impact of the Productive Zakat Management Program on the Economic Independence of Mustahik

The productive zakat program is an initiative designed to reduce poverty and social dependency among mustahik (zakat recipients). The main objective of this program is to strengthen the economic independence of mustahik by providing capital assistance that is expected to be used to develop productive businesses. The research findings reveal that the productive zakat program run by BAZNAS Mataram City has proven effective in helping mustahik to reduce their dependence on social assistance and increase their ability to be economically independent. Through the provision of business capital, mustahik are able to run businesses that can support their lives, some of whom even reported that they were able to pay for their children's education and meet household needs more stably after receiving the assistance.

The productive zakat program has a very strategic goal in the context of empowering the economy of the poor. The main goal of productive zakat is to create a system that allows mustahik not only to receive consumptive assistance in the form of cash or goods, but also in the form of empowerment that can have a long-term impact. Productive zakat aims to empower mustahik so that they are able to become independent and economically empowered and reduce their dependence on social assistance.³¹ This program not only provides assistance to meet daily needs, but also opens up opportunities for mustahik to develop their skills and sustainable businesses.

The provision of productive zakat in the form of business capital aims to create more dynamic economic independence. The productive zakat program seeks to build the ability of mustahik to manage businesses that can generate continuous income. This program also creates opportunities for mustahik to improve their quality of life by reducing dependence on

³¹ Dzikrulloh and Permata, "Optimalisasi Zakat Sebagai Instrumen Modal Sosial Guna Mengatasi Masalah Kemiskinan Di Indonesia."

temporary social assistance. Therefore, economic independence is a major aspect in evaluating the effectiveness of the productive zakat program.³²

One of the main results of this study shows that the productive zakat program run by BAZNAS Mataram City has had a significant positive impact in increasing the economic independence of mustahik. Some mustahik who previously relied on social assistance to meet their living needs are now able to manage businesses that provide them with a more stable income. In many cases, business capital assistance allows them to start or develop small businesses that were previously difficult to start due to limited capital.

Some mustahik who previously depended on social assistance to meet their living needs are now able to manage businesses that provide more stable income. This means that the impact of productive zakat is closely related to economic empowerment. Research by Firdaus shows that the distribution of productive zakat can significantly increase the income and welfare of mustahik.³³ Programs that are accompanied by good mentoring can help mustahik to manage their businesses more effectively, thereby reducing dependence on social assistance.

Kurniawan said that productive zakat that is well managed can increase the economic independence of mustahik. This study emphasizes the importance of business management and assistance in achieving this goal.³⁴ Productive zakat does not only function to offer assistance, but also to empower mustahik so that they can transform into muzakki.³⁵ This shows that with the right support, mustahik can achieve better economic independence.

Research by Najmudin that, the productive zakat program implemented in Serang Regency has a positive impact on the development of micro-enterprises. Mustahik as recipients of productive zakat are able to increase income and reduce dependence on social assistance.³⁶ In the evaluation report of the zakat program by BAZNAS, it was stated that the productive zakat program has succeeded in helping many mustahik to

³² Syamsuri Syamsuri, Yaumi Sa'adah, and Isma A Roslan, "Reducing Public Poverty Through Optimization of Zakat Funding as an Effort to Achieve Sustainable Development Goals (SDGs) in Indonesia," *Jurnal Ilmiah Ekonomi Islam* 8, no. 1 (2022): 792, <https://doi.org/10.29040/jiei.v8i1.3872>.

³³ Firdaus et al., "Dampak Penyaluran Zakat Produktif Dalam Meningkatkan Kesejahteraan Mustahiq Pada Pengelolaan Zakat Di Baitulmal Aceh Utara."

³⁴ Kurniawan, Ula, and Setyawan, "Pengaruh Zakat Produktif, Manajemen Usaha, Dan Pendampingan Terhadap Perkembangan Usaha Mikro Mustahik Di LAZNAS LMI Unit Layanan Blitar."

³⁵ Sukesti and Budiman, "The Role of Zakat in Business Development of Smes (Study on Baznas Semarang, Central Java, Indonesia)."

³⁶ Najmudin et al., "Utilization of Productive Zakat and Its Effect on Empowerment of Small Micro Business (SMEs) in Serang Regency."

develop their businesses. The report shows that a number of mustahik who initially depended on the availability of social assistance have now been able to create more stable sources of income.³⁷

Productive zakat practically has an important role in poverty alleviation. A well-designed program can increase the economic independence of mustahik and reduce their dependence on social assistance.³⁸

Based on interviews with a number of mustahik in Mataram City, some of them reported that after receiving business capital assistance, they were able to meet their household needs more stably. This includes the ability to pay for their children's education, which was previously difficult to do without external assistance. The increase in economic independence experienced by these mustahik was not only able to improve the quality of life individually, but was also able to have a positive impact on the welfare of their families as a whole. This identifies that the effectiveness of the productive zakat program is very useful in helping mustahik to not only increase income, but also successfully improve their quality of life in the long term.

The increase in economic independence experienced by mustahik through the productive zakat program not only has an effect on the quality of life of individuals, but is also able to provide a significant positive effect on family welfare. This can be explained through several interrelated aspects, which show how individual success in managing a business can contribute to overall family welfare.

First, increasing family income. When mustahik successfully manage a business funded through productive zakat, their family income increases. This allows them to meet basic needs such as food, education, and health services more optimally.

Second, access to education and health. With increasing income, mustahik can expand opportunities for their families to access better education and health services. Increased economic independence allows families to invest more in their children's education, which in turn can break the cycle of poverty.

Third, emotional and social stability. Economic independence also contributes to emotional and social stability in the family. Mustahik who are successful in business tend to have more self-confidence and can contribute more actively to the community.

Fourth, improving the quality of life comprehensively. Increasing economic independence not only has an impact on the financial aspect, but

³⁷ Asyahri and Wafa, "The Role of Productive Zakat in Reducing the Income Discrepancy in South Kalimantan Province."

³⁸ Alam, Sari, and Hakim, "The Impact of Productive Zakat Program on the Economy of Zakat Recipients: Study in Baznas Surakarta."

also on the overall quality of life. Mustahik who are successful in their efforts report improvements in quality of life, including improvements in housing conditions, access to nutritious food, and the ability to participate in social activities. Research by Alam noted that the productive zakat program contributed to a significant improvement in the quality of life of mustahik families.

Fifth, as social transformation. Productive zakat programs can also serve as a tool for social transformation. When mustahik succeed in increasing their economic independence, they not only change their personal fate, but also inspire their family members and the community around them. This can create a positive domino effect in the community, where more individuals are encouraged to strive and seek opportunities.

One of the goals of productive zakat is to realize long-term benefits for mustahik. Unlike social assistance which is only consumptive and limited to meeting daily needs, productive zakat seeks to provide mustahik with the ability to manage a business thatable to survive in the long term or massively. The provision of business capital is expected to increase the economic capacity of mustahik, reduce their dependence on social assistance, and accelerate their transition process from aid recipients to productive economic actors.

Some mustahik who previously depended on social assistance are now starting to show independence in their economy. Mustahik who receive assistance for business capital in the field of small trade or agriculture can use the funds to develop their business, generate stable income, and ultimately improve their standard of living. The productive zakat program not only offers short-term financial assistance, but also functions as an economic empowerment tool that provides positive long-term impacts.³⁹

In practice, the main obstacle faced by many mustahik is the lack of skills in business management, product marketing, and effective business financial management. Several mustahik reported that they had difficulty in promote their products and reach a wider market, which limits their ability to further develop their businesses. Suboptimal business management can also contribute to the unsustainability of businesses run by mustahik. In many cases, marketing and financial management issues often emerge as major obstacles to the success of businesses funded by productive zakat. Research by Fitria also shows that limited marketing and

³⁹ Khatimah, "Pengaruh Akuntabilitas Dan Manajemen Zakat Terhadap Zakat Produktif Dengan Sharia Compliance Sebagai Pemoderasi."

difficulties in managing finances are the main challenges faced by mustahik in maintaining and developing their businesses.⁴⁰

Several identifications of factors inhibiting the optimization of productive zakat programs in the city of Mataram are the lack of management training, inadequate supervision, and minimal financial literacy among mustahik:

First, lack of management training. Indeed, many mustahik have difficulty in managing their businesses due to minimal knowledge about management and marketing. Inadequate training can cause mustahik to be unable to optimize the use of the capital provided, so that the business not developing optimally. Therefore, zakat institutions should provide comprehensive training in business management.

Second, weak and inadequate supervision. Supervision of productive zakat management is often not carried out optimally. Lack of qualified manpower and manpower to provide assistance can result in mustahik not getting the guidance needed in managing Mustahik's businesses. Without effective supervision, mustahik may not be able to identify and resolve problems that arise.

Third, lack of financial literacy. Research by Eri and Suhairi illustrates that low financial literacy among mustahik can hinder their ability to manage the funds received.⁴¹ Lack of understanding of financial management can cause mustahik to be unable to make the right decisions regarding investment and expenditure, which ultimately impacts the sustainability of the business. An urgent follow-up program where Zakat Institutions need to implement financial education for develop the skills of mustahik in the business management process.

Fourth, suboptimal business sustainability. The unsustainability of businesses run by mustahik can result in their return to dependence on social assistance. Suboptimal management of zakat funds can result in mustahik not experiencing significant changes in their welfare after receiving assistance. This has an impact on the success of productive zakat programs that are highly dependent on good management and ongoing support. Zakat institutions need to develop better strategies in managing productive zakat. This includes improving the quality of management training, strengthening the monitoring system, and providing adequate resources to support mustahik in managing their businesses independently.

⁴⁰ Zahrotun Nafisah et al., "Pelatihan Manajemen Keuangan Pada Kelompok Mustahik Zakat Produktif Kabupaten Jepara," *Akm Aksi Kepada Masyarakat* 3, no. 2 (2023): 253–58, <https://doi.org/10.36908/akm.v3i2.690>.

⁴¹ Eri and None Suhairi, "Pengelolaan Zakat, Infaq, Sedekah Di Lembaga Amil Zakat Nasional (Studi Kasus Lembaga Amil Zakat Nasional Nurul Hayat Cabang Medan)," *Jurnal Manajemen Bisnis Akuntansi Dan Keuangan* 1, no. 1 (2022): 51–68, <https://doi.org/10.55927/jambak.v1i1.351>.

Through a more holistic and sustainable approach, productive zakat programs can produce a greater impact in empowering the economy of mustahik.

To overcome these obstacles, mentoring programs are a key factor that can help mustahik in managing their business more effectively. The mentoring program carried out by BAZNAS Mataram City has provided significant support in helping mustahik to understand important aspects of business management, such as financial management, marketing, and business planning. However, this study shows that there is still a lack of in-depth technical counseling on business management. Therefore, strengthening mentoring programs and more intensive technical counseling needs to be done to optimize the zakat program.

Based on the findings obtained from this study, there are a number of recommendations that are important to implement in order to increase the effectiveness of the productive zakat program. First, the productive zakat program needs to be supported by more intensive and in-depth training on business management, marketing, and financial management. More sustainable assistance is also needed to help mustahik face the challenges that arise in running their businesses.

Second, it is important to enhance cooperation with various parties, such as educational institutions, local business associations, and local governments, to provide skills training that is relevant to local market needs. This will provide mustahik with the opportunity to develop more relevant skills and increase the competitiveness of product competitors in the market. In addition, the adoption of digital technology for promotion and sales can also be an effective solution to expand market reach and increase mustahik's income.

Third, productive zakat programs need to have a more systematic and structured monitoring system to ensure that the capital assistance distributed is actually used effectively. Regular monitoring will allow zakat institutions to evaluate the success of the program and make necessary improvements so that the program can have a greater impact on mustahik.

This research is able to strengthen previous research such as the study conducted by Purnamasari et al., which also examined the effectiveness of productive zakat in improving the welfare of mustahik in Bogor City.⁴² Both studies identified that productive zakat can have a positive impact on increasing mustahik's income, but there are some differences in terms of implementation strategies and support provided. Purnamasari emphasized that the food and beverage business sector

⁴² Lise Purnamasari, Q Ayuniyyah, and Hendri Tanjung, "Efektivitas Zakat Produktif Dalam Peningkatan Usaha Mustahik (Studi Kasus Baznas Kota Bogor)," *Jurnal Syarikah: Jurnal Ekonomi Islam* 8, no. 2 (2022): 232–44

showed better results than other sectors, while in BAZNAS Mataram City, the business sector that showed significant improvement was micro businesses such as daily necessities trading and agriculture.

Study by Yunira, further found that the distribution of productive zakat in the form of business capital, either in the form of work tools or cash, significantly increases the income of mustahik. Mustahik as recipients of productive zakat are able to develop their businesses and improve the welfare of their families.⁴³ In addition, the management of productive zakat funds at BAZNAS Brebes Regency shows that mustahik who receive business capital assistance experience an increase in their business productivity. This study emphasizes that effective management of productive zakat plays a major role in increasing mustahik's income, which in turn helps reduce poverty in the region.⁴⁴ Using the Center for Islamic Business and Economic Studies (CIBEST) model, this study assesses the impact of the use of productive zakat on increasing the income of mustahik businesses in Baitul Mal Aceh. The results show that good management of productive zakat has a significant positive impact on business success and the ability of mustahik to manage the capital provided.⁴⁵ The business capital and skills training provided to mustahik contribute significantly to increasing their income, which helps reduce dependence on social assistance.⁴⁶ Productive zakat plays an important role in encouraging the growth of businesses run by mustahik. The results of the study show that mustahik as productive zakat recipients show a significant increase in income, and experience a change in status from mustahik to muzakki. The business capital assistance program that is distributed supports mustahik in developing their businesses to survive and grow even in difficult economic conditions.

From the study above, it can be concluded that productive zakat has a significant positive impact on increasing the income of mustahik. Through

⁴³ Raisa M Yunira, Nurmala Sari, and Hafiizh Maulana, "Analisis Distribusi Zakat Produktif Terhadap Kesejahteraan Mustahik Di Baitul Mal Gampong Lamgugob Kecamatan Syiah Kuala Kota Banda Aceh," *Ekobis Syariah* 3, no. 2 (2021): 18, <https://doi.org/10.22373/ekobis.v3i2.10042>.

⁴⁴ Achmad O Busthomi, Aan Jaelani, and Linda Astuti, "Pengelolaan Dana Zakat Produktif Dan Produktivitas Mustahik Di Badan Amil Zakat Nasional Kabupaten Brebes," *Hawalah Kajian Ilmu Ekonomi Syariah* 1, no. 2 (2022): 41-49, <https://doi.org/10.57096/hawalah.v1i2.6>.

⁴⁵ Muhibbul Jaili, Muhammad Adnan, and Hafas Furqani, "Analisis Dampak Pendayagunaan Zakat Produktif Terhadap Peningkatan Pendapatan Usaha Mustahik Berdasarkan Model CIBEST (Studi Kasus Pada Baitul Mal Aceh)," *Journal of Sharia Economics* 1, no. 2 (2020): 160-76, <https://doi.org/10.22373/jose.v1i2.645>.

⁴⁶ Nur A Mas, Muh. Darwis, and Fasiha Fasiha, "Pengaruh Zakat Produktif Terhadap Penanggulangan Kemiskinan Pada Program Pemberdayaan Ekonomi Mustahik Di Baznas Kota Palopo," *Sang Pencerah Jurnal Ilmiah Universitas Muhammadiyah Buton* 8, no. 1 (2022): 75-84, <https://doi.org/10.35326/pencerah.v8i1.1843>.

good management and adequate assistance, productive zakat not only helps mustahik in developing their businesses, but also contributes to improving the welfare of their families. Therefore, it is very important for zakat institutions to continue to optimize the effectiveness of productive zakat programs in order to provide greater benefits to the community. However, despite the similarities in the findings, this study reveals the need for improvement in terms of mentoring and management of mustahik businesses. In addition, the success of productive zakat is highly dependent on managerial factors and mentoring provided to mustahik.

Based on the description above, this study offers new insights into the impact of productive zakat on increasing the income level of mustahik in Mataram City, with a focus on how the zakat program managed by BAZNAS can contribute to the economic independence of individuals and families. This study emphasizes the importance of effective management of productive zakat and ongoing assistance. mustahik efforts not only to obtain financial assistance, but also to gain the skills and insights needed to manage their businesses independently. Contribution to the existing literature by highlighting the relationship between productive zakat and income generation in a specific local context is an urgent topic.

The productive zakat program implemented by BAZNAS Mataram City has succeeded in providing business capital to mustahik, who previously depended on social assistance. According to research by Yuniarti, Distribution of productive zakat funds as business capital has provided support to mustahik to develop their businesses and meet their living needs without relying on external assistance. This shows that productive zakat functions as an effective economic empowerment tool.⁴⁷

Increase in income experienced by mustahik The impact is not only felt by individuals, but also affects the welfare of the family as a whole. Research by Firdaus revealed that mustahik who received productive zakat experienced an increase in their quality of life, including in terms of better access to education and health services for their family members. This shows that productive zakat has a sustainable effect that can help reduce poverty at the family level.⁴⁸

The success of the productive zakat program in Mataram City also depends heavily on good management and assistance provided to mustahik. Assistance in managing businesses so that mustahik can utilize zakat funds optimally. Without this support, there is a risk that the business

⁴⁷ Rosearistavia Yuniarti, "Pendistribusian Zakat Produktif Dalam Mensejahterakan Mustahik Atas Dana Zakat Yang Dikelola Baznas Provinsi Lampung," *Eksisbank Ekonomi Syariah Dan Bisnis Perbankan* 7, no. 2 (2023): 244–52, <https://doi.org/10.37726/ee.v7i2.879>.

⁴⁸ Firdaus et al., "Dampak Penyaluran Zakat Produktif Dalam Meningkatkan Kesejahteraan Mustahiq Pada Pengelolaan Zakat Di Baitulmal Aceh Utara."

being run will not be sustainable, which could result in mustahik returning to dependence on social assistance.⁴⁹

The main objective of productive zakat is to change the status of mustahik to muzakki. Through this process, mustahik can transform into zakat givers, which then creates a positive cycle in empowering the community's economy. The potential of productive zakat not only functions as a solution to overcome poverty, but also as a means to build solidarity.

Based on the above study, it is recommended that BAZNAS Mataram City continue to improve the productive zakat program by strengthening the mentoring and training system for mustahik. This is important to ensure that mustahik can manage their businesses well and achieve the expected economic independence. In addition, periodic evaluations of the impact of the program need to be carried out to find areas that need to be improved and ensure that the management of zakat funds is used effectively.

Therefore, productive zakat has a significant positive impact on increasing the income of mustahik in Mataram City. Through effective management and continuous assistance, the productive zakat program not only helps mustahik in developing their businesses, but also contributes to improving family welfare and social transformation. This study highlights the importance of an integrated approach in zakat management to achieve greater economic empowerment goals.

CONCLUSION

Based on the findings of the research conducted, it is known that the productive zakat management program implemented by BAZNAS Mataram City has proven effective in increasing the income and economic independence of mustahik. The distribution of business capital carried out by BAZNAS Mataram City has a positive impact on increasing the income of mustahik, who previously depended on odd jobs, becoming more independent with the businesses they manage. This program has contributed to empowering the local economy and reducing poverty rates, especially among mustahik involved in the micro-business sector.

However, the effectiveness of this program is influenced by external factors such as weather and market, as well as internal factors such as the motivation and discipline of the mustahik in managing the capital provided. Therefore, there needs to be an increase in technical and managerial assistance, so that the mustahik can manage their business optimally and sustainably. To increase the long-term success of the

⁴⁹ Fahmy Akmal, Isbandi R Adi, and Sari V Machdum, "Manfaat Zakat Produktif Dan Pengelolaannya Dalam Upaya Mengatasi Kemiskinan (Studi Deskriptif Di Provinsi Aceh)," *Jmbi Unsrat (Jurnal Ilmiah Manajemen Bisnis Dan Inovasi Universitas Sam Ratulangi)* 9, no. 3 (2022): 1466-76, <https://doi.org/10.35794/jmbi.v9i3.44981>.

productive zakat program, more intensive support is needed in the form of skills training and business assistance. This study provides evidence that productive zakat can be a powerful tool to reduce poverty and increase the economic independence of the community, as long as it is managed with the right strategy.

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