

**ANALYSIS OF THE IMPACT OF PRODUCTIVE ZAKAT
EMPOWERMENT ON THE LEVEL OF INDEPENDENCE OF
MUSTAHIK AFTER RECEIVING ZAKAT ASSISTANCE WITH THE
INDEPENDENCE INDEX**

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Abstract

This study examines the impact of productive zakat on mustahik economic independence and poverty reduction. The results of the analysis showed that productive zakat, which functions as business capital and skills training programs, was able to improve the welfare of mustahik households by up to 37.3% after receiving assistance. The transformation from consumptive zakat to productive zakat creates a long-term impact and is in line with the principles of Maqāshid al-shari'ah. The success of this program depends on the professional management of zakat management institutions, such as BAZNAS, as well as the need for continuous supervision and assistance to overcome the challenge of low financial literacy among mustahik. With collaboration between zakat institutions, the government, and the community, productive zakat has the potential to become a strategic instrument in the economic development of the ummah and the reduction of poverty rates.

Keywords : *Impact, Empowerment, Productive Zakat, Against, Mustahik Independenc*

INTRODUCTION

Zakat, as one of the pillars in the pillars of Islam, has a very important role in the social and economic life of Muslims. Zakat not only functions as a worship that strengthens faith, but also as an effective instrument in wealth redistribution, poverty alleviation, and community economic empowerment (Anwar et al., 2022) In Indonesia, a country with the largest Muslim population in the world, zakat has enormous potential to reduce social inequality and improve people's welfare (Baznas et al., n.d.). The potential of zakat in Indonesia is estimated to reach



trillions of rupiah every year, but the challenge faced is how to optimize the management of zakat so that it really has a significant impact on poverty alleviation and the empowerment of people who are within the poverty line (Keputusan Presiden No. 8, 2022)

Indonesia as a developing country faces poverty problems caused by several factors, such as high poverty rates, inadequate environmental and sanitation conditions, corrupt government systems, poor public services, and low living standards of the community (Komariyah & Makhtum, 2023). The challenges faced by Muslims in Indonesia are very complex, various aspects: unemployment, poor health, lack of education, vulnerability, poverty, lack of knowledge, and social underdevelopment are a very worrying blurry portrait of Indonesian society (Dzikrulloh & Permata, 2019)

Bangkalan Regency, located on Madura Island, is one of the regions in Indonesia that still faces serious challenges in terms of improving the economic welfare of its citizens, based on data from the Central Statistics Agency (BPS), the poverty rate in Bangkalan is relatively high compared to other regions in East Java Province (Statistik, 2024) As shown in figure 1.1 below:



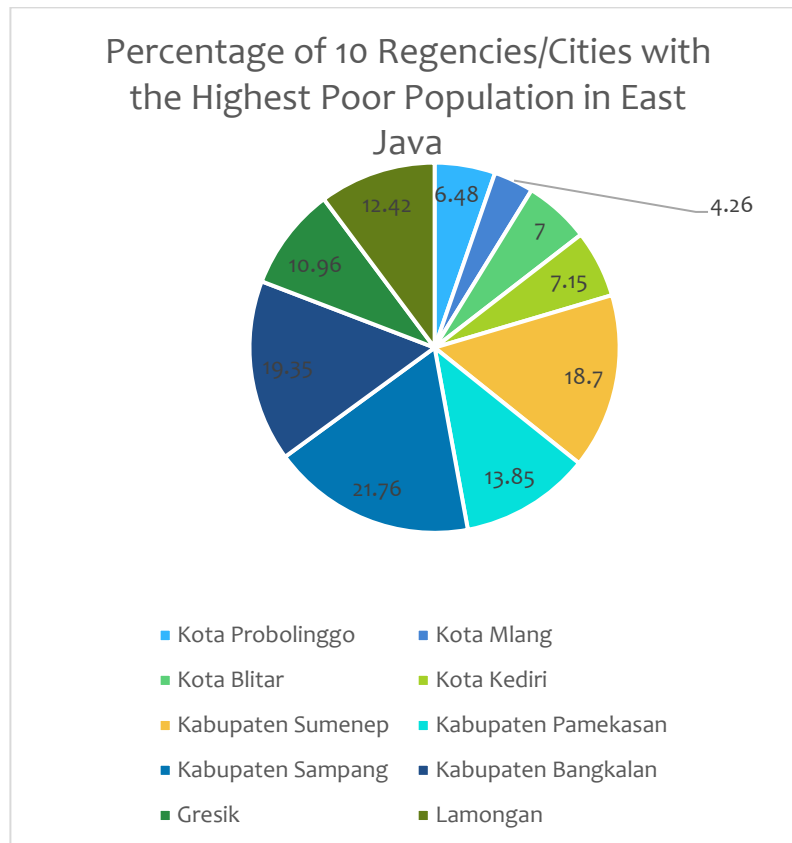


Figure 1.1 Number of Poor People in Bangkalan Regency

Based on the picture above, we can see that Bangkalan Regency is ranked second out of many districts and cities in East Java. This is due to the fact that the people of Bangkalan are still dependent on traditional economic sectors, such as agriculture and fisheries, which are vulnerable to economic fluctuations and natural conditions. In this context, zakat has great potential to play a role as an instrument of economic empowerment that can help the people of Bangkalan get out of poverty (Oleh: MUTADI, 2022)

One form of zakat that is increasingly recognized as an effective approach in overcoming poverty is productive zakat. Productive zakat is different from consumptive zakat which is usually given in the form of basic needs to meet daily needs. Productive zakat is given in the form of capital or means of production which aims to encourage mustahik or zakat recipients, so that they are able to develop their businesses and become economically independent. In the context of



Bangkalan Regency, productive zakat has become one of the programs initiated by various zakat institutions, both by BAZNAS and other amil zakat institutions, to help mustahik improve their standard of living. These programs cover various business sectors that are relevant to local conditions in Bangkalan, such as agriculture, livestock, small trade, and handicrafts.

However, the effectiveness of productive zakat in empowering mustahik in Bangkalan Regency needs to be evaluated systematically and in-depth. One of the main challenges in the implementation of the productive zakat program is to ensure that the assistance provided is really able to increase mustahik economic independence. In this case, measuring the success of the productive zakat program requires clear and measurable indicators. One of the evaluation tools that can be used is the Independence Index. The Independence Index is a measuring tool used to assess the extent to which mustahik is able to improve his economic condition after receiving productive zakat assistance. This measurement is important to understand whether productive zakat really has a significant impact in helping mustahik get out of poverty and become independent (Efendi, 2017)

This study aims to analyze the impact of productive zakat empowerment on the level of mustahik independence in Bangkalan Regency. This study uses the Independence Index as a measuring tool to evaluate the extent to which mustahik who receive productive zakat in Bangkalan are able to improve their standard of living and become economically independent. The results of this study are expected to provide a clearer picture of the effectiveness of the productive zakat program in Bangkalan, as well as provide strategic recommendations for zakat institutions in managing and optimizing the potential of zakat in the future. Thus, this research not only contributes to the development of science in the field of Islamic economics, but also has important practical implications for poverty alleviation efforts in Bangkalan Regency.



LITERATURE REVIEW

1.1 Productive Zakat

It is zakat allocated for productive activities such as business capital, skills training, and the provision of work tools to mustahik so that they can be economically independent (Daulay et al., 2022) Productive zakat is a zakat distribution model that aims to improve the welfare of the community, especially those who are below the poverty line. The purpose of productive zakat

1. Zakat productive not only functions as a vertical worship to Allah, but also as a form of horizontal worship (hablumminannas) to improve the welfare of the community.
2. The main purpose of productive zakat is to provide understanding to mustahiq about entrepreneurial knowledge and improve their skills, so that they can start a business independently.

Distribution of Productive Zakat:

1. Productive zakat is given to mustahiq in the form of business capital, such as cash or goods that can be bred, such as goats, cows, razors, sewing machines, and others.
2. Recipients of productive zakat must be willing to accept the task of a companion who functions as a mentor and submit business reports periodically every six months (Erliyanti, 2019)

Groups Entitled to Receive Productive Zakat:

1. Productive zakat is given to 8 groups, namely fakir, poor, amil, riqab, muallaf, gharimin, fisabilillah, and ibn sabil.
2. The groups that are prioritized to receive productive zakat are the poor and poor, because they have higher basic needs.

Management of Productive Zakat:



1. The management of productive zakat funds must be carried out by planning, organizing, mobilizing, and supervising to ensure that the program goals are not achieved.
2. Zakat management institutions must pay attention to the people who will receive it, whether they are among the people who are entitled to receive zakat from the poor and have a strong desire to work and do business (Fitri, 2017)

Impact of Productive Zakat:

1. Productive zakat can improve the standard of living of mustahiq and help the community in building the economy to support the needs of daily life.
2. With productive zakat, it is hoped that there will be an increase from mustahiq to muzakki (zakat payers), so that it can change zakat recipients to zakat payers (Thoharul Anwar, 2018)

1.2 Economic Independence

Zakat recipients can be defined as the ability of individuals or groups to manage their own economic resources effectively and efficiently, without relying on help from other parties¹. Zakat, as one of the pillars of Islam, plays an important role in increasing the economic independence of the community in several ways:

1. Poverty Reduction:

Zakat can reduce poverty by providing direct assistance to those in need, such as the poor and the poor. This helps them meet the basic needs of life and improve their well-being².

2. Economic Empowerment:

Zakat not only provides consumptive assistance, but also functions as a source of funds to support mustahik. Business capital assistance to

¹ BAZNAS. (2023). Zakat, Islamic Solutions to Empower the Community's Economy

² BAZNAS Kotatanjungpinang. (2016). Utilization of Zakat to Increase the Economic Independence of the Ummah



mustahik can optimize production in certain sectors, thereby increasing their economic independence.

3. Real Sector Development:

Zakat can develop the real sector by providing business capital assistance. This helps to increase the production and circulation of money among the community, thus allowing the income of the people to be better and more evenly distributed.

4. Professional Zakat Management:

Professional zakat management can ensure that zakat funds are used effectively and efficiently. This involves transparency of management, professionalism, and accountability, so that public suspicion and distrust can be minimized (Syahriza et al., n.d.).

5. Improved Well-Being:

Zakat can improve the welfare of mustahik life by providing assistance that suits their needs. This helps improve people's living standards and reduce inequality in ownership.

Thus, zakat plays an important role in increasing the economic independence of the community through various means, including poverty reduction, economic empowerment, real sector development, professional management, and improving the welfare of mustahik life.

1.3 Mustahik Independence Index (IKM)

The Mustahiq Independence Index is a measure used to measure the level of ability of mustahiq (zakat recipients) to manage their own economic resources effectively and efficiently. The Mustahiq Independence Index is used to measure the level of mustahiq's ability to build their quality of life after receiving zakat assistance. This includes the ability to have a permanent job, business/business, and have savings to support future needs (Agustin, 2022)



1. Scale Index:

The Mustahiq Independence Index is usually measured using different scales, but generally uses a score from 1 (very weak) to 5 (very strong). A score of 4 indicates that mustahiq has at least one permanent job or business/business and has savings, which means that their independence index is strong.

2. Assessment Criteria:

Based on the assessment criteria, the mustahiq independence index can be grouped as follows:

Not having a job and business/business (Score 1)

Have a part-time job (odd jobs) (Score 2)

Have a permanent job or business/business but have no savings (Score 3)

Have a permanent job or business/business and have savings (Score 4)

Have a permanent job or business/business and have considerable savings (Score 5).

3. Impact of Zakat:

The zakat given can increase the mustahiq independence index by increasing income both consumptive and business productivity that has been pursued by the mustahiq. This can be seen from research that shows an increase in material, spiritual, educational, health, and household independence of mustahiq after receiving zakat assistance.

1.4 Researcher hypothesis

Based on what has been planned with the supervisor, the location I chose to be used as research material is very appropriate, because at the Office of the National Amil Zakat Agency (BAZNAS) Bangkalan Regency has a productive zakt empowerment program to improve the economy of the mustahik around both individually and in groups where the number of mustahik in the Bangkalan BAZNAS data is in the range of 200 mustahik. So I think it is very important to be raised and used as my research material



RESEARCH METHODS

This study uses a quantitative approach with a survey method. The population in this study is mustahik who receive productive zakat at the BAZNAS (National Amil Zakat Agency) Bangkalan Regency institution in the last 1-3 years. Samples were taken using random sampling techniques with a minimum sample of 60 people.

A questionnaire that measures the level of economic, social, and psychological independence of mustahik before and after receiving productive zakat. The data was analyzed using descriptive statistics and t-test to compare the level of independence of mustahik before and after receiving productive zakat. Regression analysis is also used to identify factors that affect mustahik independence.

The IKB (Baznas Welfare Index) formula considers several factors, one of which is the Independence Index. The ultimate goal of the intervention program to overcome the poor is to realize independence for beneficiaries. The evaluation of this level of independence is measured through two parameters, namely whether the program recipients have managed to get a permanent job or have developed a business that is considered stable, and whether they have savings.

RESULTS AND DISCUSSION

1.1 Validity Test

In this study, the number of samples used was 38 respondents with a *degree of freedom* (df) of $df = n-2$ or $df = 36$ with a real level of 5%, then a table of 0.3202 was obtained. The validity test is used to show the extent to which the measuring tool used is able to reveal something that will be measured by the questionnaire. The validity test is carried out by a significance test that compares the value r_{hitung} , namely the total *correlation* with the value of the *r product moment table*. If the *correlation* value $r_{\alpha,(df-2)} > \text{or } p\text{-value} < 0.05$, the statement item is declared valid. With the help of *SPSS*, a summary of the results of the validity test calculation was obtained as follows. It is known that there are a total of 31



question indicators from 5 variables given to 38 respondents and the result is that the *value of the Corrected item total correlation* (tcal) is greater than 0.3202 and the p-value is less than 0.05 which means that all question indicators are valid. Thus, the 31 question indicators from all the variables proposed were able to measure each variable in each respondent.

1.2 Reliability Test

The reliability test is an index that shows the extent to which a measuring instrument can be trusted or reliable. Each measuring device should have the ability to provide relatively consistent measurement results over time. The reliability test was carried out using *the Cronbach Alpha* coefficient. An instrument indicator is said to be reliable if it has *a Cronbach Alpha* coefficient ≥ 0.60 . With the help of *SPSS software*, a summary of the results of the reliability test calculation was obtained, it was found that from the 5 variables used, the results were obtained that *the Cronbach Alpha* values all had a Cronbach alpha value greater than 0.6 which means that all variables were reliable. Because the entire questionnaire is valid and reliable, it can be continued to the next analysis.

1.3 Results of Independence Index Calculation

In this study, the calculation of the mustahik independence index is calculated through the following equation.

$$li = \frac{Si - Smin}{Smaks - Smin}$$

Where li is the independence index of the variable i , Si is the actual independence score value on the variable size i , $Smax$ is the maximum independence score, and $Smin$ is the minimum independence score. The following is the Independence Index value for all respondents.

Table 1

Comparison of Independence Index Before and After Receiving Productive Zakat

Variable	Before	After
Permanent Jobs	0,133	0,776
Business/Business	0,1	0,860
Savings	0,1	0,850
Skills and Abilities	0,133	0,863
Productive Income	0,133	0,826



Source: Author Data Processing

Based on the Independence Index Comparison above, it can be seen that before receiving productive zakat the mustahik has a low independence index, while after receiving productive zakat the mustahik has a good independence index. Furthermore, it will be proven through a statistical test of Beirut.

1.4 Normality Test

The normality test aims to ensure that the data differences between the two groups (usually the results before and after the intervention or observation) follow the normal distribution. This test is necessary because one of the basic assumptions of the paired t-test is that the distribution of differential data is normal. The basis for making a decision on the normality test is to determine the normality using *the Kolmogorov Smirnov* test. If the significance value of *the Kolmogorov Smirnov* test > 0.05 ($\alpha=5\%$), then it can be stated that the difference data is normal.

Based on the results of the normality test that has been carried out, all variables show that *the Kolmogorov Smirnov* test has a significance result of > 0.05 ($\alpha=5\%$) so that it can be concluded that the difference data is normal. So that the paired t test is suitable for use.

1.5 Results of Comparative Test of Independence Before and After Receiving Zakat

The comparative test used in this study is a paired sample t test. The paired t-test generally tests the difference between two observations. Such tests are performed on subjects tested for situations before and after the process, or in pairs or similar (similar) subjects. For example, when we will test the number of mosquito bites before being given certain brands of mosquito repellent lotion and afterwards. The following are the results of the comparative test of the independence of mustahik zakat before and after receiving zakat.

Table 2

Comparative Test Results (T-Test)



One-Sample Test						
	Test Value = 0					
					95% Confidence Interval of the Difference	
	t	df	Sig. (2-tailed)	Mean Difference	Lower	Upper
before	22.023	37	.000	6.97368	6.3321	7.6153
x1.2	20.558	37	.000	6.71053	6.0491	7.3719
x1.3	20.699	37	.000	9.42105	8.4988	10.3433
x1.4	21.771	37	.000	9.68421	8.7829	10.5855
x1.5	20.632	37	.000	9.55263	8.6145	10.4907
After	63.567	37	.000	16.65789	16.1269	17.1889
x2.2	72.533	37	.000	17.89474	17.3949	18.3946
x2.3	74.807	37	.000	24.84211	24.1692	25.5150
x2.4	81.450	37	.000	25.10526	24.4807	25.7298
x2.5	77.546	37	.000	24.36842	23.7317	25.0051

Based on Table 2 above, the significance value of 0.00 is less than 0.05, which means that H_0 is rejected which explains that there is a significant difference after receiving productive zakat assistance. which means that Mustahik is more independent and can develop his business.

Based on the results of the comparative test that has been carried out with the paired t test, the results are obtained that show that there is a significant



difference after receiving productive zakat assistance, which means that mustahik is more independent and can develop his business. Productive zakat is a form of zakat distribution that is not only consumptive in nature, but also empowers mustahik through business capital or other empowerment programs. The goal by realizing the distribution of productive zakat can not only meet the basic needs of mustahik, but also to help them get out of poverty and build economic independence. The existence of productive Zakat has proven to be one of the effective strategies in improving people's welfare, especially for mustahik who are below the poverty line. By empowering mustahik through business capital or skills training programs, productive zakat can help them increase their income, open up new economic opportunities, and achieve a more prosperous life (Prasthama, 2023)

The transformation from consumptive to productive zakat is an important innovation in the management of zakat funds. If consumptive zakat only functions as a temporary solution, productive zakat creates a long-term impact by empowering mustahik through business capital. The distribution of productive zakat funds is in line with the principle of Maqāshid al-syari'ah, which is to provide greater benefits for zakat recipients without violating other mustahik rights. In this context, productive zakat plays a role as an empowering tool, allowing recipients to be financially and socially independent (Asiva Noor Rachmayani, 2015)

The distribution of zakat productively is expected to empower the poor mustahik to accelerate poverty alleviation by providing access to business capital on a rolling basis. So far, the poor have had great difficulty accessing business capital at financial institutions. This is because the conditions set to get financing at banks and other financial institutions can only be fulfilled by certain groups, namely the upper-middle economic class, while the lower-middle economic class, is unable to meet these requirements. This causes the poor to not be able to access financing for additional their business capital (Juliani, 2020)



One of the positive impacts of productive zakat is the reduction of poverty rates. According to previous research, based on the results of the analysis, it was found that there was a change in the level of welfare of mustahik households by 37.3%. The success of productive zakat is inseparable from the role of zakat management institutions. Institutions such as BAZNAS play an important role in ensuring that productive zakat is distributed in an accountable and targeted manner. Studies show that the productive zakat program managed by BAZNAS has a positive impact on the welfare of mustahik through training, mentoring, and the provision of business capital. This emphasizes the importance of professional management in managing productive zakat funds (Kamarni & Saputra, 2022) However, the success of productive zakat also requires intensive supervision and continuous assistance. One of the challenges that is often faced is the low level of mustahik financial literacy. Without adequate debriefing, the business capital provided is at risk of not being managed optimally. Therefore, training and supervision programs must be an integral part of the implementation of productive zakat (Cholifah & Ridwan, 2023)

Seeing this positive impact, productive zakat can be a strategic instrument in the economic development of the people. However, the success of this program requires close collaboration between zakat institutions, the government, and the community. Increasing the capacity of zakat institutions in fund management, mustahik selection, and business assistance is the main key to the sustainability of productive zakat. In conclusion, productive zakat has a very big role in increasing mustahik economic independence and has a great opportunity in reducing poverty rates. To achieve optimal impact, the program requires professional management, government support, and active participation from the community. With good management, productive zakat not only helps mustahik but also contributes to overall economic development (Fikri et al., 2024)

CONCLUSION

Research on productive zakat shows that the distribution of zakat in the form of business capital has a significant impact on increasing mustahik



economic independence and reducing poverty rates. So the conclusion that the author summarizes as follows:

1. **Positive Impact of Productive Zakat:** Productive zakat has proven to be effective in improving mustahik welfare, with analysis showing a 37.3% increase in household welfare levels after receiving zakat assistance. This indicates that mustahik become more independent and able to develop their business.
2. **Innovation in Zakat Management:** The transformation from consumptive zakat to productive zakat is an innovative step that creates a long-term impact. Productive zakat not only meets basic needs, but also empowers mustahik to achieve economic independence.
3. **The Role of Zakat Management Institutions:** The success of the productive zakat program is highly dependent on management institutions such as BAZNAS, which ensure that the distribution of funds is carried out in an accountable and targeted manner. Well-managed programs, including training and mentoring, contribute to mustahik's success.
4. **Challenges in Implementation:** Although there are many benefits, challenges such as low financial literacy among mustahik need to be overcome through continuous training programs so that the capital provided can be managed optimally.
5. **Collaboration for Sustainability:** The success of productive zakat requires collaboration between zakat institutions, the government, and the community to increase the capacity of management and mustahik selection, so that this program can be sustainable and have a wider positive impact.

Overall, productive zakat is a strategic instrument in the economic development of the people, with great potential to reduce poverty and increase mustahik economic independence through professional and participatory management.



SUGGESTION

1. Institutional Capacity Building: It is recommended that zakat institutions increase their capacity in fund management, mustahik selection, and business assistance. This will strengthen the sustainability of the productive zakat program and ensure that the assistance provided can be used effectively.
2. Education and Training: Financial education and skills training programs should be an integral part of the distribution of productive zakat. This is important to improve mustahik's ability to manage their business and finances.
3. Multi-Party Collaboration: Close collaboration is needed between zakat institutions, the government, and the community to create an ecosystem that supports economic empowerment through productive zakat. Support from various parties will strengthen the positive impact of this program in reducing poverty.

Thus, productive zakat has great potential as a strategic instrument in the economic development of the people, as long as it is managed properly and supported by all related parties.

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