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Utilization of Productive Zakat: Solutions in Eradicating Poverty of the Ummah

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Abstract

This study aims to analyze the model of productive zakat utilization implemented by the Indonesian Zakat Initiative Makassar in empowering the economic capacity of mustahiq within the Lapak Berkah group. The study employs a qualitative approach using a case study method. Data were collected through in depth interviews with program managers, facilitators, and mustahiq, complemented by field observations and a review of relevant program documentation. Data analysis was conducted qualitatively through an iterative and continuous process involving data reduction, data display, and conclusion drawing. The findings indicate that the utilization of productive zakat by IZI Makassar is implemented through a series of systematic stages, including the assessment of prospective mustahiq, the phased distribution of business capital assistance, business mentoring and entrepreneurship training, monitoring and evaluation of business development, and religious guidance. Qualitatively, this utilization model is considered effective in enhancing the economic capacity of mustahiq, as reflected in positive developments in business performance, increased turnover, expansion of marketing networks, strengthening of working capital, and heightened awareness as well as capacity to contribute infaq. These findings affirm that productive zakat has significant potential as an instrument for community economic empowerment. However, its effectiveness is highly contingent upon the quality of mentoring, program sustainability, and the readiness of mustahiq to manage their businesses independently.

Keywords: Zakat; Economic Empowerment; Mustahiq; Blessing Stalls; IZI

1. INTRODUCTION

Poverty remains a classic and persistent problem faced by many countries, including Indonesia. To date, Indonesia continues to grapple with the challenge of poverty alleviation (Aldi Firmansyah & Diena Khairunnisa, 2023). Poverty describes a condition in which an individual's income is insufficient to meet basic needs, such as food, clothing, housing, healthcare, and education (Dwi & Edy, 2021). This condition constitutes one of the primary obstacles to regional and national development. Moreover, poverty contributes to a deterioration in the quality of human resources (HR), which in turn adversely affects productivity levels (Syahrazad & Vidriza, 2024).

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Globally, poverty remains a complex challenge that is difficult to eradicate. This issue has become a major concern worldwide, including in Indonesia. In response, world leaders in 2000 agreed on the Millennium Development Goals (MDGs), which set a target of reducing the global poverty rate by 50 percent by 2015. This commitment was subsequently continued through the Sustainable Development Goals (SDGs), a development framework applicable until 2030, in which poverty eradication remains a top priority (Pratama et al., 2020).

Efforts to alleviate poverty must begin with the identification of the various factors contributing to its persistence in society. One of the most dominant factors is the low level of knowledge and skills among human resources, which limits their ability to engage in entrepreneurial activities. In addition, inadequate competence reduces their capacity to be absorbed into the labor market (Adawiyah, 2020). Other contributing factors include cultural and mental constraints, as well as limited access to working capital for entrepreneurial activities. As a result, poverty levels tend to increase over time, as reflected in the data presented in the table below.

Tabel 1. Garis Kemiskinan, Jumlah, dan Persentase Penduduk Miskin di Kota Makassar, Periode 2014-2021

Year	*Poverty Line (rupiah/capita/month)*	*Number of Poor People (thousand)*	*Percentage of Poor People*
(1)	**(2)**	**(3)**	**(4)**
2014	297 197	64,23	4,48
2015	321 094	63,24	4,38
2016	347 723	66,78	4,56
2017	366 430	68,18	4,59
2018	386 545	66,22	4,41
2019	418 831	65,12	4,28
2020	442 513	69,98	4,54
2021	475 444	74,69	4,82

Source: Central Statistics Agency, 2022

Based on the data presented in the table, the poverty rate demonstrates an upward trend over time. This condition has encouraged increased involvement from various stakeholders in poverty alleviation efforts, both through individual initiatives and institutional interventions. One manifestation of such involvement is reflected in the Indonesian Zakat Initiative (IZI), which

consistently develops zakat-based empowerment programs as an instrument to strengthen the economic capacity of mustahiq.

In line with these efforts, the productive utilization of zakat through the provision of working capital is regarded as a strategic approach to fostering the economic independence of the poor. Beyond capital assistance, mustahiq are also equipped with knowledge and skills through entrepreneurship training and continuous mentoring, thereby enhancing their capacity to manage businesses in a more professional, resilient, and sustainable manner.

Historically, since the time of the Prophet Muhammad (peace be upon him), zakat has been recognized as one of the primary instruments for poverty alleviation. Zakat is collected from a portion of the wealth of individuals who possess economic advantages (muzakki) and redistributed to economically disadvantaged groups (mustahiq). Fundamentally, zakat constitutes the rightful claim of the poor, which must be fulfilled by those who have met the requirements of nisab and haul in accordance with Sharia provisions (Wibowo, 2015).

Zakat has two interrelated functional dimensions, namely social and spiritual functions. From a social perspective, zakat plays a crucial role in alleviating the economic burden of the ummah, reducing social inequality, and strengthening solidarity and social justice within society. From a spiritual perspective, zakat functions as a means of purifying both wealth and the soul of the muzakki, as well as a manifestation of obedience to Allah swt (Aravik, 2017). The significance of these dual functions has encouraged various stakeholders to optimize zakat utilization as an integral component of strategies aimed at improving welfare and promoting community economic empowerment Najmudin & Syihabudin, 2021).

Within the framework of Islamic economic development, zakat is positioned as a sub-system with substantial potential to support community economic empowerment programs. The utilization of zakat funds is no longer confined to consumptive assistance—such as support for education, health, and social welfare—but has increasingly been directed toward productive economic activities oriented toward enhancing mustahiq self-reliance (Indriati, 2019). To maximize the economic impact of zakat, zakat management institutions have developed utilization models that emphasize the empowerment of micro, small, and medium enterprises (MSMEs), particularly among low-income individuals who possess entrepreneurial motivation and potential but face constraints related to limited working capital. Through this approach, zakat distribution is expected to function as an instrument of sustainable economic empowerment and to contribute tangibly to improving the welfare of mustahiq (Indriati, 2019).

The Indonesian Zakat Initiative (IZI) South Sulawesi Branch has implemented a productive zakat utilization program for approximately five years as part of its strategy for empowering the economic capacity of mustahiq. The program is designed to provide business capital support; however, its

implementation has not yet been fully optimal. From an institutional perspective, the primary constraints include the limited allocation of zakat funds and the insufficient availability of competent human resources for entrepreneurship mentoring. Meanwhile, from the mustahiq perspective, the dominant challenge lies in limited knowledge and skills in business management, which in turn leads to the suboptimal utilization of capital assistance.

A substantial body of prior research has examined productive zakat as an instrument for community economic empowerment. Normatively, productive zakat is regarded as sharia-compliant and oriented toward improving the welfare of mustahiq (Zalikha, 2016). Empirically, numerous studies demonstrate that productive zakat contributes to increased income levels and improved economic welfare among mustahiq (Elfadhli, 2016; Widiastuti & Rosyidi, 2015; Muzdalifah, 2019; Wulansari et al., 2023).

Nevertheless, several studies also highlight persistent limitations in the implementation of productive zakat programs. Commonly identified problems include weak business management practices, low levels of financial literacy and bookkeeping capability, limited market access, and inadequate continuity of mentoring and assistance (Adam Ilyas Syafan, 2023; Iwan Setiawan, 2016; Kholishoh et al., 2024). These findings suggest that while productive zakat may improve the economic conditions of mustahiq in the short term, ensuring business sustainability and achieving long-term economic independence remain significant challenges.

Furthermore, most previous studies have tended to focus on partial measurements of impact or effectiveness, without developing a contextual, sustainable, and applicable model of productive zakat utilization at the community level. In practice, the diversity of social, cultural, and economic characteristics among mustahiq necessitates an adaptive, needs-based empowerment approach.

Based on the empirical challenges faced by the Lapak Berkah group fostered by IZI Makassar, as well as the limitations identified in prior studies, this research seeks to address the existing research gap by conducting an in-depth examination of the community-level model of productive zakat utilization. The study also aims to evaluate its effectiveness, sustainability, and relevance in promoting the economic independence of mustahiq.

2. METHODS

This study adopts a qualitative approach with a case study method, selected because it enables an in-depth and contextual analysis of the phenomenon of productive zakat utilization in real-life settings, particularly when the boundaries between the phenomenon and its context cannot be clearly delineated (Yin, 2006). This approach is appropriate for understanding the

processes, dynamics, and practices of mustahiq economic empowerment implemented by zakat management institutions (Nur'aini, 2020).

The type of case study employed is a single-case study with an embedded case design. The primary case examined is the productive zakat utilization program implemented through the Lapak Berkah group fostered by the Indonesian Zakat Initiative (IZI) Makassar. The embedded units of analysis include the zakat management institution, program facilitators, and mustahiq beneficiaries. This research design allows for simultaneous analysis at both the institutional level and the individual or community level.

Based on the research objectives, this case study is classified as exploratory-descriptive. It aims to explore in depth the design and implementation of the productive zakat model, as well as to describe the empirical conditions, achievements, and challenges experienced by mustahiq in the process of economic empowerment. The selection of the Lapak Berkah program as the research case is grounded in its program sustainability, the completeness of its empowerment stages, and the diversity of the socio-economic characteristics of the mustahiq involved.

The effectiveness of productive zakat utilization is analyzed qualitatively by interpreting the perceptions and experiences of informants using indicators such as changes in economic conditions, business development, levels of independence, adaptability, and social as well as spiritual dynamics. Research data are derived from primary sources obtained through in-depth interviews with IZI Makassar managers, program facilitators, and mustahiq, as well as from secondary sources in the form of program documents and findings from previous studies. All data are analyzed through the iterative stages of data reduction, data display, and conclusion drawing to formulate a relevant and applicable model of productive zakat utilization.

3. RESULT AND FINDINGS ANALYSIS

A model of productive zakat utilization at the Blessing Stalls fostered by IZI Makassar.

Based on the results of an in-depth interview with AYF, a staff member responsible for the utilization of productive zakat at the Indonesian Zakat Initiative (IZI) South Sulawesi Branch, an overview of the management and utilization model of productive zakat implemented for the Lapak Berkah group fostered by IZI Makassar was obtained. The model is designed and implemented in a gradual and systematic manner, with the objective of ensuring accurate

beneficiary targeting, effective economic empowerment, and the long-term sustainability of mustahiq businesses.

> *" The productive zakat utilization program is implemented through structured and systematic stages to ensure target accuracy, implementation effectiveness, and the sustainability of mustahiq businesses. These stages are consistently designed and executed by the Indonesian Zakat Initiative (IZI) as an integral component of its zakat-based economic empowerment strategy.*
> *The initial stage involves observation and assessment of prospective mustahiq to determine their eligibility in accordance with the provisions of the eight asnaf. In addition to fulfilling mustahiq criteria, prospective beneficiaries are required to operate a business that has been running for at least three months. This requirement ensures that capital assistance is directed toward strengthening existing and viable business activities rather than initiating entirely new ventures.*
> *The subsequent stage focuses on the affirmation of commitment to comply with program provisions. Mustahiq who pass the selection process are required to formally declare their willingness to adhere to all program regulations, including the obligation to submit periodic business development reports and to participate in regular evaluations. This commitment mechanism is intended to foster discipline, accountability, and transparency in business management.*
> *Following this, IZI disburses productive zakat funds in the form of initial working capital, accompanied by intensive mentoring. Such assistance encompasses entrepreneurship guidance, business and operational management, basic financial management, as well as the strengthening of motivation and work ethic.*
> *The final stage consists of periodic monitoring and evaluation aimed at assessing business progress, identifying challenges, and formulating appropriate improvement measures. Overall, this sequence of stages reflects a professional and empowerment-oriented approach to productive zakat management, with the ultimate objective of promoting business independence and sustainably improving the welfare of mustahiq".*

How much working capital assistance is handed over to each fostered member, how many times is handed over, and how long is it handed over?

> *"The productive zakat program implemented by the Indonesian Zakat Initiative (IZI) Makassar provides working capital assistance to mustahiq in two forms, namely cash assistance and business equipment. Cash assistance is disbursed in stages amounting to IDR 500,000 per month over a five-month period, resulting in a total allocation of IDR 2,500,000 per beneficiary. This phased disbursement scheme is designed to ensure the effective utilization of capital while fostering discipline and accountability in business management.*
> *In addition to cash assistance, mustahiq also receive business equipment support tailored to the nature of their respective enterprises, such as vending carts, food containers, or production equipment. Upon completion of all stages of fund disbursement, a comprehensive evaluation is conducted to assess business progress and the level of economic independence achieved by the mustahiq. Beneficiaries who have not yet attained business independence continue to receive non-financial*

assistance in the form of mentoring and capacity building, with a particular emphasis on strengthening managerial capabilities, entrepreneurial skills, and long-term economic self-reliance".

Efforts to support the effectiveness of the utilization of productive zakat funds according to Mr. AYF, it is necessary to make a clear system as stated as follows:

"*The productive zakat program of the Indonesian Zakat Initiative (IZI) Makassar distributes working capital assistance to mustahiq in two forms, namely cash funds and business equipment. Cash assistance is given in stages of IDR 500,000 per month for five months, so that the total funds received reach IDR 2,500,000. This gradual scheme aims to ensure the proper use of capital while encouraging discipline and mustahiq responsibility in managing businesses. In addition to cash funds, mustahiq also receives business equipment assistance tailored to the type of business activity, such as carts, box containers, or other production equipment. After all stages of fund distribution are completed, an evaluation is carried out on the development and level of business independence. Mustahiq who is not yet fully independent still receives further assistance in the form of coaching and business guidance, but without additional financial assistance, with a focus on strengthening managerial capacity, business skills, and economic independence*".

The utilization model of productive zakat implemented by the Indonesian Zakat Initiative (IZI) Makassar begins with the collection of zakat funds from muzakki, which are then distributed to mustahiq through a productive zakat-based economic empowerment program. This program focuses on providing business capital assistance to encourage economic independence among mustahiq.

Productive zakat utilization is conducted through the formation of a fostered group known as Lapak Berkah, intended for mustahiq who have operated an active business for at least six months. This group primarily comprises micro-enterprises, such as grocery and culinary businesses, while other business types are aligned with relevant economic development programs.

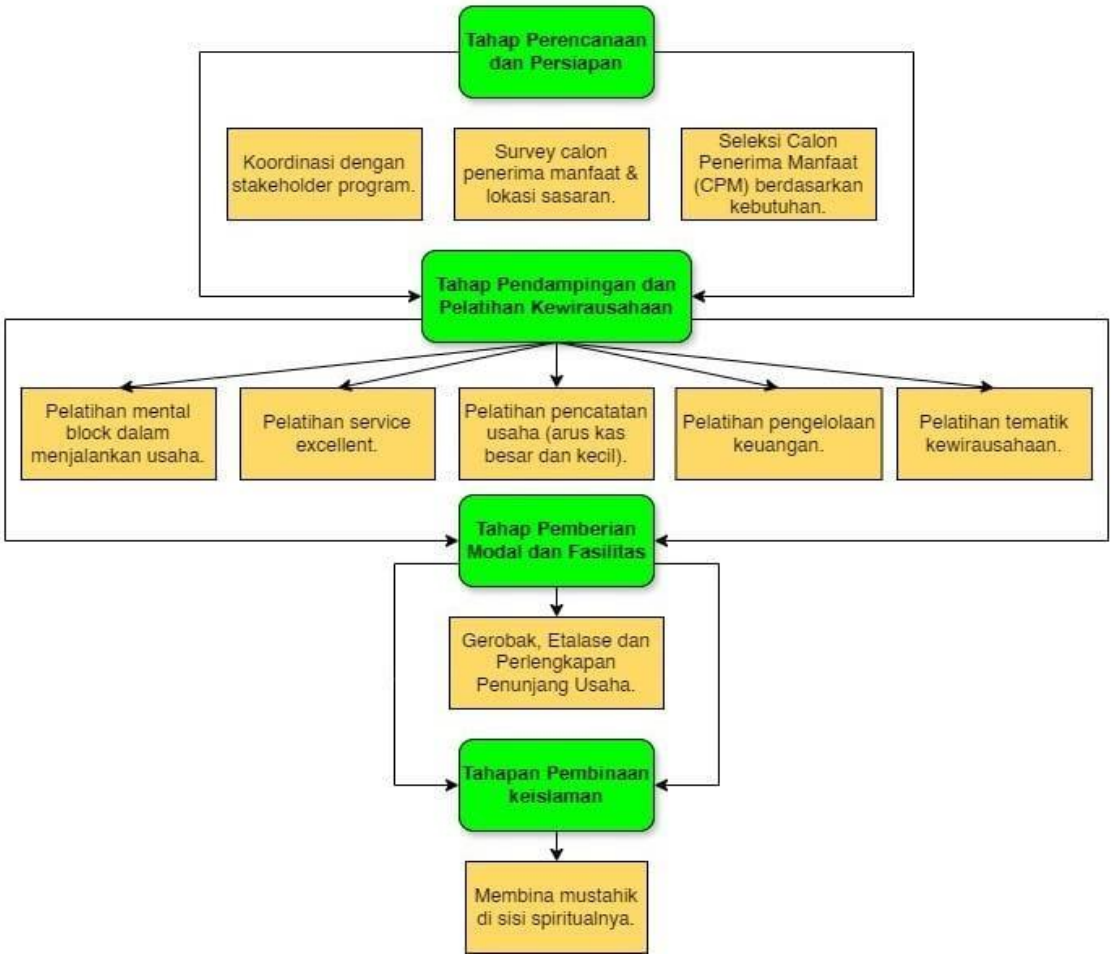
Each member of Lapak Berkah receives working capital assistance of IDR 2,500,000, distributed in stages of IDR 500,000 per month over five months. This gradual scheme is designed to ensure controlled capital utilization and to enhance mustahiq responsibility in business management. Mustahiq who have not achieved full independence after this period continue to receive mentoring support without additional financial assistance. Additionally, business equipment assistance may be reallocated to other members if a business ceases operation, without withdrawing the previously provided cash funds.

In implementation, IZI Makassar conducts regular mentoring, monitoring, and business evaluations to assess progress and identify challenges

faced by mustahiq. Beyond economic support, the program integrates spiritual coaching through religious activities, forming a holistic empowerment approach aimed at strengthening the mentality, work ethic, and entrepreneurial values of mustahiq.

Overall, productive zakat utilization by IZI Makassar follows systematic stages, including mustahiq planning and selection, distribution of capital and business facilities, entrepreneurial mentoring and training, continuous monitoring and evaluation, and Islamic coaching to support the sustainability and independence of mustahiq businesses. The following presents a flow chart illustrating the model of productive zakat utilization by the Indonesian Zakat Initiative, South Sulawesi Branch.

Figure 1 Model of Productive Zakat Utilization Flow at IZI Makassar's Fostered Blessing Stalls



Source: South Sulawesi Wailing Indonesian Zakat Initiative, Year 2024

Based on information provided by the program coordinator, Mr. AYF explained that once the program was operational, the responsible officers actively conducted monitoring and oversight. In addition, the officers performed periodic evaluations to assess the progress of businesses managed by the fostered members (mustahiq), and subsequently prepared program development reports to serve as materials for leadership evaluation.

The Effectiveness of the Productive Zakat Utilization Program in Economic Empowerment Mustahik.

Productive zakat is recognized as an effective instrument for poverty alleviation in Muslim-majority countries. By providing capital to mustahiq through productive zakat schemes, recipients are enabled to develop small businesses, thereby enhancing their standard of living and fostering economic independence. This approach is considered more sustainable than consumptive zakat, which typically offers only temporary relief.

Effective management of productive zakat in enhancing the welfare of mustahiq, who are members of the IZI Makassar fostered Blessing Stalls, is supported by information from Mr. AYF, the staff responsible for productive zakat utilization management, as conveyed below.

> "*The impact of productive zakat can be assessed through several indicators, including: (1) an increase in business turnover; (2) growth in the number of partners acting as sales agents for culinary businesses, such as cake and food vendors, with products widely distributed through a consignment system (entrusting products to multiple agent partners who also operate their own sales businesses); (3) business development, reflected in the expanded utilization of working capital; (4) increased revenue in each period as reported in business evaluation reports; and (5) the demonstrated ability to contribute infaq as an expression of gratitude, thereby enhancing the blessings associated with the obtained sustenance*".

This information is also supported by information from Mrs. LA as one of the fostered members, she is engaged in a business as a yellow rice seller, as conveyed as follows:

> "*After receiving business coaching and capital assistance in the form of funds and loans, our turnover has increased significantly. Currently, we achieve an average daily turnover of approximately IDR 700,000, with a net profit of around IDR 250,000. This represents an increase of approximately 50% compared to the period before joining the Lapak Berkah group facilitated by IZI Makassar. These earnings*

are sufficient to meet household needs and contribute to financing our children's education".

The view mentioned above, is in line with the information conveyed by Mrs. SKM as a business actor selling fried cakes, Yellow Rice and Noodles, as conveyed as follows:

"Since receiving coaching and assistance in the form of capital and equipment, we have been able to increase production to meet the growing daily demand. In addition to serving buyers who come directly to our premises, we also distribute our products to various outlets, including Istana Kue, schools, and several vendors at Center Point of Indonesia (CPI). As a result, our turnover has significantly increased. Currently, our daily turnover for fried products is approximately IDR 750,000, with a net profit of around IDR 300,000. Meanwhile, sales of Yellow Rice and Noodles generate around IDR 500,000 in turnover, with net profits reaching approximately IDR 250,000. This does not include cigarette sales, which contribute an additional IDR 100,000 per day. Since receiving capital and equipment support, our total income has risen by approximately 65% compared to prior levels. This increase is sufficient to cover household needs and contribute to children's school fees. Additionally, we are now able to employ other workers to support our operations".

The following is information from MR's mother as a business actor selling fried foods and drinks, as conveyed as follows:

"*After receiving financial assistance, a Box Container, and guidance from IZI Makassar, our turnover has increased significantly. Currently, we achieve a daily turnover of approximately IDR 400,000, with net profits reaching IDR 150,000. Prior to receiving the Box Container as a sales outlet and the additional capital, our daily turnover ranged from less than IDR 100,000 to IDR 150,000, with net profits below IDR 100,000. These improvements represent a substantial enhancement in our business performance compared to the period before receiving assistance.*"

The results of this study are supported by a theory developed by Richard M. Steers (Rosalina, 2019) Richard M. Steers outlines several criteria in measuring effectiveness, as follows:

First: Program Socialization

The Indonesian Zakat Initiative (IZI) South Sulawesi Branch socializes its programs to the community in Makassar and surrounding areas through various methods, including the use of social media and direct engagement in both formal and non-formal meetings. This initiative aims to garner support, both material and moral, to ensure the sustainability of the programs. This description aligns with information provided by the mother of SKM, who reported receiving information about the productive zakat utilization program through social media and relatives.

The socialization strategy implemented by IZI South Sulawesi Branch is considered effective in securing program support. This effectiveness is evidenced by the involvement of multiple partners who contribute to program funding, including institutions such as YBM PLN UIP Sulbagsel, Indosat, Pegadaian, Panin Dubai Syariah Bank, MTT, Ekonomi Kalla, UPZ Bulog of the South Sulawesi Regional Office, OJK, and Aspa Rivai. Although partner support continues to grow, the number of mustahiq applying for working capital assistance exceeds the available funding, and as a result, not all applicants can be accommodated. The allocation of assistance is therefore determined by the funds available for the program.

Second: Target Accuracy

Through the Lapak Berkah program, the Indonesian Zakat Initiative (IZI) has empowered underprivileged individuals. Beneficiaries of the productive zakat program are mustahiq who have been operating a business for a minimum of six months. To ensure the assistance is appropriately targeted, an in-depth assessment of potential beneficiaries is conducted beforehand. Specific eligibility criteria must be met, such as maintaining a business for six months to one year, demonstrating a willingness to participate in empowerment programs, and responding positively to program socialization and surveys conducted by IZI. In addition to providing capital and business resources, beneficiaries receive mentorship and assistance for six months, followed by on-site visits. According to AYF, the accuracy of targeting, program socialization, clarity of program objectives, and ongoing monitoring by supervisors are consistently maintained to ensure effective implementation**.**

> "This program is not automatically granted to all applicants; rather, it requires a thorough assessment of the beneficiaries. Specific criteria must be met, such as operating an existing business for at least six months to one year. Surveys and routine socialization efforts are conducted among mustahiq who are eligible for assistance, ensuring their willingness to participate in empowerment programs. In addition to providing capital and business resources, beneficiaries receive guidance and mentorship for a period of six months, followed by on-site visits. The program specifically targets mustahiq who already have businesses but face inadequate management and very limited capital. Its objective is to enhance the economic capacity of mustahiq through coaching in managing specific types of businesses, provision of working capital, and ongoing business guidance and support activities. To evaluate program success, IZI conducts regular monitoring to ensure that the program operates effectively and achieves its intended outcomes".

Based on the evaluation conducted during the shelter period, the results indicate that recipients of productive zakat assistance have experienced increases in both income and overall livelihood. This improvement is attributed to the Indonesian Zakat Initiative's approach, which extends beyond mere fund

distribution to include guidance, training, and support in managing zakat funds according to sound management practices, thereby ensuring effective fund utilization. Each group is assigned a companion who serves as a motivator, mentor, and consultant for the mustahiq's business activities.

Through regularly conducted training and mentoring, recipients are also instilled with religious and social values, ensuring that the benefits of productive zakat are not solely financial but also moral and spiritual. Consequently, the distribution of productive zakat funds by IZI Makassar to members of the Lapak Berkah group has proven to be highly effective, addressing both financial and spiritual dimensions. This is evidenced by increased income, heightened enthusiasm for business activities, the growth of entrepreneurial spirit, and improved practice of Islamic values, as reflected in more polite behavior, stronger ethical conduct, diligence in performing worship, particularly the five daily prayers, and heightened awareness of mutual care, demonstrated by active infaq and sadaqah contributions.

Third: Program Objectives

The objectives of the program align with the mission of the Indonesian Zakat Initiative Institute (IZI), which includes: performing the functions of education, information, consultation, and collection of zakat, infak, and alms (ZIS); utilizing ZIS funds for mustahiq based on principles of independence and inclusiveness; establishing partnerships with the community, the business sector, government, media, academia, waqf nadzir, and other institutions, grounded in shared values; and enhancing human resource competencies and innovation in ZIS management in accordance with applicable regulations, good governance, and sharia principles.

Regarding the utilization of zakat funds, the program aims to improve the economic capacity of mustahiq. Participants are not only provided with working capital but also receive training, mentoring, and ongoing monitoring. Through these activities, it is expected that the competencies of mustahiq will improve and their entrepreneurial spirit will develop, enabling them to manage business activities more effectively. Evidence indicates that some mustahiq who have **participated in the program have successfully implemented improved business management practices and achieved higher profits compared to before their participation, with some experiencing substantial profit increases. However, other mustahiq are still in the process of achieving similar success and establishing sustainable businesses.**

Fourth: Monitoring Activities

Program monitoring is conducted to assess the development of businesses managed by mustahiq. Monitoring activities by the officers of the Indonesian Zakat Initiative (IZI) South Sulawesi branch are carried out on a routine basis, with monthly visits to the fostered members to review and evaluate their business operations. In addition, officers provide guidance and offer solutions to

various challenges faced by the fostered members. This program is considered effective, as issues encountered can be addressed promptly, thereby minimizing potential losses.

Fifth: Productivity Level

Based on information obtained from Mr. AYF and the fostered members, it can be explained that the utilization of productive zakat funds by IZI Makassar contributes to increasing the productivity of mustahiq who are members of the Lapak Berkah group fostered by IZI Makassar. Although some members have not yet achieved success, approximately 90 percent of the total fostered members are reported to be experiencing growth. This growth is evidenced by increases in production volume, turnover, and market expansion through the addition of partners acting as agents in distributing products via a consignment cooperation system, whereby goods are entrusted to multiple sellers at different locations, resulting in increased business profits.

Of the 78 fostered members, 36 have achieved profitability, while the remaining members are still undergoing mentoring toward becoming independent business actors. In terms of profits, almost all businesses operated by Lapak Berkah members generate revenue; however, members often lack precise knowledge of profit amounts due to insufficient financial record-keeping, making accurate profit assessment challenging. To address this, the researcher calculated production costs and compared them with selling prices. The results indicate that the selling prices of their products are generally 30% to 50% above the production cost, yielding a sales margin of approximately 30% to 50% per product unit sold. Similarly, trading businesses, analyzed using the same method, consistently achieved a minimum margin of 10% per unit relative to the base price. Therefore, it can be concluded that the businesses engaged in by Lapak Berkah members are capable of generating profits.

Sixth: Work Adaptability

Based on information obtained from informants and observations conducted by the researcher, it was found that the mustahiq members of the Lapak Berkah group, fostered by the Indonesian Zakat Initiative (IZI) Makassar, initially exhibited low work adaptability. This condition, in addition to cultural factors, was also associated with limited skills and a very low level of knowledge, which often made it difficult for them to adjust to the dynamically evolving environment. Following the provision of financial assistance, combined with training and mentoring, their adaptability began to improve. Their ability to manage businesses with more structured management patterns than previously employed contributed to noticeable business development. However, many still demonstrated weaknesses in record-keeping practices. Almost all did not maintain formal records, resulting in challenges in evaluating business

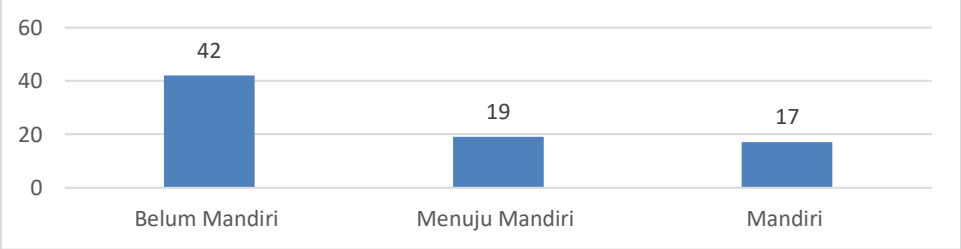
productivity. Nevertheless, overall, their business efforts have shown significant progress**.**

Seventh: Job Satisfaction

Regarding job satisfaction among members of the fostered group, the findings indicate that the business activities they engage in are generally carried out with enthusiasm, as these activities align with their expertise and personal interests. Additionally, these businesses serve as a new source of income, creating a congruence between the type of work, their skills, and the financial outcomes achieved. Consequently, members of the Makassar Indonesian Zakat Initiative exhibit a high level of satisfaction with their business activities, motivating them to consistently strive for business development.

Furthermore, officers from IZI Makassar actively provide guidance and support, ensuring that any arising issues can be promptly consulted and resolved. The total number of productive zakat recipients within the Lapak Berkah group fostered by the Indonesian Zakat Initiative South Sulawesi Branch is 78 individuals. Among them, some have successfully progressed towards greater independence and self-reliance, as illustrated in the accompanying diagram.

Graph 1 Comparison of Beneficiaries in the Unprepared Category, Towards Independence and Independence



Source: South Sulawesi Wailing Indonesian Zakat Initiative, Year 2024 (data processed)

Based on the data presented in the table and illustrated in the accompanying graph, the Lapak Berkah members assisted by IZI Makassar can be categorized as follows: 42 members are not yet independent, 19 members are progressing towards independence, and 17 members have achieved independence. The photo below documents the interview conducted at the IZI Makassar office with Mr. AYF, responsible for field utilization, and Mrs. FA, responsible for editing and partnerships.

The analysis indicates a strong alignment between the criteria used to measure the effectiveness of the productive zakat utilization program at the Lapak Berkah fostered by the Indonesian Zakat Initiative (IZI) South Sulawesi Branch and the actual program implementation. Key criteria—including program socialization, target accuracy, program objectives, supervisory monitoring, productivity levels, adaptability, and job satisfaction—were observed to be effectively operationalized. Therefore, it can be concluded that the

productive zakat utilization program at the Lapak Berkah fostered by IZI South Sulawesi Branch is considered to be quite effective.

These findings are consistent with the theoretical framework developed by Richard M. Steers (Rosalina, 2019), who identified several dimensions for measuring organizational and program effectiveness: program socialization, target accuracy, program objectives, monitoring, productivity, adaptability, job satisfaction, and profit-generating capacity.

Problems Faced by the Indonesian Zakat Initiative in the Productive Zakat Utilization Program for Economic Empowerment Mustahik.

Although the productive zakat utilization program is considered effective in empowering the economic capacity of the ummah (mustahiq), several challenges are still encountered by the Indonesian Zakat Initiative (IZI) Makassar in implementing the program. These challenges were articulated by Mrs. AF, who is responsible for education and partnerships, and by Mr. [Name] and AYF, who oversee the utilization of productive zakat, as follows.

> *"There are several obstacles faced in the productive zakat fund utilization program, including: (1) Limited human resources, resulting in suboptimal performance in mentoring, monitoring, and evaluation activities; (2) Limited funding, as a significant portion of collected donations is earmarked, restricting the number of mustahiq who can be assisted; (3) Cultural constraints that may affect program implementation; (4) Limited market access, hindering the growth and sales potential of mustahiq businesses; (5) Business management challenges, including insufficient managerial skills and planning; (6) Constraints related to business location, which is sometimes less strategic; (7) The mentality of mustahiq, including reluctance to step out of their comfort zone, continue developing, and take initiative; (8) Lack of mustahiq awareness in maintaining provided business tools (e.g., carts), leading to suboptimal utilization during sales".*

This information is also supported by information from Mrs. LA as one of the fostered members, she is involved in the business as a yellow rice seller, as conveyed as follows:

> *"The obstacles faced in running a business are (1) limited funding constraints; (2) limited market access constraints; (3) business management constraints; (4) business location constraints that are sometimes less strategic".*

This information is in line with the information submitted by Mrs. SKM as a business actor selling fried foods and yellow rice, along with other mixed goods, as conveyed as follows:

> *"There are several obstacles faced in the productive zakat utilization program, including: (1) There is still limited working capital; (2) the low ability to make good financial records, so that company funds are often mixed with personal*

money; (3) limited market access constraints; (4) business management constraints; (5) business location constraints that are sometimes less strategic".

Likewise, the information submitted by MR's mother as a business actor selling fried foods and beverages, as conveyed as follows:

"*The obstacles faced in running a business are (1) limited working capital constraints; (2) limited market access constraints, because sales only serve people in the residential environment; (3) business management constraints; (4) constraints The business location is sometimes less strategic, the business position is in front of the house which can only be accessed by small hallways*".

Based on the results of interviews conducted by the researcher, the problems faced by the Indonesian Zakat Initiative in the Productive Zakat Utilization Program for Economic Empowerment are Mustahik. As follows:

First: Limited Human Resources (HR).

The South Sulawesi branch of the Indonesian Zakat Initiative operates with very limited personnel, necessitating that existing human resources work intensively to implement all planned work programs. This limitation adversely affects the optimal execution of socialization activities aimed at increasing the number of muzakki. The deployment of personnel from the Zakat Collection Unit (UPZ) is currently restricted to selected locations deemed strategically significant for attracting muzakki contributions. Similarly, the economic empowerment agenda remains suboptimal due to constraints in available funds for distribution and the limited number of human resources capable of providing guidance. Consequently, program officers face significant workload pressures in conducting mentoring activities effectively.

To solve the human resource problem of the Laz Zakat Indonesia Initiative, the South Sulawesi Branch must do the following:

1. Develop a structured training program to upskill employees according to the needs of the organization.
2. Effective Recruitment Using selection methods that focus on the candidate's skills and abilities, not just formal education. Or Build relationships with universities and educational institutions to recruit new talent through internship programs.

Second: Limited Funds

The funds available to support the Laz IZI program are limited. The majority of the collected funds are designated for restricted donations, which constrains the allocation of resources for the productive zakat program. Meanwhile, the Indonesian Zakat Initiative Makassar administers multiple programs, including scholarships for students and Qur'an memorization, halfway houses and mobile health services, national nutrition initiatives, as well as conversion development and disaster relief programs. The necessity to finance these diverse programs further restricts the funds available for productive zakat initiatives. Consequently, the working capital assistance allocated to each

mustahiq participating in the Lapak Berkah program is limited to IDR 2,500,000, disbursed in installments of IDR 500,000 per month over five consecutive months. To increase the funding available for working capital assistance, ongoing efforts are made to enhance the collection of unrestricted funds, thereby further supporting the economic empowerment of mustahiq.

The method of collecting zakat and determining the Zakat Collection Unit (UPZ) is carried out in various ways, as conveyed by Mr. AF as follows:

> "*Divisions in zakat collection are organized as follows: Retail collection through mobile phones supported by digital marketing; Mitra Saldo, which collaborates with the Company in collecting both zakat funds and CSR contributions; IZI Point, a partnership with institutions such as offices, schools, or foundations that form communities—for example, teacher or staff communities—who participate in facilitating zakat collection; and the IZI Community, which includes program synergy initiatives. Outlets and tenant points are strategically located in mosques, supermarkets, and shopping malls. Placement of these outlets is conducted primarily on Fridays and during the month of Ramadan to maximize accessibility and engagement*".

Third: Cultural Problems

Cultural factors are closely linked to behavioral and psychological responses regarding the use of zakat funds. Some beneficiaries tend to become complacent, feeling comfortable receiving compensation from zakat, which may result in passivity. To date, the zakat funds received have predominantly been used for consumption purposes, leading to varying interpretations of productive zakat. Certain beneficiaries perceive that zakat allocated for business capital can be freely spent on consumption, which occasionally depletes the intended capital. The original purpose of the assistance is to provide working capital aimed at increasing income, which in turn can sustainably enhance consumption. This challenge often arises because some beneficiaries exhibit a weak work ethic and a tendency to accept circumstances passively, without actively seeking to improve their situation through effort and initiative.

Fourth: Market Access Issues

Business activities undertaken by the fostered members generally serve only local consumers within their neighborhoods. This limitation arises from several factors, including: the predominance of home-based businesses, which restricts their customer reach; limited production capacity due to constraints in working capital; weak networks for building business partnerships that could facilitate synergistic development; and limited utilization of technology to support their business operations, such as marketing through digital applications. Many members lack familiarity and proficiency with such technological tools, primarily due to insufficient educational backgrounds. The majority have only completed junior high school (SMP), with some having dropped out or unable to complete this level of education. Consequently, the combination of low educational attainment and an unsupportive environment contributes to their relative disadvantage, particularly in adapting to rapid

technological developments. Their limited technological capacity prevents them from fully leveraging these advancements to enhance business performance.

In response to observed challenges, IZI officers provide alternative solutions by delivering training and guidance on the use of online application platforms accessible via smartphones. They instruct and assist participants in leveraging social media as a strategic tool for product marketing.

Fifth: Business Location Constraints

Most of the fostered members conduct their business activities in less strategic locations. Many operate their businesses from their homes or within residential complexes that are accessible only via narrow alleys. Additionally, the socioeconomic environment in which they reside tends to be characterized by lower income levels, resulting in limited purchasing power and, consequently, low demand for the marketed products. This context presents a significant challenge to business development due to the lack of sufficient market potential.

To address this issue, IZI officers propose an alternative solution by optimizing the use of social media for marketing purposes. Products can be promoted through community groups on various social media platforms. Moreover, IZI officers actively provide guidance on effective business promotion, including strategies for enhancing product visibility and engagement through social media. This guidance emphasizes presenting more attractive images and content to stimulate interest and encourage group members to place orders.

Sixth: Business Management Issues

Based on the interview results, most participants exhibit a lack of discipline in maintaining financial records, which often complicates the evaluation of business development, particularly in assessing the actual profit generated. Although sales continue to grow, participants frequently perceive that their profits are insufficient because business income is extensively used to cover household expenses without being recorded as personal withdrawals. In reality, to accurately determine business profit, all utilization of business funds must be systematically recorded, thereby facilitating precise calculation of the business's financial performance.

Seventh: Low Awareness of Caring for Business Facilities

Based on the researchers' observations, the mustahiq exhibit low awareness in maintaining the tools (carts) provided, resulting in suboptimal utilization for business activities. This behavior appears to be habitual, reflecting a mentality characterized by weak appreciation for available facilities. Additionally, cleanliness and maintenance are often neglected, causing the tools to be used without proper care. In response to the challenges faced by the mustahiq, program managers actively seek solutions. To address issues of market access and less strategic locations, alternative strategies include marketing

products through online applications and implementing a consignment sales system, whereby products are entrusted to sellers in more strategic locations. For business management, particularly in financial record-keeping, the mustahiq receive continuous education and training. Regarding cultural habits and awareness of maintaining business tools, educational interventions aim to improve attitudes and cognitive patterns over time. For working capital constraints, beyond assistance from productive zakat funds, mustahiq are encouraged to allocate a portion of their profits to strengthen capital.

Evaluation results indicate that these efforts have been effective. As reported by SKM mothers, their sales have expanded to various locations, including cake shops, cake palaces, and several sellers in Center Point of Indonesia, among others, resulting in significant turnover growth. In response to increasing demand, they enhance production capacity using their own income.

Digital platforms are employed to support marketing activities. For example, LN's mother uses WhatsApp, Instagram, and Telegram to promote her products, while Belaaiu utilizes social media groups for sales. These methods have effectively increased customer reach and turnover. In the context of rapid technological advancement, often referred to as the era of 5.0, leveraging information technology is crucial for addressing market and logistical challenges. Marketplace services mitigate location constraints by enabling transactions through online platforms. Thus, adapting to technological developments and mastering information technology are essential for enhancing competitiveness and supporting daily business operations.

4. DISCUSSION

Discussion of Main Findings: Productive Zakat Utilization Model

The main findings of this study indicate that the productive zakat utilization model implemented by the Indonesian Zakat Initiative (IZI) Makassar represents a community-based empowerment approach that is gradual, integrated, and sustainable. This model not only emphasizes the distribution of business capital but also incorporates elements of entrepreneurship mentoring, business monitoring, and spiritual guidance for mustahiq.

Operationally, the utilization model consists of several main stages, namely:

a) assessment and selection of mustahiq based on business feasibility and real needs;
b) the distribution of business capital in stages, which aims to improve discipline and accountability in the use of funds;
c) entrepreneurship mentoring and training, including strengthening business mentality, financial management, and service;
d) periodic monitoring and evaluation of business developments; and

e) religious coaching as part of strengthening work ethic and spiritual values.

This model aligns with the concept of productive zakat from the perspective of Islamic economics, which positions zakat not only as a tool for redistribution but also as a means of facilitating the economic transformation of mustahiq towards self-sufficiency (Zalikha, 2016; Widiastuti & Rosyidi, 2015). Furthermore, a gradual, mentoring-based approach is consistent with empowerment theory, which emphasizes the importance of capacity building rather than merely providing capital assistance (Muzdalifah, 2019).

Analysis of Advanced Findings: The Impact of Utilization Models

The results of the study indicate that the productive zakat utilization model exerts positive economic and social effects on mustahiq. Economically, the impacts observed include increases in business turnover, expansion of marketing networks, strengthening of working capital, and enhanced capacity of mustahiq to meet their basic needs. Socially and spiritually, notable changes include a shift in mindset, improved discipline, and heightened awareness and commitment to infaq and zakat.

These findings corroborate previous research demonstrating that productive zakat contributes to increasing the income and welfare of mustahiq (Elfadhli, 2016; Wulansari et al., 2023). However, this study extends the literature by highlighting a new dimension: the effectiveness of productive zakat is significantly influenced by the intensity of mentoring and the integration of spiritual guidance, rather than solely by the amount of capital provided. Consequently, a holistic utilization model has been shown to be more effective in fostering mustahiq independence than a model focused exclusively on capital assistance.

Critical Discussion: Problems in the Utilization Model

Although the study demonstrates a positive impact, it also identifies several challenges in the implementation of the productive zakat utilization model. These challenges include limited capital allocation, inadequate financial recording and business management by mustahiq, restricted market access, low technological adaptability, and insufficient companion human resources. Moreover, cultural factors and certain business mentalities among mustahiq, such as low work ethic and dependency on external assistance, present additional obstacles to achieving business independence. These findings are consistent with Setiawan (2016) and Anwar (2018), who emphasized that managerial weaknesses and the lack of sustained assistance constitute the primary barriers to the effectiveness of productive zakat programs.

Discussion Synthesis

Based on the discussion, it can be concluded that an effective model for utilizing productive zakat is determined not only by the scheme of fund

distribution but also by the quality of program design, continuous assistance, and the readiness of mustahiq in managing their businesses. This study thus contributes to the literature on productive zakat by providing an understanding that contextualized, integrated, and community-based utilization models are more capable of promoting business sustainability and economic independence among mustahiq. Conceptually, the findings reinforce the view that productive zakat plays a strategic role as an instrument for economic empowerment. Zakat functions not merely as consumptive social assistance but as a form of social investment that can transform mustahiq from recipients of aid into productive individuals and, potentially, future muzakki. Therefore, the successful implementation of productive zakat hinges on a robust mentoring system, capacity-building initiatives, and professional program management, which collectively serve as key determinants in achieving sustainable poverty alleviation.

5. CONLUSION

Based on the analysis of the research results and discussion, the conclusions of this study can be formulated as follows:

First, the model of utilizing productive zakat funds by the Makassar Indonesian Zakat Initiative involves providing financial assistance to enhance the business capital of mustahiq who already have businesses and skills but face capital constraints, as identified through field surveys. Additionally, the Makassar Indonesian Zakat Initiative provides guidance and training to the recipients of productive zakat funds, enabling the businesses they manage to continue growing. *Second*, beyond business support, the Makassar Indonesian Zakat Initiative also offers religious guidance aimed at improving spiritual understanding, fostering individuals who are not only materially prosperous but also enriched in spiritual values. This approach nurtures noble character, enhances devotion to Allah, and cultivates a strong sense of social responsibility and concern for others. *Third*, the effectiveness of the program is demonstrated through productive business fund assistance, reflected in the alignment between the selection criteria of fund recipients and the actual conditions of the community being assisted, as well as the tangible outcomes achieved. *Fourth*, several challenges are encountered in the utilization of productive zakat, including limited human resources, restricted funding, cultural perspectives that perceive fortune as predetermined by Allah, inadequate business management skills, low awareness in maintaining provided business facilities, suboptimal utilization, less strategic business locations, and limited market access.

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AUTHORS' CONTRIBUTIONS:

First Author: Sudirman contributed to the development of research concepts, the preparation of research frameworks, and the writing of initial draft of the manuscript.

Second Author: Muhammad Nasri Katman is responsible for methodological design, data analysis, scientific validation, critical review of manuscripts and manuscript editing.

Third Author: Alimuddin plays a role in literature search, theoretical analysis, and strengthening discussions.

Fourth Author: Darwis Said contributed to literature search, theoretical analysis, and discussion reinforcement.

Fifth Author: Muhammad Febriansyah plays a role in conducting a critical review of the manuscript and ensuring the academic quality and consistency of the author.

CONFLICT OF INTERESTS:

The authors declare that there is no conflict of interest regarding the research and publication of this article. This study was conducted independently and without any commercial or financial relationships that could potentially influence the study's outcomes.

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