

## MANAGEMENT OF PRODUCTIVE ZAKAT AND THE DISTRIBUTION OF ZAKAT FUNDS FOR THE EMPOWERMENT OF THE MUSTAHIK ECONOMY IN BAZNAS BENGKULU PROVINCE

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### ABSTRACT

This article aims to analyze the management and distribution of zakat funds for the economic empowerment of mustahik at Baznas Bengkulu Province. In this study, it is examined theoretically with field research methods, data is collected through interviews, document studies, and documentation. The findings in the study are that the management of Productive Zakat at Baznas Bengkulu Province with the Gerobak Mapan program provided for the economic empowerment of mustahik is structured, including good planning, verification, assessment, distribution, and monitoring processes. The distribution carried out at Baznas Bengkulu Province for the Gerobak Mapan Program is carried out systematically, the distribution is carried out based on incoming applications and available programs, with distribution standards that have been regulated in the Annual Financial Report (LKT). Before distribution, Baznas conducts an assessment to ensure that beneficiaries are serious about running a business. This assessment includes determining leaders and products, in order to assess the commitment of entrepreneurs in running their businesses. The assessment before distribution and monitoring afterward show Baznas' efforts to ensure that zakat funds are used effectively and sustainably. Thus, the results of this study indicate that the Gerobak Mapan Program run by Baznas Bengkulu Province has proven effective in improving the welfare of mustahik. This program has succeeded in helping mustahik in increasing income, developing

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*businesses, and achieving independence.*

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## INTRODUCTION

Zakat is an act of worship that involves giving a portion of one's wealth in accordance with established conditions. Performing zakat is a way to draw closer to Allah SWT and purify one's wealth. It also represents a form of social responsibility aimed at fostering mutual assistance within the community. This mutual support occurs when zakat is paid and distributed to poor or needy individuals who cannot meet their basic needs, thereby helping to fulfill their requirements (Fish, 2020).

The potential of zakat is immense and can serve as a powerful tool to enhance the welfare of Muslims. According to the Law of the Republic of Indonesia Number 23 of 2011 concerning Zakat Management, Article 25 stipulates that zakat distribution must be given to mustahik in accordance with Islamic principles. Furthermore, Article 27 states that zakat can also be utilized for productive activities aimed at alleviating poverty and improving the quality of life for the community. Based on initial observations conducted by researchers at the National Zakat Agency (BAZNAS) of Bengkulu Province—an official zakat management institution based in Bengkulu City responsible for collecting and distributing Zakat, Infaq, and Sedekah (ZIS) funds from the Bengkulu community to local beneficiaries—it is known that the majority of ZIS funds come from the State Civil Apparatus (ASN), with the remainder contributed by the general public (ZAKAT et al., n.d.). The development of zakat through a productive fund scheme (revolving fund) is expected to be able to foster an independent spirit in mustahik, so that they do not see zakat as charity without reciprocity and ignore responsibility in its management, but a solution to be able to help mustahik to empower their family's economy, because what is given by Baznas Bengkulu Province is in the form of goods. required for business they. Distribution of zakat funds in productive forms is considered appropriate for supporting the economic well-being of those entitled to receive zakat (mustahik) in facing the challenges of empowerment. It is hoped that through productive zakat, mustahik will be able to build independent businesses and meet their needs, as an effort to improve the economy (Umkm et al., 2023).

Therefore article This will study how the mechanism of zakat management and distribution is in an effort to encourage the economic empowerment of mustahik with the established cart program at BAZNAS Bengkulu Province.

## LITERATURE REVIEW

### Zakat

Etymologically, the Arabic word zakat encompasses several philosophical meanings, including Al-Barakah, meaning blessing; Al-An'am, meaning growth or development; At-Tahārah, meaning purity; and Aṣ-Salāḥ, meaning goodness. These meanings highlight the essence of zakat as a practice that is not only ritualistic but also deeply rooted in social and spiritual values.

In Islamic jurisprudence, zakat is defined as a specific portion of wealth that

Muslim individuals who meet certain criteria are obligated to pay. This amount is to be distributed to eligible recipients (mustahik) as prescribed by Islamic law. The conditions for zakat include reaching the nisab (minimum wealth threshold), completing the haul (ownership period of one lunar year), and paying the prescribed amount based on the type of wealth owned. Linguistically and terminologically, zakat is closely associated with the concept that every asset on which zakat is paid will be blessed, grow, develop, increase, be purified, and become beneficial.

Meanwhile, Article 1, Paragraph 2 of the General Provisions of the Law of the Republic of Indonesia Number 23 of 2011 concerning Zakat Management explains that zakat is a specific amount of assets that must be paid by Muslim individuals or business entities to be distributed to eligible recipients in accordance with the provisions of Islamic law..

Zakat is a portion of the wealth owned by individuals or businesses that meet certain criteria according to Islamic law. Allah SWT requires that zakat be distributed to those entitled to receive it (mustahik), as stipulated in the Quran and Hadith. This obligation has clear provisions, including the type of wealth, the minimum amount (nisab), the time of payment, and the recipient criteria, making its implementation part of Islamic worship and social responsibility

Meanwhile, based on the general provisions stated in Article 1 Paragraph 2 of the Republic of Indonesia Law Number 23 of 2011 concerning Zakat Management, it is stated that zakat is a part of the wealth that must be paid out by Muslims, both individuals and business institutions that have met certain criteria, to be distributed to groups entitled to receive it (mustahik) in accordance with the provisions of Islamic law. This definition emphasizes that zakat is not only an individual spiritual obligation, but also has a positive legal dimension in the national legal system, the aim of which is to ensure the management and distribution of zakat in a fair, orderly, and structured manner in order to realize social justice and economic empowerment of the people.

### **Productive Zakat**

According to (Daulay et al., 2022) productive zakat is a form of zakat distribution to mustahik, intended to be managed and developed through business activities. In practice, this zakat is used as business capital so that mustahik can improve their economic condition. The main objective of productive zakat is to encourage the improvement of mustahik's welfare in the long term. In general, productive zakat can be defined as the use of zakat funds for productive activities, such as financing the mustahik's business. In this way, mustahik are expected to be able to create a sustainable source of income, so that ultimately they are no longer dependent on aid, but instead transform into muzakki (payers of zakat) who can pay zakat.

Research conducted by Siti Lestari entitled Analysis of Productive Zakat Management for Economic Empowerment using the literature study method and concluded that productive zakat management in empowering the community's economy. There is two program that is First, giving vegetable carts and small kiosk rentals in markets or strategic roadside locations for the poor who want to become entrepreneurs, and secondly providing capital loans of Rp. 1,000,000 to increase business capital. However, the program of providing vegetable carts and small kiosks in markets or

strategic roadside locations for the poor has not yet been realized. Nevertheless, the program implemented by BAZNAS Kendal Regency has proven to be able to empower the economy of mustahik. Mustahik feel the real benefits of the productive zakat assistance they receive, and assess that their current living conditions have improved compared to before. (Ungusari, 2015).

According to (Umkm et al., n.d.) productive zakat is distributed in the form of business capital with the aim of empowering the economic well-being of those entitled to receive it. This productive distribution of zakat funds is considered effective in supporting the entitled to receive it in addressing poverty. It is hoped that through productive zakat, entitled to receive it can develop independent businesses and meet their living needs, thereby contributing to increased income.

### **Zakat Law**

The Law of Zakat in the Quran. The Quran explicitly states the obligation to pay zakat in various verses. The word "zakat" appears 30 times in the Quran, 27 of which are paired with the command to perform prayer. This demonstrates a strong correlation between individual and social aspects of worship.

As stated in QS. Al-Baqarah verse 43:

*"And establish prayer, pay zakat, and bow with those who bow." (QS. Al-Baqarah: 43)*  
*This verse shows that zakat has an equal position with prayer as a basic obligation in Islam..*

The Law of Zakat in the Hadith. In a hadith, it is explained that when the Prophet SAW was asked about what Islam was, the Prophet answered that Islam was based on five main pillars, as stated in the following hadith: "When the Prophet SAW was asked what Islam was? The Prophet replied: Islam is to testify that there is no God but Allah and Muhammad is His Messenger, to establish prayer, to pay zakat, to fast during the month of Ramadan and to perform the Hajj for those who are able to do so. (Muttafaq 'alaih Hadith).

In National Law. The payment of zakat for Indonesian Muslims has long been carried out as an encouragement of experience and refinement of their religious teachings, although its implementation and empowerment are still traditional, but gradually in its development it has begun to be realized that the majority of Muslims actually zakat is a potential source of funds but has not been utilized and managed well, integrated and optimally in order to improve the welfare of the people. Therefore, in the process of historical travel, on September 23, 1999 the Indonesian Nation has had a law in the form of Law Number 38 of 1999 concerning Zakat Management, the implementation and technical guidelines of which are regulated in the Decree of the Minister of Religious Affairs Number 581 of 1999 which has been refined by the Decree of the Minister of Religious Affairs No. 373 of 2003 and the Decree of the Director General of Community Guidance Number D-29 of 2000. In its development, the Zakat

Law was further refined, namely Law Number 23 of 2011 concerning Zakat Management.

Distribution of zakat is the process of distributing funds or goods to those who are entitled to receive them (mustahik), which is carried out systematically. and sustainable. According to (Ririn, 2021), the distribution of zakat is also referred to as the distribution of zakat, namely the provision of zakat to mustahik according to with applicable sharia provisions. In context zakat productive, distribution No only in the form of cash grants, but can also be in the form of business capital or supporting goods activity economy mustahik. Zakat productive Alone, as explained by (Sudarta, 2022) is a form of zakat utilization that is directed at empowerment economy term long. Treasure Which given in form Productive zakat has a growing nature because it is used as business capital or an instrument that has the potential to increase the income and independence of recipients in a sustainable manner. Thus, the distribution of productive zakat serves not only as temporary assistance but also as a strategic instrument of social and economic transformation in poverty alleviation. With good management (professional, trustworthy, transparent and responsible), zakat is a potential source of funds that can be utilized to advance the welfare of society, especially poverty alleviation and eradication of social inequality (Iqbal, 2019)

### **The Ashnaf Who Are Entitled to Receive Zakat**

According to (Fauzi, 2023) Mustahik is a title for those who are entitled receive Zakat. In Article 1 of Law Number 38 of 1999 concerning Zakat Management, Mustahik is a person entitled to receive zakat. Fuqaha stipulate the following five conditions for someone to qualify for zakat: (hasyim, 2021).

1. Neglected needs or requirements
2. Poverty is experienced by people in extreme need or deprivation. This need is the primary characteristic of recipients of zakat and donations, so zakat cannot be given to those who are already well-off
3. Zakat recipients must be Muslim  
Zakat recipients must be Muslim, except for those who have recently converted completely to Islam.
4. Zakat recipients are not relatives of the Bani Hashim  
The Prophet's family from the descendants of Banu Hashim (Ahlul Bait) are not allowed to receive zakat. This is in accordance with the words of the Prophet Muhammad SAW, where they are allowed to get a special portion from Baitul Mal to meet their needs.
5. Zakat recipients are not individuals with generally sufficient income. Zakat should not be given to individuals with sufficient income. Zakat should be given to those in need
6. Akil and baligh  
According to the Hanafi school of thought, children who have not reached puberty (under 7 years old) and people with mental disorders are not permitted to receive zakat unless they are under the care of a guardian or other person who



takes care of them. According to the Shafi'i school of thought, zakat recipients must be adults, sane, and responsible. Therefore, children who have not reached puberty and people with mental disorders are not entitled to receive zakat unless there is someone who is truly responsible for them (Muzakki Hasyim, 2018).

### **Zakat Fund Management**

According to (Wahyuningsih & Makhrus, 2019) management is the organization, administration, or process that helps formulate strategies, goals, and objectives of an organization. According to (Supena, 2015) Law number 23 of 2011 concerning zakat management states that after the enactment of the regulation, zakat management can be interpreted as the activities of organizing, administering, and processes that support the formulation of policies and the achievement of an organization's goals. Based on Law No. 23 of 2011 concerning Zakat Management, there are two types of zakat management institutions in Indonesia, namely the National Zakat Agency (BAZNAS) which is an official institution formed by the government to manage Zakat. BAZNAS consists of:

1. BAZNAS Center
2. Provincial BAZNAS, and
3. Regency/City BAZNAS

The two Zakat Collection Institutions, hereinafter abbreviated as LAZ, are institutions established by the community that play a role in supporting the collection, distribution, and utilization of zakat funds. As it develops, zakat is expected to be managed more productively and utilized more widely. The goal is that zakat is not only viewed in terms of quantity or form alone, but also able to play a role in various aspects of life to empower society and create prosperity. This is a form of doing good as a field of charity, especially in the context of fighting in the path of Allah SWT. In Indonesia, the management, distribution, and utilization of zakat is the responsibility of the National Zakat Collection Agency (BAZNAS) which is established at every level of government, including the National, Provincial, and Regency and City levels, as regulated in Law Number 23 of 2011 (Mukadar et al., 2023).

Zakat management is potential risks can arise from two main aspects: internally within the zakat management institution and externally, relating to its impact on the beneficiaries. Zakat management institutions have a strategic responsibility to ensure that the entire zakat fund distribution process is carried out appropriately, in accordance with established standard operating procedures (SOPs). These SOPs must include measurable indicators, such as mustahik eligibility criteria, poverty line limits, fund distribution efficiency, and service quality standards. Risks can arise if distribution is not carried out appropriately, fails to encourage the independence of mustahik, or even creates long-term dependence on zakat assistance.

Therefore, the implementation of Good Governance principles plays a crucial role in zakat governance. These principles include transparency in financial reports, taking into account risks and responsibilities for every decision taken, professionalism in program implementation, and legal certainty that underpins all institutional activities. Furthermore, zakat management must also adhere to the principles of Sharia compliance, considering that zakat is not merely an economic or financial activity, but

also an act of worship with spiritual and social dimensions. Implementing zakat in accordance with Islamic law is the primary foundation for maintaining the sanctity, blessings, and effectiveness of zakat as an instrument for empowering the community. (Arifuddin & Opan, 2020).

### **Distribution of Productive Zakat Funds**

Distribution refers to the process of continuously giving or distributing goods. In the context of zakat, distribution is also known as the process of distributing or giving zakat to individuals or groups entitled to receive productive zakat (Ririn Safitri, 2021).

According to (Ungusari, 2015) Law Number 38 of 1999, BAZNAS also carries out the distribution of zakat, both directly to recipients and through intermediaries. In relation to distribution, the limit has two strategies, namely: direct and indirect distribution.

### **Empowerment of the Economic Welfare of Mustahik**

In terms of language, the term "empowerment" comes from the word "daya" which means strength or energy, while according to (Zein, 2020) the term empowerment is adapted from the English word *empowerment*, which comes from the word *power*, which means the ability to act to achieve goals. Empowerment includes strength, methods, processes, and energy used to encourage individuals and groups to be able to develop and maximize their potential. Empowerment is a method or approach that focuses on increasing community capacity by encouraging, encouraging, and making people aware of their abilities. The goal is to create opportunities for communities to develop themselves sustainably. Empowerment is a systematic effort to build community capacity by increasing access to resources, information, and skills. In this way, communities are empowered to actively participate in the development process, make decisions, and manage their economic, social, and cultural lives more independently.

Community economic empowerment aims to increase community capacity to manage their own resources and develop their economic potential. This effort is undertaken to ensure communities can consistently and sustainably meet their living needs, improve their well-being, and actively contribute to an inclusive and equitable national development process.

### **Operational Definition**

Operationalism is a form of explaining theoretical concepts into a more concrete form to facilitate the measurement of variables in a study. Its function is as a systematic guideline for researchers in conducting research activities, particularly in identifying, observing, and measuring the phenomena being studied. Operational definitions are formulated based on directly observable characteristics, so that a concept that was originally theoretical or construct can be explained through indicators that describe certain behaviors, symptoms, or conditions that can be observed, tested, and verified for their truth by other researchers. Thus, operational definitions play a crucial role in maintaining the objectivity, consistency, and reliability of research data.

## RESEARCH METHODS

### Types of research

The type of research used in this study is field research, which methodologically aims to obtain empirical data directly from research subjects in specific locations. This approach was chosen to enable researchers to directly observe the dynamics occurring in the field, thereby constructing a complete, in-depth, and contextual understanding of the phenomenon being studied. In this context, the research object is focused on mustahik who are recipients of productive zakat through the Gerobak Mapan Program managed by BAZNAS Bengkulu Province. Through the active involvement of researchers in the process of direct observation, interviews, and other data collection, information is obtained that is not only descriptive but also reflective of the ongoing social reality.

This research is empirical, namely examining the social and legal realities that exist and develop in society, especially related to the implementation of productive zakat policies. Therefore, the researcher uses a sociological juridical approach, namely a method that combines formal legal aspects with social reality, so that law is understood not only as written rules alone, but also as a social practice that interacts dynamically with the structure, values, and culture of society. This approach allows for analysis of the implementation of productive zakat programs from two sides: first, from the juridical aspect, namely examining the conformity between zakat management and distribution practices with applicable laws and regulations, and second from the sociological aspect, namely assessing the level of success of this program in being received, utilized, and having an impact on the economic and social lives of mustahik.

### Research Approach

The research approach is both an epistemological foundation and a methodological strategy used by researchers to systematically understand, study, and analyze a problem in accordance with the characteristics of the object of study and the relevant scientific disciplines. In the context of this research, the approach used is a socio-legal research approach, namely a cross-disciplinary method that studies law not only as written rules that are official and rigid, but also as a dynamic, developing social phenomenon that plays a role in the structure of community life. This approach starts from the understanding that law does not stand alone, but is constantly influenced by and also influences social structures, cultural values, and the dynamics of community life.

The application of the sociological juridical approach in this study is intended to obtain a complete understanding. This study focuses on an in-depth study of the implementation of the management and distribution of productive zakat carried out by the National Zakat Agency (BAZNAS) of Bengkulu Province in an effort to improve the economic empowerment of mustahik. By using this approach, the researcher does not only explain the legal regulations governing the procedures for zakat management, but also analyzes the extent to which these norms are implemented factually in social reality, including how the mustahik community responds, participates, and adapts to



the implemented productive zakat programs.

This approach also provides researchers with the opportunity to explore the applicability of law in practice (law in action), by considering the existence of living law within society as a reflection of local values, social experiences, and the real needs of those entitled to receive it. Therefore, the sociological juridical approach serves not only as an analytical framework but also as a tool for critique and assessment of the effectiveness of zakat policies in addressing the economic problems of the community. The rationale for selecting this approach is based on the need for empirical and academically accountable data to strengthen interpretations of the legal phenomena studied and produce relevant and applicable findings as input for formulating more contextual, targeted, and effective productive zakat policies.

### **Research Location**

This research was conducted at the National Zakat Agency (BAZNAS) of Bengkulu Province as an institution that actively manages and distributes zakat funds in productive forms to mustahik, and has implemented economic empowerment programs through various business capital assistance schemes.

### **Data source**

Data sources are a crucial aspect of this research as they serve as the primary foundation for gathering the information needed to answer the research questions. Broadly speaking, this study utilizes three types of data sources: primary data, secondary data, and tertiary data. Primary data were obtained directly from the research subjects, namely productive zakat recipients at the National Zakat Agency (BAZNAS) in Bengkulu Province, through in-depth interviews. The collected data were then analyzed and linked to the research issue to gain a comprehensive understanding.

Secondary data was collected from various relevant reference sources, such as books, scientific articles, and documents collected during the research process. These sources include theories on productive zakat management, zakat fund distribution, and the concept of mustahik economic empowerment, which have been discussed in previous literature. Secondary data serves to strengthen the theoretical framework and concepts used in this study.

Meanwhile, tertiary data serves as supplementary data that clarifies primary and secondary data. This data includes references such as dictionaries and encyclopedias. Encyclopedias, for example, are systematically compiled sources of information covering various disciplines, including culture, history, technology, and geography. The presence of tertiary data greatly assists researchers in gaining additional understanding of specific terms or concepts used in the study.

### **Data collection technique**

Data collection techniques in this study were conducted using several methods commonly used in empirical approaches. One technique used was interviews, a direct communication process between researchers and informants to obtain in-depth information. Interviews were conducted face-to-face, with researchers asking questions verbally and recording the informants' responses directly. This method is considered

effective because it allows researchers to elicit factual information, opinions, perceptions, and suggestions from informants in a more personal and contextual manner.

In addition to interviews, the researchers also employed a documentary study technique. This technique involved exploring and studying various literature and documents related to the theory and practice of productive zakat management, zakat fund distribution, and the economic empowerment of recipients of zakat. This documentary study included analysis of documents resulting from previous observations and interviews, thereby strengthening the validity of the research data.

Another technique is documentation, which is used to collect data from written sources such as laws and regulations, official archives, institutional records, and other relevant documents. This documentation technique serves as a basis for strengthening the theoretical foundation and analytical framework in research, while also providing additional evidence that the researcher has conducted data collection activities systematically and comprehensively..

### **Data Analysis Techniques**

After successfully collecting data and information, the researcher proceeded with the data review or editing process. This stage aimed to assess the completeness and accuracy of the data obtained, particularly from the primary respondents, namely the productive zakat recipients. This process was crucial to ensure that the data to be analyzed had undergone a preliminary selection process, ensuring validity and relevance to the research problem formulation. The analytical technique used in this study was qualitative descriptive analysis, also known as content analysis. This technique is used to systematically describe and interpret data without using statistical approaches.

The next step in data analysis is classification, where data from various sources is categorized and grouped according to research themes and needs. The goal of this stage is to organize the data into a neat structure for easier analysis. After the classification process is complete, researchers conduct verification, which is the stage of double-checking the classified data. Verification is carried out by comparing the collected data with actual conditions in the field to ensure the validity and validity of the information obtained.

The next stage is analysis, in which the researcher organizes the data into specific patterns that align with the research objectives and focus. This analysis involves interpreting the meaning of the structured data, thus providing an in-depth and contextual overview of the phenomenon being studied. The final stage is drawing conclusions, which are a synthesis of all research findings. In this stage, the researcher formulates the analysis results into a coherent, logical, and systematic description. Conclusions are formulated clearly to facilitate readers in understanding the research content and interpreting the results accurately.

### **Population and Sample**

The population in this study includes all subjects who are the target of

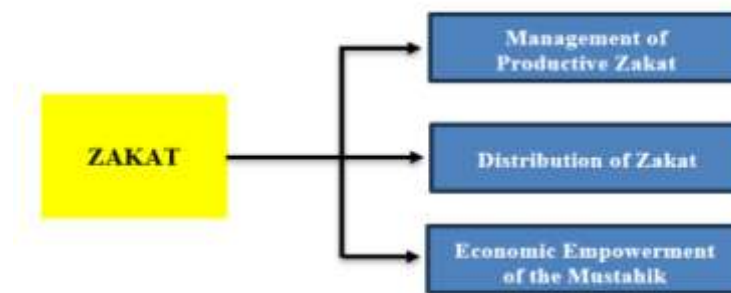
generalization of research results, namely a group of individuals who have certain characteristics and requirements as determined by the researcher to be analyzed and drawn conclusions. In this study, the population in question is the mustahik recipients of productive zakat in the National Zakat Agency (BAZNAS) of Bengkulu Province. To select respondents to be sampled, a simple random sampling method was used. This process is carried out by assigning a serial number to each member of the population and then selecting a number of samples based on the determined random numbers. The advantage of this method is that the researcher does not require prior knowledge of the characteristics of the entire population, so this technique is free from the possibility of classification errors and the data obtained can be analyzed more easily and the level of statistical error can be calculated more clearly. However, the weakness of this technique is the inability of the researcher to utilize information or knowledge that already exists regarding the population, and the risk of errors in determining the sample size tends to be greater.

This study, the population to be studied is 60 mustahik. Based on the simple random sampling technique, the researcher took 30% of the total population as a sample. The calculation of the sample size was carried out using the formula: number of samples = percentage of samples  $\times$  number of populations. Thus, 30% of 60 people resulted in 18 respondents. Therefore, the number of samples to be used in this study was 18 mustahik who received productive zakat at BAZNAS Bengkulu Province. It used a population consisting of productive zakat recipients registered with the National Zakat Agency (BAZNAS) program in Bengkulu Province. The sample was selected using a simple random sampling method, which involves assigning a number to each individual in the population, then randomly selecting the sample without considering any specific attributes or characteristics. This method was chosen because it is considered effective in minimizing potential bias and simplifying the data analysis process. The population size for this study was 60 individuals, and the researcher selected 30% of that number as sample, so that The total sample studied was 18 people. This percentage selection was carried out to obtain representative data without having to research the entire population, as well as considering the efficiency of research time and resources.

## RESEARCH RESULTS AND DISCUSSION

### Conceptual Framework

The conceptual framework in this study is structured as a conceptual basis that illustrates the logical flow between the problem formulation, theoretical basis, and analytical approach used to address the study's focus. The framework not only serves as a systematic guide in the research implementation process but also serves as a theoretical foundation for interpreting empirical findings and drawing scientifically sound conclusions. In this regard, the framework was developed to comprehensively describe how productive zakat management is implemented by the Bengkulu Province BAZNAS, as well as how the distribution of these zakat funds contributes to the economic empowerment of mustahik as the beneficiary group.



**Figure 1. Conceptual Framework**

This conceptual framework was developed by integrating relevant theories on zakat management, economic empowerment, and Islamic legal approaches within the context of zakat institutions. This was done to provide researchers with a clear direction and conceptual foundation for analyzing the empirical realities encountered in the field. Thus, all stages of the research, from problem identification and data collection to the interpretation of the results, were based on a consistent and systematic framework. Through this framework, researchers ensured that the analysis process remained within the research objectives and answered the research questions objectively and comprehensively..

### **The process of managing and distributing productive zakat at BAZNAS Bengkulu Province**

The process of managing and distributing productive zakat carried out by the National Zakat Agency (BAZNAS) of Bengkulu Province, particularly in the implementation of the Gerobak Mapan Program, is structured through systematic, structured stages, and oriented towards the principles of accountability, transparency, and effectiveness in empowering the economic needs of mustahik. This procedure is designed to ensure that the zakat distributed is not only consumptive, but has a long-term impact in increasing the economic independence of beneficiaries. The program implementation stages include five main stages, namely: (1) program planning and identification of needs, (2) verification of administration and eligibility of prospective recipients, (3) direct field assessment, (4) distribution of funds and business facilities, and (5) post-distribution monitoring and evaluation. In the initial stage, namely planning, BAZNAS Bengkulu Province first identifies the needs of productive zakat in the target area through collecting mustahik data based on completed forms and interviews. This step aims to develop a distribution strategy that is right on target and in accordance with local economic potential

The planning process begins with an administrative process that includes filing prospective beneficiary data, verifying the validity of identity documents, and analyzing the social and economic backgrounds of eligible beneficiaries. Furthermore, mapping of eligible beneficiaries' domiciles and analyzing existing or potential productive businesses is conducted. This stage serves as the basis for the selection process, ensuring that the program targets eligible beneficiaries who are truly indigent or poor and who demonstrate commitment and business readiness.

Next, an administrative verification process is carried out to ensure that the data submitted by prospective recipients complies with applicable regulations, including economic status, business continuity, and asset ownership. This verification serves as the basis for aid distribution decisions, preventing mistargeting and ensuring the program's long-term success.

The field assessment process is a crucial stage for directly assessing the economic conditions, business readiness, and the level of seriousness and commitment of prospective recipients to independently manage zakat assistance. This assessment is conducted through direct visits to business locations, in-depth interviews with prospective recipients, and a review of the feasibility of the proposed business. If the assessment results are declared feasible, productive zakat funds are then distributed to mustahik through a mechanism established in internal guidelines and referring to the standard operating procedures outlined in the BAZNAS Annual Financial Report (LKT). This distribution is not random, but rather selective and proportional according to the amount of funds available and the mustahik's needs.

Beyond the distribution process, the Bengkulu Province BAZNAS also actively monitors beneficiaries to ensure the program's effectiveness. Monitoring is conducted periodically, particularly during the first three months, which is a crucial phase in maintaining the sustainability of mustahik businesses. This includes evaluating business development, successful use of funds, challenges faced, and providing technical assistance if necessary. Monitoring also aims to assess whether the business is growing, stagnating, or requiring further intervention. Through this monitoring, BAZNAS can more measurably map the program's impact and improve the scheme if obstacles are encountered in the field.

The entire process carried out by the Bengkulu Province BAZNAS in managing and distributing productive zakat reflects the institution's commitment to implementing the principles of transparency, accountability, and sustainable empowerment of mustahik. By establishing clear criteria, such as the existence of an active business and economic conditions categorized as poor or destitute, BAZNAS ensures that aid is distributed precisely to those who truly need it and have the potential to become economically independent. This approach is not only oriented towards providing aid, but also emphasizes the socio-economic transformation of mustahik towards independence, in line with the main objective of productive zakat management as an instrument for empowering the community.

The research results show that this program has had a positive impact on the welfare of Mustahik (recipients of Zakat). Some beneficiaries have experienced significant economic improvement, some even transforming into Muzaki (recipients of Zakat). Others are able to meet their daily needs independently, although some have had to stop their businesses due to external factors such as lack of additional capital or family needs. Overall, the Gerobak Mapan Program is considered effective in empowering Mustahik, increasing economic independence, and contributing to poverty alleviation in Bengkulu Province.

**Table 1. Respondent Gender**

NO	GENDER	RESPONDENTS	%
1	Man	7	7



2	Woman	11	<b>11</b>
	<b>Amount</b>	18	<b>18</b>

The results displayed in the table above show the gender of the Mustahik recipients of the Gerobak Mapan BAZNAS Bengkulu Province assistance program who were taken as respondents, showing that there were 7 men or 7%, while there were 11 women or 11%.

**Table 2. Respondents' Age**

NO	AGE OF RESPONDENTS	RESPONDENTS	%
1	26 to 35 years old	4	<b>4</b>
2	36 to 45 years old	9	<b>9</b>
3	46 to 55 years old	5	<b>5</b>
	<b>Amount</b>	18	<b>18</b>

Source:  
Mustahik  
BAZNAS

Bengkulu Province processed

Based on the information in the table above, it can be seen that the age of Mustahik taken as respondents is from 26 to 35 years old, totaling 4 people or 4%, 36 to 45 years old, totaling 9 people or 9%, and 46 to 55 years old, totaling 5 people or 5%.

**Table 3. Monthly Income of Respondents Before and After Receiving the Baznas Mapan Cart Program**

NO	RESPONDENT'S NAME	RESPONDENT'S OCCUPATION	INCOME BEFORE RECEIVING A STANDARD CART	INCOME AFTER RECEIVING A STANDARD CART
1	Edidas Efri	Chicken Noodle Seller	Rp. 5,750,000	<b>Rp. 6,500,000</b>
2	Dian Mayang Sari	Young Coconut Ice Seller	Rp. 4,000,000	<b>Rp. 4,000,000</b>
3	Rudi Hartono	Young Coconut Ice Seller	Rp. 7,000,000	<b>Rp. 9,500,000</b>
4	Robiyati Kusuma	Pop Ice Seller	Rp. 2,300,000	<b>Rp. 2,500,000</b>
5	Nanik Puspita	Fried Chicken Seller	Rp. 6,000,000	<b>Rp. 7,200,000</b>
6	Susriyani	Padang Satay Seller	Rp. 4,000,000	<b>Rp. 4,300,000</b>
7	Iwan Sapiuan	Grilled Meatball Vendor	Rp. 1,800,000	<b>Rp. 1,800,000</b>
8	Siti Rohayati	Lotek Trader	Rp. 3,200,000	<b>Rp. 6,000,000</b>
9	Afrizal Antoni	Batagor Trader	Rp. 2,760,000	<b>Rp. 2,500,000</b>
10	Nurmila	Breakfast Vendor	Rp. 2,500,000	<b>Rp. 2,500,000</b>
11	Andri Harmoko	Catfish Pecel Seller	Rp. 8,400,000	<b>Rp. 10,000,000</b>

12	Septia Karliana	Cake Seller	Rp. 3,000,000	<b>Rp. 3,000,000</b>
13	Muhammad Ali	Fried Food Vendor	Rp. 3,000,000	<b>Rp. 3,600,000</b>
14	Plora Juni Fitriyani	Lotek Trader	Rp. 1,500,000	<b>Rp. 1,500,000</b>
15	Hendri Dunan	Meatball and Chicken Noodle Seller	Rp. 7,000,000	<b>Rp. 7,300,000</b>
16	Rinda	Breakfast Vendor	Rp. 2,000,000	<b>Rp. 2,000,000</b>
17	Susi Susanti	Breakfast Vendor	Rp. 1,500,000	<b>Rp. 1,800,000</b>
18	Eka Fitriani	Grocery Store Trader	Rp. 3,400,000	<b>Rp. 3,700,000</b>

Source: Mustahik BAZNAS Bengkulu Province processed

Based on the table above and the interview results, it is known that there is a difference in the income of Mustahik before and after receiving assistance from the Gerobak Mapan Program from BAZNAS Bengkulu Province. It is known that there is a change in the economic condition of mustahik after receiving assistance through the Gerobak Mapan Program organized by BAZNAS Bengkulu Province. Of the 18 mustahik sampled in this study, as many as 9 people (50%) showed an increase in the level of economic welfare after the intervention. This can be seen from the increase in business income, the ability to meet household needs independently, as well as increased purchasing power and savings.

However, the perception and level of well-being experienced by each beneficiary is relative and influenced by a number of socioeconomic variables, particularly the number of dependents in the family. For example, Mrs. Dian Mayang Sari, despite earning Rp 4,000,000 per month after receiving assistance, does not feel fully prosperous because she has three children still in school. On the other hand, Mrs. Nurmalia, who earns Rp 2,500,000 per month, admits that she feels she has enough and is able to save each month, considering she only has one dependent.

These findings indicate that program success cannot be measured solely by the nominal increase in income, but must also consider the context of the recipients' needs and family structure. Furthermore, six recipients (33%) experienced economic stagnation, meaning there was no significant change in their income or business capacity after receiving assistance. Three recipients (17%) experienced a decrease in income, largely due to external factors such as declining purchasing power, intense business competition, or lack of experience in business management.

The assistance provided through the Gerobak Mapan Program has proven to have a positive impact on the majority of those entitled to receive zakat, particularly in terms of initial capital, business strengthening, and encouraging economic independence. The program also provides opportunities for those entitled to develop their business potential in a more targeted and sustainable manner. The fact that some have experienced increases in income and quality of life indicates that a productive zakat approach, when managed systematically and based on data, can serve as a strategic instrument in poverty alleviation and economic empowerment efforts.

## CONCLUSION

### Conclusion

The Gerobak Mapan program, initiated and implemented by the National Zakat Agency (BAZNAS) of Bengkulu Province, has demonstrated significant effectiveness in improving the welfare of beneficiaries. Overall, the program has made a positive contribution to boosting income, developing micro-enterprises, and creating a foundation for economic independence for beneficiaries. A study of 18 beneficiaries sampled found that 9 (50%) experienced improved welfare, characterized by increased monthly income, business stability, and the ability to independently meet basic household needs.

In addition, six beneficiaries (33%) were recorded as having stable or adequate income levels, although this did not experience a significant increase. This condition can be interpreted as a form of relatively maintained economic resilience post-intervention, although ongoing mentoring and business capacity building are still needed to achieve future improvements. Three beneficiaries (17%) experienced a decrease in income after receiving assistance, which in some cases was caused by external factors such as market fluctuations, low managerial skills, and limited access to wider markets.

The Gerobak Mapan program has great potential as a productive zakat-based economic empowerment instrument. The success of some beneficiaries in improving their welfare is concrete evidence that zakat interventions designed systematically, measurably, and tailored to the characteristics of beneficiaries can have a significant socio-economic impact. However, the program's success is also greatly influenced by internal factors of beneficiaries, such as business capacity, number of dependents, and work motivation, as well as by external support in the form of mentoring, training, and market access. Therefore, the sustainability and expansion of similar programs should be accompanied by a development strategy that is more adaptive and responsive to the needs of each beneficiary.

### Suggestion

Based on the research results and conclusions outlined, the author recommends that future researchers continue and develop studies related to the management and distribution of productive zakat. This is crucial given that zakat institutions are currently innovating in their implementation of productive zakat across various sectors to increase the effectiveness of community economic empowerment.

This research is expected to provide significant benefits, both in terms of theory and practical application, especially for the community and zakat institution managers in determining the criteria for productive zakat recipients and developing strategies for managing and distributing zakat funds appropriately. With optimal productive zakat management, it is hoped that the programs that have been implemented will be able to improve the welfare of mustahik in a sustainable manner, encourage the transformation of mustahik status into muzakki, and ensure that the distribution of productive zakat funds is right on target to those who really need it.

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