
The Role Of Productive Zakat In Promoting Economic Independence A Case Study Of LAZISMU Pamekasan

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ABSTRACT

Poverty remains a significant issue in Indonesia, particularly in Pamekasan. This study examines the role of productive zakat managed by LAZISMU Pamekasan in fostering economic independence among mustahik (zakat recipients). Unlike consumptive zakat, productive zakat provides capital and skill training, enabling recipients to develop sustainable livelihoods. A qualitative approach, including in-depth interviews and participatory observation with mustahik and zakat managers, was employed. The findings reveal that productive zakat effectively increases mustahik's income, facilitates the establishment of new businesses, and creates job opportunities. Furthermore, the program empowers mustahik to manage their businesses independently, significantly reducing dependence on consumptive zakat. The results highlight the potential of productive zakat in promoting economic independence and alleviating poverty sustainably. This initiative can serve as a replicable model for zakat institutions aiming to enhance community welfare through sustainable economic development.

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ABSTRAK

Kemiskinan masih menjadi masalah yang signifikan di Indonesia, khususnya di Pamekasan. Studi ini mengkaji peran zakat produktif yang dikelola oleh LAZISMU Pamekasan dalam menumbuhkan kemandirian ekonomi di kalangan mustahik (penerima zakat). Tidak seperti zakat konsumtif, zakat produktif menyediakan modal dan pelatihan keterampilan, yang memungkinkan penerima untuk mengembangkan mata pencaharian yang berkelanjutan. Pendekatan kualitatif, termasuk wawancara mendalam dan observasi partisipatif dengan mustahik dan manajer zakat, digunakan. Temuan penelitian mengungkapkan bahwa zakat produktif secara efektif meningkatkan pendapatan mustahik, memfasilitasi pembentukan bisnis baru, dan menciptakan lapangan kerja. Lebih jauh, program ini memberdayakan mustahik untuk mengelola bisnis mereka secara mandiri, secara signifikan mengurangi ketergantungan pada zakat konsumtif. Hasilnya menyoroti potensi zakat produktif dalam mempromosikan kemandirian ekonomi dan mengurangi kemiskinan secara berkelanjutan. Inisiatif ini dapat menjadi model yang dapat direplikasi bagi lembaga zakat yang bertujuan untuk meningkatkan kesejahteraan masyarakat melalui pembangunan ekonomi yang berkelanjutan.

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1. INTRODUCTION

Poverty is one of the major challenges faced by the Indonesian nation. Despite various efforts to address it, poverty levels are still a significant problem, especially among the poor and poor. In the midst of these poverty alleviation efforts, productive zakat has emerged as one of the instruments that can provide a more holistic solution (Ismail et al. 2022). In contrast to consumptive zakat which only aims to meet momentary needs, productive zakat focuses on empowering the mustahik economy (zakat recipients) so that they can be independent and transform into muzakki (zakat givers). In this context, productive zakat has great potential to empower the community, create economic opportunities, and reduce dependence on short-term assistance.

The Muhammadiyah Amil Zakat, Infaq, and Alms Institution (LAZISMU) of Pamekasan Regency has taken an important role in the utilization of productive zakat. Through programs designed with the aim of improving the welfare and economic independence of the community, LAZISMU Pamekasan not only provides zakat assistance in the form of money, but also business capital and educational scholarships. The productive zakat program that is carried out aims to change the mindset of the community about zakat, from just a consumptive gift to a gift that is able to have a long-term impact on the mustahik economy. The provision of business capital and scholarships is expected to form mustahik economic independence, as well as enable them to get out of poverty and contribute to the community's economy.

This research aims to explore the role of productive zakat managed by LAZISMU Pamekasan in shaping the economic independence of the community, as well as to find out the extent to which the program has succeeded in reducing poverty in Pamekasan Regency. This research will also fill the literature gap related to the effectiveness of productive zakat at the local level, which is still rarely researched in the context of zakat as a tool for long-term economic empowerment.

Several previous studies have shown that productive zakat has a significant impact on mustahik economic empowerment. Choiri (2020) in his research in Jepara found that productive zakat is able to increase mustahik income through the provision of business capital and skills training. The study emphasizes that zakat distributed in productive forms, such as the provision of agricultural tools or business capital, can increase the skills and income of the poor, so that they are no longer dependent on consumptive zakat.

In addition, Mulyana Fitri (2024) in her research on the utilization of productive zakat in the goal of sustainable economic development in Indonesia also shows that zakat investment in productive form can create jobs and empower mustahik in a sustainable manner. The results of this study show that when zakat funds are allocated to profitable projects, the benefits are not only felt by mustahik, but also by the surrounding community, who also enjoy the positive effects of economic empowerment.

Another research by Handayani (2023) regarding the effectiveness of distributing productive zakat in Baznas Pekalongan found that productive zakat is able to reduce poverty rates by creating economic independence for mustahik. In this study, productive zakat is not only considered as a tool for wealth distribution, but also as an empowerment tool that helps mustahik to build a profitable and independent business.

In recent studies, Arif et al. (2024) identified four effective productive zakat models – empowerment for MSMEs, agricultural and livestock businesses, and educational entrepreneurship – which have proven effective in reducing poverty and enhancing social equality. Further elaborated on the role of productive zakat in fostering community economic development, particularly in addressing poverty through sustainable practices (Dwi Lestari and Nur Azlia Arumi 2024). Gallien (2024) also explored the broader

socio-economic benefits of zakat, suggesting that productive zakat contributes to equitable wealth distribution and limits predatory taxation practices.

Additionally, Abramutiah et al. (2024) examined the effectiveness of productive zakat in improving the businesses of mustahik in Bogor, finding that continuous guidance and capital aid significantly enhanced entrepreneurial outcomes. Siregar (2023) analyzed productive zakat's role in income improvement, showing how its implementation by El-Zawa UIN Malang supports community economic resilience. These studies further validate the potential of productive zakat as a transformative tool for poverty alleviation.

However, despite many studies showing the success of productive zakat, there is still a gap in the literature that discusses in depth the implementation of productive zakat in local level amil zakat institutions such as LAZISMU. This research will close the gap by focusing on LAZISMU Pamekasan, exploring how productive zakat can change mustahik socio-economic conditions and encourage the formation of long-term economic independence.

The theory underlying this research is the theory of economic empowerment put forward by Yusuf Qardhawi, which emphasizes that productive zakat must be carried out with the aim of empowering mustahik through the provision of business capital and skills training. By using this theory, this research is expected to contribute to the development of productive zakat as a sustainable economic empowerment solution.

2. LITERATURE REVIEW

This research focuses on productive zakat as a tool for economic empowerment in LAZISMU Pamekasan, with the aim of forming economic independence through the distribution of zakat in a more productive form. For this reason, this study uses the Theory of Economic Empowerment as the main foundation. This theory provides a perspective that economic empowerment is not only about the distribution of wealth, but also about increasing the capacity of individuals and communities to manage their resources independently. In the context of zakat, this theory sees zakat not only as a consumptive assistance, but as an instrument to improve the economic ability of mustahik (zakat recipients) so that they can be independent and even become zakat givers (muzakki).

Economic Empowerment Theory

Economic empowerment is a process that aims to provide opportunities for individuals or groups of people to develop their potential through access to the resources, training, and skills necessary to increase their income and achieve economic independence (Ginanjar 1996). The theory of economic empowerment focuses on increasing the economic capacity of individuals and groups, so that they are able to manage resources independently and actively participate in economic development (Wrihatnolo 2007).

As contained in the Qur'an, surah Al-Baqarah: 43

وَأَقِيمِ الصَّلَاةَ وَآتِ الزَّكَاةَ وَارْكُعُوا مَعَ الرَّكْعِينَ

"And establish prayer, pay zakat and ruku' with those who are ruku'". (QS. Al Baqarah:43)

According to Quraish Shihab there are two main obligations commanded in the verse, namely: prayer and zakat which are mandatory to be done by every Muslim (Quraish Shihab 2013). Prayer performed by a Muslim is an effort to build a good relationship with Allah swt. Meanwhile, zakat is carried out in order to build goodness to fellow humans. The juxtaposition of the sentence zakat with the sentence of prayer shows that zakat is something that is also mandatory to do.

In the context of productive zakat, economic empowerment leads to efforts to utilize zakat as a tool to increase mustahik economic capacity through the provision of business capital or skills training. In line with this theory, productive zakat not only meets the basic needs of mustahik in a consumptive manner, but also gives them the opportunity to manage a business or investment that can generate income in a sustainable manner. Thus, productive zakat aims to change the mustahik role of aid recipients to active actors in the economy, and even have the potential to become zakat givers (Muhammad A.A and Rosidta 2023).

Yusuf Qardhawi and the Concept of Productive Zakat

One of the figures who contributed a lot to the development of productive zakat thinking is Yusuf Qardhawi, an Islamic scholar and scholar who is known for his views on zakat and Islamic economics. In his book entitled *Fiqh al-Zakat*, Qardhawi stated that zakat should not only be seen as an individual obligation to clean property, but also as an instrument of socio-economic empowerment (Qardhawi 1991). Qardhawi stated that productive zakat has an important role in overcoming poverty by providing mustahik with the tools and ability to be independent, not just temporary consumptive assistance.

Qardhawi explained that productive zakat can be carried out by providing assistance to mustahik in the form of business capital, production tools, or skill training (Qardhawi 1996). In his view, zakat given in this way will have a greater and sustainable impact, because it not only meets momentary needs, but also opens up opportunities for mustahik to increase their income in the long term. Thus, productive zakat is not only a matter of wealth redistribution, but also a matter of creating economic opportunities that can help lift mustahik from poverty to independence.

Wealth Distribution Theory and Social Justice

The theory of wealth distribution in the context of Islamic economics teaches that the distribution of wealth must be carried out in a fair and equitable way. One way to ensure fair distribution is through the zakat system (Ash-Shiddieqy 2009). Zakat, in this case, serves as a tool to channel wealth from the able (*muzakki*) to those in need (*mustahik*) with the aim of reducing economic inequality and creating social justice. However, zakat is not only intended to meet the basic needs of mustahik in the short term, but also to create social and economic equality in the long term.

In this case, productive zakat plays a very important role, because it not only provides consumptive assistance but also creates opportunities for mustahik to earn income independently. This theory supports the understanding that zakat can be a more effective instrument in achieving social and economic justice, if managed productively. Therefore, productive zakat is not only about giving, but also about empowerment and sustainable management of resources.

Community Empowerment in the Context of Productive Zakat

Community empowerment is a process that involves the active participation of the community in an effort to improve their quality of life. In the context of productive zakat, community empowerment is related to efforts to help people get out of poverty by giving them the ability to manage businesses or investments that can bring profits. This empowerment is carried out by providing capital, skills training, and access to resources that allow them to be economically independent.

This theory is relevant to the implementation of productive zakat, because productive zakat serves to form mustahik economic independence (Mubarok 2019). Thus, empowerment in productive zakat is not only about giving money or goods, but about giving opportunities for mustahik to develop themselves and improve their quality of life through education, skills, and business opportunities.

Holistic Approach in Zakat Empowerment

A holistic approach to zakat empowerment refers to the understanding that economic empowerment involves not only financial aspects, but also social, educational, and psychological (Suhartono 2017). In this case, productive zakat managed with a holistic approach aims to empower mustahik as a whole. Not only providing business capital, but also providing skills training, adequate education, and assistance in managing their business.

Through this approach, productive zakat not only creates economic independence, but also improves the quality of life of the community as a whole, encouraging them to develop their capacities and contribute to sustainable socio-economic development. This is in line with the broader goal of zakat, which is to reduce social and economic inequality and achieve common prosperity.

The Relationship of Productive Zakat with Islamic Economic Theory

Islamic economics emphasizes the concepts of social justice, equitable distribution of wealth, and community empowerment (Sahroni 2018). In this case, productive zakat serves as a tool to achieve this goal. Through productive zakat management, zakat funds are not only used to meet momentary needs, but also to create long-term economic opportunities for mustahik. Therefore, productive zakat is expected to reduce social and economic disparities and improve the quality of life of the community in a sustainable manner.

3. METHOD

Research Chronology and Design

This study employs a qualitative approach with a case study design to explore the role of productive zakat managed by LAZISMU Pamekasan in fostering economic independence through sedekah. The study focuses on understanding the processes, challenges, and impacts of productive zakat programs on mustahik's (zakat recipients') economic conditions in Pamekasan Regency.

Research Design

The research is descriptive-exploratory, aiming to provide a deep understanding of how productive zakat contributes to mustahik's empowerment and economic independence. The design allows the researcher to analyze individual and institutional practices and the interaction between mustahik and zakat administrators.

Research Procedure

The research follows a systematic procedure outlined as follows:

- a. Step 1: Problem Identification Define the scope of the study by identifying key variables: productive zakat (independent variable) and economic independence (dependent variable).
- b. Step 2: Literature Review Review relevant theories, including maqashid syariah (objectives of Islamic law) and economic empowerment frameworks, to build a conceptual foundation.
- c. Step 3: Data Collection Employ purposive sampling to select participants and use in-depth interviews, participatory observations, and document analysis to gather data.
- d. Step 4: Data Analysis Use thematic analysis to identify patterns and themes, employing triangulation to validate findings.

Algorithm for Data Collection and Analysis:

1. Define sampling criteria: Mustahik who received productive zakat and LAZISMU administrators.
2. Conduct semi-structured interviews with mustahik and administrators.
3. Observe program implementation and interactions.
4. Collect secondary data (e.g., financial reports, program descriptions).
5. Transcribe interviews and categorize responses.
6. Identify themes using coding techniques.
7. Compare findings across data sources for triangulation.
8. Synthesize results into thematic insights.

Data Acquisition

Data acquisition involves:

- a. In-depth Interviews: Conduct interviews with 5-10 mustahik and 3-5 LAZISMU administrators. Questions focus on types of zakat assistance, perceived impact, and challenges faced.
- b. Observations: Observe training sessions, mentoring activities, and program implementations.
- c. Document Analysis: Review annual reports, training materials, and financial data related to productive zakat programs.

Testing and Validation

To ensure scientific rigor:

- a. Triangulation: Compare data from interviews, observations, and documents.
- b. Member Checking: Validate findings by sharing summaries with participants for feedback.
- c. Peer Debriefing: Discuss analysis with academic peers to enhance reliability.

Figures and Tables

Figure 1: Data Collection Procedure This figure illustrates the sequence of data collection activities, showing the relationship between interviews, observations, and document reviews.

Table 1: Key Indicators of Productive Zakat and Economic Independence

Indicator	Description
Types of Assistance	Modal usaha (business capital), skill training, production tools support
Training Frequency	Number of skill-enhancing sessions provided
Income Improvement	Change in mustahik income post-intervention
Business Sustainability	Continuity and growth of businesses initiated through zakat funds
Dependency Reduction	Decreased reliance on consumptive zakat or external aid

Figure 2: Impact of Productive Zakat Programs on Mustahik (a) Income growth trend among participants post-program. (b) Enhanced entrepreneurial reasoning and business decision-making skills.

By adopting this methodology, the study systematically examines the dynamics of productive zakat in promoting economic independence, ensuring scientific validity and comprehensive insights.

4. RESULTS AND DISCUSSION

This research aims to explore the role of productive zakat in the formation of economic independence through alms in LAZISMU Pamekasan. Based on the findings from interviews with mustahik and zakat managers as well as observations of productive zakat programs, there are several main findings that can be explained and discussed further. This discussion is presented in the following sub-sections:

The Effectiveness of Productive Zakat in Mustahik Economic Empowerment

Economic empowerment through productive zakat at LAZISMU Pamekasan is carried out by providing business capital and skills training to mustahik. These two aspects are interconnected, as providing capital alone without training will be less effective, while training without capital support will not enable mustahik to start their businesses. The combination of both is essential to ensure optimal empowerment efforts (Maisaroh 2024). The main goal of this program is to reduce mustahik's dependence on consumptive zakat and turn them into independent entrepreneurs. Based on the results of the interviews, mustahik who received zakat assistance reported that productive zakat helped them start or develop their business.

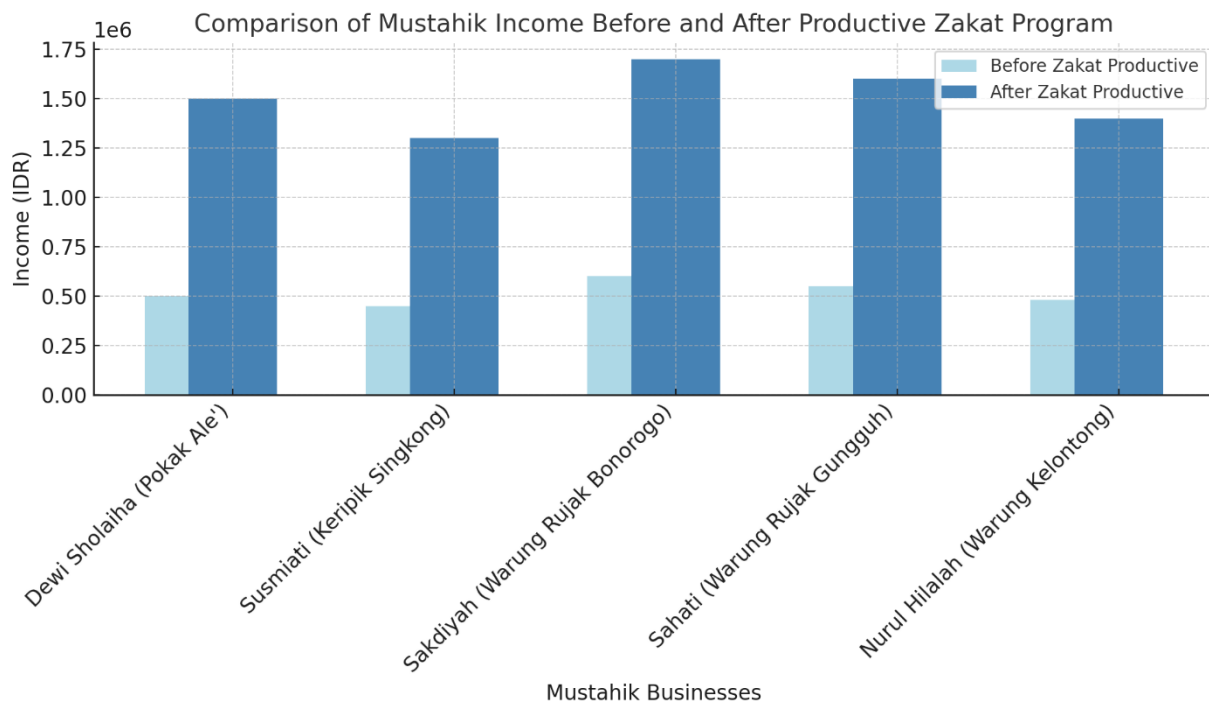
For example, one of the mustahik states:

"The capital I received from LAZISMU really helped me to open a stall, and now I can generate my own income to meet my family's needs" (Interview with Mrs. Sulaikha, November 12, 2024).

Skills training also has a significant impact, especially for mustahik who previously did not have special skills. One of the trainees mentioned:

"This training allows me to manage my agricultural business better and with more maximum results" (Munawi Interview, November 10, 2024).

These findings align with studies such as Choiri (2020), which revealed that productive zakat significantly improves mustahik income by providing capital and skills training. Furthermore, Fitri and Nasution (2023) highlighted that investing zakat in productive programs fosters economic sustainability and job creation. Recent studies also support this conclusion. Arif et al. (2024) identified four productive zakat models empowerment for MSMEs, agricultural businesses, livestock businesses, and educational entrepreneurship that effectively reduce poverty and enhance social equality. Rieza and Handoko (2024) emphasized the pivotal role of productive zakat in community economic development, particularly in reducing poverty through sustainable initiatives. Wiji Utami (2023) The results of this program indicate increased income and sustainable economic independence for mustahik. The following chart illustrates the comparison of average income of mustahik before and after participating in the productive zakat program:



Source: Data processed

The comparison highlights a substantial improvement in the income levels of several mustahik after participating in the program. For example, Dewi Sholaiha, who runs a traditional beverage business, experienced a threefold increase in her income from IDR 500,000 to IDR 1,500,000. Similarly, Susmiati, a producer of cassava chips, saw her earnings rise from IDR 450,000 to IDR 1,300,000. The trend continues with Sakdiyah, who operates a traditional rujak stall, achieving a significant income increase from IDR 600,000 to IDR 1,700,000. Sahati, also running a rujak business, reported an income rise from IDR 550,000 to IDR 1,600,000, and Nurul Hilalah, who manages a small retail shop, increased her earnings from IDR 480,000 to IDR 1,400,000. These improvements underscore the program's effectiveness in transforming mustahik into economically independent individuals.

Factors Supporting the Success of Productive Zakat at LAZISMU Pamekasan

The success of the productive zakat program does not only depend on the provision of funds, but is also supported by the following factors:

- Continuous Assistance Assistance Mentoring involves business coaching, monitoring business development, and additional training. One of the zakat managers stated:

"Assistance is the key to ensuring that the zakat funds distributed are not only exhausted, but can develop and empower mustahik" (Interview with Mr. Khoirul Jannah, Zakat Manager of Lazismu Pamekasan, November 20, 2024).

- Skills Training Training covers technical and managerial aspects, such as business management, financial planning, and marketing.
- Diversity of Productive Zakat Programs are designed according to mustahik needs, ranging from business capital to skills training.

One zakat manager stated that assistance is key to ensuring that the zakat funds distributed are not merely spent but can grow and empower mustahik. This finding is consistent with Arulsamy (2023), who emphasized the importance of continuous support and training in productive zakat programs. Furthermore, skills training, covering both technical and managerial aspects, such as business management, financial planning, and marketing, contributes significantly to the success of the program (Arulsamy, Singh, and Kumar 2023). Additionally, the diversity of programs, tailored to the specific needs of mustahik, ensures that assistance is impactful and relevant.

The Impact of Productive Zakat on Mustahik Economic Independence

The productive zakat program has proven to be effective in helping mustahik increase income, open up new economic opportunities, and reduce dependence on consumptive assistance. For example, a mustahik expressed:

"In the past, I only relied on consumptive zakat for daily needs, but after receiving business capital assistance, I managed to develop my business" (Interview with Mrs. Susmiati, November 15, 2024).

The growing business also opens up job opportunities for other communities, as happened to the cassava chips business that hired one new employee.

Challenges in the Implementation of Productive Zakat

Although the productive zakat program has a positive impact, several challenges are faced, such as:

a. Lack of Managerial Knowledge Some mustahik difficulties in product marketing. For example:

"My business is running, but I find it difficult in terms of marketing" (Interview with Mrs. Nur Hilalah, November 17, 2024).

b. Resource Limitations Lack of resources to provide broader training and mentoring is an obstacle.

To overcome this challenge, LAZISMU Pamekasan plans to collaborate with strategic partners, such as training institutions and local companies. These findings resonate with alderwick (2021), who noted that addressing resource limitations through partnerships enhances program outcomes. (Alderwick et al. 2021)

5. CONCLUSION

This research reveals that productive zakat managed by LAZISMU Pamekasan has significantly contributed to fostering mustahik's economic independence. As expected in the Introduction, the program's holistic approach successfully reduces poverty and creates economic independence. The substantial income increases across various mustahik businesses, such as traditional beverages, snacks, and retail, demonstrate the program's success. However, challenges such as managerial and marketing difficulties remain.

To enhance the program's impact, future efforts should focus on expanding partnerships with external institutions to provide comprehensive training and assistance. These developments open prospects for further studies, particularly on integrating advanced training modules and evaluating long-term impacts on mustahik's transition from recipients to contributors. With such improvements, productive zakat can become an even more effective tool in eradicating poverty and achieving sustainable economic well-being.

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