

THE IMPACT OF PRODUCTIVE ZAKAT UTILIZATION ON THE EMPOWERMENT AND WELFARE OF MSMEs IN BONDOWOSO

Siti Masrurroh¹, Izzah Dienillah², Supriyanto³, Eko Raharto⁴
Sekolah Tinggi Ilmu Syariah Abu Zairi Bondowoso, Indonesia
e-mail: 1mazrurroh06@gmail.com 2izzahdienillah@stisabuzairi.ac.id
4supriyanto@stisabuzairi.ac.id 4ekoraharto@stisabuzairi.ac.id

Abstract

This study aims to test and prove empirically regarding (1) the influence of the utilization of productive zakat on the empowerment of mustahik in Badan Amil Zakat Nasional (BAZNAS) Bondowoso. (2) the influence of the utilization of productive zakat on the welfare of mustahik in Badan Amil Zakat Nasional (BAZNAS) Bondowoso. A quantitative approach with a population of 160 mustahik who have received assistance from Baznas Bondowoso with a sample of 110 respondents. The sampling method uses the Isac Micheal formula with a 5% margin of error, and uses the Simple Random Sampling method. The data collection technique uses a questionnaire with hypothesis analysis using multiple linear regression analysis. The results of the study show that (1) productive zakat has a significant effect on the empowerment of mustahik in the Badan Amil Zakat Nasional (BAZNAS) Bondowoso, (2) the utilization of productive zakat has a significant effect on the welfare of mustahik in Badan Amil Zakat Nasional (BAZNAS) Bondowoso.

Keywords: Productive Zakat Utilization; Empowerment; Welfare.

Abstrak

Penelitian ini bertujuan untuk menguji dan membuktikan secara empiris mengenai (1) pengaruh pemanfaatan zakat produktif terhadap pemberdayaan mustahik di Badan Amil Zakat Nasional (BAZNAS) Bondowoso. (2) pengaruh pemanfaatan zakat produktif terhadap kesejahteraan mustahik di Badan Amil Zakat Nasional (BAZNAS) Bondowoso. Pendekatan yang digunakan adalah kuantitatif dengan populasi sebanyak 160 mustahik yang telah menerima bantuan dari Baznas Bondowoso dengan sampel sebanyak 110 responden. Metode pengambilan sampel menggunakan rumus Isac Micheal dengan margin of error 5%, serta menggunakan metode Simple Random Sampling. Teknik pengumpulan data menggunakan kuesioner dengan analisis hipotesis menggunakan analisis regresi linier berganda. Hasil penelitian menunjukkan bahwa (1) zakat produktif berpengaruh signifikan terhadap pemberdayaan mustahik di Badan Amil Zakat Nasional (BAZNAS) Bondowoso, (2) pemanfaatan zakat produktif berpengaruh signifikan terhadap kesejahteraan mustahik di Badan Amil Zakat Nasional (BAZNAS) Bondowoso.

Kata Kunci: Pemanfaatan Zakat Produktif; Pemberdayaan; Kesejahteraan.

A. Introduction

In the context of community economic development, MSMEs (Micro, Small, and Medium Enterprises) play a strategic role in absorbing labor, reducing poverty, and driving local economic growth. Poverty data can be seen from existing poverty levels, as reported by the Central Statistics Agency (BPS) in Bondowoso Regency, including:

Table 1. Poverty Data for Bondowoso Regency

No	Regency	Number of Poor People (in thousands)			
		2021	2022	2023	2024
1.	Bondowoso	115,18	105,69	105,13	99,62

Source: Badan Pusat Statistik (BPS), 2025

From the data above, we can see that the number of poor people in Bondowoso Regency decreased from 2021 to 2024, indicating that the welfare of the Bondowoso community has improved (BPS, 2024). One solution to reducing poverty is zakat, but many mustahik (zakat recipients) in Bondowoso Regency still live below the poverty line and rely on consumer assistance. Zakat has great potential as an instrument for economic empowerment if managed productively. One way to improve community welfare is through the role of government institutions that can assist through empowerment provided to communities in need (Saputri, 2024).

Badan Amil Zakat Nasional (BAZNAS) is one institution with an empowerment program. This empowerment program is funded by productive zakat funds specifically allocated to businesses. It involves providing business development tools to beneficiaries, from micro to small businesses, to address poverty on a partial scale.

This is in accordance with previous research on the utilization of productive zakat for empowerment that has been widely conducted. However, there are differences in the results shown by previous studies ((Hasan & Thomas, 2024), (Dienillah & Raharto, 2022), (Pangesti, Shinta Maulidya et al., 2022), (Iqbal, Nur, 2022), which stated that the utilization of productive zakat has an effect on the empowerment of mustahik. However, it is in contrast to the research of Nur Rahmad Sukowicaksono which states that the utilization of productive zakat has no effect on the empowerment of mustahik. Zakat that is well managed, both in receipt, collection or distribution, can be capital for efforts to improve the economy and welfare of mustahik. Zakat is a strategic social and humanitarian charity and has a very big influence on the economic development of the community.

In the productive management of zakat it must be appropriate, this has been regulated in the Law of the Republic of Indonesia Number 23 of 2011 concerning the management of zakat, article 25, which explains that zakat must be distributed to mustahik in accordance with Islamic sharia. Furthermore, in article 26, it is also explained that the distribution of zakat as referred to in article 25 is carried out based on a priority scale by paying attention to the principles of equality, justice, and obligation. Then in article 27 concerning utilization, it is stated that zakat can be utilized for productive businesses in the context of handling the poor and improving the quality of the community. To distribute zakat from muzakki to mustahik, there is a zakat distribution institution that has a special task as amil zakat, namely allocating, utilizing, regulating zakat issues, both collection and distribution. The purpose of productive zakat utilization is to increase business capacity so that it can grow and develop amidst modern competition and improve the welfare of mustahik.

In previous studies, discussions about the utilization of productive zakat on welfare have been widely carried out. However, there are differences in the results shown by previous studies ((Patharani et al., 2021), (Moh Afiq Amiruddin & Muttaqin, 2023), (Muslimah, 2024), and (Karunia & Amir, 2024) which state that the utilization of productive zakat has an effect on the empowerment of mustahik. However, it is inversely proportional to the research of Laras Nur Dita which states that although the poor population has decreased, community welfare has increased, but the quality of life and dependence on various assistance from the government are considered still too high so that people are not independent or free from poverty. And the distribution of zakat does not affect welfare due to the suboptimal distribution and ZIS on the island of Sumatra (Darmawan, 2023).

The concept of welfare in Islam differs from conventional concepts because it is a holistic concept, encompassing both material and spiritual dimensions, as well as individual and social dimensions. Based on this research background, the following research hypotheses can be formulated:

- H1: Productive zakat utilization influences the empowerment of mustahik (recipients) at Badan Amil Zakat Nasional (BAZNAS) in Bondowoso.
- H2: Productive zakat utilization influences the welfare of mustahik (recipients) at Badan Amil Zakat Nasional (BAZNAS) in Bondowoso.

B. Research Methods

This study uses a quantitative approach, descriptive research type. The data collection technique uses simple random sampling, a population of 160 BAZNAS aid recipients in 2023 with a sample of 110 respondents, the determination of the number of samples is determined using the Issac and Michael table with a 5% error

rate. The data source in this study is from primary data obtained through a questionnaire with a Likert scale and supported by secondary data from various sources such as journals, books, the internet and other sources. Data analysis in this study uses multiple linear regression with the help of SPSS Version 25.0. The analysis test uses several stages including instrumental tests, multiple linear regression tests and classical assumption tests.

C. Result and Discussion

Validity Test

A testing technique often used by researchers to test validity is the Pearson Bivariate Correlation (Pearson Product-Moment Correlation). If the calculated $r \geq$ the tabulated $r \geq$ (a two-sided test with a significance level of 0.05), then the instrument or question items significantly correlate with the total score (declared valid).

Table 2. Validity Test Results

No	Statement	R Count	R table	Information
		Utilization	Productiv e Zakat (X)	
1.	Statement 1	0,864	0.195	Valid
2.	Statement 2	0,756	0,195	Valid
3.	Statement 3	0,812	0.195	Valid
4.	Statement 4	0,799	0,195	Valid
5.	Statement 5	0,842	0.195	Valid
6.	Statement 6	0,821	0,195	Valid
7.	Statement 7	0,624	0.195	Valid
8.	Statement 8	0,637	0,195	Valid
9.	Statement 9	0,592	0,195	Valid
Empowerment (Y1)				
1.	Statement 1	0,615	0.195	Valid
2.	Statement 2	0,463	0,195	Valid
3.	Statement 3	0,435	0.195	Valid
4.	Statement 4	0,492	0,195	Valid
5.	Statement 5	0,513	0,195	Valid
6.	Statement 6	0,610	0,195	Valid
7.	Statement 7	0,700	0,195	Valid
8.	Statement 8	0,677	0,195	Valid
9.	Statement 9	0,551	0,195	Valid
Welfare (Y2)				
1.	Statement 1	0.469	0,195	Valid
2.	Statement 2	0.532	0.195	Valid
3.	Statement 3	0.534	0,195	Valid
4.	Statement 4	0.759	0,195	Valid

5.	Statement 5	0.668	0.195	Valid
6.	Statement 6	0.789	0,195	Valid
7.	Statement 7	0,724	0,195	Valid
8.	Statement 8	0.612	0.195	Valid
9.	Statement 9	0.659	0,195	Valid

Source: Primary data processed by SPSS, 2025

Based on Table 2, it can be seen that all statement items used to describe the survey questionnaire are declared valid. If all statement item indicators have positive values with a calculated r score $\geq r$ table (0.195) and a significance value less than 1. 0.05 ($\alpha = 5\%$). Based on the results of the validity test, all statement items in the survey questionnaire are declared valid and can be used in this study.

Reliability Test

An instrument and the data it produces are said to be reliable if the instrument consistently produces the same results for all measurements. This method is based on the Cronbach's alpha coefficient formula, namely: With an Alpha coefficient value $> 60\%$ significance or 0.6, the questionnaire is reliable.

Table 3. Realibility Test Result

No	Variable	Cronbach Alpha	Standar Cronbach Alpha	Information
1.	Productive zakat utilization	0.779	0,60	Reliabel
2.	Empowerment	0.736	0,60	Reliabel
3.	Welfare	0.758	0.60	Reliabel

Source: Primary data processed by SPSS, 2025

Based on Table 3, it can be seen that all variables in this study have reliable research tools because the minimum value of Cronbach Alpha $\geq$ Standard Cronbach Alpha is currently 0.6. Here, the Cronbach alpha value for the utilization variable is the highest ($0.779 > 0.60$) and the empowerment variable is the lowest ($0.736 > 0.60$). From these results, it can be concluded that the research tool has been declared reliable and can be used in this study.

Classical Assumption Test

Normality Test

To test for normality, the author used the Kolmogorov-Semirnov test, a normality test using the cumulative distribution function. If $Khitung < Ktabel$ or the significance value $> \alpha$ (0.05), then the standardized residuals are normally distributed. To see the normality output results, see the table below:

Table 4. Normality Test Results

Variable X	Variable Y	Sig.
Empowerment of Productive Zakat	Empowerment	0,250
Productive Utilization of Zakat	Welfare	0,200

Source: Primary data processed by SPSS, 2025

Based on table 4, it shows that the Kolmogorov-Smirnov normal test output is normally distributed, as the significance value of 0.250 and 0.200 is greater than 0.05 ($0.00 \geq 0.05$), so it is stated that the residual value is normally distributed.

Heteroscedasticity Test

The heteroscedasticity test is used to identify residual variation in a regression model. The criterion used in this study is that if the significance value is greater than or equal to 0.05, it is considered that there is no heteroscedasticity in the regression model. The results of the heteroscedasticity test can be seen below:

Table 5. Heteroscedasticity Test Output Results

Variable	Sig.	Information
Empowerment of Productive Zakat	0.265	There is not heteroscedasticity
Productive Utilization of Zakat	0.340	There is not heteroscedasticity

Source: Primary data processed by SPSS, 2025

Based on Table 5, the output results show that the significance values of the two tests (0.265) and (0.340) are all greater than 0.05. Because the significance value is greater than 0.05, it is stated that there is no heteroscedasticity.

Multicollinearity Test

The purpose of multicollinearity testing is to determine whether a regression model detects a correlation between independent variables. If a correlation exists, it is called a multicollinearity problem. In this study, the technique for detecting multicollinearity in a regression model can be confirmed using a statistical tool often used to test for multicollinearity, namely the variance inflation factor (VIF).

The basis for decision making in the multicollinearity test is if the VIF value is > 10.00 , it means that there is no multicollinearity in the data being tested.

Table 6. Multicollinearity Test Output Results

Model	Tolerance	VIF
Empowerment	1.000	1.000
Welfare	1.000	1.000

Source: Primary data processed by SPSS, 2025

Based on table 6, it can be seen that the tolerance for both variables is greater than 0.10 and the variance inflation factor (VIF) is more than 10. where the tolerance

for Empowerment (Y1) ($1,000 > 0.10$) and welfare (Y2) ($1,000 > 0.10$) is). VIF is the empowerment variable (Y1) ($1,000 < 10$), while Welfare (Y2) ($1,000 < 10$). Thus, it can be concluded that there is no multicollinearity connection between the independent variables and the dependent variable.

Multiple Linear Regression Test

Partial Regression Test (t-Test)

The t-test is a statistical method used to test hypotheses regarding the means of one or two populations. This test is often used when the sample size is small (usually less than 30) and the population variance is unknown. This test can be used in various contexts, including regression analysis, to determine whether the regression coefficient of the independent variable is significantly different from zero. Main Components of the t-Test Hypothesis:

- 1) Zero Hypothesis (H_0): The population mean is equal to a specific value (e.g., the regression coefficient is equal to zero).
- 2) Alternative Hypothesis (H_a): The population mean is different from a specific value (e.g., the regression coefficient is not equal to zero).

Table 7. t-Test Output Results

Model	T count	T table	Sig.	Information
Empowerment	4.936	0.1946	0.000	Hypothesis Accepted
Welfare	6.193	0.1946	0.000	Hypothesis Accepted

Source: Primary data processed by SPSS, 2025

Based on Table 7, it shows that hypothesis one (H_1) of the empowerment variable is accepted, namely empowerment has a significant effect on zakat utilization because the significance value is $0.000 > 0.05$, the test criteria can be accepted if the calculated t ($4.935 > t$ table (0.1946), then H_0 is rejected because $\text{sig.} > 0.05$ or H_a is accepted.

While for hypothesis two (H_2), namely the welfare variable is accepted, namely the utilization of productive zakat has a significant effect on welfare, then H_a is accepted because the calculated t ($6.193 < t$ table (0.1946), and the significance value is smaller at $0.000 < 0.05$. From these results, it can be stated that the productive zakat utilization variable has a significant effect on welfare.

Coefficient of Determination (R^2) The coefficient of determination (R^2) essentially measures the extent to which the independent variable is able to explain the dependent variable. To see the results of the determination test, see the table below:

Table 8. Results of the Coefficient of Determination (R²) Test

Model	R	R square	Adjust R Square	Std. Error of the Estimate
Utilization of productive zakat towards empowerment (Y1)	0.429 ^a	0.384	0.477	2.71665
Utilization of productive zakat for welfare (Y2)	0.512 ^a	0.462	0.555	3.47261

Source: Primary data processed by SPSS

Table 8 shows that the Adjusted R Square value is 0.477, representing 47.7%, meaning that productive zakat utilization has a 47.7% impact on empowerment. Other variables influence the remaining 52.3%. The Adjusted R Square value for productive zakat utilization on welfare (Y2) is 0.555, indicating that productive zakat utilization contributes 55.5% to welfare. The remaining 44.5% is influenced by other variables.

Discussion

The Effect of Productive Zakat Utilization on Mustahik Empowerment

Based on the results of a multiple linear regression test aimed to determine whether the effect is significant or insignificant, this study found that productive zakat utilization has an effect on empowerment. The test found that the calculated t-value (4.935) was greater than the table t-value (0.195), and the significance value was $0.000 < 0.05$ ($\alpha=5\%$). The effect of productive zakat utilization on empowerment was 47.7%. The remaining 52.3% was influenced by other variables.

The results of this study are in line with the research of ((Firmansyah et al., 2024), (Hasan & Thomas, 2024), (Dienillah & Raharto, 2022), (Pangesti, Shinta Maulidya et al., 2022), (Iqbal, Nur, 2022), (Utsman et al., 2022), (Yutegi, 2024)) which stated that the utilization of productive zakat has an effect on the empowerment of mustahik. However, it is in contrast to the research of Nur Rahmad Sukowicaksono which stated that the utilization of productive zakat has no effect on the empowerment of mustahik. This difference may occur due to differences in the research context, zakat implementation methods, and control variables used. In some cases, productive zakat can be ineffective if it is not accompanied by continuous monitoring, evaluation and mentoring. The effectiveness of productive zakat depends on how the funds are managed, distributed and accompanied by a comprehensive empowerment approach.

The Effect of Productive Zakat Utilization on the Welfare of Mustahik

Based on the results of a simple linear regression test aimed to determine whether the effect is significant or not, this study found a positive effect between the

variable of productive zakat utilization (X) on welfare (Y2). This means that H_a is accepted because the test showed that the calculated t (6.193) was greater than the t table (0.195), and the significance value was $0.000 < 0.05$ ($\alpha = 5\%$). The effect of productive zakat utilization on welfare (Y2) was 55.5%. The remaining 44.5% was influenced by other variables.

The results of this study align with those of Patharani et al., 2021, Moh Afiq Amiruddin & Muttaqin, 2023, Muslimah, 2024, Dirmawati & Wael, 2024, and Karunia & Amir, 2024, which state that the utilization of productive zakat influences the welfare of mustahik. Productive zakat encourages the transformation of mustahik from passive individuals to empowered and more prosperous individuals. However, this contrasts with research by Laras Nur Dita, which states that the utilization of productive zakat has no effect on welfare. The differences in research results may be due to differences in research areas, approaches to measuring welfare, and the extent to which mustahik receive capital assistance and non-financial support such as mentoring, training, and monitoring.

The findings of this study confirm that productive zakat is not only a tool for wealth redistribution but also an economic stimulus for mustahik to independently improve their well-being.

D. Conclusion

Based on the research results and discussion, the following conclusions can be drawn: 1. Zakat utilization has a significant positive effect on empowerment, as evidenced by the t -test value, which shows that the calculated t (4.936) is greater than the t -table (0.1547), and the significance value is $0.00 < 0.05$. 2. Productive zakat utilization has a positive and significant effect on welfare, as the calculated t (6.193) is greater than the t -table (0.67673), and the significance value is smaller at $0.00 < 0.05$.

Based on the research results, there is certainly room for improvement, both in terms of data limitations and time management issues, but especially in terms of writing. For better results, the following suggestions can be given to the subjects: 1. Future researchers can conduct research using variables outside of the ones studied to obtain more varied results that can influence the empowerment and welfare of mustahik. 2. The productive utilization of zakat has a significant positive impact on the empowerment and welfare of mustahik. Badan Amil Zakat Nasional (BAZNAS) should maintain this utilization in an effort to meet the needs of mustahik in Bondowoso and further improve it.

Reference

- BPS. (2024). *Data dan Informasi Kemiskinan Kabupaten /Kota di Indonesia, Tahun 2021,2022,2023,2024*.
- Darmawan, R. (2023). Pengaruh Distribusi Dana Zakat, Infaq dan Sedekah (Zis), Kesempatan Kerja dan Upah Minimum Terhadap Kesejahteraan Masyarakat Di Pulau Sumatra Tahun 2018-2022. In *Angewandte Chemie International Edition*, 6(11), 951–952. (Vol. 7, Issue November).
- Dienillah, I., & Raharto, E. (2022). Analisis Pengaruh Perilaku Produsen Terhadap Pemberdayaan Dan Kesejahteraan Petani Dalam Perspektif Maqasyid Syariah. *ESA*, 4(1), 1–12. <https://doi.org/10.58293/esa.v4i1.34>
- Dirmawati, D., & Wael, A. A. (2024). Kesejahteraan Mustahiq pada Program Lapak Berkah Ditinjau dari Pendayagunaan Zakat Produktif dan Penyaluran Dana Zakat. *Journal of Ecotourism and Rural Planning*, 1(2), 1–19. <https://doi.org/10.47134/jerp.v1i2.141>
- Firmansyah, Y., Sukarno, H., & Masruroh, N. (2024). The Productive Zakat in Empowering Mustahik Entrepreneurship. *The Es Economics and Entrepreneurship*, 2(03), 230–239. <https://doi.org/10.58812/esee.v2i03.233>
- Hasan, F., & Thomas, F. (2024). Pemberdayaan Masyarakat Miskin Melalui Inovasi Program Ekonomi Produktif Oleh Baznas Kota Kotamobagu. *Perada*, 6(2), 199–215. <https://doi.org/10.35961/perada.v6i2.1265>
- Iqbal, Nur, M. (2022). Pendayagunaan Zakat Produktif Dalam Pemberdayaan Ekonomi Umat Menurut Yusuf Qardhawi. *Jurnal Landraad*, 1(1), 22–42. <https://jurnal.islahiyah.ac.id/index.php/jl/article/view/27>
- Karunia, S. O. F., & Amir, F. (2024). Productive zakat distribution in improving mustahik welfare: CIBEST model approach. *Journal of Enterprise and Development (JED)*, 6(2), 10.
- Moh Afiq Amiruddin, & Muttaqin, A. A. (2023). Pengaruh Pendayagunaan Zakat Produktif Terhadap Kesejahteraan Mustahik. *Islamic Economics and Finance in Focus*, 2(2), 326–334. <https://doi.org/10.21776/ieff.2023.02.02.14>
- Muslimah, H. D. (2024). Dampak Pendayagunaan Zakat Produktif Terhadap Kesejahteraan Mustahik Program Ekonomi Oleh Badan Amil Zakat Nasional Kota Pontianak. *Jurnal Muamalat Indonesia - Jmi*, 4(1), 521–534. <https://doi.org/10.26418/jmi.v4i1.77822>
- Pangesti, Shinta Maulidya, Primadata, A. P., & Primadata, N. M. (2022). *Pemberdayaan Masyarakat Berkebutuhan Khusus (Peningkatan Kesejahteraan Penyandang disabilitas memiliki keterbatasan yang mengakibatkan perbedaan*

penyandang disabilitas dan non disabilitas dalam membentuk peran sebagai makhluk sosial . Oleh karena itu , m. 2(September), 68–87.

Patharani, D., Rasyid, R., & Arfandi. (2021). *Pengaruh Pendayagunaan Zakat Produktif Terhadap Kesejahteraan Mustahik (Studi Badan Amil Zakat Nasional Kabupaten Sorong)*. 2(November), 6.

Saputri, A. (2024). *Dampak Pemberdayaan Zakat Produktif Terhadap Peningkatan Ekonomi Kreatif*.

Utsman, T. Y., Ma'arif, S., & Labibi, S. (2022). Pengaruh Pendayagunaan Zakat Produktif Terhadap Pemberdayaan Mustahiq. *Tasharruf: Journal of Islamic Economics and Business*, 3(2), 88–106.
<https://doi.org/10.55757/tasharruf.v3i2.185>

Yutegi, A. (2024). Pengaruh Peranan Zakat produktif Terhadap Pemberdayaan Ekonomi Mustahiq Studi Kasus Baznas Kota Tangerang Selatan The Influence of the Role of Productive Zakat on Mustahiq Economic Empowerment Case Study of Baznas South Tangerang City. *Jurnal Ekonomi Syariah Dan Bisnis*, 7(2), 243–256.
<https://ejournal.unma.ac.id/index.php/maro/article/view/11486/5586>