



## Public Program Evaluation of Productive Zakat in Encouraging Mustahiq Economic Independence

Nopriawan Mahriadi<sup>1\*</sup>, Amiruddin Sandy<sup>2</sup>, M. Febrianza<sup>3</sup>  
STISIPOL Candradimuka, Palembang, Indonesia

**Corresponding Author:** Nopriawan Mahriadi,  
[Nopriawan.mahriadi@stisipolcandradimuka.ac.id](mailto:Nopriawan.mahriadi@stisipolcandradimuka.ac.id)

---

### ARTICLE INFO

*Keywords:* Evaluation of Public Programs, Productive Zakat, Economic Independence, Mustahiq, Public Administration

*Received :* 30, March

*Revised :* 16, April

*Accepted:* 09, May

©2026 Mahriadi, Sandy, Febrianza:  
This is an open-access article distributed under the terms of the [Creative Commons Atribusi 4.0 Internasional](https://creativecommons.org/licenses/by/4.0/).



### ABSTRACT

Productive zakat is one of the social policy instruments that has a strategic role in efforts to alleviate poverty and empower the community's economy. In the context of public administration, productive zakat is not only seen as a religious obligation, but also as a public program that requires systematic management, implementation, and evaluation. This study aims to evaluate the effectiveness of the productive zakat program in encouraging mustahiq economic independence at the National Amil Zakat Agency (BAZNAS) of South Sumatra Province. This study uses a qualitative approach with a descriptive method. Data was obtained through in-depth interviews, observations, and documentation of BAZNAS leaders, distribution and utilization staff, zakat collection units, and mustahiq productive zakat recipients. Program effectiveness analysis is carried out using a source, process, and goal approach. The results of the study show that the productive zakat program has been running quite effectively in improving the welfare and economic independence of mustahiq, but still faces obstacles in the form of limited human resources and low understanding of mustahiq on the concept of productive zakat. This study recommends strengthening institutional capacity and business assistance as a strategy to increase the effectiveness of the productive zakat program.

---

## **INTRODUCTION**

Poverty is still a major problem on the development agenda in many developing countries, including Indonesia. This problem is not only related to low incomes, but also includes limited access to education, health, and decent economic opportunities. Inequality in income distribution and weak economic capacity of the poor cause poverty to be structural and difficult to overcome in the short term (Todaro & Smith, 2015). In the context of national development, the government has a great responsibility in designing and implementing various public programs to reduce poverty. These programs are generally directed at improving community welfare through social assistance, economic empowerment, and job creation. However, the effectiveness of public programs is often the main problem in achieving sustainable development goals (Mardiasmo, 2009). The consumptive approach to social assistance is considered to be unable to break the chain of poverty permanently. Consumptive assistance tends to be temporary and does not encourage aid recipients to be economically independent. Therefore, an empowerment program is needed that is oriented towards increasing the capacity and economic independence of the poor (Suharto, 2010).

One of the socio-economic instruments that has great potential in supporting the economic empowerment of the community is zakat. From an Islamic perspective, zakat is not only seen as an obligation of worship, but also as a social instrument to realize justice and the welfare of the ummah (Hafidhuddin, 2002). Zakat has a redistributive function that can flow economic resources from the wealthy to the needy group.

Economically, zakat plays a role as an income redistribution mechanism that can reduce social inequality and increase the purchasing power of the poor. Chapra (2000) stated that zakat is an Islamic economic instrument that has a strategic role in creating a balance of wealth distribution and social stability.

Along with the development of the zakat management paradigm, the approach to distributing zakat has undergone a transformation from a consumptive pattern to a productive pattern. Productive zakat is directed to finance *mustahiq* economic activities in order to be able to generate income sustainably and improve their standard of living (Nasrullah, 2004).

Productive zakat becomes relevant in the context of development because it is in line with the concept of community empowerment. Empowerment emphasizes efforts to improve the ability of individuals and groups to be able to manage their resources to achieve economic independence (Suharto, 2010).

In Indonesia, zakat management is formally carried out by the National Amil Zakat Agency (BAZNAS) as an institution formed by the state. The existence of BAZNAS is regulated in Law Number 23 of 2011 concerning Zakat Management, which affirms the role of zakat as part of the national social welfare system. As a public sector institution, BAZNAS has a mandate to manage zakat in a professional, transparent, and accountable manner. BAZNAS is not only responsible for collecting zakat, but also in distributing and utilizing zakat in order to provide optimal benefits for *mustahiq*.

The productive zakat program managed by BAZNAS can be seen as a public program because it uses public resources and is aimed at the benefit of the wider community. Therefore, the productive zakat program needs to be evaluated with a public administration approach to assess its effectiveness and success.

In the study of public administration, program evaluation is an important stage in the public policy cycle. Evaluation aims to assess the extent to which a program achieves the set goals and identify the factors that affect the success or failure of the program (Dunn, 2000). The evaluation of public programs focuses not only on the achievement of outputs, but also on the outcomes and impacts produced for the target group. Outcome reflects the changes that occur in the beneficiaries as a result of the implementation of the program (Mahmudi, 2011).

In the context of productive zakat, the main expected outcome is the increase of mustahiq economic independence. Economic independence is characterized by the ability of mustahiq to manage businesses sustainably and meet the needs of life without dependence on social assistance.

The economic independence of mustahiq also reflects the success of the productive zakat program in transforming mustahiq into productive and empowered individuals. Even in the long term, mustahiq is expected to be able to transform into muzakki (Hafidhuddin, 2002).

However, the implementation of the productive zakat program is inseparable from various challenges. Limited human resources for managers, weak business assistance, and low economic literacy often hinder the achievement of program goals (Astuti, 2019). In addition, there are still mustahiq who use productive zakat funds for consumptive needs. This condition shows that there is a gap in understanding between the program objectives and the practice in the field, which has an impact on the low sustainability of mustahiq businesses.

At the regional level, including South Sumatra Province, BAZNAS has implemented a productive zakat program with a relatively large number of recipients and funds. However, distribution data shows fluctuations in the amount of mustahiq and funds disbursed every year, which indicates dynamics in program implementation.

These fluctuations raise questions about the effectiveness of productive zakat management in achieving the goal of mustahiq economic empowerment. Therefore, the evaluation of the productive zakat program is very important to be carried out comprehensively.

A comprehensive evaluation needs to cover various aspects, ranging from the availability of resources, the management process, to the achievement of program goals. Lubis and Martani (2007) emphasized that program effectiveness can be assessed through a source, process, and objective approach.

The sourcing approach assesses the adequacy of funds, infrastructure, and the quality of human resources. The process approach assesses the mechanism of distribution and management of productive zakat. Meanwhile, the target approach assesses the impact of the program on the welfare and economic independence of mustahiq.

This study positions productive zakat as a public program that needs to be evaluated systematically using a public administration perspective. This approach is expected to be able to provide a more comprehensive understanding of the role of productive zakat in socio economic development.

Practically, the results of this research are expected to be input for BAZNAS in increasing the effectiveness of productive zakat management. The resulting recommendations can be used as a basis for improving policies and strategies for the utilization of zakat. Thus, the evaluation of the productive zakat program is not only oriented to program accountability, but also to increasing the social and economic impact for mustahiq. This is in line with the demands of public sector governance that emphasize the effectiveness, efficiency (Suprianto et al., 2025), and sustainability of programs.

Based on this description, this study aims to evaluate the effectiveness of the productive zakat program in encouraging mustahiq economic independence at the National Amil Zakat Agency of South Sumatra Province.

## **LITERATURE REVIEW**

### ***Public Program Evaluation***

In the study of public administration, program evaluation is an important stage in the public policy cycle which aims to assess the success of a program in achieving the goals that have been set. Dunn (2000) defines policy evaluation as a systematic process to assess the value, benefits, and impact of a public policy or program. Evaluation not only serves as a control tool, but also as a basis for future policy improvement. Mahmudi (2011) emphasized that the evaluation of public sector programs must be performance-oriented, namely the extent to which the program is able to produce outputs and outcomes in accordance with the objectives. Therefore, the evaluation of public programs not only assesses administrative aspects, but also the social and economic impact felt by the target community.

### ***Program Effectiveness Approach***

Program effectiveness indicates the level of success of a program in achieving predetermined goals. Lubis and Martani (2007) stated that effectiveness can be measured through three main approaches, namely the resource approach, the process approach, and the goal approach. The sourcing approach assesses the effectiveness of the program based on the adequacy and quality of the resources used, such as funds, human resources, and infrastructure. The process approach assesses effectiveness based on the mechanism and procedure of program implementation. Meanwhile, the target approach assesses the extent to which the program is able to achieve its goals and have a real impact on the target group.

### ***Productive Zakat and Economic Independence Mustahiq***

Productive zakat is the utilization of zakat directed to mustahiq productive business activities with the aim of increasing their income and economic independence. Hafidhuddin (2002) stated that productive zakat has

great potential in transforming mustahiq into productive and empowered individuals. Mustahiq economic independence is characterized by the ability of mustahiq to manage businesses sustainably, meet the needs of life independently, and reduce dependence on social assistance. In the long term, productive zakat is expected to be able to change the position of mustahiq into muzakki.

## **METHODOLOGY**

This study uses a qualitative approach with a descriptive method (Suprianto & Riwayanti, 2024). This approach was chosen to gain a deep understanding of the implementation and effectiveness of the productive zakat program as a public program. The location of the research is the National Amil Zakat Agency (BAZNAS) of South Sumatra Province. The research informants are determined purposively, including the leadership of BAZNAS South Sumatra Province, the staff of the zakat distribution and utilization section, the Zakat Collection Unit (UPZ), and the mustahiq of productive zakat recipients. Data collection techniques were carried out through in-depth interviews, direct observations, and documentation studies. Data analysis was carried out using the interactive model of Miles and Huberman (2014) which includes data reduction, data presentation, and conclusion drawn. The validity of the data was tested through source triangulation techniques and methods.

## **RESEARCH RESULTS**

The results of the study show that the implementation of the productive zakat program at the National Amil Zakat Agency (BAZNAS) of South Sumatra Province has been running as part of a public program aimed at encouraging mustahiq economic independence. In terms of resource availability, BAZNAS has allocated productive zakat funds regularly every year with a relatively stable proportion. The funds are sourced from the collection of zakat, infaq, and alms which are managed centrally and distributed to mustahiq who have gone through an administrative and factual selection process. Although nominally the available funds are considered sufficient to support the program, the limitation of human resources, especially business assistants, is still the main obstacle in the implementation of productive zakat.

Human resources involved in the management of the productive zakat program consist of BAZNAS leaders, zakat distribution and utilization staff, and Zakat Collection Units (UPZ) at the regional level. However, the number and competence of accompanying officers are not proportional to the number of mustahiq productive zakat recipients. This condition has an impact on the limited intensity of business assistance and monitoring the development of mustahiq businesses after the assistance is distributed. In addition, the limited operational budget for mentoring activities is also a factor that affects the effectiveness of the program implementation.

From the aspect of the implementation process, the results of the study show that the mechanism for distributing productive zakat has followed the procedures set by BAZNAS. The process starts from the submission of mustahiq

candidates, verification of eligibility, determination of recipients, to the distribution of assistance in the form of business capital, equipment, or other business support facilities. The selection process is carried out by considering economic conditions, business types, and the potential for the sustainability of mustahiq businesses. However, the post-distribution mentoring process has not been carried out systematically and continuously.

The business assistance carried out tends to be incidental and does not have a structured monitoring schedule. This causes BAZNAS to experience limited information about the development of mustahiq businesses periodically. In some cases, mustahiq has difficulties in managing businesses, facing market competition, and overcoming production and marketing constraints, but does not receive adequate assistance. This condition affects the sustainability of the business and the success rate of the productive zakat program.

In terms of mustahiq's understanding of the concept of productive zakat, the results of the study show that there is a variation in the level of understanding. Some mustahiq understand that productive zakat aims to develop businesses and increase economic independence. However, there are still mustahiq who view zakat assistance as a consumptive fund, so the funds received are used to meet daily needs. Low economic literacy and entrepreneurship are factors that affect the suboptimal use of productive zakat funds.

From the aspect of achieving the target, the results of the study show that the productive zakat program has had a positive impact on some mustahiq. Some mustahiq have experienced an increase in business income, are able to maintain and develop their businesses, and increase their ability to meet the economic needs of their families. Successful mustahiq generally have previous business experience, high motivation, and receive relatively more intensive assistance.

However, not all mustahiq show the same level of success. Some mustahiq experienced business stagnation, some even stopped their businesses due to limited advanced capital, low managerial skills, and unstable market conditions. This shows that the achievement of the goals of the productive zakat program is not even and still depends on the characteristics of the mustahiq individual and the assistance support received. Overall, the results of the study show that the productive zakat program at BAZNAS South Sumatra Province has been running and has made a real contribution to the empowerment of the mustahiq economy. However, the effectiveness of the program is still partial and not fully optimal. Limited human resources, weak mentoring and monitoring systems, and low understanding of some mustahiq on the concept of productive zakat are the main factors that affect the achievement of mustahiq economic independence in a sustainable manner.

## **DISCUSSION**

The findings of the study show that the effectiveness of the productive zakat program as a public program is greatly influenced by the balance between the availability of resources, the quality of the implementation process, and the achievement of program goals. This condition is in line with the approach to

program effectiveness put forward by Lubis and Martani (2007), which affirm that the success of a program is not only determined by the size of the budget or the availability of funds, but also by the organization's ability to manage resources optimally. In the context of productive zakat, although the funds available are relatively adequate, the limitation of human resources and institutional capacity is the main limiting factor in achieving the effectiveness of the program as a whole.

The limitations of business assistants found in this study show a gap between program design and implementation capacity in the field. From the perspective of public administration, this condition reflects the weak managerial and organizational functions in the implementation of public programs (Dunn, 2000). Mentoring is a crucial component of the empowerment program because it functions as a mechanism for transferring knowledge, skills, and entrepreneurial values to mustahiq. Without adequate assistance, productive zakat has the potential to lose its empowerment orientation and shift back to consumptive assistance.

In terms of the implementation process, the research findings show that the procedure for distributing productive zakat has been carried out in accordance with applicable regulations, but has not been balanced with a continuous monitoring and evaluation system. This strengthens the view of Mahmudi (2011) that public sector performance evaluation is often still oriented to administrative outputs, not to program outcomes and impacts. The absence of systematic monitoring makes it difficult for organizations to identify problems faced by mustahiq early, so that improvement interventions cannot be carried out in a timely manner.

The low understanding of some mustahiq on the concept of productive zakat is also an important finding in this study. This phenomenon shows that the success of an empowerment program is determined not only by structural and institutional factors, but also by the cultural and cognitive factors of the beneficiaries. Suharto (2010) emphasized that community empowerment requires a continuous learning process so that the target community is able to internalize the program's goals and change the mindset from dependence to independence.

The finding that some mustahiq uses productive zakat funds for consumptive needs shows that there is a gap between the normative goals of the program and the reality of implementation. From a public policy perspective, this condition reflects weak policy communication and program socialization to target groups. In fact, effective communication is an important prerequisite in the implementation of policies so that the program objectives can be understood and accepted by the beneficiaries (Dunn, 2000).

However, this study also found that there is a mustahiq that has succeeded in increasing income and developing its business in a sustainable manner. This success shows that productive zakat has real potential in encouraging economic independence if supported by adequate supporting factors. This finding is in line with the views of Hafidhuddin (2002) and Chapra (2000) who emphasize that productive zakat can be an effective instrument in creating economic justice and empowering the poor.

The success of some mustahiq is generally characterized by previous business experience, high motivation, and access to mentoring and market networking. This shows that the characteristics of mustahiq individuals also affect the success rate of the productive zakat program. Therefore, a uniform approach in distributing productive zakat tends to be less effective, and a more adaptive strategy is needed according to the needs and capacity of each mustahiq.

From the perspective of public administration, the results of this study indicate that productive zakat as a public program requires strengthening performance and results-oriented governance. The strengthening includes mustahiq needs-based planning, strengthening the capacity of human resources, and implementing a continuous monitoring and evaluation system. Without strengthening governance, productive zakat risks not achieving its transformational goals in the long term.

The findings of this study also strengthen the argument that productive zakat cannot be separated from the context of social policy and economic development. As part of the national social welfare system, productive zakat needs to be synergized with other economic empowerment programs in order to produce a wider and more sustainable impact. This synergy can strengthen the position of productive zakat as a strategic public policy instrument.

Overall, the discussion of the results of this study emphasizes that the effectiveness of the productive zakat program does not only depend on the amount of funds disbursed, but also on the quality of governance, mentoring, and mustahiq's understanding of the program's objectives. Comprehensive evaluation of public programs is an important instrument to ensure that productive zakat truly contributes to the achievement of mustahiq economic independence and sustainable social development.

## **CONCLUSIONS AND RECOMMENDATIONS**

Based on the results and discussion of the research, it can be concluded that the productive zakat program managed by the National Amil Zakat Agency of South Sumatra Province has played a role as a public program that is able to make a real contribution in encouraging mustahiq economic independence. This program has had a positive impact on increasing the income and welfare of some mustahiq, especially those who have business experience, high motivation, and have received relatively adequate assistance. However, the effectiveness of the productive zakat program as a whole is still not optimal because it faces a number of obstacles, especially the limited human resources of managers, the weak business mentoring and monitoring system, and the low understanding of some mustahiq on the concept and objectives of productive zakat.

This study also concludes that the success of productive zakat is not only determined by the amount of funds disbursed, but is greatly influenced by the quality of program governance. The balance between the adequacy of resources, the effectiveness of the implementation process, and the achievement of program goals are key factors in encouraging mustahiq economic independence in a sustainable manner. Without strengthening the process and mentoring aspects,

productive zakat has the potential to lose its empowerment orientation and tends to function as purely consumptive assistance.

Based on this conclusion, this study recommends that BAZNAS South Sumatra Province strengthen institutional capacity through improving the quality and number of human resources, especially mustahiq business assistants. Structured and sustainable assistance needs to be an integral part of the productive zakat program, not only at the distribution stage, but also in the phase of development and evaluation of mustahiq businesses. In addition, it is necessary to increase economic literacy and entrepreneurship for mustahiq through continuous training and coaching so that they are able to understand and utilize productive zakat optimally. This study also recommends the need to strengthen the monitoring and evaluation system of productive zakat programs that are oriented towards outcomes and impacts, not just administrative outputs. A continuous evaluation system will assist BAZNAS in identifying problems early, making policy improvements, and ensuring that the productive zakat program really contributes to the achievement of mustahiq economic independence. By strengthening governance, mentoring, and program evaluation, productive zakat is expected to become an effective and sustainable public policy instrument in supporting social development and poverty alleviation.

#### **ADVANCED RESEARCH**

The next research is recommended to use a quantitative approach or mixed method to measure the impact of productive zakat more comprehensively. In addition, comparative studies between regions can also be carried out to identify best practices for managing productive zakat.

#### **ACKNOWLEDGMENT**

The author would like to thank all informants who have provided valuable data and information.

#### **REFERENCES**

- Astuti, H. W. (2019). Peranan zakat produktif terhadap pengembangan usaha mikro mustahiq. *Jurnal Ekonomi Dan Keuangan Islam*, 5(2), 85–98.
- Chapra, M. U. (2000). *The Future of Economics: An Islamic Perspective*. The Islamic Foundation.
- Dunn, W. N. (2000). *Public Policy Analysis: An Introduction* (3rd ed.). Prentice Hall.
- Hafidhuddin, D. (2002). *Zakat dalam Perekonomian Modern*. Gema Insani Press.
- Lubis, H., & Martani, H. (2007). *Teori Organisasi: Suatu Pendekatan Makro*. Remaja Rosdakarya.
- Mahmudi. (2011). *Manajemen Kinerja Sektor Publik*. UPP STIM YKPN.
- Mardiasmo. (2009). *Akuntansi Sektor Publik*. Andi Offset.
- Miles, M. B., Huberman, A. M., & Saldana, J. (2014). *Qualitative Data Analysis*. SAGE Publications. <https://books.google.co.id/books?id=3CNrUbTu6CsC>
- Nasrullah. (2004). *Zakat Produktif: Konsep dan Implementasi*. RajaGrafindo Persada.
- Suharto, E. (2010). *Membangun Masyarakat Memberdayakan Rakyat: Kajian Strategis Pembangunan Kesejahteraan Sosial dan Pekerjaan Sosial*. Refika Aditama.

- Suprianto, B., Myrna, R., Sumaryana, A., & Sukarno, D. (2025). Towards Tax Efficiency and Compliance: Self-Assessment in Indonesia. *International Journal of Public Administration*, 1-4. <https://doi.org/10.1080/01900692.2024.2436565>
- Suprianto, B., & Riwayanti, J. (2024). *Digital Fiscal Surveillance : Implementasi Tapping Box dalam Optimalisasi Pajak Restoran*.
- Todaro, M. P., & Smith, S. C. (2015). *Economic Development* (12th ed.). Pearson Education.