

Evaluation of the Implementation of Productive Zakat in Empowering Mustahik Owned MSMEs

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ABSTRAK

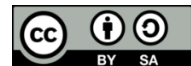
Zakat produktif merupakan salah satu instrumen pemberdayaan ekonomi Islam yang diarahkan untuk meningkatkan kemandirian ekonomi mustahik melalui pengembangan usaha produktif. Namun, keberhasilan program tidak hanya ditentukan oleh besarnya bantuan yang diberikan, tetapi juga oleh efektivitas implementasinya. Penelitian ini bertujuan mengevaluasi implementasi program zakat produktif pada setiap tahapan, meliputi perencanaan, penyaluran bantuan, pendampingan, dan monitoring, serta menganalisis dampaknya terhadap pemberdayaan UMKM mustahik. Penelitian menggunakan pendekatan kualitatif deskriptif dengan informan yang terdiri atas pengelola program zakat produktif dan lima mustahik penerima bantuan usaha produktif. Informan ditentukan menggunakan teknik purposive sampling berdasarkan keterlibatan langsung dalam program. Data dikumpulkan melalui wawancara, observasi, dan dokumentasi, kemudian dianalisis menggunakan model interaktif Miles dan Huberman melalui reduksi data, penyajian data, dan penarikan kesimpulan. Hasil penelitian menunjukkan bahwa implementasi zakat produktif telah berjalan melalui tahapan perencanaan, verifikasi, penyaluran bantuan, monitoring, dan pendampingan sesuai mekanisme yang ditetapkan. Program memberikan dampak positif terhadap keberlangsungan usaha dan kemandirian ekonomi mustahik, meskipun peningkatan pendapatan yang diperoleh belum sepenuhnya optimal akibat keterbatasan kapasitas usaha, pemasaran, dan pendampingan. Kebaruan penelitian ini terletak pada evaluasi implementasi zakat produktif secara komprehensif melalui perspektif pengelola dan mustahik dengan menggunakan model evaluasi CIPP. Temuan penelitian mengimplikasikan pentingnya penguatan pendampingan usaha, pelatihan kewirausahaan, dan pengembangan kapasitas usaha untuk meningkatkan efektivitas program zakat produktif secara berkelanjutan.

ABSTRACT

Productive zakat is one of the Islamic economic empowerment instruments designed to enhance the economic independence of *mustahik* through the development of sustainable business activities. However, the success of productive zakat programs depends not only on the amount of assistance provided but also on the effectiveness of program implementation. This study aims to evaluate the implementation of a productive zakat program across its major stages, including planning, assistance distribution, mentoring, and monitoring, while examining its contribution to the empowerment of mustahik-owned Micro, Small, and Medium Enterprises (MSMEs). A descriptive qualitative approach was employed, involving productive

zakat program administrators and five mustahik beneficiaries as research informants. Informants were selected using purposive sampling based on their direct involvement in the program. Data were collected through in-depth interviews, observations, and documentation and analyzed using the interactive model of Miles and Huberman, comprising data reduction, data display, and conclusion drawing. The findings indicate that the implementation of productive zakat has followed the prescribed stages of planning, verification, assistance distribution, monitoring, and mentoring. The program has positively contributed to business sustainability and the economic self-reliance of mustahik. Nevertheless, improvements in beneficiaries' income remain limited due to constraints related to business capacity, market access, and the intensity of mentoring. The novelty of this study lies in its comprehensive evaluation of productive zakat implementation from the perspectives of both program administrators and beneficiaries using the Context, Input, Process, and Product (CIPP) evaluation model. The findings highlight the importance of strengthening business mentoring, entrepreneurship training, and capacity-building initiatives to enhance the long-term effectiveness and sustainability of productive zakat programs.

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1. INTRODUCTION

Within the framework of Islamic economics, zakat serves not only as a religious obligation but also as a strategic socio economic instrument for redistributing wealth to disadvantaged groups, thereby promoting social welfare and reducing economic inequality (Damanik & Albahi, 2022). In Indonesia, zakat management is legally governed by Law Number 23 of 2011 concerning Zakat Management, which emphasizes improving the effectiveness and efficiency of zakat administration while maximizing its contribution to public welfare and poverty alleviation. The implementation of this law is further reinforced by Government Regulation Number 14 of 2014, which regulates the mechanisms for zakat collection, distribution, utilization, supervision, and institutional development (Nazaruddin, 2022). Furthermore, the productive utilization of zakat is guided by several regulations issued by the National Zakat Agency (BAZNAS), particularly BAZNAS Regulation Number 3 of 2018 concerning the Distribution and Utilization of Zakat, which recognizes productive zakat as an instrument for empowering mustahik through sustainable income-generating activities.

According to the *Indonesia Zakat Outlook* published by BAZNAS, Indonesia possesses an enormous zakat potential amounting to hundreds of trillions of rupiah annually. However, the actual collection remains substantially below its estimated potential. Nevertheless, a significant portion of the collected zakat has been allocated to productive zakat programs aimed at enhancing the economic welfare of *mustahik* and alleviating poverty through sustainable economic empowerment initiatives (Badan Amil Zakat Nasional, 2024).

Over the past decade, zakat management has gradually shifted from a predominantly consumptive distribution approach, which focuses on meeting beneficiaries' immediate needs, toward a productive approach designed to strengthen the long-term economic capacity of recipients. Productive zakat refers to the utilization of zakat funds in the form of business capital, production equipment, or other productive assets that enable *mustahik* to generate sustainable income and achieve greater economic self-reliance (Erni et al., 2025).

The importance of productive zakat has become increasingly relevant in addressing the challenges faced by Micro, Small, and Medium Enterprises (MSMEs), which constitute a major pillar of Indonesia's economy. MSMEs play a crucial role in generating employment opportunities and increasing household income. Recognizing their strategic importance, the Indonesian government has strengthened MSME development through Law Number 20 of 2008 concerning Micro, Small, and Medium Enterprises, which was subsequently amended by Law Number 6 of 2023 on Job Creation. These regulations demonstrate the government's commitment to fostering a conducive business environment by simplifying business licensing procedures, expanding access to financing, strengthening partnerships, and enhancing MSME competitiveness. Such policy initiatives are closely aligned with the objectives of productive zakat in promoting the economic empowerment of low income communities (Dalimunthe & Batubara, 2026).

Despite their strategic role, many MSMEs, particularly those operated by low-income entrepreneurs, continue to face significant challenges, including limited business capital, inadequate managerial capabilities, weak market access, and insufficient adaptability to technological advancements and increasingly competitive markets. These constraints often prevent MSMEs from achieving sustainable growth and leave them economically vulnerable (Ali Avvienceena Al Attqia et al., 2024).

To address these challenges, various zakat management institutions in Indonesia have developed productive zakat programs focusing on the economic empowerment of *mustahik* through MSME development. These programs generally provide business capital assistance, production equipment, entrepreneurship training, and business mentoring. Conceptually, productive zakat is expected to strengthen the entrepreneurial capacity of *mustahik*, enabling them to gradually transform from zakat recipients (*mustahik*) into zakat contributors (*muzaki*) (Purnamasari et al., 2023). However, the effectiveness of productive zakat programs depends not only on the amount of assistance provided but also on the quality of program implementation, mentoring, monitoring, and the beneficiaries' capacity to manage and expand their businesses.

Research on productive zakat has received increasing attention in the Islamic economics literature. Nurlaili et al. (2024) found that the productive zakat program implemented by BAZNAS North Lampung significantly improved community welfare through livestock based economic empowerment. However, their study focused primarily on the livestock sector and did not specifically examine the empowerment of *mustahik* owned Micro, Small, and Medium Enterprises (MSMEs) (Nurlaili Yusna et al., 2024). Similarly, Firlina and Afriyanti (2024) reported that the implementation of productive zakat through the Pekanbaru Makmur Program contributed to business development and improved the living standards of *mustahik* engaged in MSMEs (Firlina & Afriyanti, 2024). Nevertheless, their study concentrated mainly on program implementation and its implementation barriers, without comprehensively evaluating the planning, assistance distribution, mentoring, and monitoring stages of the program.

Furthermore, most previous studies have assessed the effectiveness of productive zakat primarily in terms of increased income or business growth among *mustahik*. Comprehensive evaluations that examine program implementation using the Context, Input, Process, and Product (CIPP) evaluation model while integrating the perspectives of both program administrators and beneficiaries remain relatively scarce. Consequently, there is still a significant research gap regarding how the quality of program implementation influences the success of empowering *mustahik* owned MSMEs.

This study addresses this gap by evaluating the implementation of productive zakat through the Context, Input, Process, and Product (CIPP) evaluation model, which incorporates the perspectives of both program administrators and *mustahik* as program beneficiaries. The novelty of this study lies in the application of the CIPP evaluation framework to provide a comprehensive assessment of program implementation, while employing broader empowerment indicators that extend beyond income growth to include business sustainability, household economic resilience, and the economic self reliance of *mustahik*.

Based on these considerations, this study aims to evaluate the implementation of productive zakat in empowering *mustahik* owned MSMEs using the Context, Input, Process, and Product (CIPP) evaluation model. The findings are expected to contribute to the growing body of knowledge on productive zakat program evaluation and to provide practical recommendations for zakat management institutions to enhance the effectiveness and long-term sustainability of economic empowerment programs for *mustahik*.

2. LITERATURE REVIEW

4.2 *Productive Zakat*

Productive zakat is one of the Islamic economic empowerment instruments that enables *mustahik* to establish sustainable sources of livelihood, thereby allowing them to gradually escape poverty. It is defined as zakat distributed in the form of assets or financial capital that is not intended for immediate consumption but is instead invested and utilized to support the continuity and development of beneficiaries' businesses, enabling them to generate sustainable income and meet their long term livelihood needs (Zuchroh, 2022). Accordingly, productive zakat aims to transform *mustahik* into *muzaki* by fostering productive and sustainable economic activities.

Productive zakat also represents an important instrument for achieving sustainable development from an Islamic perspective. Rather than providing consumptive assistance, productive zakat is managed through business oriented support that enables *mustahik* to develop and sustain their economic activities over the long term (Firmansyah et al., 2024). Within the Indonesian regulatory framework, the utilization of zakat for productive purposes is governed by Law Number 23 of 2011 concerning Zakat Management, which stipulates that zakat funds may be allocated to productive economic activities as part of broader efforts to alleviate poverty and improve public welfare.

In practice, productive zakat may be implemented through various forms of assistance, including business capital financing, the provision of production equipment, livestock assistance, microenterprise development, and other economic empowerment programs. Such productive utilization of zakat reflects the social and economic functions of zakat in reducing socioeconomic disparities while promoting community welfare and sustainable economic development (BAZNAS, 2024).

4.3 *Empowerment of Mustahik-Owned MSMEs*

Community empowerment refers to the process of strengthening the capacities of individuals and groups experiencing socioeconomic disadvantages, enabling them to overcome the economic and social constraints that contribute to poverty and marginalization. It is a process of expanding people's opportunities, motivation, and capabilities to access available resources, thereby enhancing their capacity to shape their own future through active participation in improving their own quality of life and that of their communities (Antonius Ary Setyawan et al., 2025)

In the context of Micro, Small, and Medium Enterprises (MSMEs), empowerment is implemented through various interventions, including the provision of business capital, training, mentoring, skills development, and expanded market access. MSME

empowerment is not solely intended to increase business income but also to strengthen entrepreneurial capacity and promote the self reliance of business owners (Edi, 2005).

Within productive zakat programs, the empowerment of *mustahik* owned MSMEs is designed to support low-income individuals operating microenterprises by enabling them to sustain and expand their businesses. Accordingly, the success of empowerment initiatives should not be measured solely by the amount of financial assistance provided, but also by the beneficiaries' ability to manage, develop, and sustain their businesses over the long term.

4.4 The CIPP Evaluation Model

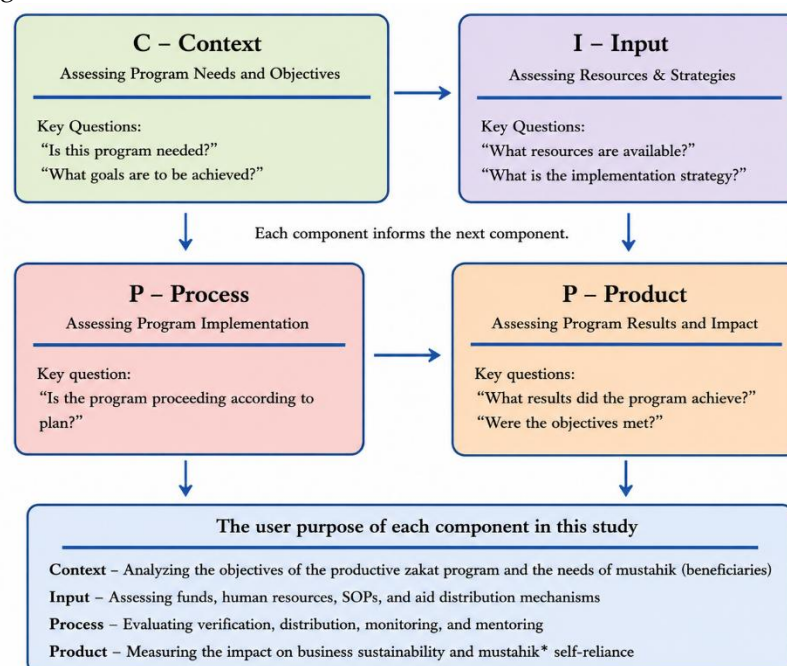
This study adopts the Context, Input, Process, and Product (CIPP) evaluation model developed by Stufflebeam and Zhang as the analytical framework for evaluating the implementation of productive zakat programs. The CIPP model is one of the most widely used program evaluation frameworks because it provides a comprehensive assessment of a program, encompassing its planning, implementation, and outcomes (Ratnaya et al., 2022)

The context evaluation component is intended to assess the needs, problems, and objectives that form the basis for program implementation. In this study, the context dimension is employed to examine the objectives of the productive zakat program in empowering mustahik-owned Micro, Small, and Medium Enterprises (MSMEs).

The input evaluation component focuses on assessing the resources that support program implementation, including zakat funds, human resources, operational mechanisms, standard operating procedures (SOPs), and the various forms of assistance provided to mustahik.

The process evaluation component examines the implementation of the program, including beneficiary verification, assistance distribution, monitoring activities, and business mentoring carried out throughout the program implementation.

Finally, the product evaluation component assesses the outcomes and impacts of the program on business development, income improvement, economic self-reliance, and the sustainability of businesses operated by mustahik as beneficiaries of the productive zakat program.



3. METODE PENELITIAN

This study employed a descriptive qualitative research design to obtain an in-depth understanding of the implementation of productive zakat programs in empowering *mustahik* owned Micro, Small, and Medium Enterprises (MSMEs). The study was conducted at a provincial zakat management institution in Gorontalo that administers productive zakat-based economic empowerment programs.

The research informants were selected using purposive sampling based on their level of involvement in and knowledge of the program under investigation. The informants consisted of program administrators and *mustahik* who had received productive zakat assistance. Data were collected through in-depth interviews, field observations, and document analysis of relevant program documents.

To ensure the trustworthiness of the findings, source triangulation was employed by comparing information obtained from different informants and supporting documents. The collected data were subsequently analyzed using the Miles and Huberman interactive model, which comprises data reduction, data display, and conclusion drawing. The findings were then interpreted using the Context, Input, Process, and Product (CIPP) evaluation framework to provide a comprehensive understanding of the implementation of the productive zakat program.

4. RESULTS AND DISCUSSION

4.1 Implementation of Productive Zakat in Empowering Mustahik Owned MSMEs

Productive zakat is one of the economic empowerment programs implemented by zakat management institutions to enhance the economic self-reliance of *mustahik* through the development of productive business activities. The findings indicate that the program is implemented through several stages, including program planning, beneficiary verification, field assessments, assistance distribution, monitoring, and business mentoring. This implementation mechanism demonstrates that the program is designed not only to distribute zakat funds but also to promote the sustainable economic empowerment of *mustahik*.

Table 1. Distribution of Productive Zakat, 2020–2024

Year	Funds (IDR)	Mustahik	Average Assistance per Beneficiary (IDR)
2020	7.480.000	17	440.000
2021	2.384.400.000	1.987	1.200.000
2022	2.334.919.000	958	2.437.285
2023	4.138.414.050	933	4.435.599
2024	2.591.387.072	1.187	2.183.983

Source: Research documentation, processed by the authors (2025).

As presented in Table 1, the distribution of productive zakat exhibited considerable fluctuations during the 2020–2024 period. In terms of total funds distributed, the highest allocation occurred in 2023, reaching IDR 4,138,414,050, whereas the largest number of beneficiaries was recorded in 2021, with 1,987 *mustahik*. When calculated based on the average amount of assistance received by each beneficiary, the value increased from approximately IDR 1.2 million in 2021 to approximately IDR 4.44 million in 2023. These figures suggest that the zakat management institution has sought not only to expand the coverage of beneficiaries but also to increase the amount of assistance provided in order to better support the development of *mustahik* owned businesses.

The productive zakat program has been implemented through various initiatives, including MSME assistance in collaboration with the Department of Industry and Trade, additional business capital support, empowerment programs for traditional market

vendors, Z-Mart, Santripreneur, and Disability Empowerment programs. This diversification reflects the institution's efforts to tailor its assistance to the specific characteristics and needs of different groups of *mustahik*.

The findings further indicate that the implementation of productive zakat extends beyond the mere distribution of financial assistance to strengthening the economic capacity of *mustahik* through productive business development. This finding is consistent with Zuchroh (2022), who argues that productive zakat represents the utilization of zakat funds as business assistance that is sustainably managed to support business continuity and enhance the economic self-reliance of *mustahik* (Zuchroh, 2022). Similarly, Firmansyah et al. (2024) emphasize that productive zakat serves as an Islamic economic empowerment instrument aimed at fostering productive enterprises and improving the welfare of *mustahik* through a sustainable empowerment approach (Firmansyah et al., 2024).

From the perspective of the CIPP evaluation model, the context dimension indicates that the productive zakat program has been appropriately designed to address the economic empowerment needs of low income communities through the development of productive business activities.

4.2 Mentoring and Monitoring of the Productive Zakat Program

Interviews with program administrators revealed that monitoring and business mentoring were conducted after the distribution of productive zakat assistance to assess the progress of beneficiaries' businesses. Monitoring activities were carried out through field visits and direct communication with the beneficiaries. These activities were intended to ensure that the assistance was utilized in accordance with the program objectives while also identifying the challenges encountered by *mustahik* in managing their businesses. To corroborate the interview findings, the responses of five *mustahik* regarding the implementation of monitoring, mentoring, and the perceived benefits of the program were summarized, as presented in Table 2.

Table 2. Monitoring and Mentoring Outcomes Based on Interviews with Mustahik

Indicator	Number of Informant	Percentage
Received monitoring	5	100%
Mentoring contributed to business	5	100%
Regular mentoring	2	40%
Mentoring not yet optimal	3	60%

Source: Interview data, processed by the authors (2025).

As shown in Table 2, all *mustahik* (100%) reported that the program administrators conducted monitoring following the distribution of assistance. All informants also agreed that these monitoring activities contributed to maintaining the continuity of their businesses. However, only two informants (40%) indicated that mentoring was provided on a regular basis, whereas the remaining three informants (60%) perceived the frequency of mentoring as insufficient. Consequently, the existing mentoring activities had not yet adequately addressed all of the business challenges encountered by the beneficiaries.

These findings suggest that business mentoring constitutes a critical component of successful economic empowerment. Wathon (2024) argues that the effectiveness of productive zakat programs is determined not only by the provision of business capital but also by the quality of continuous mentoring and monitoring. Without adequate guidance and support, *mustahik* may encounter difficulties in developing their businesses and managing the capital assistance effectively (Wathon, 2024).

From the perspective of the CIPP evaluation framework, these findings correspond to the process dimension, which assesses how the program is implemented through monitoring activities and business mentoring throughout the implementation process.

4.3 The Impact of Productive Zakat on the Empowerment of Mustahik Owned MSMEs

Based on the interviews with *mustahik*, productive zakat assistance has generated positive impacts on the sustainability of their business activities. Business capital assistance and productive assets have enabled beneficiaries to maintain business operations, increase inventory levels, and alleviate the capital constraints that had previously hindered business development.

Table 3. Program Impacts on Mustahik Owned MSMEs

Impact	Jumlah Informan	Persentase
Business remains operational	5	100%
Business capital increased	5	100%
Income increased	2	40%
Income remained relatively unchanged	3	60%
Household economic conditions improved	5	100%
Greater sense of economic self reliance	5	100%
Program should be continued	5	100%

Source: Interview data, processed by the authors (2025).

As shown in Table 3, all informants (100%) reported that productive zakat assistance contributed positively to the continuity of their businesses. Assistance provided in the form of business capital and productive assets increased the availability of merchandise and other business resources, enabling beneficiaries to sustain their business operations. All informants also stated that the program improved their household economic conditions and enhanced their confidence in managing their businesses independently.

Nevertheless, improvements in income were not experienced uniformly among all beneficiaries. Two informants (40%) reported an increase in business income after receiving productive zakat assistance, whereas the remaining three informants (60%) indicated that their income had not increased significantly. According to the interview findings, this condition was primarily influenced by external factors, including intense business competition, limited consumer purchasing power, and a relatively small customer base, rather than by shortcomings in the implementation of the productive zakat program itself.

These findings support those of Nuarisa, Aziz, and Retnowati (2024), who concluded that productive zakat contributes to strengthening business capacity, reducing economic vulnerability, and enhancing the sustainability of *mustahik* owned microenterprises (Nuarisa et al., 2024). The findings are also consistent with Firmansyah et al. (2024), who argue that productive zakat serves as an economic empowerment instrument that not only addresses the short term needs of *mustahik* but also strengthens business capacity and promotes sustainable economic self reliance (Firmansyah et al., 2024).

The present study further demonstrates that the success of productive zakat should not be evaluated solely on the basis of beneficiaries' income growth. The interview findings reveal that all informants perceived productive zakat assistance as instrumental in sustaining their businesses, improving household economic conditions, and enhancing their confidence in managing their enterprises, despite the uneven improvement in income. These findings suggest that the effectiveness of productive zakat is more

appropriately viewed as a process of economic empowerment that strengthens the capacity and resilience of *mustahik* owned businesses rather than merely as an instrument for increasing income.

From the perspective of the CIPP evaluation framework, these findings indicate that the product dimension has been achieved through improvements in business sustainability and the economic capacity of *mustahik*, although the program's impact on income growth remains relatively limited.

4.4 Challenges in the Implementation of Productive Zakat for the Empowerment of Mustahik

Although the implementation of productive zakat has generated positive benefits for *mustahik*, the findings reveal several challenges that have limited the optimization of MSME empowerment. These challenges stem from both internal and external factors encountered by *mustahik* in developing and sustaining their businesses.

Table 4. Challenges Encountered by Mustahik After Receiving Productive Zakat Assistance

Challenge	Number of Informants	Percentage
Increasing business competition	4	80%
Business income has not increased significantly	3	60%
Business mentoring has not been provided regularly	2	40%
Additional business capital is required for expansion	2	40%

Source: Interview data, processed by the authors (2025).

As presented in Table 4, the most frequently reported challenge was increasing business competition, as indicated by four informants (80%). This condition has constrained business growth and income improvement despite the utilization of productive zakat assistance as additional business capital. Furthermore, three informants (60%) reported that their business income had not increased significantly, primarily due to limited consumer purchasing power and a relatively small customer base.

The findings also reveal that two informants (40%) perceived business mentoring as insufficiently regular, indicating a continued need for guidance in developing their enterprises. In addition, two informants (40%) emphasized the need for additional business capital to expand their operations, improve competitiveness, and increase income. These findings suggest that while financial assistance represents an important initial step in the empowerment process, it is not sufficient to address the diverse challenges faced by *mustahik*-owned MSMEs.

These findings are consistent with those of Firlina and Afriyanti (2024), who identified limited business capacity, inadequate managerial skills, and insufficient mentoring as key factors influencing the effectiveness of productive zakat implementation (Firlina & Afriyanti, 2024). The present findings also reinforce the study by Nuarisa et al. (2024), which argues that the effectiveness of productive zakat depends not only on the amount of financial assistance provided but also on the continuity of mentoring, the strengthening of entrepreneurial capacity, and the ability of *mustahik* to adapt to changing market conditions (Nuarisa et al., 2024). Therefore, zakat management institutions should adopt a more comprehensive empowerment approach that extends beyond the provision of business capital to include continuous mentoring, capacity building initiatives, and expanded market access. Such an integrated approach is expected to enhance the effectiveness of productive zakat programs in achieving sustainable economic empowerment for *mustahik*.

4.5 Evaluation of Productive Zakat Implementation Based on the CIPP Model

The findings indicate that the implementation of productive zakat in empowering *mustahik*-owned Micro, Small, and Medium Enterprises (MSMEs) has fulfilled most of the

components of the Context, Input, Process, and Product (CIPP) evaluation model developed by Stufflebeam. This model provides a comprehensive framework for evaluating program implementation, encompassing the alignment of program objectives, the adequacy of resources, the implementation process, and the outcomes achieved.

Table 5. Summary of the Evaluation of Productive Zakat Implementation Based on the CIPP Model

Component	Evaluation Result	Key Findings
Context	Good	The program is aligned with the economic empowerment needs of <i>mustahik</i> and supports MSME development through productive zakat.
Input	Good	The program is supported by productive zakat funds, standard operating procedures (SOPs), qualified human resources, and various forms of business assistance tailored to the needs of <i>mustahik</i> .
Process	Fairly Good	Beneficiary verification, field assessment, assistance distribution, monitoring, and business mentoring have been implemented; however, the intensity of mentoring requires further improvement.
Product	Good	The program has contributed to business sustainability, improved household economic conditions, and strengthened the economic self-reliance of <i>mustahik</i> , although income growth has not been experienced uniformly among beneficiaries.

Sumber: Author's analysis (2025).

As presented in Table 5, the context evaluation indicates that the objectives of the productive zakat program are well aligned with the economic empowerment needs of *mustahik*. The program is designed not merely to address beneficiaries' immediate consumption needs but also to support the development of productive businesses, thereby providing *mustahik* with opportunities to enhance their economic capacity. These findings suggest that the program planning is consistent with the objectives of zakat management as stipulated in Law Number 23 of 2011 on Zakat Management.

Regarding the input dimension, the findings demonstrate that the implementation of the program is supported by the availability of productive zakat funds, appropriate distribution mechanisms, qualified human resources, and various forms of business assistance tailored to the characteristics and needs of the beneficiaries. The availability of these resources has played a crucial role in facilitating effective program implementation.

The process evaluation shows that the program has been implemented according to the prescribed procedures, including beneficiary verification, field assessments, assistance distribution, monitoring, and business mentoring. Nevertheless, the interview findings reveal that only three out of five *mustahik* (60%) considered the mentoring activities to be conducted regularly, whereas the remaining two informants (40%) perceived the mentoring as insufficient. This finding indicates that business mentoring and entrepreneurial development should be further strengthened to enhance the long-term entrepreneurial capacity of *mustahik*.

With respect to the product dimension, the findings demonstrate that the productive zakat program has generated tangible benefits for the beneficiaries. All informants (100%) reported that the assistance helped sustain their businesses, improve household economic conditions, and increase their confidence in managing their enterprises independently. However, only two informants (40%) experienced a significant

increase in business income, while the remaining three (60%) reported that their income had not improved substantially due to increasing market competition and limited market opportunities.

Overall, the evaluation based on the CIPP model demonstrates that the implementation of productive zakat has been generally effective and has made a positive contribution to the empowerment of *mustahik* owned MSMEs. Nevertheless, the program's effectiveness could be further enhanced through stronger business mentoring, entrepreneurship training, and expanded market access. These improvements would enable productive zakat not only to sustain beneficiaries' businesses but also to strengthen their competitiveness and promote the long-term economic well-being of *mustahik*.

5. CONCLUSION

This study demonstrates that the implementation of productive zakat in empowering *mustahik*-owned Micro, Small, and Medium Enterprises (MSMEs) has been carried out through the stages of planning, beneficiary verification, assistance distribution, monitoring, and business mentoring in accordance with the procedures established by the zakat management institution. Based on the Context, Input, Process, and Product (CIPP) evaluation model, the **context** dimension indicates that the program was appropriately designed to address the economic empowerment needs of *mustahik*. The input dimension shows that the program was supported by adequate resources, funding, and various productive assistance schemes tailored to the characteristics of the beneficiaries' businesses. The process dimension demonstrates that program implementation generally followed the established procedures, although the intensity of mentoring and business development activities requires further enhancement to better support business growth. Meanwhile, the product dimension indicates that the program has generated positive outcomes in terms of business sustainability and the economic well-being of *mustahik*.

The findings further reveal that all informants considered the productive zakat assistance to be relevant to their business needs, contributing to business continuity, improving household economic conditions, and strengthening their economic self-reliance. Nevertheless, increases in business income were not experienced uniformly among all beneficiaries due to external factors, including intense market competition, limited market access, and the relatively low capacity of their businesses. These findings suggest that the effectiveness of productive zakat depends not only on the amount of financial assistance provided but also on the quality of business mentoring, entrepreneurial guidance, and capacity-building support offered to *mustahik*.

The principal contribution of this study lies in demonstrating that the success of productive zakat implementation should not be assessed solely based on improvements in beneficiaries' income. Rather, it should also be evaluated in terms of its ability to sustain business operations, strengthen household economic resilience, and enhance the economic self-reliance of *mustahik*. By incorporating these broader dimensions, this study extends the existing literature on productive zakat evaluation, which has predominantly emphasized income growth, by identifying business sustainability as a key indicator of the effectiveness of zakat based economic empowerment programs.

Based on these findings, zakat management institutions should strengthen business mentoring, entrepreneurship training, and continuous capacity-building programs to ensure that productive zakat not only sustains beneficiaries' businesses but also enhances their business competitiveness and promotes long-term economic well-being.

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