MJIFM | MAJAPAHIT JOURNAL OF ISLAMIC FINANCE AND MANAGEMENT

Vol. 6 No. 2, 2026, 5339–5354 e-ISSN 2798-0170

THE IMPACT OF DIRECT ZAKAT DISTRIBUTION ON THE WELFARE OF MUSTAHIK IN PAMEKASAN

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Abstract

This study aims to analyze the influence of perceived ease of use, e-service quality, promotion, and perceived risk on the interest in using e-wallets among students in Yogyakarta. The background of this study is based on the rapid development of financial technology that is driving changes in people's transaction behavior towards a cashless system. Although e-wallet use is increasing, the intensity of use is still relatively low, so further study is needed to determine the factors influencing interest in using it. This study uses a quantitative approach with a survey method through the distribution of questionnaires to 110 respondents who are active students in Yogyakarta and e-wallet users. The data analysis technique used is Structural Equation Modeling based on Partial Least Squares (SEM-PLS) with the assistance of SmartPLS software. The results show that partially, perceived ease of use and e-service quality do not have a significant effect on interest.

Keywords: Perceived Ease of Use, E-Service Quality, Promotion, Perceived Risk, Interest in Use

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INTRODUCTION

Poverty is a common problem that persists in various regions. According to data from the Central Bureau of Statistics, the percentage of poor people in Madura, particularly in Pamekasan Regency, reached over 126,000 people in 2022, or 13.93% (Rina Nur, Fathin 2023). The poor need long-term assistance and treatment to escape the poverty trap.

In poverty alleviation efforts, the government has implemented programs, but poverty alleviation alone is not enough. The focus should be on how the poor can escape poverty and become self-sufficient in achieving prosperity. Many of these poor people have attempted to meet their own needs independently by establishing small businesses, such as trading. However, limited capital and skills sometimes hinder their efforts and hinder their progress (Efendi, Said 2021).

Zakat is a crucial instrument in poverty alleviation. The greater the amount of zakat collected and the more appropriate its distribution, the more effective it will be in reducing poverty. Therefore, zakat plays a vital role in driving economic growth and development. (Fauzi, 2025). Zakat is useful for helping those in need, stabilizing the economy, and reducing the gap between the rich and the poor. Besides being a form of worship, zakat is also a state instrument in efforts to overcome poverty and improve the welfare of society. (Chaerunnisa et al., 2025).

Direct zakat distribution in Madura has become a mechanism used to assist the underprivileged. However, the effectiveness of this distribution remains unclear, particularly in terms of improving the welfare of those who mustahik (recipients). Whether the assistance provided can improve economic conditions sustainably or is merely temporary and consumptive remains an issue that requires further study.

Regarded in Islam, as the obligation to carry out this command is tantamount to building a community. In the Quran, Islam's concern for poverty alleviation is conveyed through the formulas "feeding and providing for the poor," "spending part of the sustenance provided by Allah," "giving the rights of the beggar, the poor, and the homeless on the journey," paying zakat, and other formulas. (Ningsih et al., 2025).

Previous research examining the impact of direct zakat distribution on the welfare of those entitled to receive zakat has yielded inconsistent results. Research conducted by Berliana Eka Putri and Nur Hasan indicates that zakat significantly improves the standard of living of 521 recipients. (Putri & Hasan, 2025). Meanwhile, research by Santi Ariyani and Ach. Yasin shows that most families who received productive zakat assistance from the East Java Representative of the Indonesian Zakat Initiative Laznas were above the poverty

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line both before and after receiving zakat funds. (Ariyani & Yasin, 2022) . Finally, research conducted by Ika Nurhaliza Fatmalasari and Fardan Abdillah M shows that the variables of distribution of zakat funds towards the welfare of mustahik and zakat funds towards education programs have a positive and significant influence. (Fatmalasari & M, 2024).

Previous research has examined the effect of zakat distribution on the welfare of recipients. Putri and Hasan (2025) found that zakat significantly improves the living standards of recipients. Ariyani and Yasin (2022) examined the effectiveness of productive zakat using the CIBEST approach, while Fatmalasari and Abdillah (2024) examined the effect of zakat distribution on the welfare of recipients through educational programs. However, these studies focused more on zakat distribution carried out by zakat management institutions. Research on the practice of direct zakat distribution by muzakki to mustahik is still relatively limited, particularly in the Madura region. Therefore, this study seeks to fill this research gap by analyzing the impact of direct zakat distribution on the welfare of recipients in Pamekasan Regency, from an economic, educational, and psychological perspective.

Based on this background, this study aims to analyze the impact of direct zakat distribution on the welfare of those entitled to receive zakat in Madura . This research is expected to provide theoretical insights into the development of Islamic economics and provide practical recommendations for zakat administrators to ensure more effective, efficient, and sustainable distribution in improving community welfare.

LITERATURE REVIEW

A. Zakat

Zakat is one of the obligations that every Muslim must carry out. Therefore, if you are only diligent in praying but neglectful of giving zakat, that person's Islam is not perfect. Without social piety, personal piety is not enough for a person. This zakat obligation is so important that Abu Bakr al-Siddiq ra. once fought against Muslims who only wanted to perform prayers, but denied the obligation to pay zakat. He stated, "By Allah SWT, I will really fight those who separate prayer and zakat. This is because zakat is one of the five pillars of Islam. Whoever refuses to pay zakat by not recognizing his obligation, he is an infidel (Harahap, 2024).

Zakat is due when a full year has passed for savings, trade assets, and livestock. A year is not required (in fact, according to Hanafi scholars, there is no

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nishab requirement) for agricultural products , mining products, and found objects, and zakat must be paid upon acquisition. Therefore, zakat is due throughout the year, not limited to the month of Ramadan. (Nur Alam Bakhtir, 2023) . The payment terms are as follows:

1. When ownership is complete for a year in the amount of nishab, (for trading assets, savings assets and livestock).
2. At harvest time, (for agricultural products).
3. When obtaining the property, (for mining goods and found goods).

B. Utilization of Zakat

Zakat utilization refers to how the recipients use zakat after receiving it. In Islamic economics, zakat utilization is divided into two categories:

1. Consumptive Zakat

   Consumptive zakat is zakat funds that help zakat recipients meet their living needs. This zakat is used to cover basic needs such as food, clothing, and daily necessities. (Nuraini et al., 2025) Consumptive zakat management collects and distributes zakat with the aim of fulfilling the economic needs of mustahik, such as food and other things. (Kadir et al., 2024).

   Consumptive zakat is the provision of cash to those eligible for zakat who are considered poor, to meet basic needs such as food, clothing, and shelter without any long-term goal and for a temporary purpose. This primary need is primarily felt by the poor, needy, orphans, and the elderly or physically disabled who are unable to earn a living.

   Their needs can generally only be met through the consumptive use of zakat, such as for food and drink within a certain period of time, Fulfillment of clothing, shelter, and other urgent living needs. The poor who receive this consumptive zakat can be categorized into three categories: food to satisfy hunger, clothing to cover the body, and shelter for protection. (Yahya et al., 2025).

   The distribution of consumptive zakat to those entitled to receive it can increase consumer behavior in society. Indirectly, this increase in consumer behavior can impact production factors in companies, which in turn encourages companies to increase their workforce and, consequently, increase revenue.

2. Productive Zakat

   Productive zakat is the distribution of zakat assets to those entitled to receive it, to be managed and developed through business practices. This indicates that these assets are used as capital, which is expected to improve the economic standard of those entitled to receive it. Productive zakat

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management collects and distributes zakat for direct consumption. The goal is empowerment and is usually achieved through capital assistance for low-income entrepreneurs, coaching, free education, and other means (Kadir et al., 2024).

Productive Zakat, the opposite of consumptive Zakat, means that the zakat funds or assets given to the mustahiq are not spent but are developed and used to help their businesses, so that with these businesses they can continuously fulfill their living needs.

Distribution of zakat is not enough by providing consumption needs only, but a productive zakat distribution model for business capital will be more meaningful, because it will create a livelihood that will improve their economic conditions, so that it is hoped that gradually they will be able to escape the trap of poverty, and more than that they can develop businesses so they can become muzakki. (Saputra et al., 2025).

The direct impact of productive zakat is an increase in the number of beneficiaries, while the indirect impact is increased savings, investment, and reduced unemployment, as well as reducing poverty and improving welfare . Zakat is used for productive activities such as:

a. venture capital
b. work tools
c. economic development

Productive use of zakat is considered more effective in improving the economic conditions of mustahik in a sustainable manner because it can create economic independence.

Zakat funds are used as business resources for recipients to empower their economies. By ensuring that poor communities can operate or finance their livelihoods regularly, zakat production yields results. The poor will receive a steady income from these zakat funds, enabling them to develop businesses and save.

C. Welfare of Mustahik

The well-being desired by Islamic teachings is holistic and balanced, encompassing both material and spiritual dimensions, both in this world and the afterlife. If this ideal state cannot be achieved, then well-being in the afterlife is naturally prioritized. The well-being of those entitled to receive wealth is the economic condition of an individual or household, reflecting their ability to meet their living needs. (Yanti et al., 2025). This condition can be seen from several indicators, including:

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1. Income
2. Consumption
3. Productive
4. Financial stability

Improving the economic conditions of mustahik is one of the main objectives of zakat distribution, namely so that mustahik can escape poverty and achieve economic independence.

RESEARCH METHOD

This study employed a descriptive qualitative approach. This approach was chosen to deeply understand the practice of direct zakat distribution, its utilization by beneficiaries, and its impact on the welfare of beneficiaries in Pamekasan Regency. The sampling technique used purposive sampling, which involves deliberately selecting informants based on specific criteria aligned with the research objectives. Data collection utilized an interview approach, which involved asking several questions to beneficiaries (Magdalena et al., 2021). This approach was chosen because waqf transformation is a complex socio-economic phenomenon, involving religious, institutional, and welfare aspects of beneficiaries.

The research location was determined using purposive sampling in several areas in Madura that implement direct zakat distribution, namely Pamekasan Regency, including Kangenan and Tattangoh sub-districts. This location selection was based on the presence of researchers in each village. Informants in this study were determined using a purposive sampling technique. Informants included muzakki (payers) who give zakat and mustahik (recipients) who receive zakat. Data collection techniques were conducted through field observations, in-depth semi-structured interviews, and documentation.

Data analysis used an interactive model consisting of three stages: data reduction, data presentation, and conclusion drawing. Data validity was verified through triangulation of sources, techniques, and time, as well as member checking with key informants to ensure the validity of the research results. The research stages included interviews, data analysis, and compilation (Ratnaningtyas et al., 2023).

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RESULTS AND DISCUSSION

A. Informant Profile

This research involved several purposively selected informants, consisting of fifteen informants, the first informant being Muzakki and the second being Mustahik. The informant profiles are presented in the table below:

Table 1

Informant Identity Profile

Research Location (Pamekasan Regency)	Number of Informants	Average Age (Years)	Dominance of Mustahik Jobs	Average Length of Time to Become a Mustahik/Muzakki	Average Number of Family Dependents
Kangenan Village	5	61	Koran teacher, trader and housewife	15	5
Pasangger Village	5	60	Farmers, Rickshaw Drivers and Traders	13	4
Rek-kerrek Village	5	46	Farmers, Traders and Honorary Teachers	13	4
Total / Overall Average	15	55	Informal Sector, Entrepreneurship and Agriculture	15	4

The table above presents the profile of informants spread across three regions of Pamekasan Regency, which shows that the majority of informants are in the adult to elderly age (average 55 years) with long-term involvement in the zakat system for approximately 15 years. Economically, there is a clear contrast between Muzakki informants who have permanent jobs such as civil servants and teachers, with Mustahik informants who are dominated by informal sector workers, farm laborers, and small traders with an average family of 4 dependents. This data illustrates that the zakat phenomenon in the research location is not only momentary, but has become part of the socio-economic structure of the community that has been rooted for years.

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B. Criteria and Priorities for Selecting Mustahik

Interviews show that zakat payers in Pamekasan Regency have specific considerations when determining zakat recipients. In addition to considering the economic conditions of potential recipients, social relationships and family ties also influence the zakat distribution process. "Andi explained that the zakat given in the form of rice is distributed to those entitled to receive it, the elderly, underprivileged widows, and orphans who are still related to their families." Moh Sari also expressed a similar sentiment, explaining that zakat is given to orphans, unemployed people, and family members whose income is insufficient to meet daily needs.

These findings indicate that direct zakat distribution within the community is not solely based on the categories of those entitled to receive zakat according to Islamic law, but is also influenced by the close social ties between the zakat payer and recipient. The groups most prioritized as zakat recipients are orphans, the elderly, underprivileged widows, and those working in the informal sector with uncertain incomes. This reflects a strong social concern for the community, although distribution patterns that focus on family and the immediate environment have the potential to cause zakat distribution to benefit certain groups.

In general, zakat distribution is prioritized for those groups considered most economically vulnerable and those with limited access to basic needs. Therefore, zakat distribution in Pamekasan Regency serves not only as a means of fulfilling religious obligations but also as an instrument of social solidarity that helps maintain the well-being of those in need.

C. Utilization of Zakat by Mustahik

The research results show that those entitled to receive zakat in Pamekasan Regency utilize zakat according to their individual needs and economic circumstances. A summary of how informants utilize zakat is presented in the table below:

Table 2
Summary of Zakat Utilization by Mustahik

Informant	Work	Forms of Zakat Received	Utilization of Zakat
Moh Asit	Koran teacher	Money and basic necessities	Daily needs
Suharto	Trader	Money and basic necessities	Daily needs

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Misrawi	Doesn't work	Money and basic necessities	Daily needs
Nur Fadilah	Housewife	Money and basic necessities	Children's education, household needs, savings
Sutriyah	Trader	Cash	Business capital and daily needs
Teyana	Doesn't work	Money and basic necessities	Family needs
Still	Trader	Cash	Family and small business needs
Ridwan	Pedicab driver	Cash	Household needs
Rahmadin	Farmer	Money, basic necessities, fertilizer, and seeds	Family and agricultural needs
Ach. Sirukdin	Farmer	Money and basic necessities	Daily needs
Means	Honorary teacher	Cash	Formula milk and household needs
Horriyah	Farmer	Rice and cash	Family needs

Based on Table 2, the majority of recipients of zakat use their zakat to meet basic household needs. Moh Asit explained that the zakat assistance he received was used to meet daily needs. Suharto and Misrawi made similar statements, stating that zakat was very helpful in meeting their families' consumption needs.

Zakat isn't just used for consumer needs; some recipients also utilize it for more productive purposes. Nur Fadilah revealed that the zakat she receives covers her children's school fees, daily needs, and some is saved. Meanwhile, Sutriyah stated that the zakat she received provides additional capital for her grocery store. Rahmadin also explained that the assistance in the form of fertilizer and agricultural seeds helps reduce the costs of agricultural production, which is the source of her family's livelihood.

These findings indicate that the use of zakat in Pamekasan Regency is still dominated by consumptive patterns aimed at meeting basic needs. However, in some cases, zakat has provided more sustainable benefits through support for education and productive economic activities. This demonstrates that zakat has the potential to improve the welfare and economic independence of those entitled

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to receive it if accompanied by a sustainable empowerment program. This condition aligns with the concept of productive zakat, which states that zakat funds function not only as consumption assistance but also as a means of economic empowerment and sustainable improvement of those entitled to receive it.

This research also aligns with the concept of zakat utilization explained in the literature review. According to Nuraini et al. (2025), consumptive zakat is zakat used to meet basic needs such as food, clothing, and daily necessities. This is evident in the majority of research informants who use zakat assistance to meet household consumption needs. This indicates that zakat plays a crucial role in maintaining the economic resilience of mustahik families, particularly for the elderly, widows, and informal sector workers.

The use of zakat for children's education costs, business capital, and assistance with agricultural production facilities demonstrates the practice of productive zakat. As explained by Kadir et al. (2024), productive zakat is the distribution of zakat aimed at improving the economic capacity of those entitled to receive it through activities that generate sustainable income. This opinion is further supported by Saputra et al. (2025), who state that productive zakat can create livelihoods and encourage those entitled to receive it towards economic independence.

The results of this study indicate an increase in welfare, as proposed by Yanti et al. (2025), in several aspects, such as the fulfillment of consumption needs, increased ability to finance education, and support for productive economic activities. Thus, zakat distribution not only provides short-term benefits in the form of meeting basic needs but also has the potential to improve the welfare and economic independence of those entitled to receive zakat if accompanied by a sustainable empowerment program.

D. The Impact of Zakat Distribution on the Economy and Welfare of Mustahik

Direct distribution of zakat by individual muzakki (payers of zakat) independently (door-to-door) in Pamekasan Regency has been proven to significantly improve the lives of beneficiaries (mustahik). Although research shows that this distribution pattern is still dominated by traditional, seasonal schemes (especially during Ramadan), this financial and logistical intervention is able to simultaneously address various dimensions of well-being. The following are the impacts of zakat on the economy and welfare of mustahik:

1. Fulfillment of Basic Needs and the Survival of Mustahik (Consumptive Zakat Perspective)

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For lower-class communities in Pamekasan, direct zakat purely functions as a social safety net instrument. The most tangible impact felt by informants such as the confession of Mr. Moh Asit, a Quran teacher at the research location, who stated: "The zakat I receive directly from the muzakki is very helpful for buying rice and daily kitchen needs. As a Quran teacher, my income is uncertain, so direct food assistance like this is a lifeline for our family, especially during the month of Ramadan.", as well as Suharto and Misrawi is the fulfillment of basic food needs that have been difficult to reach consistently due to the uncertainty of daily income.

This finding is in accordance with the theory of zakat utilization, which states that primary needs, categorized into three categories (food for satiety, clothing for covering the body, and shelter for protection), can generally only be met through the consumptive use of zakat. This characteristic is crucial for vulnerable groups such as the elderly, widows, and informal sector workers who lack the capacity to earn a living. This consumptive management of zakat has succeeded in securing the short-term economic needs of mustahik. By reducing primary consumption costs, the remaining cash from informal sector work, such as driving a rickshaw like Mr. Ridwan or farming like Mr. Rahmadin, can be diverted to meet other urgent needs.

2. Financial Stability and Shifting of Expenditure Burden

Direct distribution of zakat in the form of basic necessities and cash indirectly impacts the financial stability of eligible households. This assistance significantly reduces mandatory daily expenditures for basic necessities. Remaining cash earned from informal sector work—such as driving a rickshaw, as Mr. Ridwan does, or farming, as Mr. Rahmadin does—can be diverted to meet other pressing domestic needs, such as daily operating expenses or emergency savings.

Medium-term financial stability is impressively demonstrated through human capital investment by informant Mrs. Nur Fadilah (a housewife). The accumulated utilization of zakat funds she received over a period of 15 years was able to support the sustainability of her children's education costs until they completed their studies. This field phenomenon is very much in line with the view of Andira Tsaniya Al-Labiyah et al. (2023) that zakat, infaq, and alms (ZIS) funds must have a macro impact that can create future financial stability through educational scholarship programs. The use of zakat for children's education is a form of fulfilling Maqashid Sharia in terms of maintaining reason (hifzh al-'aql) and protecting descendants (hifzh an-nasl), while also functioning as a preventive

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instrument to break the chain of intergenerational structural poverty in Pamekasan Regency.

3. Zakat for Micro (Productive) Enterprises

While the consumptive use of zakat still dominates the behavior of the majority of recipients of zakat (mustahik) in the study locations, this qualitative research found interesting indications of a shift toward productive impact. When the amount of zakat distributed directly reaches a significant amount, some recipients take the independent initiative to turn it into a long-term economic driver.

This was demonstrated by informants Mrs. Sutriyah (a trader) and Mrs. Amsih (a trader), who used cash zakat as additional capital to expand their grocery stores and small businesses. In the agricultural sector, Mr. Rahmadin allocated zakat aid in the form of fertilizer and seeds to reduce production costs and boost harvest yields.

This finding is highly relevant to the theory of productive zakat proposed by Kadir et al. (2024) and Saputra et al. (2025), in which zakat assets are distributed to mustahik (recipients) to be managed and developed through business practices. This distribution of capital or work tools is considered far more meaningful than simply providing consumable food supplies because it can create independent livelihoods (Saputra et al., 2025). This productive use of zakat is considered far more effective in sustainably improving economic conditions because it stimulates entrepreneurial independence within the mustahik.

4. Zakat to Increase Income and Realize Holistic Welfare (Falah)

The ultimate impact of integrating the consumption, financial stability, and productive management aspects above leads to improvements in income indicators and the psychological well-being of those receiving zakat. Materially, the productive zakat implemented by Ms. Sutriyah and Mr. Rahmadin has gradually boosted their fixed income, increased savings opportunities, and paved the way for them to shift their status from zakat recipients (muzakki) to zakat payers (muzakki) in the future (Kadir et al., 2024; Saputra et al., 2025).

Fluctuating incomes for informal workers often trigger heavy mental burdens. For informants such as Mrs. Teyana (unemployed) and Mr. Ridwan (a pedicab driver), the presence of direct zakat assistance has proven significantly effective in reducing their emotional anxiety and mental burden amidst the uncertainty of odd-job income. This field condition confirms the welfare theory outlined by Yanti et al. (2025), where welfare in Islam (falah) must be holistic and balanced, encompassing the fulfillment of material dimensions (income, consumption, financial stability, assets) as well as spiritual satisfaction and

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mental peace. The certainty of social solidarity intervention from muzakki at the local level provides a sense of psychological security, which confirms the inherent function of zakat as a supporter of the stability of life and morals of the lower-class community in Pamekasan Regency.

E. Improving Zakat Utilization for Long-Term Independence

To increase the impact of zakat distribution obtained from social assistance as an instrument for long-term economic empowerment, the following are several empowerment strategies that need to be implemented:

1. Transformation of Consumptive Zakat into Productive Zakat

Interviews with eligible recipients revealed that when the zakat received was substantial (as in the case of Mrs. Sutriyah, who received IDR 1,000,000), she decided to use it as business capital. Therefore, the distribution strategy needs to shift from providing small amounts of cash to many people to providing significant business capital to eligible recipients with entrepreneurial potential. This aligns with the opinion (Saputra et al., 2025) that productive zakat distribution is more meaningful because it creates livelihoods that can systematically improve economic conditions.

2. Mentoring and Skills Training Model

The primary reason why beneficiaries remain below the poverty line for decades is a lack of guidance. Interviews with informants such as Mr. Ridwan (a pedicab driver) and Mr. Rahmadin (a farmer) indicate that assistance focuses solely on material aspects (money/fertilizer) without any training in financial management or more efficient production techniques to improve their livelihoods by establishing new, creative businesses. Improving long-term utilization requires mentoring to ensure that the capital provided is not used up for immediate consumption needs.

3. Synergy between Individual Muzakki and Zakat Management Institutions

Direct distribution of zakat (door-to-door) by muzakki (payers of zakat) in Pamekasan (such as Mr. Abd. Rohim and Mr. Andi) does strengthen ties, but has weaknesses in terms of long-term sustainability. Therefore, researchers recommend that individual muzakki begin collaborating with official institutions (BAZNAS or LAZ) to broadly map productive recipients of zakat. With the most accurate data, zakat can be allocated to sustainable programs such as:

Education Scholarships: Ensuring that children of those eligible (such as Mrs. Nur Fadilah) complete their education up to university level in order to break the chain of intergenerational poverty.

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Procurement of Production Equipment and Skill Training: Providing permanent work tools rather than just consumable raw materials and providing new skill training such as financial management, creating new products, marketing and training in using e-commerce to sell products online.

CONCLUSION

Researchers concluded that direct zakat distribution in Madura, particularly in Pamekasan Regency, is still dominated by a pattern of individual, consumptive, and seasonal giving during Ramadan. Although the primary instruments provided are cash and basic necessities, zakat has proven effective as a form of assistance, reducing the burden of short-term household expenses and helping meet urgent needs such as education costs and daily consumption.

However, the effectiveness of zakat in permanently breaking the cycle of poverty remains low due to its minimal focus on productive empowerment. This is evident in the phenomenon of dependency on beneficiaries, which persists for 10 to 15 years without significant economic transformation. Without skills mentoring, systematic coaching, or a shift in aid schemes to more organized business capital, direct zakat distribution will only be a temporary solution that improves psychological well-being without achieving sustainable economic independence for beneficiaries.

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