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The Role of Zakat Institutions in Improving the Community's Economy

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ABSTRACT

This study aims to analyze the role of zakat institutions in improving the community's economy through various empowerment programs. The research method used is a qualitative approach with a case study design. Data were collected through in-depth interviews with zakat institution managers, beneficiary mustahik, and community leaders, supplemented by documentation studies and field observations. The results show that zakat institutions contribute significantly to increasing the income and independence of mustahik through programs such as business capital assistance, skills training, and business mentoring. Some mustahik have even succeeded in improving their standard of living and becoming muzakki. However, zakat institutions still face challenges such as limited funds, low financial literacy among mustahik, and the need for innovation in empowerment programs. This study recommends the need to strengthen collaboration between zakat institutions and the government, the private sector, and academics to expand the socio-economic impact of zakat management.

Keywords: Zakat, Economic Empowerment, Mustahik, Welfare.

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INTRODUCTION

Zakat is one of the most important economic instruments in Islamic teachings, not only as an obligation of worship, but also as a mechanism for distributing wealth to create social justice and economic balance (Fauro et al., 2020). From an Islamic economic perspective, zakat functions as a tool to reduce the gap between the rich and the poor by transferring some of the wealth from the wealthy to those who are entitled to receive it, such as the poor, needy, and those in need (Razak, 2020). Zakat plays a strategic role in poverty alleviation, community economic empowerment, and the sustainable improvement of community welfare. Zakat not only impacts social aspects but also positively influences economic growth, as productively managed zakat funds can stimulate economic activity through financing small businesses, skills training, and job creation. Therefore, professional, transparent, and targeted zakat management is key to ensuring that zakat truly has a significant impact on building a more prosperous, just, and competitive society in accordance with the primary objectives of Islamic law (Owoyemi, 2020).

The strategic role of zakat institutions is not limited to serving as intermediaries in the collection and distribution of zakat, but also as a driving force in creating community welfare through various economic empowerment programs. These institutions serve as bridges between muzakki (zakat payers) and mustahik (zakat recipients), ensuring that zakat distribution is targeted, transparent, and accountable



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(Ayuniyyah et al., 2020). Furthermore, zakat institutions also design and implement sustainable programs such as skills training, business capital assistance, and entrepreneurial mentoring¹⁵ aimed at increasing community economic independence. Thus, zakat institutions make a significant contribution to reducing social disparities, alleviating poverty, and encouraging economic growth based on the values of social justice¹⁴ from a sharia perspective.

The potential for zakat in Indonesia has a very large value considering that the majority of the population is Muslim and has various sources of income that can be subject to zakat, such as income zakat, trade zakat, and agricultural zakat (Zaenal et al., 2022). However, the realization of zakat collection to date is still far from the estimated potential figure, caused by various factors such as low public literacy regarding the obligation of zakat, lack of trust in zakat management institutions, and the still dominant practice of distributing zakat directly by individuals without going through official institutions (Qutaiba et al., 2024).

If the potential of zakat can be maximized through professional, transparent and innovative management by zakat institutions, then zakat has the potential to become a strategic instrument in supporting the strengthening of the economy of lower-income communities (Oktapiani, 2025). Optimal utilization of zakat not only serves as short-term social assistance but can also be focused on economic empowerment programs, such as strengthening MSMEs, skills training, and developing productive economic opportunities for eligible groups. Thus, zakat can be a solution to reducing poverty, narrowing social disparities, and strengthening the economic foundations of the Indonesian people in a sustainable manner (Junaidi et al., 2025).

Economic empowerment programs run by various zakat institutions in Indonesia are a crucial strategy for creating economic independence for those considered eligible for zakat. Zakat institutions are now focusing more on developing sustainable, productive economic programs than just providing consumer assistance. Some of the programs implemented include job skills training tailored to market needs, providing access to capital for micro and small businesses, and ongoing business mentoring to ensure the sustainability of beneficiaries' businesses (M. Mawardi et al., 2022).

In addition, zakat institutions are also active in strengthening sharia-based MSMEs by providing managerial coaching, sharia financial literacy training, and assisting with product marketing to increase competitiveness in local and national markets. This approach aims to increase the productive capacity of mustahik (recipients of zakat) so they can transform into future muzakki (recipients of zakat). By integrating zakat and economic empowerment, it is hoped that an inclusive, equitable, and sustainable economic ecosystem for the community will be created in accordance with sharia principles (Saadah et al., 2024).

High poverty rates and economic disparities remain among the structural problems facing Indonesia. Although the government has launched various poverty alleviation and community empowerment programs, the distribution of prosperity remains unequal. Inequality between the rich and the poor persists, particularly in urban and rural areas, creating a widening social gap. This situation is exacerbated by the poor's limited access to education, healthcare, capital, and adequate economic opportunities (Ridley et al., 2020).

In this context, alternative interventions are needed that are not only economic but also based on religious values, such as zakat, infaq, and sedekah, which can bridge social gaps and empower lower-income groups. These religious instruments have great potential to contribute to creating distributive justice and improving people's lives in a more equitable and sustainable manner (Elbanna, 2024).

² This study aims to analyze the role of zakat institutions in improving the community's economy through various empowerment programs implemented, identify strategies and the effectiveness of programs implemented in improving the welfare of mustahik, and evaluate various obstacles and challenges faced by zakat institutions in efforts to strengthen the economy of beneficiary communities.

This research gap lies in the lack of qualitative studies that in-depth explore the implementation mechanisms and tangible impacts of economic empowerment programs run by zakat institutions at the community level. Previous research has generally focused more on the administrative and institutional aspects of zakat fund management, while this study offers a different perspective by emphasizing the social and economic impacts directly felt by those receiving zakat. Furthermore, existing studies rarely incorporate multi-stakeholder perspectives, such as zakat administrators, zakat recipients, and community leaders, in comprehensively assessing the effectiveness of zakat institutions. Therefore, a new, more comprehensive and participatory approach is needed.

¹⁶ METHOD

This study uses a descriptive qualitative approach that aims to describe in depth the role of zakat institutions in improving the community's economy. The research location focused on specific zakat institutions, such as BAZNAS or LAZ, with research objects consisting of institution managers, mustahik, and related community leaders. Data collection techniques were carried out through in-depth interviews, participatory observation of economic empowerment activities, and documentation studies of zakat institution reports and programs. Instruments used included interview guidelines, field notes, and recording devices. Data were analyzed thematically through data reduction, data presentation, and conclusion drawing, and validated using source and method triangulation techniques. Data validity was also strengthened by member checking with informants to clarify the researcher's interpretation. This study pays attention to ethical aspects by maintaining the confidentiality of informants' identities, obtaining official permission from relevant institutions, and ensuring that informants' participation is voluntary through informed consent.

RESULTS AND DISCUSSION¹⁸

The research results show that zakat institutions play a significant role in economic empowerment through various productive economic programs such as business capital assistance, skills training, and business mentoring for mustahik. These programs have been proven to increase income, encourage economic independence, and strengthen mustahik's ability to manage small businesses sustainably. In fact, some mustahik who participated in these programs succeeded in improving their standard of living and were able to transform into muzakki (zakat payers). Community-based empowerment strategies are considered more effective because they can build solidarity and cooperation among participants in developing shared economic potential. However, zakat institutions still face various challenges such as limited funds, low financial literacy among mustahik, and minimal innovation in developing adaptive and sustainable economic empowerment programs.

Table 1. Changes in the Economic Conditions of Mustahik Before and After the Zakat Empowerment Program

No	Economic Indicators	Before the Program	After the Program
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1	Average Income	Rp. 1,200,000 / month	Rp. 2,500,000 / month
2	Type of work	Casual worker / unemployed	Micro enterprises / MSMEs
3	Business Independence	Don't have a permanent business yet	Have your own business
4	Savings / Deposits	There isn't any	Start saving
5	Social Participation	Passive	Active in the economic community

Source: Interview data with mustahik and zakat institution reports (2025)

This table illustrates the changes in the economic conditions of mustahik after participating in the empowerment program run by a zakat institution. Based on data collected through interviews and documentation, the average income of mustahik experienced a significant increase from approximately Rp 1,200,000 per month to Rp 2,500,000 per month after participating in the program. Furthermore, changes in employment also occurred. Before the program, mustahik generally worked as daily laborers or were even unemployed, whereas after the program, many have owned their own micro-businesses or MSMEs.

In terms of independence, those who previously lacked a permanent business now have independently managed businesses. Their financial situation has also improved, with the establishment of savings or deposits they previously lacked. Furthermore, the social participation of those who were previously passive has also increased, with those who were now more active in various local economic community activities. This demonstrates that the intervention of zakat institutions not only impacts the individual's economic well-being but also fosters the social role of those who are entitled to receive zakat in their communities.

Effectiveness of Productive Economic Programs

The effectiveness of productive economic programs run by zakat institutions is reflected in their success in increasing the income of recipients of zakat and reducing their dependence on social assistance. Programs such as job skills training, business mentoring, and capital assistance not only provide short-term benefits but also equip recipients with the skills and expertise necessary to develop their own businesses independently. Through these interventions, recipients are able to increase their capacity to manage small businesses, expand their market networks, and create new economic opportunities in their local communities (Anis & Kassim, 2016). Furthermore, an empowerment-based approach and ongoing mentoring strengthen the motivation and independence of recipients of zakat (mustahik) in managing their finances and businesses. Thus, the productive economic programs developed by zakat institutions

are not only effective in improving welfare but also contribute to broader social transformation, transforming recipients of zakat from initially dependent on aid to productive individuals and even capable of becoming zakat payers later in life (Mawardi et al., 2023).

11 Social and Economic Impacts

The social and economic impact of the zakat empowerment program is not only felt at the individual level of the beneficiary, but also has a broader positive influence on the social life of the community. Economically, zakat empowerment can increase the income, financial independence, and quality of life of beneficiaries through skills development and strengthening productive businesses. This increased well-being encourages beneficiaries to participate more actively in local economic activities, thereby driving the economy at the community level (Widiastuti et al., 2021).

On the other hand, socially, zakat empowerment strengthens the values of solidarity, togetherness, and collective responsibility within society. Community-based programs run by zakat institutions create collaborative spaces between recipients, zakat administrators, and community leaders, fostering mutually supportive social networks. This strengthens social cohesion, reduces the potential for social conflict resulting from economic disparities, and fosters awareness of the importance of sharing in order to create social justice. Thus, zakat empowerment contributes not only to improving economic well-being but also to building a more harmonious, inclusive, and just social order (Ahmad & Masyhuri, 2025).

Implementation Constraints

In its implementation, the economic empowerment program through zakat still faces various obstacles that can hinder the effectiveness and sustainability of its impact (Chy, 2025). One of the main obstacles is the limited funds managed by zakat institutions, limiting their capacity to reach the beneficiaries on a wider scale. Furthermore, the lack of follow-up assistance after providing capital or training often makes it difficult for beneficiaries to maintain and develop their businesses. Short-term assistance is insufficient to ensure the economic independence of beneficiaries, especially in the face of various business dynamics and managerial challenges (Razali et al., 2024).

Another common challenge is the weak marketing of mustahik's business products. These products often lack competitiveness in the market, whether in terms of quality, branding, or distribution access. Limited access to digital technology and modern market networks makes it difficult for mustahik's products to penetrate a wider market. Furthermore, low levels of financial and entrepreneurial literacy among mustahik also hinder professional business management. Therefore, innovative, comprehensive and integrative empowerment programs are needed, extending beyond providing capital or initial training to include ongoing mentoring, strengthening market access, and enhancing the entrepreneurial capacity of mustahik to enable them to compete in the modern economic era (Siraj et al., 2021).

The Urgency of Multi-Party Collaboration

The urgency of multi-stakeholder collaboration is crucial in overcoming the various obstacles faced in implementing zakat-based economic empowerment programs. Zakat institutions cannot achieve economic independence for those entitled to receive zakat without the support of various other stakeholders. Collaboration with the government is necessary to create supportive regulations, strengthen synergies in poverty alleviation programs, and provide supporting facilities such as access to capital

and skills training based on national policies (Islam et al., 2025). On the other hand, private sector involvement can help expand the market for mustahik products, open up business collaboration opportunities, and facilitate the transfer of relevant knowledge and technology to improve product quality (Damayanti et al., 2023).

Meanwhile, academics and educational institutions play a role in providing research-based mentoring, developing effective empowerment models, and strengthening institutional capacity through education and training based on the needs of those entitled to receive alms. With structured and integrated collaboration between zakat institutions, the government, the private sector, and academics, empowerment programs will not only become more innovative but also have broader and more sustainable reach. This collaboration will also strengthen the empowerment ecosystem based on the principles of social justice and shared prosperity, so that the impact of zakat can be more fully felt in improving the welfare of society as a whole (Singh et al., 2025).

Program Strengthening Recommendations

Strengthening economic empowerment programs by zakat institutions requires comprehensive and sustainable strategic efforts. One key step is through program innovation that is more adaptive to the needs and potential of those entitled to receive alms, such as developing digital-based business models, integrating with the creative economy ecosystem, and creating business incubation programs that support those entitled to receive alms from the initial stages to achieving economic independence. Furthermore, improving financial literacy is a crucial aspect that must be prioritized, so that those entitled to receive alms have a good understanding of financial management, business planning, and effective marketing strategies to strengthen their product competitiveness in the market (Majid et al., 2024).

Program strengthening also needs to be complemented by a continuous monitoring and evaluation system to periodically measure the economic development of those entitled to receive alms. Through systematic evaluation, zakat institutions can assess program effectiveness, identify obstacles faced by those entitled to receive alms, and design more targeted follow-up interventions. Furthermore, multi-stakeholder collaboration with the government, the private sector, and academics needs to be continuously expanded to strengthen resource support, transfer knowledge, and expand market access. Thus, strengthening zakat empowerment programs will not only improve the welfare of individual almsgivers but also contribute to the creation of an inclusive and sustainable ummah economy (Rusydiana & Khalifah, 2024).

CONCLUSION

Zakat institutions play a strategic role in improving the community's economy through various productive economic empowerment programs, such as business capital assistance, skills training, and business mentoring. These programs have been proven to increase the income, independence, and welfare of recipients of alms, from those previously dependent on aid to becoming more economically independent. In fact, some recipients have successfully transformed into recipients of alms after participating in empowerment programs, demonstrating the effectiveness of zakat interventions in improving the lives of poor communities. Community-based empowerment approaches have also proven more effective in building social solidarity and strengthening the economic capacity of recipients of alms due to cooperation and support among community members. However, zakat institutions still face various challenges, such as limited funding, low financial literacy among recipients of alms, and a lack of innovation in economic empowerment models. To overcome these challenges, multi-stakeholder

collaboration is needed between zakat institutions, the government, the private sector, and the wider community. Furthermore, increasing program innovation, strengthening cross-sectoral cooperation, and improving monitoring and evaluation systems are crucial steps to ensure the economic impact of zakat management is optimized, measurable, and sustainable for improving community welfare.

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