



Productive Zakat Based on Local Potential: A Multi-Case Study in Rural and Urban Areas

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ABSTRACT

Introduction: This study explores the implementation of locally-based productive zakat programs in urban and rural contexts, aiming to analyze the effectiveness of integrating local economic potential in empowering zakat beneficiaries. Using a qualitative multi-case study approach, Wahdah Inspirasi Zakat (WIZ) Makassar was selected as the urban case and LAZISMU Grobogan as the rural case. **Methods:** Data were collected through in-depth interviews and document analysis. **Results:** The results reveal that leveraging local potential in productive zakat programs significantly improves the income and economic independence of mustahik. WIZ Makassar focuses on skills training, micro-business support, and women empowerment to address urban poverty. In contrast, LAZISMU Grobogan utilizes rural resources such as goat farming and organic fertilizer production to support small businesses and community welfare. The study identifies five key phases in program success: mapping potential, selecting beneficiaries, providing continuous assistance, monitoring business progress, and conducting evaluation. **Conclusion and Suggestion:** However, challenges persist, including beneficiaries' preference for consumptive aid and the limited human resources in zakat institutions. To overcome these barriers, strategies such as community education, institutional capacity development, and funding diversification are necessary. The findings underscore the importance of context-specific zakat management models tailored to local characteristics, ensuring sustainable economic empowerment. This research offers a practical framework for zakat institutions seeking to optimize the impact of productive zakat programs in varied socioeconomic settings.

Keyword: Economic Empowerment; Local Potential; Productive Zakat; Rural Community; Urban Community.

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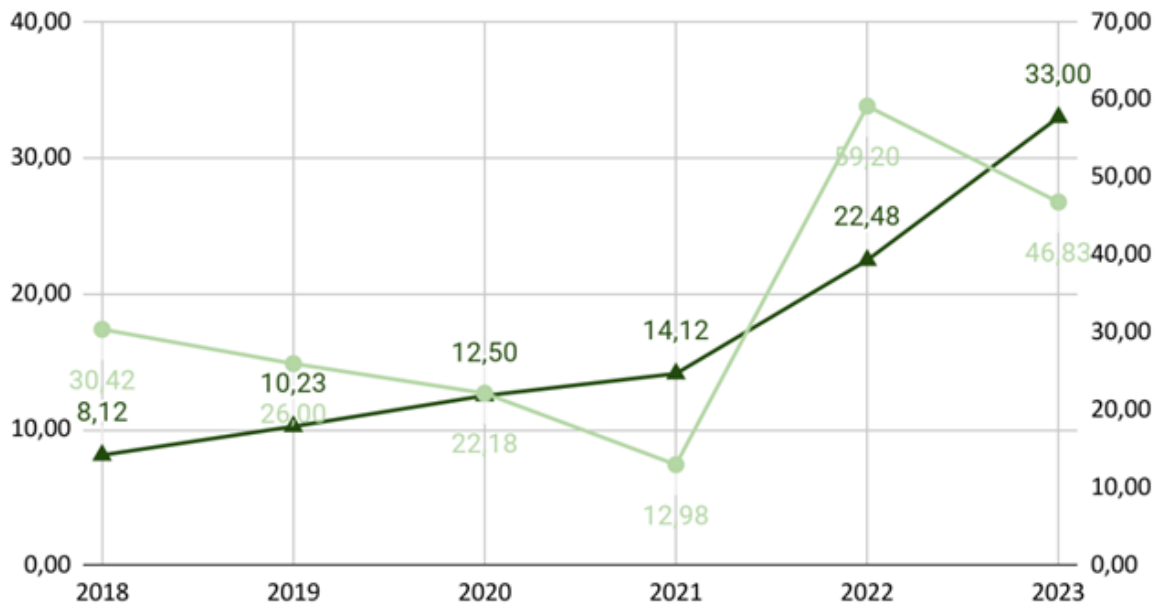
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A. INTRODUCTION

Zakat is one of the pillars of Islam that plays a strategic role in promoting social justice and enhancing community welfare (Al-Bawwab, 2023; Mawardi, Widiastuti, Al Mustofa, & Hakimi, 2023; Sunarsih, Hamdani, Rizal, & Yusfiarto, 2023; Syauqi, Fitriyah, & Jumuaati, 2022). In Surah At-Tawbah (9:103), the Qur'an emphasizes that zakat is not merely an individual spiritual obligation, but also an effective socio-economic instrument for alleviating poverty and reducing inequality. It functions as a mechanism for wealth redistribution, aiming to balance economic disparities within society. This is in line with the saying of the Prophet Muhammad (peace be upon him): *“Indeed, Allah has made it obligatory for them to give zakat,*

to be taken from the rich among them and given to the poor among them” (al-Bukhari, No. 1395).

As the country with the largest Muslim population in the world, Indonesia holds significant zakat potential. The latest *World Giving Index 2024* report published by the *Charities Aid Foundation (CAF)* ranked Indonesia as the most generous country globally for seven consecutive years. This achievement further strengthens the position of zakat as a potential Islamic social instrument to address inequality and poverty.



Source: BAZNAS (2024)

Figure 1. National Zakat Collection from 2018 to First Semester of 2023

Figure 1 illustrates that the trend of national zakat collection has consistently increased since 2018. However, the actual collection remains significantly below its potential. According to data from BAZNAS (2024), the potential for national zakat in 2023 was estimated at Rp 327.6 trillion, while the actual collection in the first semester only reached approximately Rp 33 trillion. In other words, the realization of zakat collection during the first half of the year amounted to just around 10% of its potential.

In response to this gap, zakat management institutions have begun to develop various innovations. One prominent initiative is the implementation of productive zakat programs. Unlike conventional approaches that are short-term and consumptive in nature, these programs are designed to empower *mustahik* (zakat recipients) through sustainable economic activities (Amirah, Sulfinadia, & Efrinaldi, 2024; Ekaviana, Ramadhani, & Mulawarman, 2019; Lestari & Alwi, 2022; Zein, Lubis, & Sovia, 2020). This approach not only provides temporary relief but also aims to enhance the economic capacity of *mustahik* until they achieve self-reliance. This is in line with the primary objective of zakat as an instrument for empowering the economic well-being of the Muslim community.

Previous studies have demonstrated that productive zakat programs are effective in improving the welfare of *mustahik* (zakat beneficiaries), reducing poverty, and narrowing income inequality (Arwani & Muhammad, 2024; Ayuniyyah, Pramanik, Md Saad, & Ariffin,

2022; Herianingrum et al., 2024; Lubis & Sazali, 2024; Saad, Ahmi, Sawandi, & Abdul Aziz, 2023). Sarif, Ali, and Kamri (2024) emphasized that empowerment-based approaches are more effective than consumptive aid in alleviating poverty. The effectiveness of productive zakat programs relies heavily on comprehensive governance, from needs-based planning to the optimal utilization of local resources. Good management, from collection to distribution and fund use, is crucial in achieving the socio-economic goals of zakat (Gabriele Lailatul Muharromah & Mustofa, 2021; Rozak & Sulistyowati, 2022). Iqbal (2022) and Daulay, Khoiri, and Syahputera (2022) emphasize the importance of considering equity, resource capacity, and the actual conditions of both *mustahik* and *muzakki* in program design. In this context, integrating local potential is essential to ensure program relevance and sustainability.

In practice, the implementation of productive zakat still faces numerous challenges. A major obstacle lies in the limited capacity of zakat institutions to design and manage programs effectively, leading to suboptimal outcomes (Hadi & Hana, 2023; Mawardi et al., 2023). Moreover, few studies have explicitly examined how productive zakat programs grounded in local potential are adapted to different geographic contexts, such as urban versus rural settings. Existing literature tends to be general in nature and lacks strategic, context-specific recommendations for zakat institutions. The Qur'an emphasizes the importance of fair and targeted zakat distribution, as stated in QS. At-Taubah: 60. Based on this principle, zakat management should be directed toward meeting the real needs of *mustahik* and creating long-term empowerment. Therefore, a needs-based management approach, equitable distribution, and local potential utilization are key to the success of productive zakat programs. Unfortunately, there is a lack of studies specifically addressing the integration of local potential in productive zakat programs. Most existing studies remain limited to short-term economic outcomes, without considering contextual factors such as local potential or community involvement. For instance, Fauzan, Zakaria, & Siregar (2024) focused solely on income impacts; Lubis & Sazali (2024) did not address program sustainability; and Lestari & Alwi (2022) did not explore the integration of local values or economic culture.

This study aims to fill this gap by offering a new perspective on the implementation of productive zakat programs based on local potential. It is conducted in two regions with contrasting geographic characteristics: the urban area of Wahdah Inspirasi Zakat (WIZ) in Makassar City and the rural area of LAZISMU in Grobogan Regency. The novelty of this research lies in the explicit integration of local potential in program design and implementation, as well as the comparison between two different regional contexts. Unlike previous studies that focus on short-term economic results, this research emphasizes contextual adaptation, sustainability, and empowerment, providing both theoretical and practical contributions for zakat institutions.

Using a multiple-case study approach, this research seeks to answer the central question: *How is the implementation of productive zakat programs based on local potential carried out in urban and rural areas?* This understanding is vital to developing a contextual and sustainable zakat model to enhance the effectiveness and real-world impact of empowerment programs across diverse regions.

B. THEORETICAL STUDY

The Concept of Productive Zakat

Zakat is one of the five pillars of Islam and plays a vital role in the socio-economic system of Muslim societies. Distinct from other pillars, zakat encompasses both spiritual obligation and a socio-economic function (Shodiq, Chotib, & Rahayu, 2024). Spiritually, zakat is a divine command outlined in the Qur'an. Socially, it serves as a redistributive mechanism, transferring wealth from the affluent to the underprivileged, thereby reducing socio-economic disparities. This mechanism promotes the circulation of wealth across different societal strata and prevents its concentration among the elite (Apriyani, 2024; Nayak & Hegde, 2023; Sugianto, Wei, & Xu, 2024). Such redistribution aligns with Islamic principles of justice and equity, which emphasize inclusive development and fair economic participation (Setiawan et al., 2024; Yasmeeen, 2023). As an Islamic economic institution, zakat thus represents a systemic and faith-based response to poverty and inequality (Hassan, Khan, Miah, & Islam, 2024; Islam, Mitu, Munshi, & Khanam, 2023).

Traditionally, zakat has been perceived as a short-term consumptive aid. However, with the evolution of zakat management paradigms, a new approach known as productive zakat has emerged. Productive zakat refers to the distribution of zakat funds aimed at enhancing the long-term economic capacity of recipients (Yumna, 2019). Qardawi (2007) emphasizes that zakat should not only serve as immediate relief, but also function as a tool to foster economic independence for beneficiaries.

Numerous studies have shown the effectiveness of productive zakat in alleviating poverty. Beik and Arsyianti (2016) developed the CIBEST model (Center of Islamic Business and Economic Studies) to measure the impact of zakat on poverty and welfare. Their findings indicate that productive zakat programs significantly reduce poverty levels and income inequality. Kasri (2016) and Siregar, Siregar, and Marliyah (2023) conducted comparative studies of consumptive and productive zakat programs in Indonesia, concluding that productive zakat has a greater impact on improving the income and welfare of recipients. Nevertheless, the implementation of productive zakat programs continues to face several challenges. A major issue is the limited understanding among zakat administrators (amil) regarding the effective management of such programs (Jamaludin, Zhang, Syed Salleh, & Lacheheb, 2025; Zakiy, Falikhatun, & Fauziah, 2023). As a result, some programs fail to achieve their intended outcomes or even collapse during implementation.

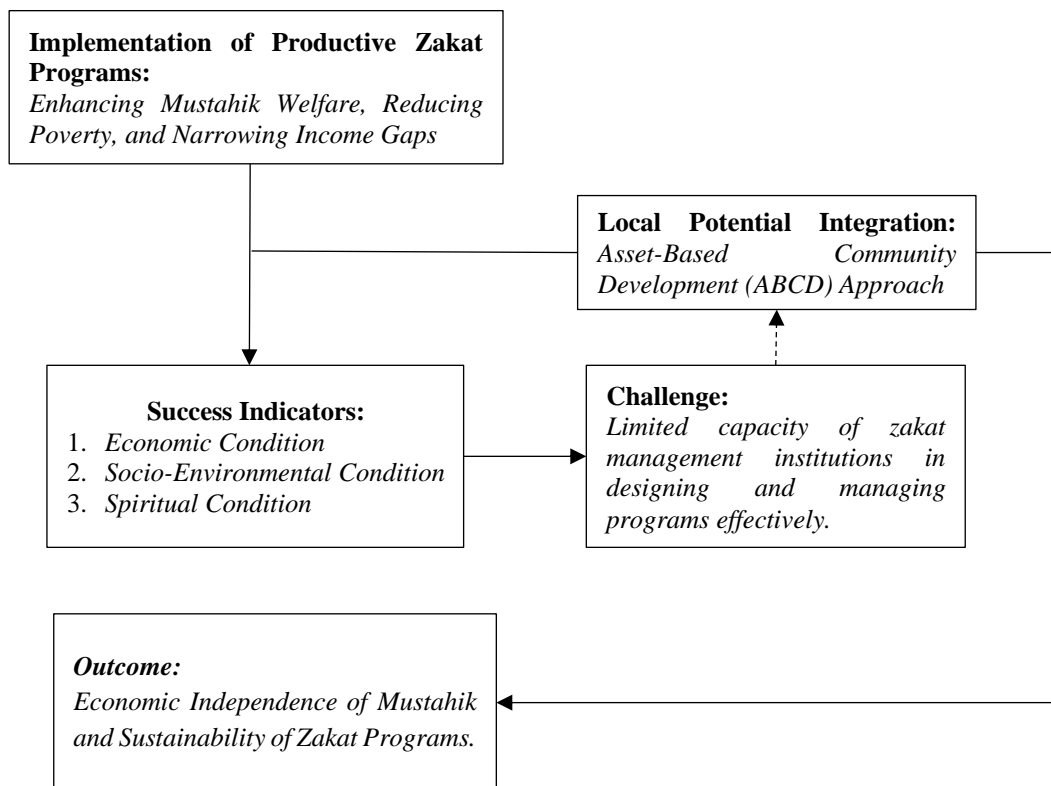
The Role of Local Potential in Community Empowerment

The concept of asset-based or local potential-driven community empowerment has gained increasing attention in development literature. Kretzmann and McKnight (1993) introduced the Asset-Based Community Development (ABCD) approach, which underscores the importance of identifying and utilizing local assets in community empowerment efforts. ABCD focuses on mapping and mobilizing existing strengths and resources within a community, rather than concentrating on needs and deficiencies. Mathie and Cunningham (2005) outline several key steps in the practical application of ABCD: (1) mapping community assets; (2) building relationships and mobilizing assets for common goals; (3) identifying a

shared vision for change and planning actions based on available assets; (4) implementing plans by leveraging local resources; and (5) monitoring and evaluating processes and outcomes.

Green and Haines (2016) further elaborate on ABCD by highlighting the importance of various types of community assets, including human capital, social capital, physical capital, financial capital, and environmental capital. In the Indonesian context, Suharto (2005) adapted this concept and emphasized the significance of an asset-based approach in community development, arguing that effective empowerment must begin with the identification and mobilization of community potential.

Hustedde and Ganowicz (2020) expanded this discussion by stressing the importance of understanding local cultural and social contexts in the implementation of ABCD. They assert that a deep understanding of local values, norms, and social structures is crucial for the success of ABCD-based initiatives. Several previous studies have also discussed the implementation of ABCD or the use of local potential in the development of Islamic philanthropic programs (Al-Hassan, 2017; Aulia, Faizal, & Sunan, 2023; Husna & Siregsar, 2023; Shabbir, 2021). However, research specifically examining the integration of local potential into productive zakat programs remains scarce. To date, there is no operational model or systematic approach that explicitly incorporates the ABCD method into the implementation of productive zakat, particularly in the Indonesian context. This gap highlights a significant need and opportunity for further research to develop both conceptual and practical frameworks that integrate local potential with the principles of productive zakat to enhance the effectiveness, independence, and sustainability of zakat-based economic empowerment programs.



Source: Processed Data
 Figure 2. Conceptual Framework

The conceptual framework in Figure 2 illustrates the integration of productive zakat programs with the Asset-Based Community Development (ABCD) approach as a strategic effort to enhance the effectiveness and sustainability of economic empowerment initiatives for *mustahik*. In general, the implementation of productive zakat aims to improve *mustahik* welfare by reducing poverty and narrowing income gaps. However, this effort often faces a major challenge: the limited capacity of zakat management institutions to design and implement programs that are contextually relevant and sustainable.

To address this challenge, integrating local potential through the ABCD approach becomes crucial. This approach emphasizes the identification, mobilization, and optimization of community assets such as individual skills, social networks, as well as natural and physical resources in designing zakat programs that are participatory, contextual, and based on existing community strengths. By aligning program design with local realities, zakat institutions can be more responsive to community needs while encouraging the active involvement of *mustahik* as empowered participants.

The success of this integrative model is measured through three main indicators: improvements in economic conditions, enhancements in socio-environmental well-being, and the strengthening of spiritual values. Ultimately, the integration of productive zakat and the ABCD approach is expected to generate more significant and sustainable impacts, particularly in fostering the economic independence of *mustahik* and the continuity of zakat programs. In doing so, this framework also supports the realization of the objectives of *maqasid al-shariah*, especially in preserving and developing wealth (*hifz al-mal*).

C. METHODOLOGY

This study aims to understand how local potential is integrated into productive zakat programs. To achieve this objective, a qualitative approach was employed using a multi-case study design, which allows for an in-depth exploration of phenomena within real-life contexts (Yin, 2018). Two cases were selected to represent contrasting geographical and socio-economic settings, namely urban and rural areas (Stake, 2006). Case selection was based on three criteria: (1) the productive zakat program has been in operation for at least two years; (2) the integration of local potential is evident in either the program design or its implementation; and (3) sufficient access to data collection is available. Based on these criteria, the study was conducted at WIZ Makassar and LAZISMU Grobogan.

Primary data were collected through in-depth interviews with program managers at both institutions to explore the processes of identifying local potential, implementing the programs, and addressing the challenges and opportunities unique to each context. In addition, document analysis was conducted by gathering relevant materials such as program evaluation reports, training manuals, and strategic planning documents. This was intended to provide a broader understanding of how local potential is integrated into the design and execution of productive zakat initiatives.

Data analysis was conducted using a thematic approach encompassing two stages: within-case analysis and cross-case analysis. The within-case analysis aimed to understand how local potential is identified and utilized within each regional context.

Table 1. Interview Question List

Category	Questions
Zakat Potential	<ol style="list-style-type: none"> 1. What are the main occupations of those who pay zakat in this area? 2. How large is the zakat potential in this area? Are there more zakat payers or recipients? 3. Has this potential been fully absorbed? 4. If not, why? What are the challenges in optimizing this potential?
Zakat Distribution	<ol style="list-style-type: none"> 5. How has the zakat distribution system worked so far? 6. There is a productive zakat program (e.g., Wedhus lemu/MSME Empowerment); what inspired this initiative? 7. Should the design of productive zakat programs be adjusted to suit the conditions of each region? 8. What are the short- and long-term goals/expectations of this program? 9. When was this program initiated, and how has it progressed? 10. Is all collected zakat distributed through the productive zakat program? 11. How has the program been implemented, and how has the community responded? 12. Is there business mentoring provided to asnaf who receive productive zakat? 13. If yes, are zakat payers also involved in mentoring asnaf? 14. If not, how does the zakat institution (LAZ) assess the success of the program? 15. Has there been any economic improvement among the beneficiaries of the productive zakat program? 16. Can this program continue to grow and support sustainable economic development? 17. Are there any other zakat distribution programs planned for the future? 18. How is accountability ensured in the distribution of zakat funds?
Challenges	<ol style="list-style-type: none"> 19. What are the challenges in developing this program? 20. What are your hopes for the future of zakat in Indonesia?

Source: Processed Data

This involved mapping local resources, implementing productive zakat programs, and assessing their impact on *mustahik* welfare, such as increases in income, productivity, and economic skills (Frodermann, 2018; Miles & Huberman, 1994). Subsequently, cross-case analysis was employed to compare similarities and differences in the implementation of productive zakat programs across the two regions. This comparison provided insights into how local contexts influence program design and outcomes, and helped to uncover common patterns relevant to the utilization of local potential for *mustahik* economic empowerment (Ryan, 2012).

To enhance the validity and reliability of the research findings, several data verification strategies were employed, including data triangulation, member checking, and an audit trail (Anderson, Herr, & Nihlen, 2014; Birt, Scott, Cavers, Campbell, & Walter, 2016). Triangulation involved cross-verifying data obtained from various sources, methods, and participant perspectives to ensure consistency and accuracy of the findings. Member checking enabled participants to engage in the validation process by confirming the researchers' interpretations, thereby reducing the risk of interpretive bias. Meanwhile, a systematic audit trail was maintained to document the processes of data collection, analysis, and decision-making, ensuring transparency and traceability throughout the study. The integration of these three techniques not only ensured the quality of the findings but also strengthened the credibility and trustworthiness of the research in the eyes of readers and stakeholders.

The multi-case study approach adopted in this research is expected to provide deeper and more contextual insights into the role of local potential in enhancing the effectiveness and

sustainability of productive zakat programs. By comparing two cases with distinct geographical and socio-economic characteristics, the researcher was able to identify both general patterns and local specificities in how regional potential is integrated. Therefore, the outcomes of this approach are not only theoretically relevant but also hold significant practical implications for the development of empowerment-based zakat policies in various regions.

D. RESULT

Implementation of Productive Zakat Programs at WIZ Makassar

Wahdah Inspirasi Zakat (WIZ) Makassar is one of the nationally recognized zakat management institutions (Lembaga Amil Zakat Nasional) officially authorized by a decree from the Ministry of Religious Affairs of the Republic of Indonesia. The organization manages zakat, infaq, and sadaqah funds through various community empowerment programs organized into five main clusters: (a) *Berkah Hidayah (Dakwah)*; (b) *Berkah Juara* (Education); (c) *Berkah Mandiri* (Economic Empowerment); (d) *Berkah Sehat* (Health); and (e) *Berkah Peduli* (Environmental and Disaster Response). Among these, the *Berkah Mandiri* cluster is specifically aimed at enhancing community welfare through economic empowerment initiatives.

The *Berkah Mandiri* cluster focuses on improving the economic conditions of *mustahik* (eligible zakat recipients), with the ultimate goal of alleviating poverty through productive economic programs. Implementation involves several stages. The first stage is mapping problems and local potential. At WIZ Makassar, one of the main issues identified is unemployment, largely due to limited job access resulting from inadequate skills or age-related factors. On the other hand, Makassar as one of Indonesia's major cities, has considerable potential for MSME (Micro, Small, and Medium Enterprises) development. However, the community often lacks the necessary financial capital and knowledge to actively engage in this sector. Responding to these challenges, WIZ Makassar designed productive zakat programs tailored to the region's socioeconomic context.

WIZ Makassar has developed three flagship programs aimed at empowering *mustahik* through economic capacity-building. The first is *PERINTIS* (Skill and Business Training), which focuses on equipping individuals with practical skills to prepare them for the workforce. The second, *Bina Usaha Mikro Nusantara*, is designed to cultivate successful and self-reliant entrepreneurs, both individually and in group settings. The third, *Wirausaha Ibu Mandiri*, specifically targets widowed women by offering entrepreneurial support and training to help them attain economic independence. Collectively, these programs reflect WIZ Makassar's commitment to fostering sustainable livelihoods among vulnerable communities.

One of the beneficiaries of the *Bina Usaha Mikro Nusantara* program is Mr. AM, a fried snack vendor operating in a residential area in Makassar. Initially, Mr. AM sold fried snacks made by his wife to school canteens, but he faced constraints due to inadequate equipment and limited capital. This hindered his ability to meet production and distribution targets. WIZ responded by providing business capital, a high-efficiency stove, and cooking equipment. As a result, Mr. AM was able to increase production and expand his distribution. Similarly, the *Wirausaha Ibu Mandiri* program has benefited individuals like Mrs. RH, a single mother of six who faced severe economic hardship after her husband passed away. She frequently changed rented homes due to her inability to pay rent, and one of her children had

to drop out of school. Through this program, Mrs. RH received capital assistance to start a home-based food business. The income from this business not only ensured proper nutrition for her children but also allowed her child to resume schooling.

The implementation of productive zakat programs involves several stages: identification of *mustahik*, needs assessment, mentoring, and impact evaluation. Candidates are selected based on recommendations from WIZ facilitators or donors (*muzakki*). A field survey is then conducted to verify eligibility and gather information on the recipient's needs to ensure long-term impact. After verification, support is provided in the form of direct business capital or necessary tools and equipment.

What distinguishes productive zakat from consumptive zakat is the follow-up process. WIZ Makassar ensures ongoing mentoring that extends beyond economic guidance to include spiritual, health, and educational development, reflecting the five focus areas of its zakat distribution. Business mentoring typically involves regular visits to monitor progress and identify further development opportunities. WIZ also collaborates with other institutions to deliver skill enhancement training for the beneficiaries. These mentoring efforts are complemented by a structured evaluation process. WIZ Makassar uses the *Key Best (K-Best)* method to evaluate program outcomes, assessing both economic and spiritual improvements among beneficiaries. Economic indicators include increased income, business growth, and shifts in economic status. Spiritual indicators cover enhanced religious observance, social awareness, understanding of zakat principles, and physical and mental well-being. The K-Best method allows for a holistic assessment of program effectiveness and provides insights for future improvements.

However, challenges remain. According to Mr. IS, a program facilitator at WIZ Makassar, the primary obstacle is the preference of some *mustahik* for consumptive rather than productive assistance. This mindset has been shaped by a long-standing dependence on short-term aid. As a result, implementing productive zakat requires more effort, including sustained mentoring and evaluation. Mr. IS also highlighted several critical success factors. First, the intellectual capacity of both the program implementers and the beneficiaries. *Mustahik* with higher educational backgrounds are more receptive to productive zakat due to their understanding of its long-term benefits. In contrast, those with lower education levels tend to prefer immediate consumptive aid. Second, the need for effective and accessible education strategies to shift the community's consumptive mindset. Mr. IS emphasized the importance of community education on the value of sustainable empowerment, which can be strengthened through collaboration with government agencies to reduce reliance on short-term assistance. Lastly, institutional development focused on building trust among both *muzakki* and *mustahik*. Mr. IS argued that no matter how well a productive zakat program is designed, it will not succeed without stakeholder trust and participation. Therefore, in addition to addressing external challenges, zakat institutions must continuously improve internal systems to foster trust and community engagement.

Implementation of Productive Zakat Programs at LAZISMU Grobogan

Located at Jl. K.H. Ahmad Dahlan No. 4, Kalongan Village, Purwodadi District, Grobogan Regency, LAZISMU Grobogan was established on November 17, 2017. This zakat management institution was founded to enhance community welfare through the optimal

management of zakat, infaq, and waqf funds. LAZISMU Grobogan focuses on a range of structured community empowerment programs, particularly in the economic sector, aiming to generate sustainable and widespread positive impacts for beneficiaries. One of its flagship initiatives is the *UMKM Plus Empowerment Program* in the livestock sector, which involves a series of development and mentoring activities tailored to the needs of targeted *mustahik*. The following section outlines the details of the program's implementation.

Table 2. UMKM Plus Empowerment Programs by LAZISMU Grobogan

Program Action	Location	Participants	Started
Goat Farming <i>Hotel Wedhus Lemu</i>	Dusun Ngrijo RT 02 RW 05, Sumberjatipohon Village, Grobogan District	10 people (1 group)	2022
<i>Wedhus Lemu</i> Organic Fertilizer Production	Dusun Ngrijo RT 02 RW 05, Sumberjatipohon Village, Grobogan District	4 people (1 group)	2022
<i>Wedhus Lemu</i> Green Feed/Fermented Feed Bank	Dusun Ngrijo RT 02 RW 05, Sumberjatipohon Village, Grobogan District	4 people (1 group)	2022
<i>Wedhus Lemu</i> Dona Goat Satay & Aqiqahmu Food Stall	Dusun Ngrijo RT 02 RW 05, Sumberjatipohon Village, Grobogan District	6 people (1 group)	2022

Source: Processed Data

LAZISMU Grobogan allocates funding to support the development of micro and small enterprises (UMKM) among its fostered groups. The annual funding scheme includes: (1) *Wedhus Lemu* Goat Farming Hotel: IDR 60,000,000 per year; (2) *Wedhus Lemu* Organic Compost Fertilizer: IDR 5,000,000 per year; (3) *Wedhus Lemu* Forage Feed/Fermentation Bank: IDR 10,000,000 per year; and (4) *Dona Goat Satay* Restaurant and *Aqiqahmu*: IDR 20,000,000 per year. In 2024, LAZISMU Grobogan was awarded 3rd place as an Outstanding Zakat Institution at the *Jateng Syariah Festival (FAJAR)* for the success of this program.

In addition to business capital, LAZISMU Grobogan also provided digital marketing training to 24 individuals (4 groups) among its fostered *mustahik* (zakat recipients). The training aimed to enhance skills in online product marketing, particularly for businesses such as goat farming, compost fertilizer, forage feed banks, and goat satay stalls. To implement this, LAZISMU Grobogan established collaborations with various institutions, as shown in the following table.

LAZISMU Grobogan conducts regular evaluations of its ongoing programs. Every three months, the four supported MSME (Micro, Small, and Medium Enterprises) groups are invited to report on their business progress, followed by monitoring activities to ensure program sustainability and effectiveness. Through this systematic evaluation, LAZISMU can identify challenges and formulate appropriate solutions to support the success and economic independence of the MSMEs. Since its launch in 2022, the *UMKM Plus* Program managed by LAZISMU Grobogan has engaged 24 entrepreneurs across four fostered MSME groups. These groups have now reached a significant level of economic independence, as evidenced by increased business revenues, improved financial management, and overall better living standards. The program offers more than just business capital, it also includes entrepreneurship training, intensive mentoring, and the integration of spiritual values into economic activities.

Table 3. Collaboration of LAZISMU Grobogan

Partner Institution	Activity Conducted	Benefits Gained
Digital Business Study Program, ITB Muhammadiyah Grobogan	Conducted digital marketing training on digital platforms to increase MSME product sales	Understanding of digital marketing for MSME product promotion
Department of Cooperatives and MSMEs, Grobogan	Assisted in product marketing through events and bazaars organized by the department	Increased sales and product recognition of MSMEs
Department of Animal Husbandry, Grobogan	Goat farming assistance	Improved understanding of healthy and optimal goat care for livestock groups
BSI Bank, Purwodadi Branch	Funding collaboration with supported MSMEs	Provision of business capital for MSMEs
Department of Agriculture	Support for green fodder bank and land provision	Production of high-quality fodder grass
Aqiqahmu Sragen	Assistance in processing goat meat for satay stalls and aqiqah services	Healthy and delicious processed goat meat

Sources: LAZISMU Grobogan

Table 4. Growth in the Quality of LAZISMU Grobogan's *Muzaki* (Donors)

Category	2022	2023	2024	Average Growth
ZISWAF	60.000.000	105.000.000	150.000.000	59%
<i>Muzaki</i>	20	35	50	59%

Sources: LAZISMU Grobogan

In addition to benefiting the *mustahik* (beneficiaries), LAZISMU Grobogan has also recorded significant improvements in the quality of its *muzaki* (donors), both in terms of number and total ZISWAF contributions. As shown in Table 4, the number of *muzaki* increased from 20 in 2022 to 50 in 2024, while total ZISWAF funds rose from IDR 60 million to IDR 150 million, reflecting an average annual growth rate of 59%. This improvement did not occur spontaneously, but was influenced by several key factors. First, transparency and accountability in the implementation of productive zakat programs have increased public trust in the institution. Periodic reports, activity documentation, and testimonials from *mustahik* serve as effective forms of social communication that build LAZISMU Grobogan's credibility. Second, the tangible impact of the program on *mustahik* is widely disseminated through social media and community networks, raising collective awareness among potential *muzaki* to contribute. Third, personal engagement and spiritual development efforts directed toward *muzaki* have further strengthened their understanding of zakat as a vital tool for empowerment.

To expand the impact of its productive economic empowerment programs, LAZISMU Grobogan has set medium and long-term targets focused on increasing the number of community groups and poor households involved in its programs. By optimizing the use of zakat, infak, and waqf funds, LAZISMU is committed to supporting economic independence through broader, more targeted, and sustainable initiatives. As shown in Table 5, there is a significant projected increase in both program coverage and beneficiary independence. By 2026, the program is expected to involve 100 poor households, with 50 of them achieving economic independence. This reflects LAZISMU Grobogan's strategic direction not only to expand program outreach but also to ensure that the empowerment efforts result in sustainable and transformative outcomes.

Table 5. LAZISMU Grobogan's Empowerment Targets (2025–2026)

Target Category	Number (2025)	Number (2026)	Independent Target (2025)	Independent Target (2026)
Community Groups	10	15	7	10
Poor Households	50	100	30	50

Source: Processed Data

LAZISMU Grobogan plans to extend its economic empowerment initiatives beyond Purwodadi Subdistrict to other areas in Grobogan Regency, including Gubug, Gabus, and Godong Subdistricts. This geographical expansion aims to reach more underserved communities across various villages and districts. To achieve these targets, LAZISMU Grobogan intends to allocate 40% of the annual ZISWAF funds it receives toward productive economic programs. This allocation is expected to strengthen the financial structures of supported MSMEs and communities, enabling them to evolve into self-sufficient economic units. By optimizing the utilization of zakat, infak, and sadaqah funds, LAZISMU Grobogan aims to create broader and more sustainable social impact within Grobogan Regency.

Furthermore, LAZISMU Grobogan will continue to collaborate with government agencies, educational institutions, and business partners to ensure that its empowerment programs remain relevant to current needs and enhance participants' entrepreneurial capacities. In addition to funding, LAZISMU remains committed to providing skills training and ongoing mentoring so that every beneficiary can maximize their potential and available resources, ultimately achieving long-term well-being.

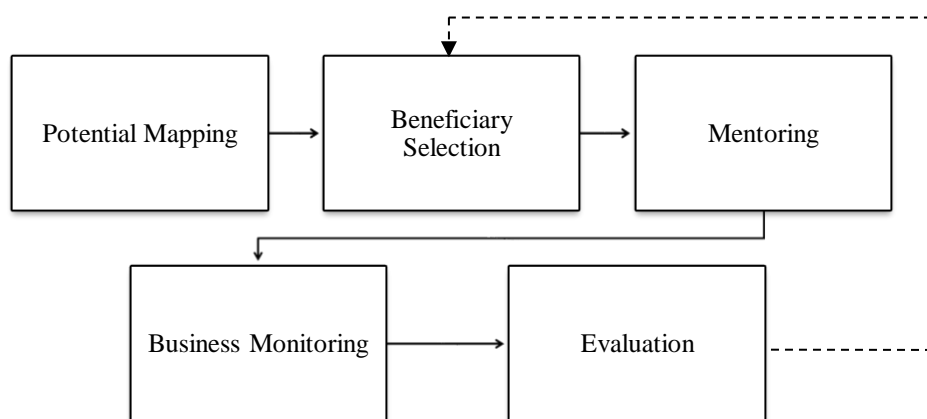
E. DISCUSSION

Productive Zakat Based on Local Potential

The case studies of WIZ and LAZISMU highlight the importance of designing zakat programs that are rooted in the specific needs and local potentials of the community, while simultaneously building an ecosystem that supports economic empowerment. This approach aligns with the Asset-Based Community Development (ABCD) framework, which emphasizes identifying and mobilizing existing assets and strengths within a community rather than focusing on needs and deficiencies (Kretzmann & Mcknight, 1993).

The implementation of productive zakat by WIZ Makassar centers on addressing unemployment and the lack of access to financing for micro, small, and medium enterprises (MSMEs). Their efforts include capacity-building programs for *mustahik* (zakat beneficiaries), such as skills training, micro-business development, and entrepreneurial empowerment for widows. In contrast, LAZISMU Grobogan implements a *mustahik* empowerment program focused on livestock farming, which includes: (a) goat farming, (b) organic fertilizer production, and (c) fermented feed management. This program integrates financing, training, business mentoring, and product marketing tailored to the local potential. Such an approach is particularly well-suited to the characteristics of rural communities in Indonesia, where people often have skills in animal husbandry and access to land and natural feed resources for livestock breeding (Lulu Musa Dil Piero, Laily Dwi Arsyanti, Yuda Asnawi, & Budi Susilo Setiawan, 2022).

The success of productive zakat programs, whether implemented in urban or rural contexts, relies heavily on consistent and structured execution. Drawing from the Asset-Based Community Development (ABCD) approach, Mathie & Cunningham (2005) propose a series of strategic steps that are essential for effective community empowerment. These include mapping existing community assets, fostering relationships and mobilizing resources toward shared goals, identifying a vision for change, planning actions based on local strengths, implementing these plans using community-owned assets, and continuously monitoring and evaluating both the processes and the outcomes. A comprehensive analysis of productive zakat practices in both WIZ and LAZISMU demonstrates that the effectiveness of such programs in improving the welfare of beneficiaries is contingent upon the adoption of these systematic stages. The structured formulation of these programs is further detailed in the following flowchart.



Source: Processed Data

Figure 3. Formulation of a Productive Zakat Program Based on Local Potential

As illustrated in Figure 3, the first step in formulating a productive zakat program is potential mapping. In this stage, zakat management institutions (*amil zakat*) map out the economic potential within the targeted area. This process includes identifying business sectors with strong development prospects, analyzing the needs and conditions of potential beneficiaries (*mustahik*), and mapping out potential zakat contributors (*muzakki*). *Muzakki* may include both individuals and institutions that can be approached for collaboration. This mapping aims to ensure that zakat potential is maximally absorbed and distributed effectively according to the economic characteristics of the local community.

Once the economic potential has been mapped, the next step is to determine the eligible *mustahik* who qualify to receive productive zakat. This selection is based on specific criteria such as economic status, readiness to manage a business, and the sustainability potential of the business to be developed. The purpose of this process is to ensure that zakat funds are allocated efficiently and to the right targets. After *mustahik* have been selected, they receive continuous assistance (mentoring). This assistance encompasses both business sustainability support and religious (*aqidah*) development. Business assistance includes entrepreneurship training, technical guidance in business management, and access to working capital. This aims to build the capacity of beneficiaries so they can operate and grow their businesses, ultimately achieving economic independence. Additionally, the assistance program should be accompanied by Islamic spiritual reinforcement, such as *aqidah* strengthening. This is essential

to ensure that economic empowerment efforts are aligned with the goal of enhancing the beneficiaries' spiritual well-being. A productive zakat program also requires ongoing monitoring to track the development of businesses run by the beneficiaries. Monitoring includes evaluating the use of zakat funds, identifying operational challenges, and assessing whether targets have been achieved. This process allows for timely interventions and improvements to increase program effectiveness.

The final stage in the formulation of a productive zakat program is periodic evaluation to assess the overall effectiveness. Ideally, evaluation indicators should not only measure economic well-being such as increased income, business sustainability, and socioeconomic impact, but also include spiritual indicators such as frequency of attendance at Islamic study circles (*majelis taklim*), involvement in regular religious activities, and observable behavioral changes like punctuality in performing the five daily prayers and participation in da'wah efforts. In this way, the evaluation reflects a holistic success of the program. The results also serve as feedback for improving and refining productive zakat strategies in the future. This formulation cycle is dynamic, where the results of the evaluation can be used to update the potential mapping stage, ensuring the ongoing optimization of the productive zakat program. With this systematic and evaluation-based approach, the productive zakat program is expected to provide more significant and sustainable impacts on the welfare of its beneficiaries.

Despite the notable successes of productive zakat programs, their implementation continues to face several critical challenges. A major issue is the community's resistance to productive assistance, as many beneficiaries are more familiar and comfortable with consumptive forms of aid. This observation is consistent with findings by Zainuddin and Khalid (2020) who noted that communities often regard zakat as a consumptive entitlement meant for immediate household needs, and consequently feel no obligation to return or reinvest the assistance. Furthermore, many zakat institutions struggle with limited human resources, which impedes their ability to provide comprehensive and effective mentoring to all recipients (Luntajo & Hasan, 2023; Sari, 2018; Yusmita & Amrizal, 2024). Ensuring the sustainability of programs amidst economic fluctuations and the inconsistent inflow of zakat funds is yet another challenge faced by these institutions (Hadi & Hana, 2023)

To address these obstacles, zakat institutions can implement several strategic measures rooted in both practical and Islamic principles. First, community education is essential to transform the prevailing consumptive mindset into a productive one. This can be done through ongoing campaigns and training that highlight the economic empowerment goals of zakat. As narrated in a hadith: "The upper hand is better than the lower hand. The upper hand is the one that gives, and the lower is the one that receives." (*HR. Bukhari no. 1429; Muslim no. 1033*). This hadith underscores the virtue of being self-reliant and productive, aligning closely with the goals of productive zakat. Second, strengthening partnerships with private sector actors, government bodies, and educational institutions can provide additional resources and broaden market access for beneficiaries. Third, the digitalization of zakat programs can significantly enhance the efficiency of fund distribution, program monitoring, and accountability to muzakki. Fourth, diversifying funding sources, such as through the development of productive waqf (endowments), provides financial stability and enhances the sustainability of empowerment programs.

Case studies from WIZ Makassar and LAZISMU Grobogan further underscore the importance of a local-potential-based approach in managing productive zakat. Theoretically, this strategy contributes to the growing body of literature on zakat as an effective instrument for economic empowerment, particularly within Muslim communities in developing countries. Practically, it offers a replicable model for other zakat institutions to incorporate local potential into their empowerment initiatives. From an Islamic perspective, such efforts are fully aligned with the *maqashid al-sharia* (higher objectives of Islamic law), particularly the goals of preserving wealth (*hifz al-mal*) and promoting social welfare (Arum et al., 2024). By empowering *mustahik* to become self-sufficient, productive zakat programs contribute not only to poverty alleviation but also to the establishment of a more just and dignified society, as envisioned in Islam.

F. CONCLUSION

This study concludes that productive zakat based on local potential is an effective approach to alleviating poverty and strengthening economic self-reliance. WIZ Makassar has successfully addressed urban challenges such as unemployment and limited access to financing for MSMEs through skill training programs, micro-enterprise support, and women's empowerment initiatives. On the other hand, LAZISMU Grobogan has leveraged rural local potential, such as goat farming and organic fertilizer production, to support the economic empowerment of *mustahik*. Strategic collaboration with the government, private sector, and educational institutions has fostered a supportive ecosystem that enhances the resilience of assisted *mustahik* enterprises, thereby improving community welfare. Based on the cases of these two institutions, the implementation of productive zakat programs can be carried out through five key steps: (1) potential mapping; (2) beneficiary selection; (3) mentoring; (4) business monitoring; and (5) evaluation. However, public preference for consumptive aid and the limited resources of zakat institutions remain significant barriers. Therefore, it is necessary to increase public awareness, enhance institutional capacity, and diversify funding sources to expand the program's outreach. This approach offers a relevant and contextual zakat management model tailored to the needs of various communities.

This research provides insights that productive zakat programs based on local potential can address the economic challenges faced by *mustahik* and serve as a reference for future zakat policy development. Future researchers are encouraged to develop more measurable success indicators encompassing economic, social, environmental, and spiritual dimensions, as well as to optimize the use of digital technology in program management and evaluation. In this way, productive zakat can not only function as a poverty alleviation instrument but also serve as a catalyst for broader socio-economic transformation.

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