



**IMPROVING THE COMMUNITY ECONOMY THROUGH PRODUCTIVE  
ZAKAT  
(CASE STUDY OF THE AL-WUSTHO MOSQUE ZAKAT INSTITUTION,  
PRINGOMBO II VILLAGE, EAST LAMPUNG)**

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**Abstract:** This article explains the zakat management pattern of the *'āmil* zakat of the Al-Wustho Mosque in Lampung. They developed an innovative, productive zakat model to empower the mosque community's economy. This empirical research relies on zakat management data excavated using in-depth interviews, documentation, and direct observation. The collected data was analyzed using analytical-synthetic thinking techniques, and as a result, it was found that the *'āmil* zakat of Al-Wustho mosque, Lampung, distributed zakat through the planning process; determination of *mustahiq* criteria and determination of *mustahiq* obligations after receiving productive zakat; implementation, determination of *mustahiq* that meets the requirements, transactional delivery of productive zakat between *muzakkī* and/or *'āmil* zakat and *mustahiq* based on mutually agreed provisions; After that, monitoring and evaluation were carried out, which resulted in a *mustahiq* performance report. With such a procedure, *'āmil* zakat in Lampung succeeded in improving the community's economy so that what was originally *mustahiq* then became *muzakkī*. The profits and benefits from the productive zakat capital from the *muzakkī* are partly donated to the mosque for the development and prosperity of the mosque's business, including the construction and expansion of the mosque, the cost of Friday prayers, free vegetable markets, and similar initiatives.

**Keywords:** *economic empowerment, productive zakat, zakat management*

## **A. Introduction**

Islam is the last religion for mankind as a guide in living life in this world for happiness in the hereafter. Therefore, Islam contains complete teachings related to the relationship with the Khaliq, Allah SWT, known as *ḥabl mina Allah*, and fellow humans, known as *ḥabl min al-nās*. Five central teachings are known as the pillars of Islam: shahada, prayer, zakat, fasting, and hajj. Of the five teachings, which have two dimensions, namely the dimension of divinity and humanity, is zakat. The humanitarian or social dimension is intended for



fair and equitable economic distribution. Zakat is believed to reduce social problems, specifically poverty alleviation and the reduction of the community's income gap (Faisal & Yuliani, 2018; Mawardi et al., 2023). In Islam, property should not revolve in one place or group (Ahyani, 2021) but must rotate evenly among all humans. To realize this, Islam makes the obligation of zakat one of the solutions.

Zakat is divided into zakat *fiṭrah* and zakat *māl* (Masrina, 2022). Zakat *fiṭrah* is self-zakat for every individual, both men and women, old, young, and children, and it must be paid from the beginning of the month of Ramadan until before the Eid prayer. That means that zakat *fiṭrah* is obligatory for every Muslim individual who has a soul, even though he was only born on this earth for one day. Meanwhile, zakat *māl* is zakat on property that every Muslim must pay on the property that has reached the provisions (*Nishāb*) and *ḥaul* (1 year). *Māl* of zakat is divided into several types based on the type of property: business, agriculture, mining, livestock products, marine products, gold-silver, income, bonds, savings, and others (Fatmawati et al., 2023).

Indonesia is a country where the majority of the population is Muslim. According to data from the Ministry of Home Affairs (Kemendagri), the total population of Indonesia was 282.48 million people in semester 1/2024. Of these, 142,569,663 people are male, and 139,907,921 are female. The number of Indonesian people who are Muslims is as many as 245.973.915 people, equivalent to 87.07% of the population in Indonesia (Permana, 2024). That shows that Indonesia has the largest Muslim population in the world.

The Central Statistics Agency (BPS) noted that the poverty rate in Indonesia increased as of March 2024 to 25.22 million people. The poverty rate in Lampung Province in 2024 will reach 941.23 thousand people, while in the Pringsewu area, it will reach 34.42 thousand people (Badan Pusat Statistik, 2023). This poverty rate, if not appropriately addressed, will be a source of problems, namely the existence of social inequality that results in the rampant crime of theft and causes an uncomfortable life.

As explained above, the majority of the Indonesian population is Muslim, one of the teachings of which is to give zakat as a form of solidarity with others (Lubis et al., 2023), but why is the poverty rate in Indonesia, especially in the Pringsewu area in Lampung, still high? It is alleged that many zakat management systems are carried out partially and individually, which impacts the less optimal benefits of zakat. The management of zakat is carried out individually; namely, *muzakkī* gives its zakat directly to the *mustahiq*, usually consumptive measures, so that the benefits of zakat can only be felt quickly. In addition, the management of zakat individually also results in uneven giving of zakat; there are *mustahiq* who get a larger share and *mustahiq* who earn less or do not get it.

Based on these conditions, to maximize the potential of zakat in Indonesia, the government has made regulations on zakat management, namely Law Number 38 of 1999. The law was issued during the reign of B.J. Habibie. The law establishes two forms of zakat management in Indonesia. The first is the *‘āmil* zakat institution initiated by the Muslim community. The second is the zakat collection agency, which the government formed as a zakat manager called BAZNAS (National Zakat Agency).

Furthermore, on 25 November 2011, the Indonesian government replaced the 1999 Zakat Management Law by ratifying Law Number 23 of 2011 concerning Zakat management. This new law emphasizes that zakat management is centralized in the National Zakat Agency. The management of zakat by the Indonesian people is part of the

national zakat system managed by the National Zakat Agency (Chandrakirana et al., 2023; Kurniawan, 2013).

The existence of regulations on centralized management of zakat is expected to increase its benefits. From year to year, the zakat collection has increased. Based on Baznas' calculations, in 2022, the Zakat collection managed to reach IDR 22.475 trillion. In 2021, it reached IDR 516 billion. In 2020, it reached IDR 385 billion. In 2019, it reached Rp 281.2 billion. By seeing the massive potential of zakat, the management and distribution of zakat not only focus on consumptive zakat but also on productive zakat (Puskas Baznas, 2023).

Productive zakat is zakat that is managed as an effort to improve the economy of people with low incomes by focusing on empowering human resources through training that leads to skill improvement, which, in the end, the zakat funds becomes capital for the development of their business so that they have income to meet their living needs and become independent in developing the economy. In Indonesia, the Zakat Management Organization (OPZ) consists of the National Zakat Agency (BAZNAS), Provincial BAZNAS, Regency/City BAZNAS, and *'āmil* Zakat Institutions (LAZ) (Fadillah et al., 2017).

The Al-Wustho Mosque Zakat Institution in Pringombo II Village, East Pringsewu, Lampung, has empowered the economy of the surrounding community, which includes street stalls, fried food sellers, porridge sellers, motorcycle taxi drivers, tofu traders, and others. Some of these traders who were initially *mustahiq* turned into *muzakkī*. Therefore, it is essential to study the Al-Wustho Mosque Zakat Institution in Pringombo II Village, East Pringsewu, Lampung, which has succeeded in becoming a zakat institution that empowers its people.

Based on the background described above, this study's problem formulation is, "How is the management of the Al-Wustho Mosque Zakat Institution in Pringombo II Village, East Pringsewu, Lampung, in terms of community economic empowerment?" This research aims to outline the management pattern of the Al-Wustho Mosque Zakat Institution in Pringombo II Village, East Pringsewu, Lampung, in terms of community economic empowerment.

Many studies on productive zakat have been conducted. Siti Mutmainah (2023) in her research explained that productive zakat empowers the economy by providing business capital to *mustahiq* and transforming *mustahiq* from a zakat recipient to an economic contributor. Utami (2023) in his research concluded that productive zakat positively impacted *Mustahiq*'s income by 41%. Zakat institutions can optimize zakat and waqf for empowerment. In his research, Wulan et al. (2023) emphasized that productive zakat can train the lower middle class to have business assets so that people can continue the household economy independently. Mawardi et al. (2023) also underlined that the effectiveness of productive zakat is highly dependent on intensive assistance and monitoring of zakat management institutions. Without adequate help, productive zakat risks not reaching the long-term empowerment target.

From some of these studies, it can be understood that Productive zakat has a lot of positive impacts on the economy of people with low incomes because it is empowering and tries to change the condition of the community, which was initially in the position of *mustahiq* to turn into *muzakkī*, which can lead to sustainable economic development. From some of these studies, there has been no study on the management model of productive zakat management; therefore, it is considered essential to survey the zakat management pattern of the *'āmil* zakat of the Al-Wustho Mosque in Lampung. That is done

because the mosque is considered successful in managing its productive zakat so that it can be used as a role model for productive zakat management.

## B. Method

This research is qualitative because the data needed is in sentences, events, knowledge, or descriptive study projects. The data of this study was obtained from the source in the form of a detailed story, and then the researcher gave an interpretation so that conclusive propositions were arranged as findings. This research intends to naturally understand the phenomenon of productive zakat in the Al-Wustho mosque zakat institution in Pringombo Village, and the researcher is a key instrument. The strategy used in this study is a case study research strategy. The researcher uses a case study research strategy because the case study is suitable for uncovering research questions related to how and/or why. In addition, case studies are used because the focus of research lies in contemporary phenomena that occur in the context of real life.

The research data was obtained by interviewing key speakers, namely the chairman of the Al-Wustho Mosque Zakat Institution, who understands the management and distribution program of productive zakat funds for community economic empowerment. From the key resource persons of this research, it is hoped to obtain information about the programs carried out by the Al-Wustho Mosque Zakat Institute in managing and distributing productive zakat funds. Other informants are *mustahiq*, zakat recipients who receive guidance and program training from the Al-Wustho Mosque Zakat Institute.

The data from the key sources is primary data. In addition, secondary data in this study are in the form of documents from the Al-Wustho mosque zakat institution regarding data on productive zakat recipients. Researchers can also obtain information through books related to zakat, journals, the internet, papers, and literature reviews relevant to the problem. For data validation, the source triangulation technique is used, namely by cross-checking the data that has been obtained through several sources. In this study, source triangulation was carried out to test data validity on the role of productive zakat.

Thus, collecting and testing the data obtained are carried out for *mustahiq* participants who receive productive Zakat funds. In addition, the results of the interviews are compared with relevant documents. The analytical-descriptive technique is used in data analysis by describing the interview results, which aim to discover in depth the role of productive zakat in improving the economic quality of the people of Pringombo Village. The data analysis in this study uses an approach developed by Miles and Huberman (Miles et al., n.d.), which includes four main stages: data reduction, data presentation, conclusion drawing and verification, and data triangulation.

The data reduction process involves selecting, focusing, simplifying, and transforming raw data obtained from the field. The data was then categorized based on themes related to the Al-Wustho Mosque's management of productive zakat in Pringombo II Village, East Pringsewu, Lampung.

Once the data has been reduced, the next step is to present it as a descriptive narrative and a table. This aims to help researchers understand information thoroughly and identify essential patterns in research findings.

The next stage is conclusion drawing and verification, where the researcher interprets the data's meaning, patterns, and relationships. The conclusions drawn are

temporary and continue to be verified throughout the research process by comparing new data and examining the consistency between findings.

To ensure the validity and credibility of the data, triangulation was carried out with various data collection techniques such as interviews, observations, and documentation, as well as triangulation of sources through the involvement of informants from multiple parties, namely *mustahiq*, *muzakkī*, and zakat managers (*amil*).

### C. Result and Discussion

#### Zakat as a Solution for Fair Social Relations

The word zakat comes from the word *zakā*, meaning sacred, growing, developing, and blessing. Zakat can purify the person who removes it from sin (Q.S. al-Taubah:103) and create or multiply the person's merit and wealth (Q.S. al-Rum: 39). The imams of the madhhab differ in defining zakat according to the Sharia. Hanafiyah defines zakat as the granting of ownership rights to a specific part of certain assets to certain people who have been determined by the Shari'a solely because of Allah. Malikiyah defines zakat as issuing a specific part of a particular property that has reached *nishāb* to the person entitled to receive *ḥaul* (even one year), which has been perfected in addition to mining goods, plants, and found treasures. Shafi'iyah defines zakat as goods issued for property or body to certain parties (human self for zakat *fiṭrah*). According to Hanabilah, Zakat is an obligatory right on a particular property to a specific group at a certain time (D. W. al-Zuhaili, 2020). In Law No. 23 of 2011, it is explained that zakat is the property that must be issued by a Muslim or business entity to be given to those entitled to receive it per Islamic law. From these definitions, it can be formulated that zakat is part of the property that must be provided by every eligible Muslim to a specific group/person at a time with certain conditions. As for what is meant by a particular group or person in the definition, eight *aṣnāf*/groups have been explained in Surah al-Taubah verse 60, while what is meant by a specific time is the completion of one year (*ḥaul*) for livestock, money, merchandise; For certain conditions, *niṣāb* and its rate.

In the Qur'an, the command of zakat is mentioned alongside the command to pray twenty-six (26) times, spread across fourteen letters with different frequencies. In Surah al-Baqarah, the word is mentioned five times, precisely in verses 43, 83, 110, 177, and 277. Meanwhile, in Surah al-Nisa', it appears twice, namely in verses 77 and 162. Surah al-Ma'idah also records two appearances, namely in verses 12 and 55. As for Surah al-Taubah, the number of mentions is four times in verses 5, 11, 18, and 71. Moving on to Surah Maryam, there are two mentions, namely in verses 31 and 55, while in Surah al-Anbiya', there is only one mention, namely in verse 73. Surah al-Hajj records two mentions, namely in verses 41 and 78, followed by Surah al-Nur, which is also mentioned twice in verses 37 and 56. Furthermore, Surah al-Naml contains it in verse 3, and Surah Luqman in verse 4. In Surah al-Ahzab, the mention is found in verse 33, and in Surah al-Mujadilah, it is listed in verse 13. Finally, in surah al-Muzammil, it appears in verse 20, and in surah al-Bayyinah, it appears in verse 5 (al-Baqi, n.d.).

The repetition of the mention of zakat alongside prayer shows the importance of implementing the zakat sharia and worship. Wahbah al-Zuhaili (2005) argues that what zakat means in these verses is obligatory zakat. The mandatory zakat is money, gold, silver, paper, livestock, plants, and merchandise. In addition, it also shows a harmonious relationship, a prayer for a good relationship with Allah SWT.. Zakat is a sign of harmonious relations with fellow humans. The implementation of prayer and zakat is an

investment in one's faith. Salat is the essential bodily worship to purify the soul, while zakat is an essential māliyah/property worship to purify property. Worship is a form of gratitude to Allah for His blessings (Shihab, 2000). The importance of the implementation of zakat, when viewed from the perspective of Islamic History, is reflected in the behavior of the caliph Abu Bakr Ash-Shidiq. He is steadfast in combating those who do not pay zakat. Abu Bakr's firmness towards the opponents of zakat shows that abandoning zakat is an act of iniquity and disobedience. Zakat has its specialty: it embodies the principle of social solidarity.

In the book *Islamic Economics: Theory and Practice* by M.A. Manan, quoted by Muhammad Daud Ali, it is said that there are six principles of zakat, namely (1) the principle of religious belief, (2) the principle of equity and justice, (3) the principle of productivity and maturity, (4) the principle of reason, (5) the principle of freedom, (6) the principle of ethics and reasonableness. The first principle shows that the zakat payer manifests his faith because zakat is a religious teaching that must be implemented for him. Moreover, with the payment of zakat, he gets inner peace. The second principle illustrates that zakat is a means by which Allah's wealth does not roll in one group but is evenly distributed and can be enjoyed by all humanity. The third principle, productivity and maturity, requires zakat to be paid when specific properties have produced certain products and have exceeded the normal measurement time to obtain results, namely, one year. The fourth principle, reason, is that zakat is in harmony with common sense. The fifth principle is freedom, which means that zakat is only charged to people who are free and physically and spiritually healthy. Zakat is not charged to people who are being punished or people who are suffering from mental illness. The sixth principle, ethics and reasonableness, means that zakat is not collected arbitrarily and out of bounds (Ali, 1988).

The manifestation of these ethical and reasonableness principles is reflected in the existence of requirements that must be met so that the property owned by a person is subject to the burden of zakat; namely, there are six conditions: (1) definite ownership, that is, the property is entirely within the power of the owner; (2) developing, meaning that the property develops, either naturally based on *sunatullah* or based on human efforts; (3) exceed the basic needs, both for himself and his family who are responsible for him in a reasonable lifestyle; (4) clean from debts, both debts to Allah (vows, wills), and debts to fellow human beings; (5) Achieving Nishāb, i.e. reaching the minimum amount that must be paid zakat; and (6) Achieving haul, i.e. having reached one year or every harvest (Sabiq, 1995).

Zakat consists of two types, namely: 1) Zakat *fiṭrah*, which is a mandatory expenditure made by every Muslim who has the advantage of reasonable f'amily needs on the night and Eid al-Fitr as a sign of gratitude to Allah for having completed fasting; 2) Zakat māl (property), part of the wealth of a person or legal entity that must be issued to a specific group after being possessed within a certain period in a certain minimum amount. Suppose the postulate of zakat is examined in depth. In that case, it will be seen that various purposes and wisdom contained in it will be seen, including 1) raising the dignity of the poor and helping them out of life's difficulties; 2) providing solutions to the problems experienced by the *ghārim*, *ibn sabīl*, and other *mustahiq*; 3) strengthening the bonds of brotherhood between fellow Muslims and between people in general; 4) fostering a generous attitude by eroding miserliness; 5) cleanse the hearts of the poor from envy and envy; 6) instilling a sense of social responsibility, especially for those who

have excess wealth; and 7) to be an instrument of equitable distribution of wealth to achieve social justice.

That shows that the Sharia of zakat in Islamic teachings has the potential to be used as a source of funds to empower the ummah because zakat worship, in addition to having a vertical dimension as a form of devotion to the Kholik, also has a horizontal dimension as a form of concern for fellow humans, especially those who are less fortunate in their economic life. Zakat is very helpful for people experiencing poverty to meet their proper needs. Zakat, in a broad sense, is not just the implementation of obligations but more than that, namely regarding the economic growth of the community (Suhartoyo & Fauzan, 2024). Islam does not want its people to be left behind and neglected in the financial sector because economic backwardness (poverty) can lead or plunge people into disbelief.

Zakat has two functions. The first is to cleanse human property and soul so they are always in a state of *fiṭrah*. Second, it is a community fund that can be used for social benefits to reduce poverty. For the synergy of the two functions, the creativity of the 'āmil zakat in the management and distribution of zakat funds is needed. The distribution of zakat so far can be categorized into four types. First, traditional consumptive zakat, namely zakat distributed to people who are entitled to receive it to be used directly by the person concerned, such as zakat *fiṭrah* given to people experiencing poverty to meet daily needs or zakat on property given to victims of natural disasters. Second, creative consumptive zakat manifests in other forms from the original goods, such as school supplies, scholarships, etc. Third, traditional productivity, namely zakat, is given as productive goods, such as goats, cows, sewing machines, carpentry tools, etc. It is intended to encourage someone to create a business or provide a new job for people experiencing poverty. Fourth is creative productivity. Zakat is manifested as capital that can be used to build a social project and help or increase the capital of traders or small entrepreneurs (Sinaga & Abdurrahman, 2024).

The distribution of zakat funds can be divided into two activities: consumption and production. The distribution of consumptive zakat is assistance for short-term activities where the funds are used up for these needs, such as daily food needs, health services, education, and social welfare (for example, natural disaster assistance). Meanwhile, productive distribution meets broad production needs, such as increasing business activities, production, trade, and investment (Sinaga & Abdurrahman, 2024).

The giving of consumptive zakat is given to adults who cannot work due to illness, disability, or other causes that make them helpless, and orphans who are unable to work (independently). As for those still strong in working and can be independent in running a business, this category is given productive zakat by providing capital to individuals or companies managed collectively. The provision of capital to individuals must be carefully considered in terms of the individual's ability to manage the funds provided. At least, assistance is provided by Amil, for example, through entrepreneurship training and fund processing training. Thus, the *mustahiq* who has obtained the aforementioned business capital in the future no longer depends on zakat and even becomes *muzakkī*.

There are four steps in maximizing the potential of zakat: (1) socialization and education to the public about the law and wisdom of zakat, zakat object assets, zakat calculation techniques, and the relationship between zakat and taxes; (2) strengthening of amil zakat to become a trustworthy and professional amil; (3) the distribution of zakat on target and by sharia provisions, as well as transparent management; (4) synergy and

coordination, both between amil zakat (regional, national, and world levels) and with other components of society (Al-Ayubi et al., 2022).

### Management and Distribution of Productive Zakat

A Study on Community Economic Empowerment through Productive Zakat Managed by the Al-Wustho Mosque Zakat Institute in Pringombo II Village -East Pringsewu-Lampung (Abidin, 2023). That focuses on the management and distribution of productive zakat. Zakat management has a central role in Islamic economics and is the primary mechanism to realize the principles of wealth equity and poverty alleviation (Wirasabda et al., 2025). The Al-Wustho Mosque Zakat Institution, in the management of its productive zakat, has elements that help in the sustainability of the institution, namely:

1. Have a fixed *muzakkī*

The permanent *muzakkī* of the Al-Wustho Mosque zakat institution consists of twelve people, namely Solihnu, Agus, Pendik, Sungkowo, Pram, Soraya, Gambiro, Mahmuda, Muhtadi, Roni, Zainal, and Dudi. The permanent *muzakkī* helps inject monthly funds into the *mustahiq*. Although the amount obtained is not fixed, it depends on the condition of the *muzakkī*.

2. The formation of 'āmil zakat

The zakat institution of the Al-Wustho Mosque in Pringombo II Village, East Pringsewu, Lampung, has formed 'āmil zakat, which is responsible for collecting and managing the distribution of productive zakat. 'Āmil from the Al-Wustho Mosque zakat institution amounted to six (6) male people, namely Deni Tata, Zainal Abidin, Mansur, Geri, Khoirul Huda, and Irwan. The composition of 'āmil zakat should consist of men and women so that these considerations arise from both perspectives, men and women, in balance because *mustahiq* also consists of men and women.

3. There are rules in determining *mustahiq*.

In terms of determining *mustahiq* who are entitled to productive zakat, the committee or 'āmil zakat carries out several stages so that *mustahiq* candidates are approved as *mustahiq* who are entitled to receive zakat that has been provided by *muzakkī*. First, 'āmil Zakat determines *mustahiq* candidates' criteria in Pringombo II, East Pringsewu, Lampung. The criteria include: a. life and health; b. number of offspring (children); c. income from property (money); the business/work undertaken; d. houses and vehicles. Second, determining *mustahiq* candidates. The committee carries out two ways to determine *mustahiq* candidates, namely: 1) the committee or 'āmil zakat, together with the *muzakkī*, determines *mustahiq* candidates based on these criteria; 2) *mustahiq* candidates are asked to register themselves to become *mustahiq*. Furthermore, the *mustahiq* candidates, either through the first or second method, are identified and studied by referring to the aspects that have been determined above. Moreover, the names that have met the criteria as *mustahiq* candidates are brought to the 'āmil zakat and *muzakkī* meeting forum, which will then determine the names of the selected *mustahiq*.

Based on interviews with resource persons about the criteria in determining *mustahiq*, which is related to the number of children, it can be known that the number of children is not the main criterion. The main criterion is the amount of income or opinion of the fāmily. That can be seen from *mustahiq* candidates who have four (4)



children but do not qualify to become *mustahiq*. Some *mustahiq* candidates only have one (1) child but qualify to become *mustahiq*. That is because a family with one child does not have enough money to open a business and still does not have an adequate job. In this case, it can be understood that the number of offspring is not the main factor in determining *mustahiq*.

4. There is a mechanism and stages of follow-up for the selected *mustahiq*

After the *mustahiq* is selected based on the results of the meeting/discussion between *muzakkī* and 'āmil zakat, the following stages that must be carried out by 'āmil zakat are to visit the *mustahiq*'s house to identify *mustahiq* needs, listen to *mustahiq* presentations related to plans, and then carry out a contract between 'āmil zakat and *mustahiq*.

Based on the scheme, it is known that after the determination of *mustahiq* that has been agreed upon by the 'āmil zakat, *muzakkī*, and other committees, an officer from the 'āmil zakat is appointed to visit the *mustahiq*'s house. This visit is intended to determine the condition of the *mustahiq* (D. W. al-Zuhaili, 2020) and whether the chosen *mustahiq* is indeed by the criteria that have been resolved. If the selected *mustahiq* meets the requirements, the officer will collect data by asking the *mustahiq* to complete the necessary documents.

After the data collection is completed, it is continued to the next stage; namely, the officer asks the *mustahiq* to explain the plan that will be carried out after receiving funds from productive zakat. Usually, what is conveyed is related to the business to be carried out and the strategy to implement. On this occasion, the *mustahiq* can convey the necessary needs, such as training or assistance in developing their business or plans. By listening to the presentation of the *mustahiq* and the essential needs, the 'āmil zakat can follow up in determining the next activity program, for example, holding training or business assistance for the *mustahiq*. That is done so that the distributed zakat funds can develop properly, and later, the *mustahiq* can change their status to *muzakkī*.

In the next stage, the zakat officer/'āmil performs the contract with *mustahiq*. After the contract takes place, 'āmil zakat explains the provisions that the *mustahiq* must carry out; for example, a *mustahiq* must report his business activities related to his expenses and income (Deni, 2023). That is intended so that the business of the *mustahiq* can be monitored by the 'āmil zakat so that the 'āmil zakat can find out the business condition of the *mustahiq*. If the *mustahiq* experiences difficulties, the 'āmil zakat can immediately find a solution together.

### ***Mustahiq*'s Efforts**

A study shows that *mustahiq* who receive productive zakat funds from the Al-Wustho Mosque zakat institution vary. Some work as fried food sellers, porridge sellers, meatball sellers, basic food stalls, motorcycle taxi drivers, and others. For more details, please see the following table:

**Table 1:** List of *Mustahiq* and his businesses that receive productive zakat funds

No.	Name	Type of Business
1	Issa Al-Anshori	Fried Foods Seller
2	Ikhsan Muhajir	Porridge Seller

3	Khoiri	Ice Cream Seller
4	Yudiono	Fish Meatball Seller
5	Muhammad Saptoyo	Ojek Driver
6	Bambang Sukoco	Staple Food Stalls
7	Innu	Traders Know

Based on the table, it is known that seven (7) people receive productive zakat funds from the Al-Wustho Mosque zakat institution, namely Issa Al-Anshori, who works as a fried food seller, Ikhsan Muhajir, who works as a porridge seller, Khoiri as an ice cream seller, Yudiono as a fish ball seller, Muhammad Saptoyo as a motorcycle taxi driver, Bambang Sukoco as a grocery trader, and Innu as a tofu trader. Of the seven recipients of productive zakat funds, five (5) *mustahiq* work as food sellers, one *mustahiq* as a service provider, a motorcycle taxi driver, and one as an essential food seller. The recipients of the productive zakat funds of the Al-Wustho Mosque zakat institution are all male. That is directly proportional to the members of *'āmil* zakat, all male. Therefore, there must be women's representation in the structure of *'āmil* zakat so that women's perspectives can be conveyed and implemented, so that justice and gender equality are realized in the use of productive zakat funds. Fitrianita Damhuri (2023) mentioned that in Lampung Province at the end of 2022, there were 71,471 women as heads of families, and in Pringsewu, the place of this study, there were 3,707 women as heads of households. Therefore, it is necessary to consider the distribution of the productive zakat of the Al-Wustho Mosque Zakat Institute to women who are the heads of families.

The *mustahiq* receives productive zakat funds in different amounts. It is based on the needs of each *mustahiq* and the funds in the Al-Wustho Mosque Zakat Institution (Irwan, 2023). More details about the amounts of productive zakat funds received by each *mustahiq* and the development of productive zakat funds managed by the *mustahiq* can be described in the following table:

**Table 2:** The amount of zakat funds given to the *Mustahiq*

No	Name	Zakat funds	Business Development Results
1	Issa Al-Anshori	IDR 3,000,000	IDR 3,700,000
2	Ikhsan Muhajir	IDR 2,100,000	IDR 2,800,000
3	Khoiri	IDR 4,000,000	IDR 4,800,000
4	Yudiono	IDR 2,500,000	IDR 3,500,000
5	Muhammad Saptoyo	IDR 2,000,000	IDR 3,500,000
6	Bambang Sukoco	IDR 2,700,000	IDR 4,000,000
7	Innu	IDR 3,300,000	IDR 5,000,000
Sum		IDR 19,600,000	IDR 27,300,000

The table shows that Mr. Issa Al-Anshori, as a fried food seller, received three million funds (Rp. 3,000,000), and his gross income reached three million seven hundred rupiah (Rp. 3,700,000). That shows that Isa's business has increased his income by 23.3%. Ikhsan Muhajir works as a porridge seller and receives zakat funds of two million one hundred thousand rupiah (Rp. 2,100,000). From these funds, Ikhsan was able to develop his business, and his income was two million eight hundred thousand rupiah (Rp. 2800,000). That means that Ikhsan received an increase in revenue of seven hundred thousand rupiahs (Rp. 700,000), which is proportional to 33%. Mr. Khoiri, as an ice cream seller, received zakat funds of four million rupiah (Rp. 4,000,000). From the fund, Mr. Khoiri

reported that his business made a profit of eight hundred thousand rupiah (Rp. 800,000). That means that the Zakat fund, after being managed by Khoiri, can increase by 20%.

Yudiono, as a seller of fish balls, received zakat funds of two million five hundred thousand rupiah (Rp. 2,500,000). Yudiono's gross income from these funds is three million five hundred thousand rupiah (Rp. 3,500,000). Thus, Yudiono's net income is one million rupiahs (Rp. 1,000,000), which, if proportioned, reaches 40%. Muhammad Saptoyo, as a motorcycle taxi driver, received zakat funds of two million rupiah (Rp. 2,000,000). From these funds, Saptoyo can profit one million five hundred thousand rupiah (Rp. 1,500,000). Thus, Saptoyo can increase his income by 75%. Bambang Sukoco received zakat funds for two million seven hundred thousand rupiah (Rp. 2,700,000). The zakat fund was managed by Sukoco by opening a food stall business and experienced an increase in income, namely an amount of one million three hundred thousand rupiah (Rp. 1,300,000), an increase of 48%. As a tofu trader, Innu received zakat funds of three million three hundred thousand rupiah (Rp. 3,300,000). From managing these funds, Innu's net income reached one million seven hundred thousand rupiah, which is 51%. The total amount of zakat funds distributed amounted to Rp. 19,600,000 and was successfully developed by all *mustahiq*, amounting to Rp. 27. 300,000, which is a fund development of 72%.

To assess the increase in the results of *mustahiq* after receiving zakat funds, the researcher uses the following assessment criteria:

1. 10%-35% is considered sufficient;
2. 36%-50% rated good;
3. 51%-100% rated very good.

**Table 3: *Mustahiq* Business Development Rate**

Nu	Name	Zakat initial funds	Business Development Results	%	Development Rate		
					Enough	Good	Excellent
1.	Issa Al-Anshori	IDR 3,000,000	IDR 3,700,000	23%	√		
2	Ikhsan Muhajir	IDR 2,100,000	IDR 2,800,000	33%	√		
3	Khoiri	IDR 4,000,000	IDR 4,800,000	20%	√		
4	Yudiono	IDR 2,500,000	IDR 3,500,000	40%		√	
5	Muhammad Saptoyo	IDR 2,000,000	IDR 3,500,000	75%			√
6	Bambang Sukoco	IDR 2,700,000	IDR 4,000,000	48%		√	
7	Innu	IDR 3,300,000	IDR 5,000,000	51%			√

The table indicates that the seven *mustahiq* can increase their income, but the income levels vary. Three *mustahiq* experienced an increase in revenue at a sufficient level, two *mustahiq* were at a reasonable level, and two *mustahiq* were at an excellent level. However, suppose there is a *mustahiq* who has been unable to increase income. In that case, *ʿamil* zakat is always accompanied by evaluating the strategies carried out by the *mustahiq* and also providing the training needed by the *mustahiq*.

Based on an interview conducted with Zainal, information was obtained that one of the seven *mustahiqs*, Bambang Sukoco, in March 2023, changed his status to *muzakkī*. He has given part of his income to productive zakat. Thus, there are two categories of *mustahiq* income increase: a minimalist increase, a *mustahiq* can increase his income, but not to the point of being worthy of becoming a *muzakkī*. Second, maximum improvement,

namely from *mustahiq* to becoming *muzakkī*. In addition, based on the theory of the category of zakat utilization that has been carried out so far, the Al-Wustho Mosque zakat institution is classified as a creative, productive zakat category, namely, zakat which is manifested in the form of capital that can be used to help or increase the capital of traders or small entrepreneurs.

#### **Development of the management of productive zakat proceeds from *mustahiq*, who becomes *muzakkī***

Part of the results of managing productive zakat funds from *mustahiq*, who have increased income, are used to advance the Al-Wustho Mosque Environment. These activities take the form of several forms, namely: 1) mosque construction; 2) expansion of mosque land; 3) Friday blessing activities in mosques (distribution of buffet food for those who pray on Friday); 4) putting vegetables and picking vegetables in the place provided in the mosque area every Sunday (the system is put and take). The use of zakat from the *muzakkī*, who were *mustahiq*, is the use of which, if detailed, can be categorized that the first and second models of zakat utilization are more oriented towards creative consumptive purposes. At the same time, the third and fourth forms are more traditionally consumed in innovative ways, especially the fourth model.

The Zakat Institute of Al-Wustho Mosque in Pringombo II Village, East Pringsewu District, Pringsewu Regency, Lampung Province, has implemented a productive zakat program using Islamic law principles. The implementation of this program not only reflects the essence and wisdom of the Sharia of zakat but also has a positive impact on the *mustahiq* and *muzakkī*. For *mustahiq*, productive zakat improves economic welfare, freeing them from the poor-poor category (Wahyuni et al., 2025) and cleansing the heart of envy and envy towards people experiencing poverty. Meanwhile, for *muzakkī*, zakat erodes miserliness and fosters awareness and social responsibility. Collectively, this program helps to strengthen social relations between Muslims and becomes an instrument for the equitable distribution of wealth in society. The management and distribution of zakat by the Al-Wustho Mosque zakat institution have been neatly arranged. Still, for the impact to be broader and more sustainable, it is necessary to continue to innovate and create in the development of productive zakat, for example, the distribution of zakat not only to business actors but also to the fields of agriculture, livestock, and fisheries, and so on.

#### **D. Conclusion**

Based on the results of the research conducted, it can be concluded that the management of the Al-Wustho Mosque Zakat Institution in Pringombo II Village, East Pringsewu, Lampung, plays a significant role in community economic empowerment through a productive zakat program. The management pattern applied is community-based and participatory, involving the identification of potential beneficiaries (*mustahik*), distribution of zakat in the form of business capital, and continuous mentoring. The institution emphasizes financial assistance and moral and religious guidance, fostering independence and entrepreneurial spirit among recipients. The zakat management process is transparent and closely integrates with the mosque's spiritual and social activities, strengthening the local community's trust and engagement. The empowerment outcomes are reflected in the increased income of *mustahiq*, the development of small-scale businesses, and the gradual improvement in their standard of living. Thus, the Al-

Wustho Mosque Zakat Institution has become an effective model of how zakat can be managed at the grassroots level to support sustainable economic empowerment.

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