



The Effectiveness of Productive Zakat Distribution in Improving the Economy of the Mustahiks through Business Development at BAZNAS Pekalongan City

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ABSTRACT

This study aims to examine the distribution system of productive zakat at BAZNAS Pekalongan City and to assess its effectiveness in improving the welfare of mustahik through business development. During the period 2018–2022, zakat collection at BAZNAS Pekalongan City increased significantly, reflecting a growing public awareness in fulfilling zakat obligations. However, the proportion of productive zakat distribution remains relatively small compared to consumptive zakat. In fact, well-managed and sustainable productive zakat has excellent potential to help mustahik increase their income and achieve economic independence, thereby contributing to poverty reduction efforts. This research employs a qualitative approach with a field research design to obtain a clear and realistic picture of the implementation of productive zakat distribution. Data were collected through interviews, observation, and documentation, and their validity was ensured through source triangulation. The data were analysed systematically through the stages of data reduction, data presentation, and conclusion drawing. The findings indicate that the distribution of productive zakat at BAZNAS Pekalongan City is carried out through two patterns: traditional productive assistance (business equipment support) and creative productive assistance (business capital support), distributed through three mechanisms to mustahik. However, the program's effectiveness has not been fully optimised, as there are still gaps between targets, implementation, and outcomes. Therefore, strengthening mentoring and program evaluation is necessary to ensure that productive zakat can more effectively promote the sustainable economic independence of mustahik.

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ABSTRAK

Studi ini bertujuan untuk meneliti sistem distribusi zakat produktif di BAZNAS Kota Pekalongan dan menilai efektivitasnya dalam meningkatkan kesejahteraan mustahik melalui pengembangan usaha. Selama periode 2018–2022, pengumpulan zakat di BAZNAS Kota Pekalongan meningkat secara signifikan, mencerminkan kesadaran publik yang semakin meningkat dalam memenuhi kewajiban zakat. Namun, proporsi distribusi zakat produktif tetap relatif kecil dibandingkan dengan zakat konsumtif. Faktanya, zakat produktif yang dikelola dengan baik dan berkelanjutan memiliki potensi luar biasa untuk membantu mustahik meningkatkan pendapatan mereka dan mencapai kemandirian ekonomi, sehingga berkontribusi pada upaya pengurangan kemiskinan. Penelitian ini menggunakan pendekatan kualitatif dengan desain penelitian lapangan untuk memperoleh gambaran yang jelas dan realistis tentang pelaksanaan distribusi zakat produktif. Data dikumpulkan melalui wawancara, observasi, dan dokumentasi, dan validitasnya dijamin melalui triangulasi sumber. Data dianalisis secara sistematis melalui tahapan reduksi data, penyajian data, dan penarikan kesimpulan. Temuan menunjukkan bahwa distribusi zakat produktif di BAZNAS Kota Pekalongan dilakukan melalui dua pola: bantuan produktif tradisional (dukungan peralatan usaha) dan bantuan produktif kreatif (dukungan modal usaha), yang didistribusikan melalui tiga mekanisme kepada mustahik. Namun, efektivitas program belum sepenuhnya dioptimalkan, karena masih ada kesenjangan antara target, pelaksanaan, dan hasil. Oleh karena itu, penguatan pendampingan dan evaluasi program diperlukan untuk memastikan bahwa zakat produktif dapat lebih efektif dalam mempromosikan kemandirian ekonomi berkelanjutan mustahik.

Kata Kunci

Zakat Produktif; Distribusi; Peningkatan Ekonomi; Mustahik; BAZNAS



Introduction

BAZNAS Pekalongan City is one of the zakat institutions providing zakat, infaq, and shodaqah management services in the special area of Pekalongan City. The process of collecting and distributing zakat is carried out in accordance with the legal basis for zakat legislation, officially promulgated and stipulated by the government.

An illustration of the importance of paying zakat for every Muslim can be seen from the condition of the people who diligently pay their zakat at BAZNAS Pekalongan City. It is shown in Figure 1.

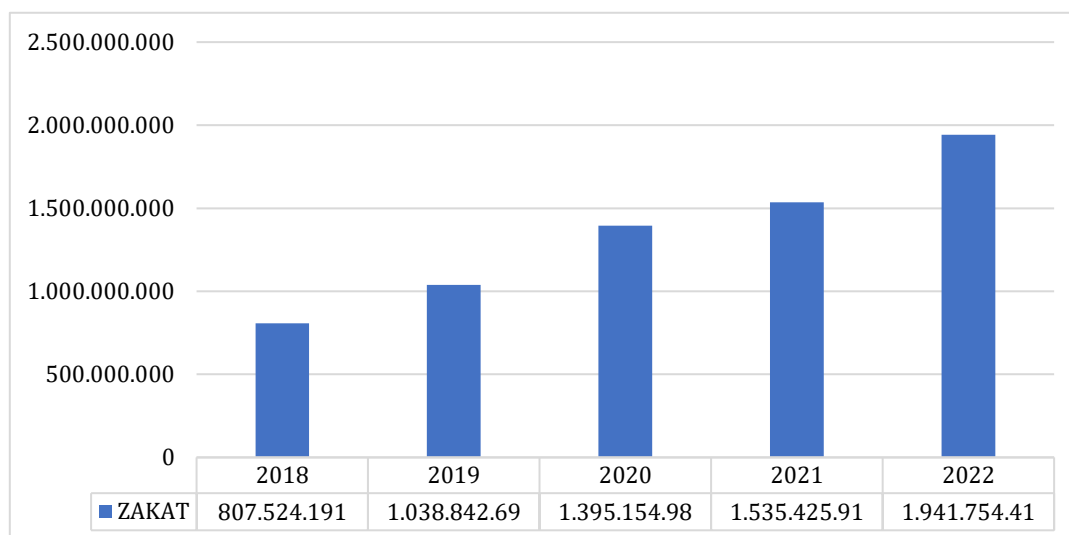


Figure 1 Receipt of zakat deposits at BAZNAS Pekalongan City from 2018 to 2022 per December in rupiah

The data in Figure 1 shows that zakat collection from 2018 to 2022 increased significantly, totalling Rp 2,749,278,608. The difference in zakat fund collection between the years is Rp 1,134,230,226. It reflects the Pekalongan City community's awareness of zakat payments. It is more interesting to observe whether this increase has a significant impact on the optimal use of zakat funds for productive zakat.

The location of this research was also chosen based on the system of collecting and distributing zakat. The BAZNAS Pekalongan City zakat collection office cooperates with several financial and banking institutions located near the office. These institutions include Bank Muamalah, BSI (Bank Syariah Indonesia), Bank Jateng, and KSPP SMNU. According to Laila, the staff of BAZNAS Pekalongan City collect zakat and infaq primarily through deductions from ASN salaries. Implemented in accordance with the Decree of the Chairman of the National Amil Zakat Agency (BAZNAS) No. 1 of 2023 concerning the Nisab Value of Zakat on Income and Services in 2023, besides that, in Pekalongan City, socialisation is also carried out by the mayor for ASNs to understand the income zakat deduction better.

Table 1. Distribution of the Productive Pekalongan Program 2019-2020

Year	Distribution (IDR)	Productive Pekalongan (IDR)
2019	1,346,858,632	102,500,000
2020	1,738,520,700	104,400,000
2021	2,181,317,000	6,500,000
2022	3,815,382,038	550,395,000
2023	3,373,530,325	206,000,000

As for the relation with productive zakat, in BAZNAS Pekalongan City, most of the collected zakat funds are distributed with consumptive model, while the provision of productive zakat funds is less because there are more criteria to fulfil the conditions for granting the distribution of zakat funds, besides that the process of giving it is more complex through several stages (Irfan, 2024).

BAZNAS Pekalongan City targets productive zakat for traders with a strong business spirit, despite the city's still-weak economy. In various ways, productive zakat at BAZNAS Pekalongan City is channelled into creative and productive forms, as business capital, and into traditional productive forms, as business tools.

Poverty is one of the main problems in Indonesia as a developing country, and is a factor that causes economic problems in society. Contrasting income differences are the basis for poverty, which is caused by a person's inability to find sufficient sources of income, leading to disruptions in daily activities such as clothing and food (Murdiyana & Mulyana, 2017).

Zakat is the third pillar of Islam; the command to give zakat in the pillars of Islam indicates the importance of implementing zakat for every Muslim. According to Syafii scholars, zakat is defined as whatever is taken from a person's soul or property. (Toriquddin, 2014). Zakat is an act of transferring assets to those entitled to receive them, according to specific pillars and conditions set forth. The party that receives is called *mustahik*, while the party that submits or pays zakat is called *muzakki*.

Zakat and poverty are related. In addition to purifying the soul and freeing it from greed, the purpose of zakat is to alleviate poverty by channelling wealth to those in need, so that wealth spreads evenly, not only collected by the rich, and the circulation of money in the community economy is smooth. Zakat has empirically helped alleviate poverty, according to previous research by Rini et al. (2020), which suggests that zakat distributed in Indonesia affects poverty.

The management of zakat in Indonesia by zakat institutions began when the zakat law in Indonesia developed over time, leading to various forms of *amil zakat* institutions aimed at managing zakat. Zakat management is the activity of planning, implementing, and coordinating the collection, distribution, and utilisation of zakat. The law states that zakat management in Indonesia is carried out by three OPZs: BAZNAS, LAZ, and UPZ.

According to Aisyah & Marliyah (2025), zakat in Islamic teachings can only play an effective role in poverty alleviation if it is integrated into the overall development program policies and initiatives in each country and uses a larger percentage of zakat proceeds for productive things that will allow for the increase in the use of zakat in poverty reduction. But in its implementation to date, the distribution of consumptive zakat continues to exceed that of productive zakat. 2 facts show this, namely, firstly, the number of *mustahik* is getting more than the number of *muzakki*, secondly, it is not directly visible the contribution of zakat to increasing the number of *mustahik* who become *muzakki* (Fasiha, 2017).

The research related to the study to be carried out includes the first study by Anovani (2021). His results show that productive zakat, as measured by the headcount index, is more effective at reducing poverty. Furthermore, research by Maulana et al. (2019) shows that BAZNAS Garut Regency distributes productive zakat by providing capital stimulants to entrepreneurs, resulting in 80% of the *mustahik* businesses that received the stimulants continuing to operate. Then, research by Haidir (2019) showed that implementing the productive zakat model contributed positively to poverty alleviation, increased income, and gave rise to new entrepreneurs.

Based on the background described, the author will examine the effectiveness of productive zakat distribution in BAZNAS Pekalongan City, as Pekalongan City has diverse economic sectors that create opportunities for economic development through zakat. The involvement of financial institutions that channel zakat from ASNs makes zakat collection more efficient. Thus, the author is interested in conducting research at BAZNAS Pekalongan City and proposing the research title "The Effectiveness of Productive Zakat in Improving the Economy of Mustahik through Business Development at BAZNAS Pekalongan City".

Methods

This study uses a field research design with a descriptive qualitative approach. Field research is conducted by collecting data directly from the research location in order to understand phenomena in a real and contextual manner, particularly related to the implementation of productive zakat at BAZNAS Pekalongan City. The descriptive qualitative approach was chosen because it allows the researcher to describe social reality in depth through narrative explanations rather than statistical numbers. Through this approach, the researcher is able to understand the processes, experiences, and meanings perceived by the parties involved, so that the findings can provide a comprehensive and factual picture of the actual conditions (Masyhuri & Zainuddin, 2011).

Data collection in this study was carried out through interviews, observation, and documentation. Interviews were used to obtain direct information from BAZNAS administrators, staff, and mustahik as beneficiaries of productive zakat programs. Observation was conducted to directly examine the practices of managing and distributing productive zakat, while documentation was used to support administrative data and activity reports. To ensure data validity, this study applied source triangulation by comparing information obtained from different informants and data collection methods. This technique is essential to ensure that the data are valid, objective, and reliable, so that the conclusions accurately reflect the real conditions in the field (Moleong, 2018; Sugiyono, 2013).

Result and Discussion

1. Collection of Zakat and Work Program of BAZNAS Pekalongan City

The collection of zakat, as provided for in the Zakat Management Law No. 23 of 2011, is the first stage of zakat management. The collection of zakat at BAZNAS Pekalongan City is carried out in accordance with applicable laws and regulations. The collection of zakat is a key focus for every zakat management institution, as it seeks to maximize its distribution. At BAZNAS Pekalongan City, zakat collection occurs throughout the year with no specified time; the muzakki is entitled to pay their zakat at any time, either online or directly at the BAZNAS office.

In collecting zakat, BAZNAS Pekalongan City collects zakat from individuals, UPZ, and stakeholder institutions. Cooperation with financial and banking institutions located quite close to the Pekalongan City BAZNAS office. These institutions include Muamalah Bank and Bank Syariah Indonesia (BSI). Bank Jateng, KSPP SMNU Pekalongan.

Stakeholder involvement with BAZNAS Pekalongan City is the best strategy to increase zakat collection efficiency. Through these institutions, the collection is carried out by deducting the salaries of ASNs working in Pekalongan city, while the requirements for ASNs whose salaries are deducted for zakat are that their monthly salaries reach 7 million rupiah.

The salary deduction is certainly not carried out involuntarily without ASN's consent, because before salaries are deducted for zakat, each ASN is gathered for a socialization by the mayor of Pekalongan City called "Gerakan Cinta Zakat". In the socialization activity, the explanation is whether the salary is sufficient to pay zakat; if not, it is recommended to pay infaq or shodaqoh through BAZNAS Pekalongan City. Payment of zakat, infaq, and shodaqoh is processed through the payroll system and occurs monthly. All regulations regarding the Love Zakat Movement are outlined in Pekalongan Mayor's Instruction Number 451.12/1434.

BAZNAS, in its implementation, fulfils its duties as an institution obliged to manage zakat, including collection, distribution, and utilization. After zakat is collected, the zakat institution will distribute it to the mustahik through various work programs in each region. At BAZNAS Pekalongan City, it focuses on four programs, namely Pekalongan Sejahtera, Pekalongan Pintar, Pekalongan Sehat and Pekalongan Produktive, each of which aims to empower, educate, improve health and increase productivity in the context of poverty control.

2. Distribution of Productive Zakat at BAZNAS Pekalongan City

Distribution is one of the activities in zakat management. Distribution is the process of transferring zakat from the institution responsible for managing zakat to the mustahik in need. The distribution of productive zakat in BAZNAS Pekalongan City is distributed to eight asnaf in accordance with the legal basis of zakat in the Qur'an in Surah At-Taubah verse 60, namely fakir, poor, amil, mualaf, riqab, ibnu sabil, and fi sabilillah.

In the distribution of productive zakat, BAZNAS Pekalongan City uses three ways or paths, namely as follows:

- a. BAZNAS Pekalongan City seeks prospective mustahik from eight asnaf; they will be selected and given business skills training, equipped with capital and business tools, so the mustahik can immediately run their business. The type of productive zakat distribution in BAZNAS Pekalongan City is divided into two types, among others:
 - 1) Creative productivity: Zakat funds collected are used for commercial purposes, specifically as business capital assistance.
 - 2) Traditional productivity: zakat funds that have been collected are used to buy business tools and equipment such as carts, angkringan, stalls ([Fasiha, 2017](#))
- b. BAZNAS Pekalongan City accepts applications for productive business capital assistance for mustahik, provided they submit a proposal first. In accordance with the Decree of the Chairperson of BAZNAS concerning Guidelines for the Implementation of the Distribution and Utilisation of Zakat in the Environment of the National Amil Zakat Agency No. 64 of 2019, before being determined to be approved as a recipient of zakat funds, prospective recipients are required to submit a distribution approval document that contains: Background of the distribution assistance party, Prospective beneficiaries and categories of asnaf mustahik, Form of distribution assistance, Amount of distribution assistance. BAZNAS Pekalongan City requires prospective mustahiks to attach a photocopy of their identity card (KTP), family card (KK), and a photo of the Form or place of business. After being submitted and approved by BAZNAS Pekalongan City, mustahiks will receive productive business capital assistance with nominal capital adjustments that are approximately sufficient for their business changes. The nominal productive zakat funds that BAZNAS Pekalongan City can distribute to mustahiks are in the range of Rp 1,000,000.00 to Rp 3,000,000.00.
- c. The third path is that BAZNAS Pekalongan City provides productive zakat funds to several mosques in Pekalongan City. These mosques will act as UPZs, redistributing

productive zakat funds to the community around the mosque for use as business capital. Mustahik who receives business capital assistance must return the zakat funds to the mosque when their business can generate capital, as it is considered a loan. It is intended to ensure the continuous circulation of zakat funds to benefit those in need.

3. Effectiveness of Productive Zakat Distribution on Mustahik Economic Improvement through Business Development at BAZNAS Pekalongan City

Effectiveness, according to Campbell & Campbell (1990), is identified into 5 aspects: program success, target success, satisfaction with the program, suitability of inputs and outputs, and overall goal achievement. The effectiveness of productive zakat distribution in BAZNAS Pekalongan City is explained as follows.

a. Program success

The first indicator is the effectiveness of productive zakat distribution in BAZNAS Pekalongan City, as evidenced by program success. According to Campbell & Campbell (1990), program success is a measure of effectiveness in achieving predetermined goals (Mamonto et al., 2022).

The Productive Pekalongan Program run by BAZNAS Pekalongan City is still going well until 2024. Productive zakat distribution is a type of zakat distribution that is very appropriate because the recipient will implement the essence or benefits of zakat funds in the long term. The purpose of implementing this program is to improve mustahik businesses that have not yet developed, and can change the status of mustahik to muzaki. It aligns with what the deputy chairman of BAZNAS Kota Pekalongan, Bagdadi (2024), said: the BAZNAS program aims to raise mustahik to become muzakki. Laila Rumadhiani (2024) reinforces this, a staff member of BAZNAS Pekalongan City, who said that the purpose of this productive zakat is to develop the businesses of mustahik who have not yet developed.

Before the distribution of productive zakat, BAZNAS Pekalongan City conducts socialisation with mustahik candidates for productive zakat distribution. This socialisation is carried out through face-to-face dialogue with the mustahik. As M. Januar Haqi (2024) said, a mustahik recipient of productive business capital must have a face-to-face dialogue with BAZNAS before receiving productive zakat. Miftakhus Sholikhin (2024) also said the same thing in an interview with researchers, who noted that, during the socialisation, the BAZNAS manager said that the zakat distributed by BAZNAS refers to eight asnaf.

Based on interviews with mustahik who have received productive zakat distributions after receiving productive capital assistance from BAZNAS Pekalongan City, their businesses are still running to this day and have even grown, as evidenced by increased sales turnover and customer numbers. It is as conveyed by Latifah (2024) that her business, although experiencing fluctuations, has overall increased and also added new customers". It was also expressed by Januar, who said that his business turnover had increased, usually to Rp. 500 thousand, now it could reach Rp. 800 thousand (Haqi, 2024).

The implementation of the productive Pekalongan program is carried out through several stages. The stage after the distribution process is the monitoring and evaluation stage. BAZNAS Pekalongan City conducts monitoring and evaluation by visiting mustahik's place of business, inviting mustahik to dialogue, and observing and reporting back through meetings at the BAZNAS Pekalongan City office. Through monitoring and evaluation, BAZNAS Pekalongan City can assess the development of mustahik businesses.

The Pekalongan City BAZNAS program, which aims to alleviate poverty through productive empowerment, has been quite successful in its implementation. But even so, not all mustahik businesses channelled through productive zakat run smoothly, and some cannot even continue their operations even though they have received capital assistance from BAZNAS Pekalongan City. Several external factors have disrupted the development of mustahik businesses that have received productive zakat, leading them not to run in accordance with the objectives of this zakat program. Among them, there are mustahiks who say that the capital distributed by BAZNAS has run out, some say they are in the process of building a house so that their business must temporarily stop (Rumadhiani, 2024).

If a mustahik who has received productive zakat, especially business tools and capital from BAZNAS Pekalongan City, does not run their business for approximately one year, then, according to the agreement that both parties have signed, BAZNAS Pekalongan City has the right to withdraw the business tools that are still there and have not been damaged. The business tool will then be given to the next mustahik recipient of productive zakat funds who needs it (Khaeron, 2024).

Based on the researcher's observations and interview data, it can be concluded that the productive zakat program implemented by BAZNAS Pekalongan City, namely the increase in undeveloped businesses, has been achieved, as evidenced by the development of mustahik companies, as listed, most of which have increased. Meanwhile, the goal of turning mustahik into muzaki cannot be achieved because the change in status takes a long time to meet the nisab income requirement for zakat, which is a monthly turnover of IDR 7,000,000. A mature concept of planning and implementing productive zakat programs is needed, for example, by analysing the causes of unemployment, low working capital, and the origins of poverty to develop such programs (Erliyanti, 2019). So, distributing productive zakat funds to change the status of mustahik is not enough if capital or business tools are distributed only once.

b. Target success

The second indicator of effectiveness, according to Campbell & Campbell (1990), namely the success of the target, is measured by how far the targets in the organisation's program or policy achieve the goals set (Mamonto et al., 2022). The main target of BAZNAS Pekalongan City in distributing productive zakat is 2 types of mustahik: the first is those who already have a business but lack capital, who can apply for business capital distribution through BAZNAS Pekalongan City. The second is those who are indeed included in the criteria for the eight asnaf. BAZNAS Pekalongan City will recruit them and then provide the mustahik with job skills training. Criteria for mustahik who can be distributed productive zakat from BAZNAS Pekalongan City (Bagdadi, 2024).

To ensure that the mustahik candidates who will receive productive zakat are right on target, BAZNAS Pekalongan City requires the attachment of family card (KK), identity card (KTP), and business photos. It conducts a survey first to ensure that the mustahik is honest and really needs the distribution of productive zakat funds from BAZNAS Pekalongan City. The survey is carried out by sending representatives of the BAZNAS Pekalongan City management to review the mustahik's business location (Bagdadi, 2024). In addition, BAZNAS Pekalongan City also conducted a site survey to ensure that the mustahik received assistance, thereby ensuring that the distribution of zakat was on target, namely the eight asnaf (Rumadhiani, 2024).

Likewise, from the results of interviews with mustahiks who received business capital assistance, they said that the distribution of this productive zakat was proper and

on target; they were greatly helped by the business capital assistance provided by BAZNAS Pekalongan City. As stated by Januar, who said that in determining who mustahiqs are entitled to receive zakat funds, it is carried out on a target basis by referring to the criteria of mustahiqs who are really underprivileged or lack mudal or business tools (Haqi, 2024). It is reinforced by Syakir's statement that the distribution of zakat funds has been right on target, in line with criteria set by BAZNAS (Syakir, 2024).

The mustahiks said they received information about the distribution of productive business capital assistance from their neighbours, communities, social media, and close friends, and that the business capital was entirely used to increase capital and ensure the continuity of their business (Wicaksono, 2024). It is in line with Miftahus's statement that he obtained information from social media, such as WhatsApp groups, Pekalongan Pos, Pekalongan Info, Pekalongan Trading, and Pekalongan News (Sholikhin, 2024).

Regarding whether a mustahik deserves productive zakat assistance, one issue is whether the mustahik has dependents or whether his business is solely to support himself. The author has asked questions to mustahik who have agreed to be interviewed, and all mustahik have answered that they have dependents at home as the backbone of the family (Syakir, 2024).

According to the observations of researchers from the results of observations when conducting interviews with several mustahiks, it can be concluded that the focus of the target of productive zakat distribution is those who have a high business spirit, so that mustahiks can focus on utilising the funds that have been distributed only for additional business capital and increasing turnover every day.

In addition, in determining mustahik candidates for productive zakat recipients, BASNAS Pekalongan City is in accordance with their objectives, namely ensuring that zakat funds are well distributed and according to their purpose, namely making mustahiq as muzakki so that innovation in the distribution of zakat funds becomes essential to ensure that the distributed zakat has a significant long-term impact and the extent to which mustahik can utilise the zakat funds given to have a beneficial value (Bahri & Oktaviani, 2018).

c. Satisfaction with the program

The third indicator of effectiveness, according to Campbell & Campbell (1990), namely satisfaction with the program, is a criterion of effectiveness that refers to the program's success in meeting the needs of its recipients. The higher the quality of the programs provided by the institution to its recipients, the better the assessment of the institution's implementers (Mamonto et al., 2022).

In general, BAZNAS Pekalongan City has fulfilled this criterion as stated by several parties related to services, the system of distributing zakat funds (Sholikhin, 2024; Syakir, 2024). Satisfaction with the program can also be seen from the strategy of improving zakat services and preventing obstacles to zakat distribution for the community by BAZNAS Pekalongan City. One of the strategies that BAZNAS Pekalongan City does to improve zakat services is the provision of socialisation to non-asn, namely batik entrepreneurs, which aims to provide understanding to the public about zakat collection and distribution so that there is awareness in the community of the importance of zakat collection and automatically makes productive zakat distribution increase (Rumadhiani, 2024).

To prevent obstacles, BAZNAS Pekalongan City said there have been no significant obstacles during the distribution of productive zakat, including productive business capital and business equipment assistance. A small obstacle that has occurred is that prospective mustahiks apply for productive zakat to BAZNAS Pekalongan City even though they are not in real need, i.e., they do not meet the criteria to become recipients of productive zakat assistance from BAZNAS Pekalongan City (Bagdadi, 2024). Preventing obstacles in the procurement of funds for productive zakat, BAZNAS Pekalongan City also carries out its work well without any obstacles; everything is carried out in accordance with the procedure (Rumadhiani, 2024).

Mustahik satisfaction can be achieved through the quality of service and high commitment from the amil, as the mustahik is the main subject of the zakat program and can prosper the mustahik economy (Anwar, 2018). The satisfaction of mustahik recipients of the productive zakat program of BAZNAS Pekalongan City has been running effectively based on the results of observations and interviews, researchers can conclude that the program can meet the needs of mustahik very well, indicated by: the statement of mustahik satisfaction with the program that reflects the success of BAZNAS Pekalongan City in meeting the needs of mustahik, the strategy of improving zakat services through socialisation to non-ASN entrepreneurs to increase zakat collection with the hope that it will increase the distribution of funds to mustahik, prevention of distribution obstacles in the form of target accuracy is handled well by BAZNAS Pekalongan City through selection and surveys, effective fund management in procuring funds on time and in the right amount.

d. Input and output suitability

The fourth indicator, evident in the effectiveness of productive zakat distribution in BAZNAS Pekalongan City, is the suitability of inputs and outputs. According to Campbell & Campbell (1990), the suitability of inputs and outputs is a measure of effectiveness that can be seen in their comparison. If the output is greater than the input, the system is efficient; otherwise, it is inefficient. If the input exceeds the output, it is inadequate (Mamonto et al., 2022).

The suitability of the input and output of zakat distribution in BAZNAS Pekalongan City can be seen from how long it takes for mustahik to receive productive zakat from the time the proposal is submitted until it reaches the hands of BAZNAS Pekalongan City. Based on the author's interview with mustahik sources, it takes about one week from receipt of the mustahik's submission letter. The staff of BAZNAS Pekalongan City also said that the funds they received from BAZNAS Pekalongan City were productive and did not take long after the date of submission (Rumadhiani, 2024).

Meanwhile, by looking at the views of mustahik recipients of productive zakat distribution, although there are variations in the time needed to receive the distribution, the same conclusion can be drawn: BAZNAS Pekalongan City does not require much time to distribute productive zakat funds or business tools (Haqi, 2024). It was also conveyed by one of the recipients of business capital assistance and business tools, who said it took only about one week from filling out the form (Sholikhin, 2024).

In addition to indicators of input and output suitability, the time required to process proposals for mustahik candidates for business capital assistance and business equipment assistance can also be seen in the percentage of zakat collected and zakat successfully distributed to mustahik.

Table 2. Collection and distribution of Zakat, Infaq and Shadaqah (ZIS) at BAZNAS Pekalongan City

Year	Collection (IDR)	Distribution (IDR)	Percentage (%)
2019	1,672,496,841	1,346,858,632	80,52
2020	2,082,258,341	1,738,520,700	83,49
2021	2,144,194,765	2,181,317,000	101,73
2022	2,432,676,166	3,815,382,038	156,83
2023	2,592,029,332	3,373,530,325	130,15

The data in Table 2 show that in 2019-2020, the distribution of ZIS was not greater than the amount collected, while in 2021, the distribution of ZIS exceeded the collection by 101.73%. In 2020, which also marked the change in leadership of BAZNAS Pekalongan City, ZIS distribution increased by 156.83%, demonstrating a significant increase. The trend is of increasing zakat funds.

Meanwhile, regarding the distribution of zakat funds collected for productive empowerment in the Pekalongan program, Pekalongan City BAZNAS stated that this was already stated in the RKAT (Rencana Kegiatan Anggaran Tahunan/The Annual Budget Activity Plan) (Khaeron, 2024), where the draft budget activity is then derived in a work program that has previously gone through discussions and studies in the preparation of planners, which are then submitted for approval to BAZNAS Provinsi (Rumadhiani, 2024).

As stated by the administrators and executors of BAZNAS Pekalongan City, all allocations of zakat distribution programs are regulated in the RKAT, which has previously been approved by BAZNAS Central Java Province and ratified by the leadership. For example, in 2023, the distribution of productive zakat allocation was Rp734,250,000, with a potential ZIS collection of Rp3,731,750,000. So, the percentage of productive zakat in 2023 for RKAT BAZNAS Pekalongan City is 19.67%.

Table 3. ZIS distribution in 2019-2023 and the percentage of its allocation in the Productive Pekalongan Program

Year	Collection (IDR)	Distribution (IDR)	Productive Pekalongan (IDR)	Percentage of distribution (%)	5-year average (%)
2019	1,672,496,841	1,346,858,632	102,500,000	7,61	110,6
2020	2,082,258,341	1,738,520,700	104,400,000	6	87,2
2021	2,144,194,765	2,181,317,000	6,500,000	0,29	4,2
2022	2,432,676,166	3,815,382,038	550,395,000	14,42	209,5
2023	2,592,029,332	3,373,530,325	206,000,000	6,10	88,6

When viewed in the context of the distribution of productive Pekalongan programs in the years in Table 3. From 2019 to 2021, the percentage allocation to productive zakat programs decreased. However, in 2022, there was a significant jump to 14.42%; in 2023, the percentage dropped again to 6.10%; and, calculated from the average for the last five years, a value of 6.88% was obtained for the distribution of productive zakat. The distribution of productive zakat has experienced dynamic changes, showing flexibility in zakat distribution policies.

Based on the data obtained, the author concludes that the distribution of zakat through productive patterns remains below that of consumptive zakat. The hope is that the distribution of productive zakat funds can increase in the coming years. Zakat, in Islamic teachings, can only play an effective role in poverty alleviation if it is integrated into the policies and initiatives of the overall development program in each country and

if a larger percentage of zakat proceeds is used for productive purposes that increase its use in poverty alleviation (Aisyah & Marliyah, 2025).

e. Achievement of overarching goals

The final indicator of a program's effectiveness is the achievement of its overall goals. Where, according to Campbell & Campbell (1990), it can be seen from the extent to which the organisation carries out its duties to carry out its objectives. In this case, it is a general assessment with many criteria and produces an overall evaluation of the organisation (Mamonto et al., 2022). In measuring the effectiveness of achieving overall goals in the productive zakat distribution program at BAZNAS Pekalongan City, zakat management activities can benefit the community, especially productive zakat recipients. In mustahik, the distribution of productive zakat has a positive impact on alleviating economic needs by increasing income from their businesses, which are channelled through productive zakat as additional capital. It is as stated by M. Januar Haqi (2024), who said this program really helped him and his friends in developing their business.

The positive effect of zakat distribution to mustahik businesses has a good impact on their economy. However, the shift in industry towards the mandatory zakat on income takes a long time. The mustahik who have been given productive zakat have never been recorded by BAZNAS Pekalongan City as returning to give zakat or increasing their status as muzaki (Rumadhiani, 2024).

The achievement of overall goals in this program can also be seen from the transparency aspect of the productive zakat program carried out by BAZNAS Pekalongan City. The form of transparency in the distribution of productive zakat is the recording of collection and distribution funds that can be seen or accessed publicly. Still, BAZNAS Pekalongan always provides assistance and monitoring for muzakki in developing their businesses (Bagdadi, 2024).

Transparency in zakat management is one of the indicators that assess the performance of zakat management institutions. According to research by Atmaja et al. (2021), transparency and accountability in the management of ZIS funds by amil zakat institutions are considered very important as efforts to build understanding and trust among citizens towards amil zakat institutions. When Amil zakat institutions are transparent in their funding management, it will influence muzaki to pay zakat (Batubara et al., 2023).

Conclusion

From the description above, it can be concluded that, in the distribution of productive zakat, BAZNAS Pekalongan City is channelled to eight asnaf, following traditional distribution patterns. Three mustahik channels for distributing productive zakat: BAZNAS looking for prospective mustahik themselves; mustahik submitting proposals for business capital assistance; and BAZNAS distributing productive zakat to mosques that act as UPZs.

The effectiveness of the distribution of productive zakat at BAZNAS Pekalongan City through effectiveness indicators according to Campbell & Campbell (1990) has been fulfilled in part such as indicators of target success, satisfaction with the program, and some have not been fulfilled such as indicators of program success in accordance with the objectives set by BAZNAS, namely making mustahiq muzakki, has not been realized because there is no record from BAZNAS showing that the muzakki have channeled their zakat funds at BAZNAS Pekalongan City, then also the input and output suitability indicators have not been fulfilled because of the difference between the distribution of consumptive zakat which is greater than productive zakat. However, in general, this

program has achieved its overall goals, including the processes of receiving and distributing, as well as its impact on developing the mustahik's business.

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