



Empowered by Design: Mustahik, Productive Zakāt, and the Politics of Staged Empowerment in BAZNAS Maluku, Indonesia

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ABSTRACT

The distribution of productive zakāt by BAZNAS Maluku Province reflects an institutional effort to promote the socio-economic transformation of mustahik through an empowerment-oriented approach. This study examines the implementation, outcomes, constraints, and development prospects of productive zakāt programmes at the local level. Employing a qualitative ethnographic approach, data were collected through field observations and in-depth semi-structured interviews with 21 purposively selected informants, including productive zakāt beneficiaries, BAZNAS administrators, and amil across Maluku Province, West Seram, Central Maluku, East Seram, and Ambon City. The findings reveal substantial variation in programme implementation, particularly between regions with established coordination mechanisms and those affected by institutional dysfunction. Empowerment outcomes are likewise uneven: some mustahik achieve business growth and stronger economic capacity, while others remain vulnerable because of weak mentoring, limited market support, and inadequate follow-up evaluation. Programme effectiveness is influenced by community support, the flexibility of field actors, resource availability, and inter-institutional synergy. More importantly, empowerment emerges not as a linear intervention but as a socially negotiated and staged process. Three interconnected phases are identified: awareness, through religious engagement and productive consciousness; capacity building, through training and community-based learning; and power deployment, through access to capital, business facilities, and market networks. This study contributes to the literature by proposing a contextual, replicable staged empowerment model that positions mustahik as active subjects within a locally responsive zakāt ecosystem. It demonstrates that sustainable socio-economic transformation requires not only financial assistance, but also continuous mentoring, institutional coordination, and market-oriented support tailored to beneficiaries' evolving local economic contexts.

Keywords: productive zakāt, mustahik empowerment, islamic philanthropy, institutional dynamics, empowerment model.

INTRODUCTION

In the contemporary landscape of Islamic philanthropy, productive *zakāt* has evolved beyond the confines of conventional charity. It is now framed as a tool of social engineering – an instrument designed not merely to assist the *mustahik* but to enact structural transformation, from passive recipients to

autonomous economic agents.¹ Formal institutions like BAZNAS have emerged as central actors, not only in the redistribution of funds, but in the reconfiguration of welfare narratives, empowerment models, and the relational dynamics of power between state, institution, and society,² however, such institutionalization exposes a deeper problematic. In this case, the models of empowerment being enacted tend to be normative and technocratic; the capacities envisioned are shaped more by institutional logics than by the lived realities of communities; and the *mustahik*, rather than being substantively empowered, are often configured through the representational and performative frameworks of the institution.³

This tension becomes evident in the case of productive *zakāt* distributed by BAZNAS Maluku to local *mustahik*. On one hand, institutional narratives highlight success stories where some *mustahik* reportedly transition into muzakki and fund absorption rates are neatly documented in official reports. On the other hand, macro-level data tells a different story. Poverty levels in the province increased from 201,000 to 302,000 people between 2022 and 2023.⁴ This discrepancy underscores a crucial insight that institutional performance does not necessarily translate into substantive transformation. In other words, productive *zakāt* may succeed administratively but falters structurally. The institutional fragmentation aggravates the issue. Out of the ten active BAZNAS offices in Maluku, only five regularly report data and only two substantially carry out economic empowerment programs. Thus, this discrepancy calls for a more in-depth study of the design, logic, and limitations of the empowerment model currently in use.⁵

Studies on productive *zakāt* and community economic empowerment have developed as a response to the crisis of distributive justice in the conventional economic system. Productive *zakāt* is no longer viewed merely as a mechanism

¹ Solikin M Juhro, Ferry Syarifuddin, and Ali Sakti, *Inclusive Welfare: On the Role of Islamic Social-Public Finance and Monetary Economics* (Singapore: Springer Nature Singapore, 2025), <https://doi.org/10.1007/978-981-96-0051-9>.

² Suci Indah Sari, "BAZNAS Dan LAZNAS Serta Fungsinya Menurut UU No.23 Tahun 2011 Tentang Pengelolaan Zakat," December 2021, <https://doi.org/10.31219/osf.io/h85cm>; Junaidi Abdullah, "Institusi Pengelola Zakat Dalam Hukum Positif Di Indonesia," *ZISWAF: Jurnal Zakat Dan Wakaf* 5, no. 1 (July 2018): 171, <https://doi.org/10.21043/ziswaf.v5i1.3602>; Emmy Hamidiyah, Budi Margono, and Dyah R Andayani, *BAZNAS: Sebuah Perjalanan Kebangkitan Zakat*, ed. Yusuf Maulana (Jakarta: Pusat Kajian Strategis Badan Amil Zakat Nasional (PUKAS BAZNAS), 2020).

³ Hilmi Ridho and Abdul Wasik, *Zakat Produktif Konstruksi Zakatnomics Perspektif Teoretis, Historis, Dan Yuridis*, ed. Fauziah Adhim (Malang: Literasi Nusantara Abadi, 2020); Aimatul Yumna, "Productive Zakat and Social Justice," in *Social Justice and Islamic Economics* (Abingdon, Oxon; New York, NY: Routledge, 2019). | Series: Islamic business and finance series: Routledge, 2019), 149-67, <https://doi.org/10.4324/9780203713426-9>; Lukmanul Hakim, "Revitalisasi Uu Zakat: Antara Peluang Dan Tantangan," no. 38 (n.d.): 49-66.

⁴ BPS Provinsi Maluku, "Persentase Penduduk Miskin Menurut Kabupaten/Kota Di Provinsi Maluku (Persen), 2023-2024," *Badan Pusat Statistik Provinsi Maluku*, 2024.

⁵ Baznas Maluku, "Rekap Kegiatan Penyaluran 2022-2023" (Ambon: Baznas Maluku, 2023); Baznas Maluku, "Rekap Kegiatan Penyaluran 2024" (Ambon: Baznas Maluku, 2024).

of redistribution, but as a tool of social engineering that enables the transformation of *mustahik* from passive recipients into active economic agents. Yet behind this transformative promise, existing literature tends to treat empowerment as a technocratic category. Empowerment is often understood only in terms of business capital assistance, entrepreneurship training, or periodic performance reports. Within this frame, the study by Herianigrum⁶ is frequently cited. They assert that productive *zakāt* has the capacity to accelerate the vertical social mobility of *mustahik* and strengthen the economic foundation of poor families by increasing their assets and income. Similarly, Muhammad Ridwan's research shows that *zakāt* institutions such as BAZNAS and LAZ consistently distribute *zakāt* funds to micro-enterprise actors. This allocation reflects the institutional tendency to target vulnerable groups with limited access to formal financial institutions.⁷ Further confirmation comes from Riyadi,⁸ and Handayani⁹, who emphasize that business capital from *zakāt* is able to expand production capacity while also building confidence among small-scale entrepreneurs.

However, not all findings point to progress. A number of studies reveal structural obstacles in the implementation of productive *zakāt*. Aulia Sari notes that in areas like Jepara, fluctuations in *zakāt* funds and weak distribution mechanisms limit the economic leverage of productive *zakāt* programs.¹⁰ In West Java, research by Neneng Nurhasana shows that overly rigid *mustahik* criteria and limited *zakāt* funds serve as key barriers to achieving economic independence.¹¹ Research by Anwar¹² and Sukma Indra¹³ reinforces these findings by showing that productive *zakāt* programs are often limited to the

⁶ Sri Herianingrum et al., "Zakat as an Instrument of Poverty Reduction in Indonesia," *Journal of Islamic Accounting and Business Research* 15, no. 4 (March 2024): 643–60, <https://doi.org/10.1108/JIABR-11-2021-0307>.

⁷ Mohammad Ridwan, "Pengelolaan Zakat Dalam Pemberdayaan Masyarakat Di Kota Cirebon," *Syntax Idea* 1, no. 4 (2019): 112–23.

⁸ Aditya Hadid Riyadi et al., "The Effect of Utilizing Zakat Fund on Financing Production To Achieving Social Welfare: In Indonesia As a Case Study," *Journal of Islamic Finance* 10, no. 1 (2021): 19–29.

⁹ Lilies Handayani et al., "The Influence of Productive Zakat Funds and Technology on the Level of Profit of *Mustahik* Businesses (Case Study on Baznas Makassar City)," *Asian Journal of Philosophy and Religion* 2, no. 2 (2023): 207–22, <https://doi.org/10.55927/ajpr.v2i2.8542>.

¹⁰ Aulia Sari, "The Problematic of Zakat Productive Utilization in BAZNAS Jepara," *Jurnal Bimnas Islam* 11, no. IV (2018): 637–69.

¹¹ Neneng Nurhasanah, "Productive Zakat Distribution Model in Baznas of West Java Province and Rumah Zakat of Bandung," *Amwaluna: Jurnal Ekonomi Dan Keuangan Syariah* 5, no. 2 (2021): 307–20, <https://doi.org/10.29313/amwaluna.v5i2.8236>.

¹² Ahmad Thoharul Anwar, "Zakat Produktif Untuk Pemberdayaan Ekonomi Umat," *ZISWAF: Jurnal Zakat Dan Wakaf* 5, no. 1 (2018): 41, <https://doi.org/10.21043/ziswaf.v5i1.3508>.

¹³ Sukma Indra, Muhammad Lutfi Hakim, and Rofiul Wahyudi, "In-Kind Model in Creative Productive Zakat Funds: Case Study on National Zakat Administrator Agency (Baznas) of West Kalimantan Province," *Justicia Islamica: Jurnal Kajian Hukum Dan Sosial* 17, no. 1 (2020): 1–16, <https://doi.org/10.21154/justicia>.

disbursement stage, with little continuity in monitoring, mentoring, or long-term relational development between the institution and beneficiaries.

What emerges from these studies is not a failure of productive *zakāt* in terms of intention, but a deficiency in terms of design. Most research continues to position *zakāt* as a tool for distribution rather than as a field of social formation. Yet if *zakāt* is seen as a mechanism for transformation, then the theoretical approach used must also be able to accommodate this complexity. In this context, the staged empowerment model developed by Wrihatnolo and Dwidjowijoto offers a new possibility. They divide the empowerment process into three interrelated stages, namely awareness building, capacity strengthening, and power provision.¹⁴ Here, *zakāt* does not merely transfer resources but also contributes to shaping the social identity of *mustahik*, producing new logics of empowerment, and opening space for contestation over their position within the broader socio-economic structure.

This research seeks to critically examine how community empowerment through the distribution of productive *zakāt* is actually carried out by BAZNAS in Maluku Province. It does not limit itself to evaluating program outputs but explores how empowerment models are designed implemented and negotiated by *mustahik* in their daily lives. The study also aims to evaluate the outcomes of productive *zakāt* programs and assess to what extent they are able to create sustainable socioeconomic transformation. In this regard it is essential to analyze the enabling and constraining factors that influence the program including institutional practices amil capacity fund availability and the internal dynamics of *mustahik* communities. Ultimately this research proposes a model of community empowerment through productive *zakāt* that is not only conceptual and operational but also responsive to the local realities of Maluku. It envisions a model that combines Islamic principles a staged empowerment framework and an institutional strategy that is collaborative and adaptive to its context.

METHODS

This study adopts a qualitative ethnographic approach to examine how productive *zakāt* operates as a mechanism of gradual economic empowerment within BAZNAS institutions in Maluku. Fieldwork was conducted across five research sites: BAZNAS Maluku Province, West Seram (Seram Bagian Barat), Central Maluku (Maluku Tengah), East Seram (Seram Bagian Timur), and Ambon City. These sites were selected to capture variations in the institutional implementation of productive *zakāt* as well as the diverse socioeconomic settings in which beneficiaries operate. Informants were purposively selected to represent two principal groups directly involved in productive *zakāt* programmes. The first consisted of *mustahik*, or beneficiaries of productive *zakāt*, whose microenterprises varied considerably, including food vending, grocery trading, motorcycle repair services, beverage businesses, and fisheries-related activities.

¹⁴ Randy R Wrihatnolo and Riant Nugroho Dwijowijoto, *Manajemen Pembangunan Indonesia: Sebuah Pengantar Dan Panduan* (Jakarta: PT Elex Media Komputindo, 2006).

The second group comprised BAZNAS administrators and *amil* at the provincial and district/city levels who were directly involved in the collection, distribution, management, supervision, and evaluation of zakāt funds. This combination enabled the study to examine productive zakāt from both the beneficiaries' lived experiences and the institutional perspective of programme implementers. The composition of informants is presented in Table 1.

Table 1. Composition of Research Informants

Informant Group	Informant / Position	Location	Main Role / Economic Activity
<i>Mustahik</i>	Ibu Sehat	Ahuru, Ambon	Seller of sticky rice (<i>nasi ketan</i>)
<i>Mustahik</i>	Ibu Ratna	Ambon	Cake seller
<i>Mustahik</i>	Ibu Halija	Ambon	Cake seller
<i>Mustahik</i>	Ibu Saoda	Ambon	Cake seller
<i>Mustahik</i>	Ibu Erna Polpoke	Ambon	Cake seller
<i>Mustahik</i>	Ibu Hasna Banda	Pantai Kota Jawa, Ambon	Beverage seller
<i>Mustahik</i>	Ibu Indah	Central Maluku	Workshop entrepreneur
<i>Mustahik</i>	Ahmad Kungkustu	East Seram	Grocery trader
<i>Mustahik</i>	Asrul Rumata	East Seram	Motorcycle repair workshop entrepreneur
<i>Mustahik</i>	Fisheries-sector beneficiaries	East Seram	Fishers, fish collectors, and fish sellers
BAZNAS administrators and <i>amil</i>	Chairperson, secretary, treasurer, and staff	BAZNAS Maluku Province	Provincial-level zakāt management and programme implementation
BAZNAS administrators and <i>amil</i>	Chairperson and administrators	West Seram	District-level zakāt management and programme implementation
BAZNAS administrators and <i>amil</i>	Chairperson and administrators	Central Maluku	District-level zakāt management and programme implementation
BAZNAS administrators and <i>amil</i>	Chairperson and administrators	East Seram	District-level zakāt management and programme implementation
BAZNAS administrators and <i>amil</i>	Administrators	Ambon City	City-level zakāt management and programme implementation
Total: 21 people			

Source: authors' compilation (2025).

Data were collected through field observation and in-depth semi-structured interviews. The inquiry focused on three interrelated dimensions: the economic

activities of mustahik, the institutional processes through which productive zakāt programmes were implemented, and beneficiaries' lived experiences of economic and social change following programme participation. Field observations documented income-generating practices, business activities, social relations, interactions between beneficiaries and programme administrators, and the religious and social contexts surrounding the use of zakāt. Interviews with mustahik explored their experiences before and after receiving productive zakāt, changes in their economic activities, constraints encountered in developing their businesses, and their perceptions of empowerment. Interviews with BAZNAS administrators and amil, meanwhile, focused on programme design and implementation, beneficiary selection, distribution mechanisms, institutional constraints, monitoring practices, and perceptions of the changing position of mustahik within the broader discourse of empowerment.¹⁵ Data analysis was conducted inductively following Miles, Huberman, and Saldaña's framework, which conceptualizes qualitative analysis as three concurrent flows of activity: data condensation, data display, and conclusion drawing and verification.¹⁶ Interview and observational data were systematically organized, coded, compared across informant groups and research sites, and subsequently grouped into recurring categories and themes. Particular attention was given to patterns indicating changes in beneficiaries' economic capacity, social position, and relationship with zakāt institutions. Rather than emphasizing numerical measurement, the analysis sought to understand how productive zakāt was interpreted, experienced, and negotiated within specific social and institutional contexts.

The credibility and trustworthiness of the findings were strengthened through data-source and method triangulation, member checking, field notes, and audiovisual documentation where appropriate. Information obtained from mustahik was compared with accounts provided by BAZNAS administrators and amil, while interview findings were cross-checked against field observations. These procedures were employed to minimize interpretive bias and ensure that the emerging themes remained grounded in participants' experiences and institutional practices.¹⁷ The resulting empirical findings were subsequently interpreted in dialogue with the literature on empowerment, enabling the study to move beyond programme description toward a conceptual explanation of how productive zakāt may generate staged forms of socioeconomic empowerment.

¹⁵ Y. S. Lincoln and E. G. Guba, *Naturalistic Inquiry* (Newbury Park, CA: Sage Publications, 1985).

¹⁶ M. B. Miles, A. M. Huberman, and J Saldaña, *Qualitative Data Analysis: A Methods Sourcebook*, 3rd ed. (Thousand Oaks, CA: Sage Publications, 2014).

¹⁷ Lincoln and Guba, *Naturalistic Inquiry*.

RESULT AND DISCUSSION

The Dynamics of Community Empowerment through Productive *Zakāt* Distribution in BAZNAS Maluku

This section presents empirical findings from five selected regions under the jurisdiction of BAZNAS Maluku. The analysis focuses on how productive *zakāt* programs are implemented, interpreted, and experienced by both institutional actors and beneficiaries. While the overarching policy framework appears unified, the localized execution reveals variation in program design, *mustahik* engagement, and the degree of institutional support. Each subregion provides a distinct context, enabling comparison across rural and urban settings, types of livelihoods, and institutional coordination mechanisms. By unpacking these local dynamics, the study captures the tensions between formal empowerment rhetoric and the lived realities of *zakāt*-supported communities.

BAZNAS Maluku Province

Productive *zakāt* distribution in BAZNAS Maluku Province is carried out directly by the institution, without intermediaries, through the provision of business stalls and capital support. These materials aim to enhance *mustahik* engagement in microeconomic activities, especially food and beverage trade.¹⁸ One *mustahik*, Mrs. Ratna, received a display cabinet to support her cake business. In an interview conducted on November 30, 2024, she stated that BAZNAS came, brought the cabinet, and she used it to sell cakes. Her business model is hybrid. She operates as a reseller and as a small-scale producer of her own cakes, selling both types using the display cabinet. To strengthen her capital, she took a loan and repaid it through profits made from cake sales. According to her, the stall made her business appear more attractive, secure, and better located, leading to an increase in customer numbers. Income from sales is used to cover daily needs and children's school expenses. Additionally, she used part of the profit to pay for home construction loans. The *zakāt* support clearly enhanced her quality of life.

In contrast, Mrs. Halija, Mrs. Saoda, and Mrs. Erna Polpoke also received cabinets from BAZNAS and used them exclusively as resellers. They reported that while the display made their selling area more organized and visually appealing, their profits remained modest, covering only basic needs. No major improvement in income or business expansion was observed. This finding aligns with research by Cholifah and Ridwan who argue that the cart distribution model implemented by BAZNAS in Kudus Regency has not succeeded in transforming *mustahik* into muzaki.¹⁹ This aligns also with research by Nasrul who found that lack of post-distribution monitoring and mentoring often results in stagnant

¹⁸ Baznas Maluku, "Program-Program Baznas Provinsi Maluku" (Ambon: Baznas Maluku, 2024).

¹⁹ Noor Siti Cholifah and Murtadho Ridwan, "Strategi Pendistribusian Dana Zakat Produktif Dalam Upaya Mentransformasi *Mustahik* Menjadi Muzakki Melalui Program Gerobak Motor," *JEBISKU: Jurnal Ekonomi Dan Bisnis Islam IAIN Kudus* 1, no. 3 (September 2023): 361, <https://doi.org/10.21043/jebisku.v1i3.342>.

mustahik income levels.²⁰ Similar findings were reported by Siregar²¹ in Padang Lawas and Ellyana Amran²² in Bekasi.

Another example is Mrs. Sehat, a 70-year-old seller of glutinous rice and tea. She received a cabinet from BAZNAS and used a small loan to supplement her business. Her family-run business enabled her to support her children's and in-laws' university education and gradually construct a house. Despite these accomplishments, she emphasized that BAZNAS never offered any training or strategic business support and visited only once after the initial distribution. This issue also emerged in the case of Mrs. Hasna Banda, who sells beverages by the beach. The display she received from BAZNAS helped attract more customers due to improved aesthetics and strategic location. The profits went to daily expenses and school fees. Nonetheless, no mentoring was provided, and only a single visit occurred after the distribution. These findings indicate that while *zakāt* distribution has facilitated improvements in livelihood, its impact is uneven and largely driven by the recipients' individual determination rather than institutional support. The absence of structured assistance, long-term evaluation, and business ecosystem development impedes the transformation of *mustahik* into sustainable economic actors.

Thus, the lack of sustained mentoring from BAZNAS emerged as a recurring concern across multiple *mustahik* accounts. It was not only experienced by Mrs. Ratna, Mrs. Sehat, or Mrs. Hasna Banda, but reflects a broader institutional challenge. Research by Akbar Syam confirmed that *mustahik* in Maros Regency failed to transform into muzakki due to the absence of continuous accompaniment by local BAZNAS.²³ Afriadi and Sanrego further argued that this mentoring gap stems from overlapping agendas between *zakāt* institutions and government programs, which dilute the institutional focus on empowering *mustahik*.²⁴ In this regard, the situation in Maluku Province should not be viewed as isolated, but rather as part of a structural pattern of failure in

²⁰ Azwan Nasrul, Materan Materan, and Abd Syakur, "Efektivitas Zakat Produktif Serta Dampaknya Terhadap Peningkatan Pendapatan *Mustahik*," *Ghaly Journal of Islamic Economic Law* 3, no. 1 (March 2025): 49–60, <https://doi.org/10.21093/ghaly.v3i1.9230>.

²¹ Jogina Santi Siregar, Delima Sari Lubis, and Rini Hayati Lubis, "Analisis Efektivitas Dana Zakat Dalam Peningkatan Pendapatan Usaha *Mustahik* Di Kabupaten Padang Lawas," *Journal of Islamic Social Finance Management* 2, no. 2 (December 2021): 210–24, <https://doi.org/10.24952/jisfim.v2i2.5015>.

²² Ellyana Amran, "Role of Entrepreneurship Intention as a Mediation between Productive Zakat and *Mustahik*'s Welfare in Bekasi," *International Journal of Business, Economics & Management* 5, no. 4 (October 2022): 253–62, <https://doi.org/10.21744/ijbem.v5n4.1971>.

²³ Akbar Syam, "Peran Badan Amil Zakat Dalam Membina *Mustahik* Menjadi Muzakki (Studi Pada BAZNAS Kabupaten Maros)," *Jurnal Al-Qadau: Peradilan Dan Hukum Keluarga Islam* 7, no. 1 (June 2020): 17–30, <https://doi.org/10.24252/al-qadau.v7i1.12360>.

²⁴ Fiqih Afriadi and Yulizar D Sanrego, "Mengurai Permasalahan Distribusi Zakat Kepada Fakir Miskin: Pengalaman Organisasi Pengelola Zakat BAZNAS, Dompot Dhuafa, Dan LAZISMU," *Madania: Jurnal Kajian Keislaman* 20, no. 1 (2016): 23–36, <https://ejournal.uinfasbengkulu.ac.id/index.php/madania/article/view/83>.

productive *zakāt* governance that has yet to adopt a systemic and sustained mentoring paradigm.

BAZNAS West Seram

In West Seram (*Seram Bagian Barat, SBB*), the narrative of productive *zakāt* distribution is inextricably tied to a still-nascent institutional framework. Based on interviews with BAZNAS officials conducted on 10 November 2024, the agency was officially established in 2019 and continues to rely heavily on *zakāt* collections derived from civil servants' salaries. Although supported by a Bupati's decree, the salary deductions remain advisory rather than mandatory. Within the past year, total *zakāt* funds collected from approximately 200 civil servants amounted to only Rp600,000,000—insufficient to meet the growing needs of *mustahik* in the region. Entering 2025, internal BAZNAS records reveal that between February and June, *zakāt* collections totaled merely Rp64,000,000. These funds were distributed in the form of productive assistance to *mustahik*, with grants ranging between Rp2,000,000 and Rp5,000,000 per person. Most recipients used the funds to develop micro-enterprises such as meatball carts, food stalls, fuel retailing, poultry farming, and bamboo weaving. For instance, La Nurdin, who sells fuel, received Rp5,000,000 and used it to support household consumption and educational expenses. Hawa Nuruly, a food caterer, received Rp4,000,000 and noted that the funds helped cover daily meals and her child's school fees. Similar accounts came from Sawiya Ponto, a bamboo weaver, and Noho Wagola, a poultry farmer who received Rp3,500,000—all of whom prioritized education costs. Suparmin used the Rp5,000,000 grant to run a meatball cart business, while Saoda Talapuka, involved in snacks and beverages, received only Rp2,000,000.

Although most beneficiaries reported that *zakāt* funds were helpful for basic needs and education, there were no sustained monitoring mechanisms or structured entrepreneurial guidance. This reveals that productive *zakāt* distribution remains trapped within a charitable logic wrapped in the language of empowerment. Budget limitations, institutional fragility, and the lack of post-distribution interventions continue to hinder the transformation of *mustahik* into economically independent actors. Several studies reinforce these observations. Khotib and Masrukhan in Tegal found that productive *zakāt* can increase income, but it fails to overcome structural constraints such as limited financial literacy and institutional support.²⁵ Andrean and Arienta's study in Salatiga revealed that mentoring has no significant impact on *mustahik* welfare when conducted ceremonially.²⁶ Tika Widiastuti emphasized that business growth serves as a key

²⁵ Muhammad Khotib and M. Masrukhan, "Effectiveness of Productive Zakat in Economic Empowerment of *Mustahik*," *International Journal of Advanced Technology and Social Sciences (IJATSS)* 3, no. 2 (2025): 245–62, <https://doi.org/https://doi.org/10.59890/ijatss.v3i2.323>.

²⁶ David Andrean and Yusvita Nena Arienta, "Improvement of *Mustahik*'s Welfare through Productive Zakat and Mentoring Role; Micro Business Growth as a Mediation Variable," in *Annual International Conference on Islamic Economics and Business (AICIEB)* (Salatiga: Universitas Islam Negeri Salatiga, 2023), 132–41.

mediator between *zakāt* and welfare²⁷, while Gusri Efendi underlined the need for digitalization and cross-sectoral synergy.²⁸ Therefore, productive *zakāt* must not be seen merely as an economic instrument but as a social space demanding more inclusive institutional design, the presence of adaptive actors, and the courage to cross from distribution toward structural transformation.

BAZNAS East Seram

In the region of East Seram (*Seram Bagian Timur, SBT*), the practice of productive *zakāt* distribution reveals a distinctive complexity, rooted in coastal geography and the economy of fishing communities. According to the 2018 distribution data, a total of 50 *mustahik* from villages such as Kelvura, Kidang, Kilwaru, and Kota Geser received productive *zakāt* assistance.²⁹ Twenty-five fishermen were each granted a package consisting of boat engines and fishing gear valued at Rp 10,000,000. Another twenty-five fish collectors received fish freezers worth Rp 2,500,000 each. Meanwhile, twenty-five fish vendors or *jibu-jibu* were granted Rp 5,000,000 in cash as startup capital. Within the community's social structure, *jibu-jibu* were expected to purchase fish from the collectors, thus forming an intra-*mustahik* economic cycle.

This program was supported by the construction of a fish market, installation of lighting infrastructure, storage warehouses, and business equipment such as freezers and refrigerators. *Mustahik* were also issued savings accounts at Bank Syariah Indonesia with an initial deposit of Rp 100,000 aimed at fostering financial literacy and banking access. The total budget reached Rp 700,000,000, including training, transportation, accommodation, and symbolic activities such as free fish distribution at the market's opening. Nevertheless, program implementation faced several challenges. Limited human resources meant that mentoring lasted only six months, and a lack of financial transparency among beneficiaries remained an obstacle. Historical data further illustrated dramatic fluctuations. Education allocation fell from Rp 896,000,000 in 2020 to just Rp 14,300,000 in 2024. Meanwhile, economic distribution surged from Rp 8,500,000 in 2022 to Rp 277,500,000 in 2023, reflecting a shift in focus toward productive sectors. However, a 2022 policy that made *zakāt* deductions for civil

²⁷ Tika Widiastuti et al., "A Mediating Effect of Business Growth on Zakat Empowerment Program and Mustahiq's Welfare," ed. Len Tiu Wright, *Cogent Business & Management* 8, no. 1 (January 2021), <https://doi.org/10.1080/23311975.2021.1882039>.

²⁸ Gusri Efendi, "Challenges and Opportunities of Productive Zakat Empowerment in Indonesia: A Literature Review and Problem Tree Analysis," *ITQAN: Journal of Islamic Economics, Management, and Finance* 4, no. 2 (June 18, 2025): 210–23, <https://doi.org/10.57053/itqan.v4i2.116>.

²⁹ Baznas Seram Bagian Timur, "Rekap Kegiatan Penyaluran 2018" (Seram Bagian Timur: Baznas SBT, 2018). Adapun nama-nama *mustahik* penerima penampungan ikan di Kabupaten Seram Bagian Timur pada 2018 antara lain: Irwan Selayar, Fata Rumaday, Hasan Maba, Sidik Rumfeka, Lahiya Rumfeka, Ibrahim Ena, Kharudin Rumaday, Abdurahman Rumonin, Haruna Kilowouw, M. Yusuf Geslauw, Muhammad Kelilauw, Karim Ena, Mansur Ena, Lengko, Tahir Ena, Wahyuddin Ena, Samat Baso, Samun Baso, Abdurahman Rumaday, Lamani Laane, Ali Rumau, Dahlan Niru, Hana Geslauw, Burhan Rumau, Kadir Kafara, Hasan Sibualamo, dan Abdollah Rumakat.

servants voluntary sharply reduced revenue, pushing distribution priorities toward consumptive assistance.

Interviews with *mustahik* enriched this narrative. Ahmad Kungkustu, a grocery vendor, used his cash grant to meet household needs and fund his two children's university education. He preferred to donate directly to the mosque instead of through BAZNAS, citing solidarity with mosque caretakers. Asrul Rumata, a motorcycle repair shop owner, reported that a Rp 3,000,000 grant increased his daily income to Rp 100,000 to Rp 150,000, though just enough to cover daily needs. Another *mustahik* running a chip production business revealed that market access remained his greatest challenge, forcing him to switch to selling yellow rice when demand waned. This portrayal confirms that productive *zakāt* in East Seram is not merely a financial injection, but a negotiation of new social and economic spaces for the community. Although not yet a flagship program, the integrated distribution strategy illustrates that efforts to build a *mustahik*-based economic ecosystem are underway.

BAZNAS Central Maluku

On the morning of January 17, 2025, the researcher arrived at the office of BAZNAS Central Maluku where Chairman Ir. Ibrahim Umarella shared candid reflections on the region's *zakāt* collection. "The *zakāt* we manage only comes from civil servants in the local government," he stated. He explained that the current distribution scheme still heavily prioritizes consumptive needs such as basic food packages, sustenance for santri, and support for poor and extremely poor communities. Educational scholarships are distributed only occasionally, such as during the Musabaqah Tilawatil Qur'an. Empowerment programs remain largely in the planning phase. Challenges abound from the limited *zakāt* fund, lack of government involvement, inadequate amil human resources, and geographic barriers in reaching *mustahik*. Yet amidst these constraints, in January 2025 the National BAZNAS disbursed Rp 3,000,000,000 to empower fifty small-scale entrepreneurs through Muhammadiyah Micro Finance (BBM). The funds were channeled through mosque networks using a qardhul hasan model with ongoing mentoring and quarterly reporting. The funds have already rotated to six new beneficiaries. One beneficiary, Ibu Indah, used her Rp 3,000,000 grant to expand her family's motorcycle repair business. With the additional equipment, her customer base grew and she began preparing to open a new business selling cakes and beverages. "We're currently building a sales kiosk," she said with a smile. She praised the mosque's welfare committee for their close and consistent mentoring. When asked if she now pays *zakāt*, she replied softly that she is not yet eligible but has begun giving infāq and ṣadaqah. Interestingly, her business now employs others, showing a positive social ripple. These accounts suggest that with the right institutional scaffolding, *zakāt* productive schemes can move from mere assistance to genuine empowerment.

These findings confirm that productive *zakāt* is not merely about disbursement but entails a long-term process requiring sustained mentoring, institutional strengthening, and the social-economic integration of *mustahik*

within the local enterprise ecosystem. The story of Ibu Indah in Central Maluku and the jibu-jibu along the shores of Geser illustrates that when *zakāt* is allowed to circulate within social infrastructures, it becomes more than just money – it transforms into a network of reciprocal relations. In a broader context, these findings align with the study by Wijayanti Restuningsih and Sigit Arie Wibowo in Yogyakarta which reveals significant improvements in consumption levels, business income, and profits among *mustahik* after receiving productive *zakāt* support.³⁰ Mawardi also affirm the positive impact of *zakāt*-based empowerment on business growth.³¹ Similarly, Nasution highlight how the productive *zakāt* distributed by BAZNAS Medan contributed to both the economic growth of small businesses and the welfare of local beneficiaries.³² Therefore, when managed through ethical and participatory frameworks, productive *zakāt* holds tremendous promise as a just economic instrument beyond short-term consumption. Yet the major challenge remains how to replicate and sustain such models at the local level without relying solely on central funding.

BAZNAS Ambon City

In the context of productive *zakāt* distribution in Ambon City, BAZNAS report data shows that as many as 82 *mustahik* received productive assistance in the form of display cabinets and additional capital during 2023.³³ The value of assistance ranged from IDR 1,000,000 to IDR 1,350,000 per *mustahik*.³⁴ Most of the aid, mainly in the form of display cabinets, was intended to support small businesses such as the sale of food and beverages in public spaces. However, the recorded empowerment outcomes show significant variation. Some *mustahik* managed to use the assistance to pay off debts, meet household consumption needs, and even begin giving donations. Yet most of the empowerment outcome data remains blank or is not systematically filled out in the official reports.

Interviews with *mustahik* strengthen this data. A total of 16 *mustahik*, including Mirawati, Halija, Hazue, Halija, Nur Wijaya Bugis, and Zulyanti Banjar, received display cabinets or cash business capital between 2020 and 2024.³⁵ However, they only received business mentoring twice throughout the

³⁰ Sigit Arie Wibowo and Wijayanti Restuningsih, "The Effectiveness Of Productive Zakat Funds On The Development Of Micro-Businesses And The Welfare Of Zakat Recipient (Mustahiq) (A Case Study At Rumah Zakat, Dompot Dhuafa, And Lazismu In Yogyakarta City)," in *Proceedings of the 5th International Conference on Accounting and Finance (ICAF 2019)* (Paris, France: Atlantis Press, 2019), <https://doi.org/10.2991/icaf-19.2019.23>.

³¹ Imron Mawardi et al., "Analyzing the Impact of Productive Zakat on the Welfare of Zakat Recipients," *Journal of Islamic Accounting and Business Research* 14, no. 1 (January 2023): 118–40, <https://doi.org/10.1108/JIABR-05-2021-0145>.

³² Muhammad Irfan Nasution and Muhammad Andi Prayogi, "The Utilization of Zakah Productive towards Micro-Business Growth and Mustahik Welfare," *Jurnal Ekonomi Pembangunan: Kajian Masalah Ekonomi Dan Pembangunan* 20, no. 1 (February 2019): 1–11, <https://doi.org/10.23917/jep.v20i1.6576>.

³³ Baznas Maluku, "Rekap Kegiatan Penyaluran 2022-2023."

³⁴ Baznas Maluku.

³⁵ Baznas Maluku, "Rekap Kegiatan Penyaluran 2024."

program period. This reflects weak capacity-building efforts and minimal post-distribution monitoring. This finding is also reinforced by the 2022 financial report from BAZNAS Ambon which noted that out of a total ZIS collection of IDR 300,645,206, the allocation for economic empowerment such as carts, display cabinets, and cash business capital was only IDR 63,536,500 or about 21 percent of the collected funds. Of this, only IDR 13,900,000 was allocated for cart procurement, IDR 30,100,000 for display cabinets, and IDR 19,536,500 for additional working capital. On the other hand, most of the funds came from civil servants of the Ambon City Government and the UPZ of the Ministry of Religious Affairs in Ambon.³⁶ This figure reflects a discrepancy between budgetary potential and the actual proportion used for *mustahik* economic transformation.

This phenomenon reveals a gap between the volume of *zakāt* distribution and the intensity of assistance provided by BAZNAS. This is in line with the findings of Akbar Syam who showed that *mustahik* in Maros Regency failed to transform into muzaki due to a lack of sustainable mentoring from local BAZNAS.³⁷ Afriadi and Sanrego also noted that program ineffectiveness is often caused by overlap between *zakāt* distribution and other government programs.³⁸ In Tegal, the study by Khotib and Masrukhan explored how productive *zakāt* serves as a temporary escape for those grappling with economic hardship. On the other hand, deeply rooted obstacles persist, such as the lack of post-distribution mentoring and limited access to markets.³⁹ Meanwhile, Andrean and Arienta highlighted equally pressing dynamics in Salatiga, noting that productive *zakāt* and mentoring, which should function as a medium for capacity building, will not produce significant effects if carried out merely as ceremonial or temporary interventions.⁴⁰

Evaluating Outcomes: Between Institutional Narratives and Structural Realities

What is often proclaimed as “economic empowerment” within institutional reports finds its own contradictions in the words of amil, staff, and *mustahik* across multiple districts in Maluku. At the level of policy narrative, productive *zakāt* is promoted as a key strategy to elevate *mustahik* from dependency to autonomy. Yet in practice, what emerges is a fragmented and inconsistent structure, heavily reliant on voluntary ASN contributions and riddled with operational gaps. In the case of BAZNAS Provinsi Maluku, *zakāt* collection lacks

³⁶ Baznas Maluku.

³⁷ Syam, “Peran Badan Amil Zakat Dalam Membina Mustahiq Menjadi Muzakki (Studi Pada BAZNAS Kabupaten Maros).”

³⁸ Afriadi and Sanrego, “Mengurai Permasalahan Distribusi Zakat Kepada Fakir Miskin: Pengalaman Organisasi Pengelola Zakat BAZNAS, Dompot Dhuafa, Dan LAZISMU.”

³⁹ Khotib and Masrukhan, “Effectiveness of Productive Zakat in Economic Empowerment of *Mustahik*.”

⁴⁰ Andrean and Arienta, “Improvement of *Mustahik*’s Welfare through Productive Zakat and Mentoring Role; Micro Business Growth as a Mediation Variable.”

a strong legal mandate. Contributions from civil servants are optional, resulting in fluctuating and limited funds. One staff member openly admitted, “The *zakāt* we manage comes from ASN, but there’s no compulsion, so the amount we receive is relatively small.” This voluntary model, also seen in Ambon and SBB, mirrors findings from Akbar with Ali & Faqeh, who argue that lack of awareness and institutional regulation among state employees directly limits *zakāt* mobilization.

Beyond collection, distribution practices further expose the gap between institutional ambition and grassroots reality. While productive *zakāt* is supposed to fund micro-enterprises and develop economic capacity, the majority of disbursements remain consumptive. In SBT, *zakāt* is often redirected during official visits for sembako packages rather than productive programs. Similarly, in Ambon, although economic assistance was provided in the form of carts and capital, most recipients like Mirawati Haliya and Zulyanti Banjar reported receiving only minimal follow-up, with visits limited to two sessions.

The absence of structured mentoring and capacity-building persists across the province. In SBB and Maluku Tengah, amil reported the complete lack of regular guidance due to limited staff and insufficient operational budgets. In the words of one officer: “We only monitor, not mentor. We simply do not have enough resources to carry out consistent guidance.” Consequently, many microenterprises remain stagnant, with *mustahik* neither expanding nor transforming into self-reliant entrepreneurs. Despite these constraints, one model stands apart. In Maluku Tengah, the involvement of Muhammadiyah Microfinance in administering three billion rupiahs of national *zakāt* funds through qardhul hasan reveals what could be achieved with an integrated, monitored, and locally grounded approach. *Mustahik* like Ibu Indah not only used the funds to expand her family’s motorbike workshop but also began employing others and planned a new food business. Her case, though singular, illustrates the latent power of *zakāt* when design meets support.

Thus, the outcomes of productive *zakāt* in Maluku cannot be detached from the structural limitations of its institutions. From inadequate policies and weak mobilization mechanisms to the absence of post-disbursement mentoring, these structural barriers reveal how institutional narratives often conceal deeper fragilities. Rather than dismissing productive *zakāt* as failed, this calls for a more honest appraisal: one that acknowledges the contradiction between representational success and the lived complexity of operational practice.

Enabling and Constraining Factors in Program Implementation

In analyzing the implementation of productive *zakāt* in Maluku, it becomes evident that the program faces both enabling and constraining factors that shape its effectiveness. Despite the institutional narratives of economic empowerment, the structural realities in Maluku reveal systemic weaknesses that hinder the transformation of *mustahik* from recipients to economically self-sufficient individuals. Through interviews with BAZNAS officials and *mustahik* in various

districts, several key issues emerge that influence the outcomes of *zakāt* distribution, particularly in terms of economic independence, program continuity, and institutional capacity.

Inadequate Economic Empowerment

A recurring issue highlighted by many *mustahik* is the limited financial support provided through productive *zakāt*. For instance, the aid distributed in the form of carts and small capital injections often fails to provide long-term empowerment. *Mustahik* like Ibu Halija and Saoda reported, “The income from sales is only enough to meet basic needs and pay for health and education.” This statement illustrates that productive *zakāt* serves more as a means of survival than as a tool for economic independence. Furthermore, as Ibu Ratna shared, many *mustahik* are forced to take out additional loans to sustain their businesses, suggesting that *zakāt* alone is insufficient for long-term business development.

Limited Mentoring and Monitoring

Another significant factor that limits the success of productive *zakāt* in Maluku is the lack of post-distribution mentoring and monitoring. Interviews with *mustahik* revealed that after receiving assistance, they were left without guidance on how to grow their businesses. Ibu Sehat stated, “BAZNAS never came to guide us or give advice on how to sell properly.” The absence of business training and strategic support means that many *mustahik* run their businesses without a clear plan or direction. Additionally, as Ibu Hasna pointed out, “BAZNAS only conducted a control visit once after the aid was provided, and then no follow-up occurred.” The lack of ongoing monitoring makes it difficult to assess the impact of the *zakāt* distribution, and without consistent evaluation, it is hard to ensure that the aid is being used effectively.

Limited and Unstable Funding

The limited and unstable *zakāt* collection is another critical constraint. As BAZNAS Maluku relies heavily on voluntary contributions from ASN, the *zakāt* pool remains inadequate. One official stated, “The *zakāt* we collect comes from ASN in the provincial government, but it is voluntary, not mandatory, so the *zakāt* we receive is relatively small.” This directly impacts the ability to provide larger-scale capital to *mustahik* or to implement broader economic empowerment initiatives. Moreover, the lack of a mandatory *zakāt* policy for ASN, which has been successfully implemented in other regions, further restricts the potential funds available for distribution.

Lack of Revolving Capital or Additional Financing Schemes

One critical oversight in the productive *zakāt* distribution process is the absence of a revolving capital scheme (*qardhul hasan*). Unlike some regions, where such schemes enable funds to circulate among multiple *mustahik*, BAZNAS Maluku lacks this mechanism. As a result, *mustahik* like Ibu Sehat and others who wish to expand their businesses must rely on external sources of

credit, often at high interest rates. The implementation of a revolving fund model, similar to that in Maluku Tengah with Muhammadiyah Micro Finance, could significantly enhance the sustainability and impact of productive *zakāt* by ensuring funds flow continuously among *mustahik*.

Continued Focus on Consumptive Needs in Some Areas

In many areas, *zakāt* is still primarily allocated for consumptive needs such as food assistance and healthcare. In places like SBT, officials have acknowledged that, "The primary focus of *zakāt* distribution remains on consumptive needs, such as aid for the poor and for *fi sabilillah*, as well as other social programs." While this provides immediate relief, it does not foster long-term economic empowerment. The focus on consumptive *zakāt* reduces the scope for productive *zakāt* initiatives that could potentially transform the economic status of *mustahik*.

Rethinking Empowerment: Toward a Contextual and Sustainable Model From Building Awareness to the Internalization of Mustahik's Economic Autonomy Values

Within the institutional rhythm of BAZNAS Maluku, one does not find immediate emancipation. What emerges instead is a prolonged ambiguity between administrative compassion and the inertia of structural charity. This ambiguity frames the urgency of building awareness not as an entry point, but as the spine of any empowerment endeavor. *Mustahik* are not blank slates upon which *zakāt* is inscribed; they are narrators of their own socio-economic struggles. Building awareness thus begins by enabling them to tell their stories, not by handing down formulas for success.⁴¹

In the first phase of the model proposed here (Figure 1), awareness-building unfolds through four interdependent processes. First is the emergence of facilitators. These are not just staff or *amil*, but intermediaries of transformation. In interviews with local facilitators, the presence of religious leaders and respected community members was highlighted as essential in creating trust. Their task was not to deliver information, but to create conversational spaces. The second is educational insertion. Trainings were not framed as top-down sessions but as dialogic workshops that used verses from the Qur'an and the lives of early Muslims as mirrors through which *mustahik* saw themselves anew. This was not pedagogy in the conventional sense. It was conscientization.⁴²

⁴¹ Wrihatnolo and Dwijowijoto, *Manajemen Pembangunan Indonesia: Sebuah Pengantar Dan Panduan*.

⁴² "Conscientization" is a term popularized by Brazilian educator Paulo Freire, referring to the process of developing a critical awareness of one's social reality through reflection and action. Unlike conventional pedagogy, which often centers on rote learning and passive absorption of knowledge, conscientization emphasizes transformative learning and the empowerment of individuals to challenge oppression and effect social change. See: Paulo Freire, *Pedagogy of the Oppressed*, ed. Myra Bergman Ramos (New York: The Continuum International Publishing Group Inc, 1970).

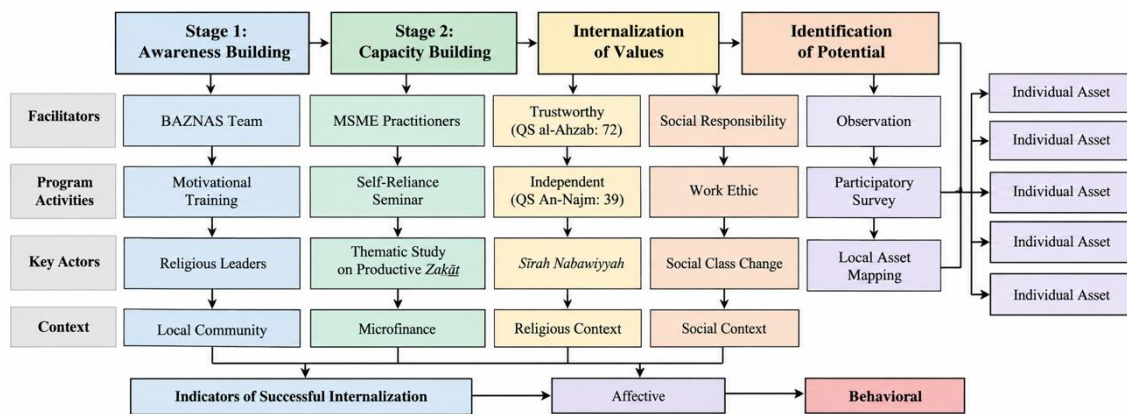


Figure 1. The First Phase of the Alternative Productive *Zakāt* Model

Third comes value internalization. Through iterative discussions, *mustahik* encountered values like self-reliance not as slogans but as moral imperatives rooted in their faith. A key text was QS. An-Najm verse 39, emphasizing that "a human only earns what they strive for." In this framing, economic autonomy becomes an act of worship. Finally, identification of latent potential is conducted not only through surveys or checklists but through participatory observation. Researchers and facilitators joined *mustahik* in their daily rhythms, from selling fish to repairing motorbikes, and from these engagements emerged asset maps that were more narrative than statistical. This phase rejects performative checklists in favor of immersive knowing. It assumes that no transformation is possible without *mustahik* recognizing themselves first as capable agents. Thus, awareness is not soft skill. It is hard politics of recognition.⁴³ This model pushes against the technocratic impulses that reduce *zakāt* to numbers, by emphasizing the ethical and dialogical grounding of empowerment. And in BAZNAS Maluku Province, where *zakāt* is still primarily collected from ASN and distributed with consumptive priority, this reorientation toward deep awareness is both disruptive and necessary.

Capacity Building, Strengthening Mustahik Capacities, and the Pillars of Transformation Toward Economic Self-Reliance

In this second stage, the researcher does not merely describe an existing program but proposes a conceptual model that positions capacity development as the central axis of *mustahik* empowerment through productive *zakāt*. Drawing from Wrihatnolo and Dwidjowijoto's framework and adapting it to the socio-geographic realities of Maluku, this model integrates four core pillars: contextual

⁴³ Axel Honneth's theory of recognition reframes awareness not as a mere interpersonal soft skill, but as a moral and political imperative rooted in the structure of social relationships. He identifies three spheres of recognition—love, rights, and social esteem—that are essential for the development of a positive self-relation. Social injustices, in this view, are forms of misrecognition that damage individuals' identities and dignity. Awareness, therefore, becomes a critical stance against systemic disrespect, situated within broader struggles for recognition and social emancipation. See: Axel Honneth, *Recognition or Redistribution? A Philosophical Exchange with Nancy Fraser* (London: Verso Books, 2003).

facilitators, technical training rooted in local commodities, community-based mentoring, and faith-integrated enterprise institutions.⁴⁴ The entire process is not structured as a linear progression but as a cyclical and participatory empowerment journey. Here, facilitators are not instructors but "interpreters of social hope," translating the spirit of change into the cultural language of *mustahik* communities. Technical training is not delivered through rigid instruction but through experiential learning and critical dialogue, employing andragogical methods that center on lived experience. Mentoring is structured around clustered geographic proximity and flexible digital communication, while enterprise institutions are envisioned not merely as administrative entities but as evolving social structures rooted in trust, cooperation, and Islamic ethical values. This model aims not only to enhance technical skills but to reframe perspectives—transforming microenterprises into a collective economic narrative grounded in community identity. Thus, capacity development in this model is not simply an expansion of choices⁴⁵ or capabilities⁴⁶, but a pathway toward economic dignity anchored in ethical consciousness.

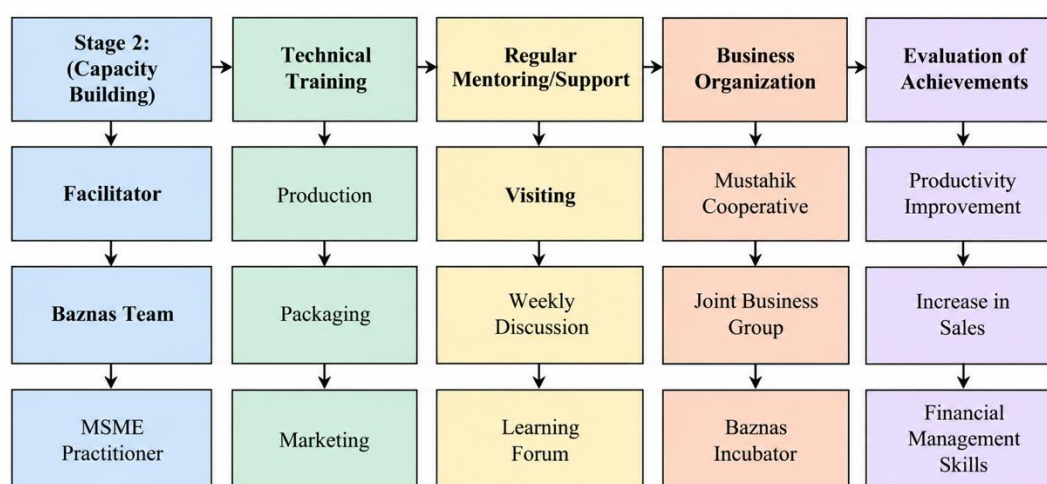


Figure 2. The Second Phase of the Alternative Productive Zakāt Model

The diagram is not merely a technocratic visual aid but a conceptual map that affirms the direction of *mustahik* transformation through a reconstructed empowerment process. Each pillar does not stand alone but is interlinked, forming a web of mutually reinforcing change. For instance, technical training will not be effective without facilitators who grasp local realities and can bridge policy logic with the social language of *mustahik* communities. Likewise, sustainable mentoring requires flexible institutions that are grown from within rather than imposed from without. This proposed model rejects caricatured

⁴⁴ Wrihatnolo and Dwijowijoto, *Manajemen Pembangunan Indonesia: Sebuah Pengantar Dan Panduan*.

⁴⁵ Diego Maiorano et al., "Measuring Empowerment: Choices, Values and Norms," *World Development* 138 (February 2021): 105220, <https://doi.org/10.1016/j.worlddev.2020.105220>.

⁴⁶ Amartya Sen, *Development as Freedom* (New York: Oxford University Press, 1999).

approaches that reduce empowerment to unilateral training or capital injection. Instead, it begins with the recognition that empowerment is a dialogue between systems and *mustahik* agency, between structures and imagination, between policy and everyday life. Hence, in this stage, evaluation of achievement does not merely function as a measurement tool but as a reflective mirror to assess the direction and consistency of change. Evaluation is not limited to productivity metrics or financial stability but becomes a space to reinterpret the practice of empowerment itself. For the researcher, success is not measured solely by sales figures or income graphs but by the emergence of autonomy in thought, the courage to make decisions, and the capacity of *mustahik* to perceive themselves as agents of transformation.⁴⁷

Empowerment Deployment: Optimizing Access and Economic Infrastructure

Following the holistic process of assessment and capacity building, the next phase in this empowerment framework is not merely transactional but architectural. Within the BAZNAS Maluku program, what unfolds is a structured deployment of empowerment aimed at constructing an ecosystem that is both inclusive and resilient. Rather than simply disbursing aid, this phase reimagines empowerment as the orchestration of infrastructure, a deliberate attempt to optimize access to capital, productive facilities, and market pathways. These three pillars serve not only as economic enablers but also as material expressions of recognition that anchor the *mustahik*'s transition from the margin into meaningful economic participation. This stage seeks to dismantle the logic of dependency by rooting support in localized systems of knowledge, adaptation, and sustainability.

Empowerment here is no longer reduced to the act of giving but becomes an ethic of structural rearrangement and social recognition. The model developed by the researcher advances the third phase of the Wrihatnolo and Dwijowijoto empowerment framework and is calibrated to the socio-economic texture of the Maluku region.⁴⁸ The following visualization captures the design of this empowerment deployment model by integrating capital support, physical infrastructure, and market access with an embedded system of community-based monitoring. This design reflects the recognition that empowerment is never completed at the moment of resource distribution but must be continuously supported and refined through institutional vigilance and socio-economic feedback.

⁴⁷ Ivan Rahmat Santoso et al., "The Conceptual Framework of Mustahiq Entrepreneurs' Welfare in Productive Zakat Empowerment (Sharia Maqasid Approach)," in *Islamic Sustainable Finance, Law and Innovation*, ed. Nadia Mansour and Lorenzo Mateo Bujosa Vadell (Cham: Springer, 2023), 33–43, https://doi.org/10.1007/978-3-031-27860-0_4; Issam Tlemsan and Robin Matthews, "Zakat and Social Capital: Thoughts on Modernism, Postmodernism, and Faith," *Journal of Management, Spirituality & Religion* 18, no. 1 (February 2021): 1–14, <https://doi.org/10.1080/14766086.2020.1841673>.

⁴⁸ Wrihatnolo and Dwijowijoto, *Manajemen Pembangunan Indonesia: Sebuah Pengantar Dan Panduan*.

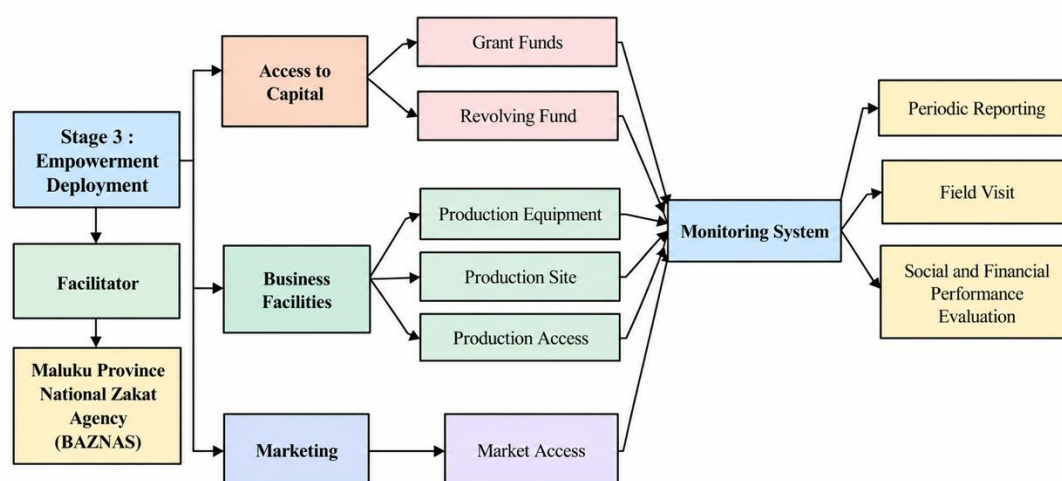


Figure 3. The Third Phase of the Alternative Productive Zakāt Model

This model begins with enabling access to capital through two complementary financial mechanisms. Grants are extended to highly vulnerable groups while revolving funds are designed for *mustahik* who have demonstrated economic initiative and accountability. This revolving structure is not merely financial but pedagogical as it cultivates a sense of fiscal discipline and community responsibility. The provision of productive facilities follows with deliberate attention to functionality and relevance. Tools kiosks and communal production spaces are introduced not only to increase efficiency but to affirm the *mustahik's* capacity to manage and maintain economic assets with dignity and independence. These facilities do not stand alone as instruments but act as spatial confirmations of the *mustahik's* inclusion in the broader economy

The effort to expand market access is organized through localized economic platforms digital literacy workshops and collaboration with community vendors. Rather than viewing the market as a neutral space this model understands it as a social institution often inaccessible to the poor. Connecting *mustahik* producers with consumers therefore becomes a form of social correction and economic justice. The model also recognizes that access to capital facilities or markets will remain incomplete without a system that monitors progress and detects stagnation. Therefore a participatory monitoring mechanism is introduced to ensure transparency adaptability and responsiveness. This mechanism goes beyond tracking income and assesses non-material outcomes such as self-confidence changes in social networks and expressions of independence. By embedding empowerment into a framework of capital access infrastructural development market engagement and community-based monitoring the model positions *zakāt* not simply as a tool of redistribution but as a mechanism for reconstructing economic agency. It shifts the focus from needs to capabilities from giving to enabling and from charity to justice. Empowerment in this sense becomes a continuous encounter between ethics institutions and human

potential forged not through intervention alone but through partnership and accountability.

The implementation of the alternative productive *zakāt* model developed by BAZNAS of Maluku Province does not simply illustrate institutional innovation. Rather, it constitutes a significant theoretical contribution to the framework of contemporary Islamic economic empowerment. This model shifts the *zakāt* approach away from a welfare-based paradigm toward capability-based empowerment, drawing on Amartya Sen's theoretical framework.⁴⁹ Within this logic, *zakāt* no longer functions solely as a philanthropic redistribution mechanism. Instead, it operates as a medium for enhancing substantive capacity, emphasizing the ability of *mustahik* to pursue lives they themselves value. The substance of freedom to achieve well-being thus becomes the meeting point between religious instruments and development thought. In its first stage, the model foregrounds awareness building, which actualizes Paulo Freire's conception of conscientization, or critical consciousness.⁵⁰ By positioning BAZNAS as a transformative facilitator, the model casts *mustahik* as agents of social change rather than objects of benevolence. Within this framework, *zakāt* evolves into a pedagogical vehicle that disrupts structural dependence, introduces class consciousness, and cultivates cultural capital, enabling *mustahik* to reinterpret their position within the social and economic order. The process of conscientization, developed through a community-based approach, reinforces the role of *zakāt* as an instrument of Islamic social education rather than merely a financial instrument.

Progressing further, the internalization of values in the second stage is anchored in Milton Rokeach's theory of value internalization and is synthesized with Islamic ethical values.⁵¹ Qualities such as trustworthiness and independence are not merely moral norms; they become the drivers of both collective and individual action. *Mustahik* are not passive recipients of instructions. Rather, they are actively engaged in a process of transforming the meaning of work, responsibility, and social relations. This orientation strengthens the status of *zakāt* as an ethical system that stimulates praxis transformation through an integrated spiritual and social approach. At this point, *zakāt* serves as an instrument for shaping moral subjects, not just as an object of distribution. The adoption of the Asset-Based Community Development (ABCD) approach also signals the affiliation of this model with strength-based development theory.⁵² Rather than defining *mustahik* by their deficits, the model constructs its logic of empowerment

⁴⁹ Sen, *Development as Freedom*.

⁵⁰ Paulo Freire, "Cultural Action and Conscientization," *Harvard Educational Review* 40, no. 3 (September 1970): 452–77, <https://doi.org/10.17763/haer.40.3.h76250x720j43175>.

⁵¹ Milton Rokeach, "A Theory of Organization and Change Within Value-Attitude Systems," *Journal of Social Issues* 24, no. 1 (January 1968): 13–33, <https://doi.org/10.1111/j.1540-4560.1968.tb01466.x>.

⁵² Cormac Russell, *Asset-Based Community Development (ABCD): Looking Back to Look Forward (3rd Edition): In Conversation with John McKnight about the Heritage of ABCD and Its Place in the World Today*, 3rd ed. (Independently published, 2021).

from local potential, social networks, and existing cultural capital. Theoretically, this approach challenges deficit narratives in poverty studies and encourages a reinterpretation of *zakāt* as a source of social capital reinforcement. Within this domain, the interaction among facilitators, communities, and local values can be analyzed through the lens of complex adaptive systems, in which *zakāt* interventions trigger nonlinear social dynamics that produce change through interaction rather than through structural determinism.

At the capacity-building stage, the model extends the field of practice beyond technical training to the formation of agency. Framed within the capability approach, the success of empowerment is not measured by increased income alone, but rather by the *mustahik*'s capacity to autonomously define meaningful lives. The involvement of alumni as local facilitators exemplifies the principles of community-based empowerment and demonstrates that learning is not top-down but grounded in collective experience. This approach enriches the discourse on productive *zakāt* by integrating a contextual and relevant social-cultural dimension. At the stage of empowerment, the theoretical implications affirm the contributions of new institutional economics, particularly those of Douglas North, highlighting the pivotal role of institutional strengthening in shaping behavioral norms and incentive structures.⁵³ The model demonstrates how monitoring systems, revolving funds, and community participation generate positive feedback loops in the financial and social behavior of *mustahik*. *Zakāt* emerges here not simply as an asset transfer mechanism, but as an instrument for constructing an adaptive microeconomic ecosystem. By providing capital, infrastructure, and market access, and binding these with monitoring systems, the model realizes the notion of real opportunities, as envisioned by Sen, moving beyond surface-level improvements in welfare.⁵⁴

Ultimately, the integration of Islamic spirituality, critical pedagogy, asset-based approaches, and modern institutional theory positions this model as a multidisciplinary theoretical contribution—merging Islamic economics, development theory, and transformative social studies. Within this synthesis, *zakāt* appears not as a neutral administrative mechanism, but as an ideological and ethical arena that produces new subjects: *mustahik* who are empowered, self-aware, and situated as actors within the local economic and political landscape.

CONCLUSION

This research confirms that the application of the alternative productive *zakāt* model by BAZNAS Maluku is not only an institutional innovation, but also a substantial theoretical contribution to the discourse on community empowerment. Central to this achievement is the adaptation of the staged empowerment framework conceptualized by Wrihatnolo and Dwidjowijoto. The findings of this study illustrate that the sustainable empowerment of *mustahik* is

⁵³ Douglas North, *Institutions, Institutional Change and Economic Performance* (Cambridge University Press, 1990).

⁵⁴ Sen, *Development as Freedom*.

not realized through one-off capital support or administrative success stories alone. Instead, it unfolds through a continuous process that integrates critical awareness, value internalization, capacity development, and the nurturing of adaptive institutions. The staged approach that prioritizes awareness, capacity building, and empowerment provision, as elaborated by Wrihatnolo and Dwidjowijoto, is shown to be effective in facilitating the transformation of *mustahik* from passive beneficiaries into active economic actors who possess agency and self-determination.

The study also highlights the importance of embedding Islamic ethical values, principles of critical pedagogy, and asset-based community development within the empowerment model. The existence of structural obstacles such as unpredictable funding, limited and inconsistent mentoring, and the continued prevalence of consumptive assistance programs demonstrates the need for a steadfast application of this multi-stage model, so that empowerment becomes a sustainable and lived reality for *mustahik*. The outcomes of such programs depend not only on the institutional framework of BAZNAS, but also on the engagement of local networks and the active participation of *mustahik* themselves.

Future research should focus on designing and refining evaluation frameworks that are grounded in the staged empowerment theory of Wrihatnolo and Dwidjowijoto, while incorporating qualitative indicators that can capture long-term social transformation and empowerment. Comparative research in various regions can further enrich the understanding of how this empowerment model adapts to different local contexts and Muslim communities in Indonesia. The insights generated by this study are expected to contribute to the advancement of productive *zakāt* strategies that are more contextual, participatory, and rooted in the pursuit of social justice.

Author's Contribution

Aisa Manilet: Contribute to formulating research ideas, collecting data, processing data, and interpreting data

Syafiq Mahmadah Hanafi: Contributing to writing systematics, research methods, analyzing

Muhammad Tanthowi: Contribute to compiling a literature review and to language proofreading.

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Declaration of Competing Interest

The author declares that there is no conflict of interest.

Ethical Approval

Ethical approval No patient-identifying parts in this paper were used or known to the authors.

Therefore, no ethical approval was requested.

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