



## The Effectiveness of Productive Zakat Distribution to Providing Sustainable Benefits for Mustahik

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### ABSTRACT

Productive zakat is the allocation of zakat money to beneficiaries (mustahik) which is used to develop their business to meet their daily needs sustainably and is not directly used for consumption needs. The problem in this research is how the productive zakat distribution in BAZNAS Sungai Penuh City? Has the distribution productive zakat in BAZNAS Sungai Penuh City been effective? and has the distribution of productive zakat in BAZNAS Sungai Penuh City provided sustainable benefits for mustahik? On the previous studies, researchers only measured the level of effectiveness, while in this study productive zakat is said to be effective if it can provide sustainable benefits for its recipients. This research uses quantitative and qualitative methods. The quantitative method uses the allocation-to-collection ratio to measure the productive zakat distribution. While the qualitative methods uses an interview. The object used in this study is the BAZNAS Sungai Penuh City financial statement from 2019 to 2023. The result of this study indicates that the effectiveness of productive zakat distribution in BAZNAS Sungai Penuh City continues to decline from 2019 to 2023 in a very effective category, but decreasing to quite effective with an ACR percentage of 132% – 53,8%. It can be concluded that mustahik still felt the sustainability of the benefits of the productive zakat program business capital assistance provided by Baznas Sungai Penuh City. In the research data, it can be concluded that Mustahik continues to benefit from the zakat assistance provided by BAZNAS Sungai Penuh City until now.

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### INTRODUCTION

Zakat is one of the important pillars of Islam, which encourages Muslims to distribute their property to those who need and deserve it by the Qur'an (Arifin, 2016). Zakat is a form of worship related to social issues and regulates human existence about god and other humans, which is a responsibility that must be fulfilled by Muslims who can obey Islamic religious law (Prasetyoningrum, 2015). Therefore, zakat functions as a means of social care for others and loyalty to Allah. Productive zakat is a form focused on productive investments and projects to improve the economic welfare of zakat recipients (Saini, 2016). This concept emphasizes the use of zakat funds to help recipients move out of poverty by providing opportunities for sustainable income generation (Bahri, 2019). Therefore, to understand the impact of

productive zakat distribution, it is important to determine its effectiveness on economic improvement (Ali et al., 2016).

Productive zakat has a long-term aspect, where mustahik receives business capital to establish a business that is expected to increase their business productivity (Wulansari & Setiawan, 2014). Productive zakat aims to give mustahik a greater opportunity to be financially independent because they will get additional capital through businesses supported by productive zakat (Prahesti & Putri, 2018). For mustahik, productive zakat is more beneficial than consumptive zakat, which only provides short-term support. Mustahik is given capital as well as business management provision, which ultimately helps them to get out of the poverty cycle (Hartono & Anwar, 2018). Zakat payments have the potential to support beneficiaries and create jobs (Ammani et al., 2014). The idea of productive zakat provides an answer to this situation that can empower people to achieve economic independence by allocating zakat funds for investment and productive businesses (Haidir, 2019). In addition to cash assistance, productive zakat also offers service and training assistance to its recipients (Hidajat, 2017). This aims to increase the community's understanding and proficiency in the economic field so that they can be independent in managing their businesses and finances.

BAZNAS Sungai Penuh City has distributed productive zakat in the form of business capital assistance to small traders or poor families, revolving loans for the empowerment of micro traders, and business capital assistance for people with disabilities. Money is given in the form of cash and equipment needed for mustahik businesses. The managed funds of BAZNAS Sungai Penuh City in 2019-2023 are as follows:

*Table 1. Collection and Distribution of Zakat BAZNAS Sungai Penuh City Year 2019-2023*

No.	Year	Collection	Distribution
1	2019	1.982.020.421	1.596.360.004
2	2020	1.134.333.242	1.457.811.343
3	2021	497.963.111	770.683.851
4	2022	408.490.088	255.489.090
5	2023	380.895.832	333.030.000

Source: BAZNAS Sungai Penuh City Financial Report 2019-2023 (Data Processed)

The funds are channeled for productive zakat and consumptive zakat. 102 mustahik with a total value of Rp. 306,000,000 are beneficiaries of productive zakat in the form of business capital; in 2020, Rp. 233,000,000 is the total value of productive zakat assistance; in 2021, Rp. 154,000,000, - the total value of 77 mustahik who receive this assistance; and in 2022, BAZNAS Sungai Penuh City only distributes consumptive zakat, not productive zakat. Meanwhile, as many as 76 mustahiks will receive useful zakat assistance in 2023 with a total value of Rp. 152,000,000 and productive zakat assistance in the form of business capital for mustahiks with disabilities as many as 8 people with a total value of Rp. 24,000,000.

When mustahik receives useful cash zakat distribution, they develop and use it to support their business instead of spending it, so Zakat can help them produce something sustainable (Zalikha, 2016). To assess the success of the productive zakat distribution scheme in the form of business capital, it is necessary to evaluate the effectiveness of the program's achievements (Bahri & Khumaini, 2020). In addition, the government must also play its role in the prosperity of society with sustainable and substantial policies (Masyita, 2018). Measuring the effectiveness of a productive zakat utilization program is a very important step because BAZNAS cannot provide efficient assistance to mustahik and also the problems that are still faced by them (Putri & Rahmi, 2023). To ensure the sustainability of social funds, the efficiency of fund governance must be supported by trust and supervisory functions that are useful for building trust between zakat institutions and individuals (Utomo et al., 2020). So that Mustahik can still benefit from the distribution of productive zakat, an assessment must be carried out to find out whether the program has achieved its objectives or not.

Based on the background information above, the author is interested in examining the distribution of productive zakat BAZNAS Full River to mustahik and whether the distribution of these funds has been carried out effectively so that mustahik can feel the sustainable benefits of the productive zakat given so that it can raise the standard of living of mustahik.



## LITERATURE REVIEW

### Effectiveness

The definition of effectiveness according to (Syahriza et al., 2019) is the ability to carry out functions, or operations of an organization or similar entity smoothly without experiencing interference or internal pressure in its implementation. The success of an action or series of activities in achieving a predetermined goal is known as effectiveness (target). Effectiveness can be interpreted as a type of success of an activity adjusted to the purpose or goal, based on several definitions stated above. In other words, if a program can be completed on schedule and the desired results are obtained then the activity can be effective.

### Productive Zakat

Productive generally refers to producing a large amount of labor or things. Being productive can also mean producing a large number of outputs or outcomes. In this research, the term "productive" refers to an adjective. When an adjective is used together with the noun it is related to, then its meaning becomes clear. In this case, "zakat" is classified into productive zakat, which is distributed constructively (Zulhidji, 2022).

By utilizing the zakat assets received, productive zakat is a zakat distribution strategy that can force mustahik to continue working (Widiastuti & Rosyidi, 2015). Zakat donated to mustahik which is generated and used to support their business instead of being spent or consumed allowing them to use this assistance to continue to fulfill their daily needs. This is what is called productive zakat (Alaydrus, 2017). Zakat productively distributed to mustahik allows them to oversee and develop a successful business. The purpose of giving this zakat is to improve the financial condition of the mustahik to be more productive. Zakat assets supervised by Amil and then given to Mustahik are called productive zakat. This means that zakat that produces results is appropriate, produces effective benefits, is by sharia and has socio-economic benefits for mustahik (Nafiah, 2015).

### 3. Productive Zakat Distribution

The Big Indonesian Dictionary (KBBI) defines distribution as the act, procedure, or process of channeling. Consequently, the act, procedure, or distribution of zakat is the giving of it to the rightful recipients. The distribution of zakat can help zakat institutions to restore the survival of the mustahik (Widiastuti et al., 2022). The distribution of zakat can be divided into two categories: distribution and utilization. By the Regulation of the National Amil Zakat Agency of the Republic of Indonesia Number 3 of 2018 concerning the Distribution and Utilization of Zakat, distribution refers to the type of consumptive zakat given to mustahik. Meanwhile, the use of zakat is the best way to utilize zakat to advance public welfare without depleting its beneficial value through profitable economic ventures. This distribution is done in the form of capital support to help business people or traders make a living.

One type of zakat distribution called "productive zakat" allows Mustahik to keep using their resources to do something with what they receive (Thoharul Anwar, 2018). This means that the zakat assets given to Mustahik are not spent or consumed. Instead, they support their businesses, thus enabling them to fulfill their life needs sustainably. Zakat is channeled for uses that are more beneficial and educational than just for consumptive and charitable needs alone (Sartika, 2008).

Productive zakat is distributed to businesses that have the potential to provide long-term profits and release the poor from their dependence on external assistance. Three requirements must be met to become a recipient of productive zakat, namely that they must have a business, be open to accepting the assignment of a partner who acts as a mentor, and be open to the assignment of a partner who acts as a mentor, willing to submit regular business reports every six months (Thoharul Anwar, 2018).

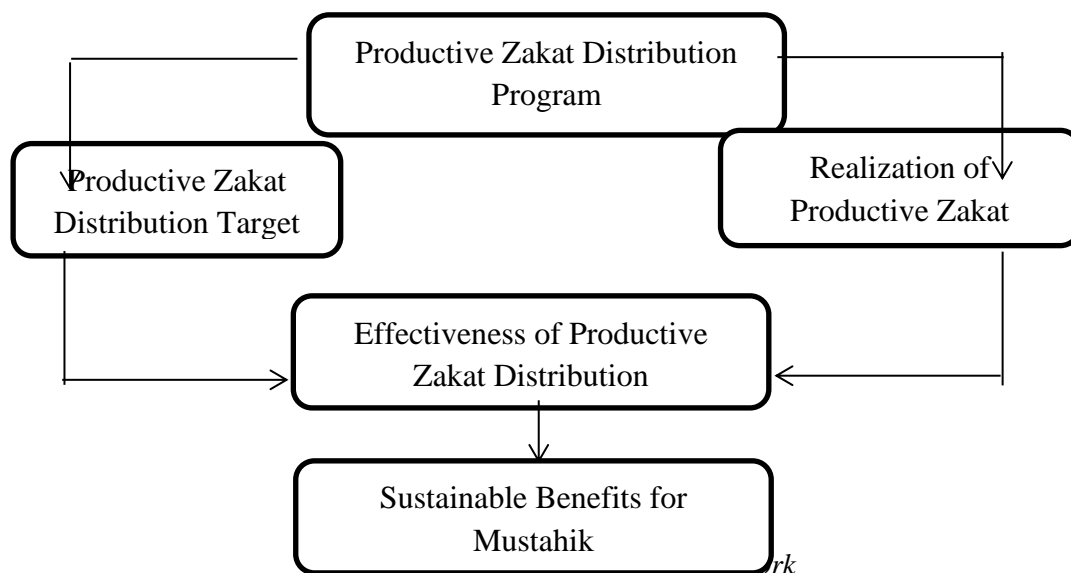
### Sustainable Benefits

One of the important points in the zakat distribution program is the sustainable impact on its beneficiaries. The sustainability of the benefits of productive zakat is how mustahik benefits are still felt today in the management of zakat money given by BAZNAS as capital to carry out economic activities such

as business entities given in the previous year. To achieve sustainable development or Sustainable Development Goals (SDGs), BAZNAS Sungai Penuh City seeks to build productive businesses that will increase employment, increase mustahik productivity, and end poverty.

Sustainable Development Goals (SDGs) represent a national and international pledge for the welfare of society (Normasyhuri et al., 2022). Improving people's quality of life is one of the Sustainable Development Goals (SDGs). The distribution of productive zakat is expected to make mustahik become muzaki. It is intended that productive zakat will enable productive enterprises for mustahik to help them create their economy.

The consistency of success in implementing zakat distribution becomes a dependency in achieving the success of zakat distribution. Speaking of effectiveness to build a productive business for recipients of zakat funds and able to generate income for mustahik and provide sustainable benefits, it is evident that effectiveness is one of the indicators that play an important role in the success of zakat distribution. Therefore, the purpose of this study is to determine the effectiveness of productive zakat distribution. The framework used in this study can be described as follows.



This conceptual framework shows that effectiveness is an activity carried out by an organization with the aim that the activities or programs carried out will be realized by the predetermined provisions or targets. Therefore, if the realization of productive zakat distribution is by the predetermined target of productive zakat distribution, the effectiveness of productive zakat distribution will be achieved so that it can help mustahik businesses keep running and will provide sustainable benefits for mustahik.

## **METHODOLOGY**

### **5. Research Design**

The method used in this research is mixed methods. This research combines quantitative and qualitative research methods. A sequential explanatory design was the type of research design used in this mixed methods study. This approach involves collecting and evaluating quantitative data initially, then collecting and evaluating qualitative data that builds on the first quantitative findings (Cresswell & Cresswell, 2018). The quantitative data is given this weight or priority. The initial stage of this research involves collecting and analyzing quantitative data to explain the effectiveness of BAZNAS' productive zakat distribution to Mustahik. The next step is to collect qualitative data to summarize the long-term benefits of productive zakat offered by BAZNAS to Mustahik.

Data collection is carried out in a time series. Time series is data that arranged chronologically according to time on a certain variable and is cross-sectional. The object used in this study is the BAZNAS

Sungai Penuh City financial statement from 2019 to 2023 The people of Sungai Penuh City who received productive zakat funds from BAZNAS Sungai Penuh City from 2019 until 2023 will be the subject of this research.

## 2. Operational Definitions of Research

In essence, a research variable is anything, in any form, that the researcher chooses to study to obtain data about it. According to the definition given above, a research variable is a characteristic, trait, or value of an individual, an item, or an activity that has a variance chosen by the researcher to investigate and draw conclusions (Sugiyono, 2013).

Variable	Definitions	Indicator
Effectiveness of Productive zakat Distribution	The effectiveness of productive zakat distribution is a measure to measure the level of reach and the extent to which zakat institutions can distribute zakat funds effectively.	$ACR = \frac{\text{Total Zakat Distribution}}{\text{Total Zakat Disbursement}}$
Productive Zakat Distribution	Productive zakat distribution is the optimal utilization of zakat without reducing its useful value in the form of productive businesses, so that it is useful for achieving public benefits.	<ol style="list-style-type: none"> <li>1. target of productive utilization of zakat funds</li> <li>2. Guidance</li> <li>3. Supervision</li> </ol>
Sustainable of Benefits	The sustainability of the benefits of productive zakat is how mustahik benefits are still felt today in the management of zakat money given by BAZNAS as capital to carry out economic activities such as business entities given in the previous year.	<ol style="list-style-type: none"> <li>1. Increase income</li> <li>2. Giving zakat funds has a good effect on business condition</li> <li>3. Mustahik has motivation to become muzzaki in the future</li> <li>4. Mustahik has the knowledge and mentality of an entrepreneur</li> <li>5. Mustahik receives supervision and guidance from BAZNAS</li> </ol>

## 3. Data Analytical Techniques

The quantitative data analysis used to effectiveness of productive zakat distribution is measured by the ratio of allocation to the collection. The amount of zakat collected and distributed is compared using the ACR method. This calculation serves as a measure of how well the Zakat institution is currently performing in terms of distribution. To determine the allocation to collection ratio (ACR), or the ratio of the amount of zakat allocated to the amount of zakat collected, is used to determine the level of effectiveness of productive zakat distribution given to Mustahik by using the core principle model of zakat.

By dividing the total amount of zakat money collected by the total amount of zakat collected, the ACR is calculated as follows the total amount of zakat funds distributed, this ratio is used to assess the capacity of zakat institutions in distributing zakat funds with the ACR formula as follows:

$$ACR = \frac{\text{Total Zakat Distribution}}{\text{Total Zakat Disbursement}}$$

Table 2. Allocation to Collection Ratio Category

Percentage	Category
≥ 90%	Highly effective
70-89%	Effective
50 - 69%	Fairly effective
20 - 49%	Below expectation
< 20%	ineffective

Source: Pusat Kajian Strategis BAZNAS

The higher percentage of ACR indicates the more effective the distribution of zakat money and the greater the distribution management capability of zakat institutions. On the other hand, a lower ACR % figure indicates that the capacity of zakat institutions to manage distribution is getting worse and ineffective.

The qualitative data analysis used in this research is the interactive analysis model (Ridder, 2014 in Miles & Huberman). The purpose of this qualitative data analysis is to answer the problem of the sustainability of the benefits felt by Mustahik from the distribution of zakat given to them by BAZNAS Sungai Penuh City. After researchers collect data, the next step is to analyze the data. Data analysis aims to organize data. The data collected is mostly field notes and researcher responses to pictures, photos, documents reports, articles, and others. Data is selected, simplified, and transformed, the main things are selected and focused on things that are important and related to the problem. In this study, the presentation of data is used to clarify the right picture of the overall data obtained to determine the sustainability of the benefits felt by mustahik after receiving productive zakat assistance from BAZNAS Sungai Penuh City. The final stage after data collection is concluding. This conclusion is intended so that researchers know the purpose and can explain each data collected.

## RESULT / FINDING

### Effectiveness of Productive Zakat Distribution

To assess the effectiveness of zakat distribution carried out by BAZNNAS, the zakat core principle is used by comparing the zakat collected with the zakat given to determine the ratio of allocation to collection. The effectiveness of zakat management increases along with the ratio of distribution to zakat collection. A high level of efficacy further indicates that mustahik will receive a larger distribution of zakat. By utilizing the Zakat Core Principles and allocation to collection ratio (ACR), the effectiveness of zakat distribution in BAZNAS Sungai Penuh City is assessed. By dividing the total amount of funds disbursed by the total amount of funds collected, the ACR ratio attempts to assess how well a zakat institution can distribute its zakat donations. This table uses the ACR ratio to determine the percentage of zakat money collected and disbursed:

Table 3. Calculation of Allocation to Collection Ratio Productive Zakat on 2019-2023

Year	Productive zakat distribution target	Realization of productive zakat distribution	ACR Percentage
2019	231.000.000	306.000.000	132%
2020	330.000.000	233.000.000	70%
2021	231.000.000	154.000.000	66%
2022	231.000.000	0	0%
2023	327.000.000	176.000.000	53,8%

Source: Financial Report and Annual Budget Work Plan of BAZNAS Sungai Penuh City on 2019-2023 (Data Processed)

Based on the available data, based on calculations carried out using the data management mentioned above, the percentage of zakat money distributed during the 2019 period, the productive zakat funds distributed reached 132%. 102 Mustahik received productive zakat benefits worth IDR 306,000,000 in

business capital assistance. This shows the superior and productive zakat distribution skills of zakat institutions and is very effective.

Based on the existing data, the ACR category of productive zakat distribution in 2020 is in the effective category. Based on calculations using the data management above, productive zakat funds have been distributed by 70% and 78 mustahik have received productive zakat benefits in the form of business capital amounting to Rp 233,000,000. This shows the good and effective zakat distribution capacity of zakat institutions. Based on the available data, the ACR category of productivity zakat distribution in 2021 is relatively effective. Based on calculations carried out using the data management mentioned above, productive zakat funds have been disbursed by 66% and 77 mustahik have benefited from productive zakat in the form of company capital amounting to IDR 154,000,000. This shows that zakat institutions can distribute zakat productively and quite effectively. Based on the available data, in 2022 BAZNAS Sungai Penuh City did not distribute productive zakat; only consumptive zakat was distributed. Therefore, the ACR category of productive zakat distribution in 2020 is 0%, which means ineffective. The ACR category in 2023 is effective, and the ACR category of productive zakat distribution in 2023 is quite effective, according to the current data and the classification of collection and distribution carried out by BAZNAS Sungai Penuh City. Based on calculations with the previously mentioned data management, there are 53.8% of productive zakat funds distributed to Mustahik. Of this amount, 76 Mustahik benefited from productive zakat in the form of business capital worth Rp. 152,000,000, while 8 mustahiqs with disabilities received Rp. 24,000,000 as business capital. This shows that zakat institutions can distribute zakat productively and quite effectively.

#### *1. Productive Zakat Distribution in Sungai Penuh City*

In BAZNAS Sungai Penuh city, the distribution of productive zakat assistance in the form of business capital to mustahik is carried out by the research findings obtained from interviews with Mr. Rajuandri who is the distribution and utilization section and Mrs. Susi Aprilia Fitriani amil in the planning, finance and reporting section as follows:

##### *a. Target of Productive Zakat Fund Utilization*

Based on the results of the research, the target utilization of productive zakat funds is aimed at poor people who have a business but are constrained by capital and then submit an application to BAZNAS Sungai Penuh City. After the mustahik is applied, BAZNAS will survey to find out the mustahik's condition and whether it is feasible to get the productive zakat assistance, after conducting a survey, BAZNAS will determine the recipient of the productive zakat assistance and then realize the assistance. It can be seen that BAZNAS Sungai Penuh City has distributed zakat funds by the target utilization.

##### *b. Assistance to Mustahik*

Based on the results of the research, BAZNAS Sungai Penuh City did not assist Mustahik because of the lack of amil or staff, making it difficult for them to assist.

##### *c. Productive Zakat Program Supervision*

Based on the research results, after receiving assistance, amil will monitor or supervise the Mustahik business so that it can run well. This is shown by the results of interviews conducted with Amil where after assistance is given, BAZNAS Sungai Penuh City supervises Mustahik at least once a month to ensure that the business run by Mustahik can run well and smoothly.

#### *2. Sustainable Benefits for Mustahik*

One of the important points in the distribution of zakat is the impact of sustainability on its beneficiaries in the long term (Zaenal et al., 2023). The sustainability of the benefits of productive zakat support in the form of business capital for mustahik beneficiaries does not only aim to improve their welfare but also to support the achievement of sustainable development goals (SDGs). By providing sustainable access to business capital and proper coaching, mustahik can develop their productive businesses to contribute to inclusive economic growth (Adiwijaya et al., 2023). Then, through continuous monitoring and

evaluation, the positive impact of the assistance can be ensured, thus supporting the sustainable achievement of various SDGs targets related to economic empowerment. Thus, in addition to providing direct benefits, efforts to support mustahik business capital through productive zakat are also expected to help them achieve economic independence and improve their welfare in the long run.

The researcher concluded that mustahiks continue to benefit from the zakat assistance provided by BAZNAS Sungai Penuh City until now, based on the findings of his conversation with him. Based on the sustainable development goals (SDGs) above, a conclusion can be drawn:

1. With the provision of business financing assistance, Mustahik can develop a profitable business.
2. BAZNAS does not conduct comprehensive monitoring of mustahiks, only some mustahiks receive supervision and assistance.
3. Mustahik experienced an increase in income as a result of receiving useful zakat assistance.
4. Mustahiks continue to benefit from the beneficial zakat assistance provided between 2019 and 2023.
5. The benefit felt by Mustahik is that they feel helped by this useful zakat assistance. They can develop their company from what was previously difficult for them to get capital to have capital for business and develop it so that they can get profits that can support their economy.

If the mustahik's business is still running and their income increases, then this productive zakat program is said to be successfully implemented. As said by several sources, especially mustahiks who received business capital as productive zakat assistance in 2019-2023, said that their income had increased, although not much, but they were able to support their needs and economy.

The discussion above has explained the resilience of the advantages experienced by mustahiks receiving profitable zakat assistance in the form of funding for the business. Overall, mustahiks still feel the benefits of this productive zakat assistance. This means that mustahiks have been able to carry out the mandate given so that they can continue to develop their businesses to achieve a better economy. As for what makes the effectiveness of zakat distribution decrease but the benefits remain sustainable, namely:

1. Because the acceptance of zakat funds continues to decline, the distribution of zakat has also decreased.
2. The benefits that are still felt by the mustahik are that they spend the capital assistance money to buy equipment that is used to support their business so that even though the assistance has run out, the tools can still be used for mustahik businesses so that the benefits continue and can still be felt today.

## **DISCUSSION**

The achievement of zakat distribution in a certain short, medium, or long period is reflected in the effectiveness of zakat distribution. Zakat management institutions need to practice effective management, which includes structured distribution planning, measurable implementation techniques, careful application of controls, and open reporting, to improve the efficiency of zakat distribution. Zakat recipients can feel the blessings and benefits of the zakat they receive in this way. Mustahik feels a greater positive impact from Zakat if the distribution is more effective. Financial statement data shows a decrease in the distribution of zakat funds caused by several factors, including the decline in the collection of zakat funds from year to year, the distribution of zakat funds depends on the financial condition of the receipt or collection of zakat funds.

The results of the allocation-to-collection ratio show that over the past five years, the effectiveness of productive zakat distribution has continued to decline. ACR category of productive zakat in 2019 is 132% Based on the available data, the ACR category of productive zakat distribution in 2020 is in the effective category. Based on calculations using the data management above, productive zakat funds have been distributed by 132% and 102 mustahik have received productive zakat benefits in the form of business capital amounting to Rp 306,000,000. This shows the good and effective zakat distribution capacity of zakat institutions. The results of this study are in line with research conducted by (Bahri & Khumaini, 2020) where

the results showed that the level of effectiveness of ZIS and DKSL BAZNAS distribution for 18 years was in the very effective category where ACR reached  $\geq 90\%$ .

In 2020 the ACR category is 70%. Based on existing data, the ACR category for productive zakat distribution in 2020 is in the effective category. Based on calculations using the data management above, productive zakat funds have been distributed by 70% and 78 mustahik have received productive zakat benefits in the form of business capital amounting to Rp 233,000,000. This shows the good and effective zakat distribution capacity of zakat institutions. The results of this study are in line with research conducted by (Nafi, 2020) where the results showed that the level of effectiveness of zakat distribution carried out by BAZNAS in 2019 was in the effective category, where the allocation to collection ratio (ACR) reached 70-89%. In 2021, the ACR category decreased to 66%. BAZNAS Sungai Penuh City only distributes consumptive zakat in 2022 and does not distribute productive zakat. The ACR category is projected to reach 53.8% in 2023. This shows that the productivity of zakat distribution in 2021 and 2023 is in the moderately effective category, but in 2022 it is in the ineffective category. This is different from the results of research conducted by (Nafi, 2020), (Bahri & Khumaini, 2020), and (Putri & Rahmi, 2023) where the results showed that the effectiveness of zakat distribution was in the 70%-94% category.

One of the important points in the distribution of zakat is the impact of sustainability on its beneficiaries in the long term (Zaenal et al., 2023). The sustainability of the benefits of productive zakat support in the form of business capital for mustahik beneficiaries does not only aim to improve their welfare but also to support the achievement of sustainable development goals (SDGs). By providing sustainable access to business capital and proper coaching, mustahik can develop their productive businesses thus contributing to inclusive economic growth. Then, through continuous monitoring and evaluation, the positive impact of the assistance can be ensured, thus supporting the sustainable achievement of various SDGs targets related to economic empowerment. Thus, in addition to providing direct benefits, efforts to support mustahik business capital through productive zakat are also expected to help them achieve economic independence and improve their welfare in the long run. In the research data, it can be concluded that Mustahik continues to benefit from the zakat assistance provided by BAZNAS Sungai Penuh City until now, based on the findings of his conversation with him. Based on the sustainable development goals (SDGs) above, it can be concluded:

1. With the provision of business financing assistance, Mustahik can develop a profitable business.
2. BAZNAS does not conduct comprehensive monitoring of mustahiks, only some mustahiks receive supervision and assistance.
3. Mustahik experienced an increase in income due to receiving useful zakat assistance.
4. Mustahiks continue to benefit from the beneficial zakat assistance provided between 2019 and 2023.
5. The benefit felt by the mustahik is that they feel helped by this useful zakat assistance. They can develop their company from what was previously difficult for them to get capital to have capital for business and develop it so that they can get profits that can support their economy.

If the mustahik's business is still running and their income is increasing then this productive zakat program is said to be successfully implemented. As said by several informants, especially mustahiks who received business capital as productive zakat assistance in 2019-2023, said that their income had increased, although not much, but they were able to support their needs and economy.

The discussion above has explained the resilience of the advantages experienced by mustahik recipients of profitable zakat assistance in the form of funding for business. Overall, mustahiks still feel the benefits of this productive zakat assistance. This means that mustahiks have been able to carry out the mandate given so that they can continue to develop their businesses to achieve a better economy.

As for what makes the effectiveness of zakat distribution decrease but the benefits are still sustainable, namely:

1. Because the acceptance of zakat funds continues to decline the distribution of zakat has also decreased.

2. The benefits that are still felt by mustahik are that they spend the capital assistance money to buy equipment that is used to support their business so that even though the assistance has run out, the tool can still be used for mustahik businesses so that the benefits continue and can still be felt today.

## CONCLUSION AND RECOMMENDATION

The following conclusions can be drawn based on the research findings obtained by the three research topics that have been described: The distribution of productive zakat of BAZNAS Sungai Penuh City is given to fair people who have a business, coaching and monitoring the productive zakat program so that the Mustahik business is running smoothly. The results of the allocation-to-collection ratio show that over the past five years, the effectiveness of productive zakat distribution has continued to decline. The ACR category of productive zakat in 2019 is 132%. In 2020, the ACR category became 70%. In 2021, the ACR category became 66%. BAZNAS Sungai Penuh City only distribute consumptive zakat in 2022 and not distributing productive zakat. The ACR category is projected to reach 53.8% in 2023. This shows that the productivity of zakat distribution in 2019-2023 is at a satisfactory level in the effective category but continues to decline to fairly effective where the Allocation to Collection to Ratio (ACR) is 80.5% - 53.8%. The sustainability of the benefits of the productive zakat program through business capital assistance is still felt by Mustahik now. Based on these findings, to strengthen the result of the study, the researcher suggests to future researchers to be able to add informants. Due to time constraints, the researcher only interviewed 6 Mustahik informants and 2 Amil Zakat informants. Considering that there are still many mustahiks who do not receive supervision or assistance, the researcher suggests that BAZNAS Sungai Penuh City should be able to monitor mustahiks regularly to assess the continuity of mustahik businesses and consistently increase mustahik income.

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