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THE INFLUENCE OF PRODUCTIVE ZAKAT UTILIZATION ON WELFARE FROM THE MAQASHID SYARIAH PERSPECTIVE WITH EMPOWERMENT AS A MEDIATING VARIABLE

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Abstract:

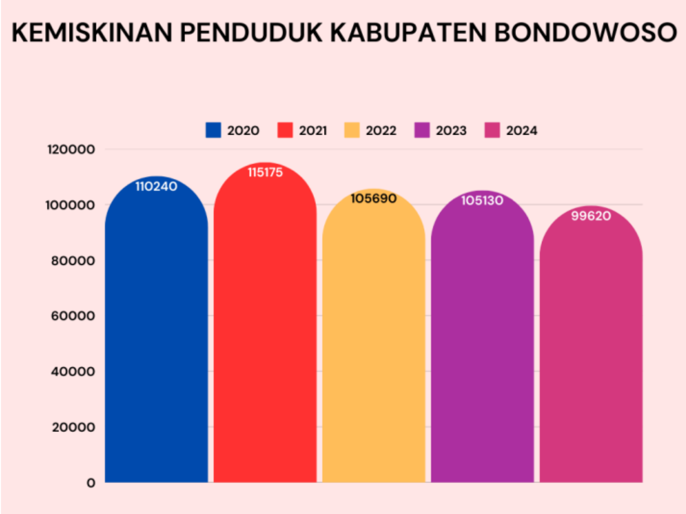
It was observed that the poverty rate in Bon dowoso Regency declined from 2020 to 2024, indicating that poverty has gradually been alleviated and community welfare has improved. This study aims to: (1) analyze the direct effect of productive zakat utilization by the National Zakat Agency (BAZNAS) of Bondowoso Regency on the welfare of MSMEs from a maqashid sharia perspective; (2) examine the direct effect of BAZNAS empowerment on MSME welfare from a maqashid sharia perspective; and (3) analyze the indirect effect of productive zakat utilization on MSME welfare from a maqashid sharia perspective, with BAZNAS empowerment serving as a mediating variable. This study employed a quantitative research approach with an explanatory design. The population included 130 mustahik (zakat beneficiaries). Using the Isaac and Michael table with a 5% margin of error, a sample of 95 respondents was chosen through purposive sampling. Data collection involved observation, documentation, and questionnaires. The data were analyzed using Partial Least Squares (PLS). The findings indicate that productive zakat utilization has a significant positive effect on MSME welfare from a maqashid sharia perspective. However, BAZNAS empowerment in Bondowoso Regency does not have a significant effect on MSME welfare from a maqashid sharia perspective. In addition, productive zakat utilization has a significant effect on BAZNAS empowerment. Nevertheless, productive zakat utilization does not have an indirect effect on MSME welfare through BAZNAS empowerment as a mediating variable.

Keywords: *Productive Zakat Utilization, Welfare, BAZNAS Empowerment, and Maqashid Sharia*

INTRODUCTION

It was detected from the data of the Central Statistics Agency (BPS) from 2020 to 2024 that the poor population of Bondowoso Regency experienced a decline, although in 2021 there was an increase due to the impact of Covid-19. According to the bar chart in Figure 1, which means that poverty has begun to be overcome and the welfare of the Bondowoso community is increasing.

Figure 1: Poverty Data of the Population of Bondowoso Regency



Source: Central Statistics Agency of Bondowoso Regency

Community welfare can be improved through zakat (Hasan et al., 2024) , (Zakina Rulinda Hijjas et al., 2024), (Junaidi & Malik, 2024) , (Herianingrum et al., 2024) . Zakat distribution is divided into two programs, namely the consumptive program, which only functions as a stimulant for short-term goals, and productive zakat, which targets the long term (Yasir & Yasir, 2024) . The distribution of productive zakat is currently developing, its distribution is in the form of business capital or investment that can improve the welfare of zakat recipients (mustahik) (Prasthama, 2023) .

As in previous research research stated that the utilization of zakat has an effect on welfare (Patharani et al., 2021) (Moh Afiq Amiruddin & Muttaqin, 2023) , (Muslimah, 2024) , and (Karunia & Amir, 2024) , however, Rahmat Darmawan's opinion states that the distribution of zakat does not have an effect on welfare due to the suboptimal distribution and ZIS on the island of Sumatra (Darmawan, 2023) .

A society is said to be prosperous when its basic needs, such as clothing, food, shelter, and education, are met, as reflected in the maqasid sharia. Maqasid sharia consists of three stages: *dharuriat, hajiyat, and tahsiniyat.* (Syahroni & Karim, 2016) . Analysis of the maqashid sharia is important to maintain the common good in various aspects, including religion, reason, thought, wealth, and descendants. By analyzing the maqashid sharia, it can be ensured that the policies taken are in line with these principles (Indriana, 2023) . In addition, the analysis of the maqashid sharia provides space for innovation and the development of Islamic law according to the needs of the times, especially in the context of social change and technological developments without sacrificing the basic principles of Islamic teachings (Regita et al., 2024) .

Other solutions to improve welfare include providing empowerment (Dienillah & Raharto, 2022) , (Pangesti, Shinta Maulidya et al., 2022) , (Iqbal, Nur, 2022) , which is facilitated by government institutions in the distribution of productive zakat, empowerment provided to communities in need, especially MSME actors as drivers of economic equality in society (Gandasoli, 2023) .

The National Zakat Agency (BAZNAS) is a zakat management institution whose productive zakat utilization is carried out through empowerment. In Bondowoso Regency, BAZNAS empowerment is specifically provided to those who own businesses in the form of capital assistance and business mentoring. The productive zakat utilization implemented by BAZNAS Bondowoso Regency is directed not only to meet the consumptive needs of mustahik, but also to encourage economic independence through business empowerment programs. However, in practice, it is still found that not all mustahik experience optimal and sustainable improvements in welfare. This indicates differences in the achievement of productive zakat utilization results, which are suspected to be influenced by the effectiveness of the empowerment carried out.

Research fills a gap left by other researchers. Existing research has focused primarily on the utilization of productive zakat on welfare. This study understand the impact of productive zakat utilization on the welfare of MSMEs from a maqashid sharia perspective through the empowerment of the Bondowoso Regency BAZNAS .

This is the background of why the researcher chose the title of the influence of productive zakat utilization on welfare from the perspective of maqashid sharia with empowerment as a mediating variable. This research expected to be used as a reference and benchmark for future research, especially in the field of research utilization, empowerment and welfare from the perspective of maqashid sharia. From this research it can also be used as a recommendation for zakat managers, especially BAZNAS Bondowoso Regency, to make more policies that support the fulfillment of MSMEs' rights, as well as in providing business assistance more selectively, so that it is in accordance with the needs of MSMEs.

RESEARCH METHODS

Research uses a quantitative approach with the type of research *expanatory research*. The population is 130 MSME mustahik who received business capital assistance in 2024-2025 by referring to the Isaac and Michael table With a 5% error rate , the sample is known to be 95 respondents. *Purposive Sampling was chosen as the sampling technique. Data collection techniques use observation, documentation and questionnaires. By using the Partial Least Square (PLS)* analysis tool.

Hypothesis

H1 = There is an influence of the utilization of productive zakat on the welfare of MSMEs from the perspective of maqashid sharia.

H2 = There is an influence of the empowerment of BAZNAS Bondowoso Regency on the welfare of MSMEs from the perspective of maqashid sharia.

H3 = There is an influence of the utilization of productive zakat on the empowerment of BAZNAS Bondowoso Regency

H4 = There is an influence of the utilization of productive zakat on the welfare of MSMEs from the perspective of maqashid sharia with the empowerment of BAZNAS Bondowoso Regency as a mediating variable.

RESULTS AND DISCUSSION

Results

Measurement Model Evaluation

Table 1: ***Outer Loading, Cronbach's Alpha Composite Reliability*** **and** ***Average Variance Extracted***

Variables	Measurement Items	Indicator	*Outer Loading*	Cronbach's Alpha	*Composite Reliability*	AVE
Productive Utilization of Zakat	X1	Procedures for the utilization of productive zakat.	0.949	0.937	0.951	0.787
	X2	Stages of productive zakat utilization	0.893			
	X3	Productive zakat program according to my business conditions and capabilities	0.802			
	X4	Determination of productive zakat recipients is carried out fairly and on target.	0.938			
	X5	obtain clear direction regarding the use of productive zakat.	0.932			
	X6	BAZNAS Bondowoso Regency monitors the use of productive zakat.	0.715			
Empowerme nt	M.1	The business capital I received was sufficient to run my business.	0.825	0.937	0.948	0.695
	M.2	The capital assistance provided is in accordance with my business needs.	0.896			
	M.3	The process of applying for business capital assistance is easy to understand.	0.931			
	M.4	The requirements for applying for business capital are not burdensome for me.	0.839			
	M.5	The capital assistance I receive is in accordance	0.761			

		with the type of business I run.				
	M.6	Form of capital assistance (money/business equipment) according to business needs.	0.895			
	M.7	The companion has good knowledge about my business.	0.768			
	M.10	The mentor helped introduce my business to other parties.	0.730			
Welfare	Y.3	Fertile couples use family planning services at health services	0.854	0.927	0.941	0.698
	Y.5	Obediently worship according to their respective religions	0.731			
	Y.7	The floor area of each resident of the house is at least 8 m2	0.942			
	Y.8	Fertile couples use family planning services at health services	0.850			
	Y.10	Fertile couples have 2 or more children using birth control	0.714			
	Y.11	The family tries to increase religious knowledge	0.919			
	Y.15	Easy to get access to information	0.812			

Data processed by researchers, 2025

The variable of productive zakat utilization is measured by six valid measurement items with *outor loading* between 0.715 - 0.949 which means that the six measurement items are valid reflecting the measurement of productive zakat utilization, the level of reliability of the variable can be accepted by means of Cronbach's Alpha of 0.937 and the *Composite* Reliability value of 0.951 above 0.70 and in this study it can be concluded that the variable can be accepted (reliable) or its internal consistency can be met. The level of convergent validity indicated by this AVE of 0.787 > 0.05 has met the requirements of good convergent validity. Overall, the variation of measurement items contained by the variable reaches 78.8%.

Among the six items, measurement items X1 and X4 have the highest outer loading (0.949) and (0.938) which indicates that these two measurement items need to be maintained and the remaining items X2, X3, X5 and X6 need to be accelerated for improvement.

The empowerment variable is measured by eight valid measurement items with *an outlier loading* between 0.730 - 0.931, which means that the eight measurement items are valid. Reflecting the measurement of empowerment, the level of reliability of the variable can be accepted by means of Cronbach's Alpha of 0.937 and the *Composite* Reliability value of 0.948 above 0.70 and in this study it can be concluded that the variables used are acceptable (reliable) or their internal consistency can be met. The level of convergent validity indicated by this AVE of 0.695 > 0.05 has met the requirements of good convergent validity. Overall, the variation of measurement items contained by the variable reaches 69.5%.

Among the eight items, measurement item M.3 has the highest *outer loading* (0.931) which indicates that this measurement item needs to be maintained and the remaining items M.1, M2, M4, M5, M6, M7, M10 need to be accelerated for improvement.

The welfare variable is measured by seven valid measurement items with *an outor loading* between 0.714 - 0.942 which means that the eight measurement items are valid reflecting the measurement of empowerment, the level of reliability of the variable can be accepted by means of *Cronbach's Alpha* of 0.927 and the *Composite* Reliability value of 0.941 above 0.70 and in this study it can be concluded that the welfare variable can be accepted (reliable) or its internal consistency can be met the level of convergent validity indicated by this AVE of 0.698 > 0.05 has met the requirements of good convergent validity. Overall, the variation of measurement items contained by the variable reaches 69.8%.

Among the seven items, measurement items Y 7 and Y11 have the highest *outer loading* (0.942) and (0.919) which indicates that the two measurement items need to be maintained and the remaining items Y3, Y5, Y8, Y10, Y15 need to be accelerated for improvement.

Discriminant Validity

Table 2: Fornell Larcker Results

	Productive Utilization of Zakat	Empowerment	Welfare
Productive Utilization of Zakat	0.835		
Empowerment	0.576	0.834	
Welfare	0.683	0.823	0.876

The diagonal values are the roots of AVE and the other values are the correlations. Discriminant evaluation needs to be done by looking at the *Fornell* and *Lacker criteria*. Discriminant validity is a form of evaluation to theoretically ensure that the AVE root of a variable is greater than the correlation between variables. The productive zakat utilization variable has an AVE root (0.835) which is greater in correlation with empowerment (0.576) and greater than welfare (0.683). The empowerment variable has an AVE root (0.834) and greater than welfare (0.823). These results indicate that the discriminant validity of the productive zakat utilization variable is met. Likewise with the validity of empowerment and welfare where the AVE root is greater than the correlation between the variables.

Structural Model Evaluation

Structural model evaluation is related to testing the hypothesis of the influence between research variables. The structural model evaluation examination is carried out in three stages, namely the first is checking for the absence of multicollinearity between variables using the inner VIF (*Variance Inflated Factor*) measure. With the criteria of an *inner* VIF value <5, it indicates there is no multicollinearity between variables. Second is testing the hypothesis between variables by looking at the t-statistic value or p-value. If the calculated t-statistic is greater than the t-table (0.667) or the test p-value is less than 0.05, there is a significant influence between the variables. In addition, it is necessary to present the results and 95% confidence intervals of the estimated path coefficient parameters. Third is the f-square value, namely the influence of direct variables on the structural level with the criteria of f-square 0.02 low, 0.15 moderate, and 0.35 high)

Multicoloniary Test

Table 3: Inner VIF

	Welfare	Empowerment	Productive Utilization of Zakat
Welfare			
Empowerment	3.102		
Productive Utilization of Zakat	3.102	1,000	

Before testing the structural model hypothesis, it is necessary to determine whether there is multicollinearity between the variables, using the inner VIF statistic. The estimation results show an inner VIF value <5, indicating a low level of multicollinearity between the variables. This result confirms the robust (unbiased) nature of the parameter estimation results in SEM PLS.

Direct Effect Hypothesis Test

Table 4: Hypothesis Testing (Direct Effect)

Hypothesis	Path Coefficient	P-Value	95% Path Coefficient Confidence Interval		f Square
			Upper Limit	Lower Limit	
H1: Utilization of Zakat Productively →for Welfare	0.648	0,000	0.479	0.793	0.254
H2: Empowerment →of Welfare	0.042	0.665	-0.137	0.247	0.001
H3: Productive Zakat	0.823	0,000	0.761	0.880	2,102

Utilization Empowerment	→for

The first hypothesis (H1) is accepted, namely that there is a significant influence of the utilization of productive zakat on welfare with a path coefficient of 0.648 and a p-value of 0.000 <0.05. Any change in the utilization of productive zakat will improve the welfare of MSMEs. Within the 95% confidence interval, the influence of the utilization of productive zakat in improving welfare lies between 0.479 and 0.793. The existence of the utilization of productive zakat in improving welfare has a moderate influence at the structural level (f-square 0.254). The need for a program to improve the utilization of productive zakat is considered very important where when there is a policy from BAZNAS to improve the utilization of productive zakat, the welfare of MSMEs will increase by 0.793.

The second hypothesis (H2) was rejected, namely there is no significant effect between empowerment and welfare with a path coefficient of 0.042 and a p-value of 0.665 <0.05. Any changes in empowerment will not improve welfare. Within the 95% confidence interval, the effect of empowerment in improving welfare lies between -0.137 and 0.267. Therefore, it can be concluded that the existence of empowerment cannot improve welfare at the structural level (f-square 0.001).

The first hypothesis (H3) is accepted, namely there is a significant influence of productive zakat utilization on empowerment with a path coefficient (0.823) and p-value (0.000 <0.05). Any change in productive zakat utilization will increase empowerment. In the 95% confidence interval, the influence of productive zakat utilization in increasing empowerment lies between 0.761 and 0.880. The existence of productive zakat utilization in increasing empowerment has a high influence at the structural level (f square 2.102). The need for a program to increase productive zakat utilization is considered very important where when there is a policy from BAZNAS in increasing productive zakat utilization, empowerment activities will increase by 0.880.

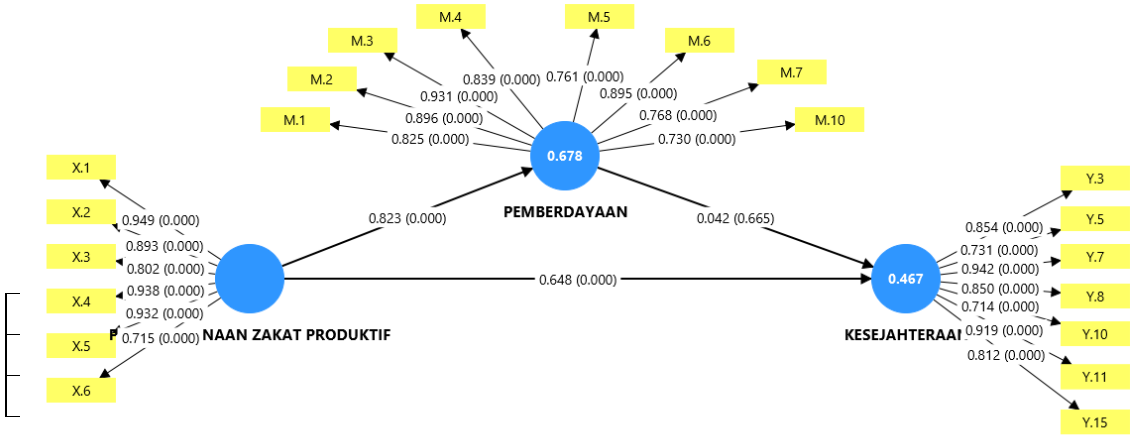
Hypothesis Testing Indirect Effect

Table 5: Hypothesis Testing (Indirect Effect)

Hypothesis	Path Coefficient	P-Value	95% Path Coefficient Confidence Interval	
			Upper Limit	Lower Limit
H4: Productive Utilization of Zakat →to Empower →Welfare	0.035	0.671	-0.110	0.212

Hypothesis four (H4) was rejected, as empowerment was not significant when acting as a mediating variable, namely mediating the indirect effect of productive zakat utilization on welfare with a mediation path coefficient of 0.035 and a p-value of 0.671 < 0.05. The conclusion is that productive zakat utilization does not have an indirect effect on welfare when mediated through empowerment.

Figure 2: PLS *Bootstapping Results Display*



The R-square test results show that the influence of productive zakat utilization on welfare is 46.7% (moderate influence). The magnitude of the influence of productive zakat utilization on empowerment is 67.8% (high influence).

Discussion

The Relationship between Productive Zakat Utilization and Welfare

The results of the study indicate that the utilization of productive zakat has a significant impact on the welfare of MSMEs. This finding indicates that zakat distributed in productive forms such as business capital, work equipment, and business assistance can improve the economic and social conditions of zakat recipients in a sustainable manner. The utilization of productive zakat has been proven to increase MSME income (Sumaryanto, Muhtadi and Lesmana, 2025) , is able to expand employment opportunities (Mukhlishin, 2024) , and encourages economic independence (Hosen and Hidayat, 2024) . MSMEs that receive capital assistance and business assistance are able to develop more stable businesses (Kamisatun *et al.* , 2024) , (Immanuel, Putra and Chandra, 2025) , thus having a direct impact on meeting basic needs and improving the quality of life.

Other factors in the utilization of productive zakat that can improve welfare include the determination of mustahik who are on target (Azry, 2025) , transparent management of productive zakat funds (Maula, 2025) , and the existence of monitoring and evaluation (Putri, 2025) . When zakat is managed professionally by amil zakat institutions, which in this case is provided by BAZNAS Bondowoso Regency, its impact on the welfare of mustahik will be more real and maximal. The findings in this study strengthen the theory of productive zakat distribution which places productive zakat as an instrument of socio-economic development. Productive zakat can be a stimulus for the lower middle class to optimize their businesses so they can escape the cycle of poverty.

The results of this study are in line with research by (Patharani, Rasyid and Arfandi, 2021) , (Moh Afiq Amiruddin and Muttaqin, 2023) , (Muslimah, 2024) , and (Karunia and Amir, 2024) which states that the utilization of productive zakat has a significant effect on welfare.

Relationship between Empowerment (M) and Welfare (Y)

The results of the study indicate that empowerment does not significantly impact the welfare of MSMEs. This finding indicates that various empowerment programs received by MSMEs have not been able to provide a real impact on improving economic and social welfare. This insignificant effect indicates a gap between the objectives of the empowerment program and the real conditions faced by MSMEs in the field. One of the main factors that can explain this finding is the inaccuracy of the design and implementation of the empowerment program (Benjamin, 2024) , the lack of continuous socialization and minimal monitoring and evaluation (Sadewo Juniantono Hafsanto, Siddha and Fujilestari, 2025) , and less than optimal mentoring (Fauziyah, 2026) .

Furthermore, limited external factors contribute to the failure to achieve increased welfare. These include capital constraints (MayaPutra, Soemitra, and Shabri, 2025) , (Intan, Fuadi, and Pratomo, 2026) , limited market access (Pugu, Silamat, and Ekasari, 2024) , and intense business competition (Herliza, Mela, and Rizki, 2025) , despite empowerment programs provided by BAZNAS. These conditions demonstrate that empowerment, if not integrated with structural support and macro policies, will struggle to improve the welfare of MSMEs (Nurhayati, 2025).

The relationship between the utilization of productive zakat and the empowerment of mustahik

The research results show that the utilization of productive zakat has a significant impact on the empowerment of mustahik. This finding indicates that zakat distributed in productive forms, such as business capital, production tools, and mentoring, can increase the capacity, independence, and economic bargaining power of mustahik. Productive zakat functions not only as an instrument for meeting short-term needs (Wathon, 2024) , but also as a means of empowerment oriented towards strengthening the potential and capabilities of zakat recipients (Mukhlis, Nasution, and Harahap, 2025) .

The utilization of productive zakat has been proven to increase business capacity (Akbar and Mutiara, 2025) and the confidence of beneficiaries in managing their businesses (Hosen and Hidayat, 2024) . With capital assistance and mentoring, beneficiaries' skills are maximized, their businesses are enhanced, production is increased, and risks are reduced. This reflects the achievement of empowerment, not only economic but also social and psychological.

Connection Utilization of productive zakat towards welfare through empowerment as a mediating variable .

The results of the study indicate that the utilization of productive zakat does not significantly influence welfare through empowerment as a mediating variable. This finding indicates that although productive zakat has been distributed and empowerment has been carried out, this mechanism has not been able to act as an intermediary in improving the welfare of mustahik. In other words, empowerment has not functioned as a strong mediator in linking the utilization of productive zakat with increased welfare. The ineffectiveness of empowerment as a mediator of the utilization of productive zakat is still at an initial level and has not yet reached a stage that has a direct impact on welfare. The empowerment that has been provided is limited to increasing basic knowledge or skills, but has not been able to encourage increased income, increased asset ownership, or economic stability of mustahik households. This results in the welfare of mustahik not experiencing significant changes.

Furthermore, the weak mediating role of empowerment can be caused by a discontinuity between capital assistance (MayaPutra, Soemitra, and Shabri, 2025) , (Intan, Fuadi, and Pratomo, 2026) , mentoring, and market access (Pugu, Silamat, and Ekasari, 2024) . The utilization of productive zakat without intensive and continuous mentoring has the potential to result in pseudo-empowerment (Wathon, 2024) , where the mustahik receive assistance but do not gain sufficient capacity to develop their own businesses. As a result, this empowerment has not been able to become a determining factor in improving welfare.

From the perspective of empowerment and welfare theory in Islamic economics, improving welfare requires structural transformation and economic independence . This study's findings indicate that productive zakat utilization is still oriented toward short-term inputs and outputs, not long-term outcomes and impacts. This structurally immature empowerment results in a weak and statistically insignificant mediation pathway to welfare.

Utilization of productive Zakat towards welfare through empowerment as a mediating variable in the perspective of maqashid sharia

The utilization of productive zakat for the welfare of MSMEs through empowerment in the form of capital assistance, business tools, and mentoring is a concrete manifestation of the implementation *of maqā ṣ id al-syar ī' ah* in the economic field. Within this framework, zakat is not merely understood as an instrument for wealth distribution, but as a strategic means to realize the benefits (jalb al-ma ṣ la ḥ ah) and prevent harm (dar ' al-mafsadah) for MSMEs as a vulnerable economic group (Fadila, 2025) .

From the perspective of wealth protection (*ḥif ẓ al - māl)* , capital assistance and business tools sourced from productive zakat play a role in maintaining and developing the economic assets of MSMEs. Business capital enables MSMEs to increase production capacity without the burden of usury, while business tools encourage efficiency and productivity. Thus, productive zakat serves as a sharia instrument that not only protects assets but also encourages their growth in a halal and sustainable manner.

From the perspective of life protection (*ḥ if ẓ al-nafs*), improving economic welfare through empowering MSMEs contributes to meeting the basic needs of entrepreneurs and their families, such as food, clothing, and shelter. When MSMEs receive support in the form of capital, production equipment, and mentoring, their level of economic vulnerability decreases, thereby creating a sense of security and stability. Economic welfare, in this context, is a crucial foundation for maintaining a decent and dignified life.

Furthermore, business mentoring in productive zakat is closely related to *the protection of reason (ḥ ifẓ al-'aql) . Mentoring ,* which includes management training, financial literacy, and business innovation, contributes to improving the intellectual capacity and skills of MSMEs. This process encourages a productive, rational, and adaptive mindset to market changes, enabling MSMEs to make smarter and more sustainable business decisions.

In the dimension of *ḥ if ẓ al-nasl* (protection of descendants), improving the welfare of MSMEs impacts the ability of business families to provide better education and living environments for the next generation. Stable businesses and increased incomes enable MSME families to meet their children's educational needs and break the intergenerational chain of poverty. Thus, productive zakat contributes to long-term social sustainability.

More broadly, the productive use of zakat through the empowerment of MSMEs also supports *the protection of religion . The economic independence* achieved through halal businesses reduces the potential for deviant economic practices, such as usury or non-Sharia-compliant transactions. Furthermore, increased prosperity enables MSMEs to more optimally fulfill their religious and social obligations, including zakat, infaq, and sadaqah.

Overall, from the perspective *of maqā ṣid al - syarī'ah ,* the utilization of productive zakat through capital assistance, business tools, and mentoring is an approach that aligns with the goals of sharia to achieve holistic welfare for MSMEs. This welfare is not only measured by increased income, but also by maintaining a balance between the aspects of religion, life, intellect, lineage, and wealth. Therefore, productive zakat needs to be managed professionally and oriented towards empowerment so that it truly becomes an instrument for the social and economic transformation of the community.

CONCLUSION

This study is able to prove that: the utilization of productive zakat has an effect on the welfare of MSMEs from a maqashid sharia perspective. The empowerment of BAZNAS Bondowoso Regency does not have an effect on the welfare of MSMEs from a maqashid sharia perspective. The utilization of productive zakat has an effect on the empowerment of BAZNAS Bondowoso Regency. The utilization of productive zakat has no effect on the welfare of MSMEs from a maqashid sharia perspective with the empowerment of BAZNAS Bondowoso Regency as a mediating variable.

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