



SYNERGY IN THE UTILIZATION OF PRODUCTIVE ZAKAT: A CASE STUDY OF BAZNAS AND THE PROVINCIAL GOVERNMENT OF BENGKULU

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ABSTRACT

Purpose: This study investigates the synergy between BAZNAS and the Provincial Government of Bengkulu in utilizing productive zakat through the Business Cart Assistance Program to empower mustahik economically. **Methodology:** A descriptive qualitative approach was employed, using interviews, observations, and document analysis. Data were validated through triangulation and trustworthiness criteria such as credibility, transferability, and confirmability. **Results:** From 2021–2024, 60 business carts were distributed, leading to increased income for many beneficiaries. Institutional synergy enabled efficient targeting, planning, and fund utilization. **Findings:** Despite positive outcomes, challenges included low entrepreneurial motivation, misuse of carts, and weak monitoring. Some recipients abandoned or misused the assistance. **Novelty:** The study uniquely explores productive zakat implementation through local government collaboration—a rarely documented model. **Originality:** This is among the first studies evaluating a zakat-based empowerment model integrating formal government roles at the provincial level. **Conclusions:** The program enhances economic independence among mustahik but requires stronger regulations, entrepreneurship training, and consistent monitoring to ensure sustainability. **Type of Paper:** Empirical research paper using a qualitative case study method.

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INTRODUCTION

Zakat is a vital instrument in the Islamic economic system with social, economic, and spiritual functions. As the third pillar of Islam, zakat plays a strategic role in reducing social inequality and improving the welfare of the poor and vulnerable (Ahmed, 2004). Beyond its religious obligation, zakat serves as a means of wealth redistribution to achieve social justice.

The concept of *productive zakat* has emerged as a more sustainable alternative to consumptive zakat. Productive zakat refers to the distribution of zakat in the form of business

capital, training, or production tools, enabling mustahik to become economically independent (Obaidullah, 2016; Farooq, 2019). This approach aligns with the Sustainable Development Goals (SDGs) related to poverty alleviation and community empowerment based on local potential (Bello, 2020).

Indonesia, as the country with the largest Muslim population, has a zakat potential of over IDR 300 trillion per year. However, its collection and utilization remain suboptimal (BAZNAS, 2023). One key challenge is the lack of synergy between zakat institutions and local governments in managing zakat effectively and efficiently.

One innovative program in the productive zakat utilization in Bengkulu Province is the Business Cart Assistance Program, a collaboration between the National Amil Zakat Agency (BAZNAS) and the Provincial Government of Bengkulu. The program aims to provide micro-enterprise tools to underprivileged communities to support self-reliant business development. Nevertheless, the program faces challenges such as misuse of aid, weak coaching, and a low entrepreneurial mindset among beneficiaries.

The research questions posed are:

1. How is the synergy between BAZNAS and the Provincial Government of Bengkulu implemented in the utilization of productive zakat through the Business Cart Assistance Program?
2. What are the challenges and impacts of the program?

This study aims to analyze the institutional synergy between BAZNAS and the Bengkulu Provincial Government in the utilization of productive zakat through the Business Cart Assistance Program and evaluate the success, obstacles, and opportunities for improvement.

METHOD

Analysis Method

This study is a descriptive qualitative research aimed at describing and analyzing the synergy between the National Amil Zakat Agency (BAZNAS) and the Provincial Government of Bengkulu in the utilization of productive zakat through the Business Cart Assistance Program. A qualitative approach was chosen as the research emphasizes an in-depth understanding of social phenomena and institutional collaboration.

Research Location and Period

The study was conducted at the BAZNAS Provincial Office in Bengkulu from September 2024 to March 2025.

Research Informants

The informants consisted of five individuals: one secretary and four staff members responsible for distribution, utilization, and collection at BAZNAS Bengkulu Province. They were selected using purposive sampling techniques.

Data Collection Techniques

- a. Structured interviews guided by questions on program implementation, challenges, and impact.
- b. Participant observation to directly observe the distribution and monitoring processes.
- c. Documentation including cart distribution data, evaluation reports, and program SOPs.

Data Validation

To ensure data validity, source and technique triangulation were applied. Interview data were compared with official documents and observation findings.

Trustworthiness Criteria

This study applies Lincoln & Guba's (1985) trustworthiness criteria:

- a. Credibility (through triangulation),
- b. Transferability (through detailed contextual description),
- c. Dependability (through audit trails), and
- d. Confirmability (through supporting documentation).

Research Ethics

Researchers obtained verbal informed consent from all informants before conducting interviews. The anonymity of the respondents was maintained, and all data were used strictly for academic purposes.

Additional Method Explanation

This research is categorized as descriptive since it illustrates the collaboration between the National Amil Zakat Agency and the Bengkulu Provincial Government in the utilization of productive zakat through the Business Cart Assistance Program and how the program operates. A qualitative approach is used because the study aims to explain phenomena using words rather than numbers.

The research was conducted from September 2024 to March 2025 at the BAZNAS office in Bengkulu Province. This location was selected because the BAZNAS office at the provincial level carried out more productive zakat utilization activities through the business cart program compared to the municipal office.

A total of five individuals were interviewed: one Secretary named Bunafi, and four staff members Junaidi, Bambang Hermanto, Rahimah, and Rafika Edyan Putri at BAZNAS Bengkulu Province.

Types of Data

- a. Primary Data
Obtained through direct interviews and observations involving the Secretary (Bunafi) and the staff members (Junaidi, Bambang Hermanto, Rahimah, and Rafika Edyan Putri) at BAZNAS Bengkulu Province.
- b. Secondary Data
Collected from both internal and external sources, including institutional documentation, previous studies, and literature that support the research.
Data Collection Techniques
To obtain the required data, the researcher used the following three techniques:
 - a. Observation
Conducted to directly observe phenomena and activities at the research location. The researcher participated in the activities at BAZNAS Bengkulu Province (Jalan Pembangunan No. 19, Padang Harapan, Gading Cempaka District, Bengkulu City, 38225).
 - b. Interview
Used to gather direct responses related to the research questions regarding the synergy between BAZNAS and the Provincial Government of Bengkulu in managing productive zakat through the Business Cart Assistance Program. Structured interviews were conducted with the Secretary (Bunafi) and the four staff members.
 - c. Documentation
Involved collecting data related to the synergy between BAZNAS and the Provincial Government of Bengkulu, particularly in the utilization of productive zakat for the cart program. These documents served as a key data source for the study.

RESULTS AND DISCUSSION

RESULTS

The results of the study show that the synergy between BAZNAS and the Bengkulu Provincial Government in the Business Cart Assistance Program has made a positive contribution to improving the economic welfare of mustahik (zakat recipients). From 2021 to 2024, a total of 60 business carts have been distributed as non-cash aid aimed at supporting micro-enterprises among underprivileged groups.

Table 1. Distribution of Business Carts by BAZNAS Bengkulu Province (2021–2024)

Year	Number of Carts Distributed
2021	10 units
2022	15 units
2023	17 units
2024	18 units
Total	60 units

This collaboration involved joint planning, beneficiary data provision by the government, and verification and fund management by BAZNAS. Nevertheless, the program faces several challenges such as the low entrepreneurial mindset of recipients, misuse of the aid, and weak coaching and monitoring systems.

These issues hinder the program's long-term goal of transforming beneficiaries from mustahik to muzaki (zakat payers). In some cases, recipients were found to have transferred ownership of the carts or discontinued their business activities, indicating the need for stronger regulations and commitment from the beginning.

Recommendations from the evaluation include:

1. A written agreement with penalty clauses and a business operation obligation;
2. Periodic entrepreneurship training and mentoring;
3. A structured monitoring and evaluation system.

The program's impact indicates that some recipients have experienced increased income and have even started paying zakat themselves, creating a virtuous cycle of zakat-based economic development. However, to achieve broader scalability, stronger program governance and cross-sector coordination are required.

Table 2. Mustahik Income Before and After the Program

Description	Income Level
Before the Program	Rp 800.000
After the Program	Rp 1.800.000

This discussion confirms that collaboratively managed productive zakat can serve as a sustainable poverty alleviation instrument (Shaikh et al., 2017; Obaidullah, 2016). However, its effectiveness depends on institutional integrity, robust evaluation systems, and mustahik entrepreneurial literacy. This study supports Farooq's (2019) findings that zakat must be managed using an entrepreneurial approach to achieve maximum social transformation impact. Thus, data-driven institutional synergy supported by regulation and evaluation can serve as a model for other regions in developing productive zakat programs effectively and sustainably.

The researcher conducted interviews based on research questions to address the issue regarding the synergy between the National Zakat Agency (BAZNAS) and the Provincial Government of Bengkulu in the utilization of productive zakat through the Business Cart Assistance Program. The results of the research are explained as follows:

- a. **Background of the Implementation of the Business Cart Assistance Program**

According to an interview with Bunnafi, the Secretary of BAZNAS Bengkulu Province, the business cart assistance program was implemented as an effort to support the development of Micro, Small, and Medium Enterprises (MSMEs), which often face difficulties in starting or expanding due to a lack of infrastructure. The program also aims to reduce unemployment and poverty by creating job opportunities for the community so they can become economically independent without relying on social assistance. In addition to economic benefits, the program also helps to create a more organized and hygienic business environment, especially for street vendors, thereby improving public comfort and the city's image.
- b. **Collaboration between BAZNAS and the Provincial Government of Bengkulu in Designing the Business Cart Assistance Program**

According to Bunnafi, the collaboration between BAZNAS Bengkulu Province and the provincial government in the business cart program was carried out through a synergy to identify underprivileged community groups as program beneficiaries. The provincial government provided information, data, and budget allocations, while BAZNAS collected and distributed Zakat, Infaq, and Sadaqah (ZIS) funds to provide carts to beneficiaries.
- c. **Main Objective of the Business Cart Assistance Program**

According to Bunnafi, the main objective of the program by BAZNAS and the government is to empower MSMEs and improve the economic welfare of the underprivileged. The program is designed to help those with limited capital obtain suitable business tools, enabling them to run and grow their businesses independently. It also aims to reduce unemployment and poverty by creating new job opportunities in the small business sector. The program is expected to increase MSME growth in Bengkulu and drive regional economic development. The program also aims to create a well-organized and hygienic business environment, allowing street vendors to operate more comfortably and professionally.
- d. **Expected Benefits of the Business Cart Assistance Program for the Community**

According to Bunnafi, the program is expected to help the community by providing proper business equipment, allowing them to become economically independent and increase their income. With business growth, recipients who were once mustahik (zakat recipients) may improve their standard of living and become muzaki (zakat payers). As muzaki, they can help others in need, creating a sustainable, goodness-based economic cycle. This program is not only about poverty alleviation but also about building a prosperous society that embraces the spirit of sharing, aligned with Islamic economic empowerment principles.
- e. **Collaboration Process between BAZNAS and the Government in Implementing the Business Cart Program**

According to Junaidi, the collaboration process between BAZNAS and the Bengkulu Provincial Government involves joint planning to identify underprivileged groups. The government provides data, while BAZNAS conducts verification based on Islamic principles to ensure accurate targeting. For funding, BAZNAS manages the collected ZIS funds, while the government supports the initiative through budget allocations.
- f. **Roles of Each Party in the Business Cart Program**

According to Bambang Hermanto, Staff in the Distribution and Empowerment Division, BAZNAS plays a role in collecting and distributing ZIS funds to finance the provision of business carts, while the government provides data, information, and supporting budget allocations. This collaboration aims to promote economic independence, reduce unemployment, and improve public welfare through MSM

Utilization of Productive Zakat through the Business Cart Assistance Program

To answer the research questions regarding the utilization of productive zakat through the Business Cart Assistance Program, the researcher used several related questions. The interview findings are as follows:

- a. **Number of Business Carts Provided by BAZNAS Bengkulu Province**
According to Junaidi, Head of the Distribution and Empowerment Division of BAZNAS Bengkulu, 60 business carts were distributed between 2021 and 2024.
- b. **Utilization of Productive Zakat in the Business Cart Program**
According to Rahimah, a staff member of the Distribution and Empowerment Division, productive zakat in the program was used as capital for beneficiaries to start or grow their small businesses. The zakat funds were channeled in the form of business carts rather than cash to ensure direct use in sales activities. This approach allows zakat to be used for economic empowerment rather than mere consumption, helping mustahik become independent and rise above the poverty line.
- c. **Criteria for Selecting Business Cart Beneficiaries**
According to Rafika Edyan Putri from the Collection Division, beneficiaries were selected based on the eight asnaf (zakat recipient categories) — the poor, needy, amil, converts, slaves, debtors, fighters in the cause of Allah, and wayfarers — who require economic support. Beneficiaries must also show enthusiasm and commitment to running a small business independently, even if they lack capital. Experience or business plans are also expected to ensure optimal use of the assistance.
- d. **Implementation Steps of the Business Cart Assistance Program**
According to Junaidi, the program follows several strategic steps: identifying and selecting candidates based on economic condition and business potential; conducting data collection and verification; designing and procuring suitable carts; distributing carts; and monitoring program impacts. These steps are expected to improve community welfare and foster small business growth.
- e. **Mechanism of Business Cart Distribution**
According to Bambang Hermanto, the mechanism starts with applications from mustahik, including a breakdown of capital costs and profit assumptions, along with copies of ID cards, family cards, and recommendation letters from neighborhood and community leaders. BAZNAS then verifies and selects eligible recipients and directly hands over the carts. This process aims to empower MSMEs to be more independent and productive.
- f. **Impact Felt by Business Cart Beneficiaries**
According to Bambang Hermanto, beneficiaries who genuinely run their businesses have experienced increased income and have even paid zakat back to BAZNAS Bengkulu, thus contributing to helping others. The positive impact is not only individual but also creates a sustainable chain of economic empowerment.
- g. **Challenges in Implementing the Business Cart Program**
According to Junaidi, key challenges include beneficiaries having weak entrepreneurial spirit—some lose motivation when profits are low and stop selling. Others misuse the carts by leasing or giving them away, often due to lack of supervision and clear regulations. The absence of continuous mentoring also leads to poor management skills, causing businesses to stagnate or fail.
- h. **Solutions to Overcome Implementation Challenges**
Junaidi suggested several solutions: clear regulations via written agreements that prohibit transferring carts and require a commitment period, with penalties for violations. Ongoing mentoring is also essential, including entrepreneurship training, marketing strategies, and product innovation to help beneficiaries compete. Regular monitoring and progress reporting are required, and carts should be reallocated if recipients fail to utilize them. A combination of regulation, mentoring, and strict oversight is key to program success.

- i. Evaluation of the Business Cart Assistance Program
According to Junaidi, program evaluation covers sustainability of recipients' businesses and economic improvements. Indicators include business continuity and income growth. If many recipients stop selling or misuse the carts, selection processes may need improvement. Evaluations also assess training effectiveness, market access, and regulatory enforcement. Distribution efficiency is also analyzed to identify issues in cart availability or delays. If problems are found, the management system must be improved to ensure program transparency and effectiveness.

DISCUSSION

Institutional Synergy between BAZNAS and the Provincial Government of Bengkulu in Utilizing Productive Zakat through the Business Cart Assistance Program

The synergy between the National Amil Zakat Agency (BAZNAS) and the Bengkulu Provincial Government in utilizing productive zakat through the Business Cart Assistance Program is a collaborative strategy aimed at empowering the economy of underprivileged communities through the Micro, Small, and Medium Enterprises (MSME) sector. This program is designed to support small business actors who face obstacles in acquiring proper business facilities so that they can run and grow their businesses independently without relying on social assistance.

In its implementation, the provincial government is responsible for providing beneficiary data and supporting budget allocations, while BAZNAS collects and distributes Zakat, Infaq, and Sadaqah (ZIS) funds to finance the procurement of carts for the selected beneficiaries. This collaboration involves identifying underprivileged community groups as the primary target of aid, where the government provides the data and BAZNAS verifies it based on Islamic principles to ensure more accurate distribution.

The program is expected to improve community welfare by creating new jobs, reducing unemployment, and supporting inclusive regional economic growth. In addition to economic impact, the cart assistance program contributes to the development of more organized and hygienic business environments, especially for street vendors, thus supporting a healthier and more sustainable economic ecosystem.

Moreover, the program not only helps beneficiaries move out of their status as mustahik but also opens opportunities for them to become muzaki in the future, creating a continuous cycle of charitable economic empowerment. Therefore, the synergy between BAZNAS and the Bengkulu Provincial Government in this program serves as a concrete example of how productive zakat can be effectively utilized to improve community welfare and promote economic self-reliance based on Islamic values.

Utilization of Productive Zakat through the Business Cart Assistance Program

The utilization of productive zakat through the Business Cart Assistance Program managed by BAZNAS Bengkulu Province serves as one of the strategies to improve the economic welfare of mustahik who wish to start or expand their small businesses. Between 2021 and 2024, BAZNAS has distributed a total of 60 business carts to beneficiaries as non-cash capital aid that can be used directly for selling activities.

This program is designed so that zakat funds are not only used for consumptive needs but also as business capital to help mustahik achieve economic independence and rise above the poverty line. The recipients were selected based on the eight asnaf of zakat—particularly the poor and needy—as well as other considerations such as entrepreneurial motivation and experience to ensure optimal use of the aid.

The implementation of the program involved a series of strategic steps, including identifying and selecting prospective recipients, data verification, designing and procuring the carts, and

distributing and monitoring the recipients' businesses. The distribution mechanism was selective, requiring applicants to submit a proposal along with supporting documents such as an ID card (KTP), family card (KK), and a recommendation letter from the neighborhood head (RT) and local village head.

Following verification, the business carts were handed over directly to ensure targeted distribution. The impact was significant for recipients who actively used the carts for business, with several reporting increased income and some even starting to pay zakat back to BAZNAS—creating a sustainable empowerment effect for the Muslim community.

However, the program also encountered challenges such as weak entrepreneurial mentality among some recipients, misuse of aid (e.g., transferring ownership), and a lack of ongoing supervision and training.

To address these challenges, BAZNAS Bengkulu Province should implement a written agreement prior to aid distribution, which includes a prohibition on transferring the cart, an obligation to operate the business for a set period, and sanctions for violations—such as retrieval or reallocation of the cart to more deserving recipients.

In addition, ongoing assistance in the form of entrepreneurship and marketing training should be applied to improve the competitiveness of the beneficiaries. Monitoring and evaluation are carried out regularly through direct visits and reporting on business progress to ensure program effectiveness.

The evaluation covers various aspects, including the sustainability of the businesses, income growth, and the effectiveness of regulations and oversight. If implementation issues are found, improvements should be made through better recipient selection, refined distribution mechanisms, and stronger support systems to help beneficiaries overcome challenges in the business world. With the right strategy, the utilization of productive zakat through the Business Cart Assistance Program can deliver a broader impact in alleviating poverty and empowering the community's economy in a sustainable manner.

CONCLUSION

The productive zakat program through the Business Cart Assistance implemented by BAZNAS Bengkulu Province in collaboration with the Provincial Government of Bengkulu has had a positive impact on the economic empowerment of mustahik (zakat recipients). Institutional synergy has proven effective in accelerating the identification, distribution, and mentoring processes, ensuring that assistance is more accurately targeted.

A total of 60 business cart units were distributed between 2021 and 2024, demonstrating the program's commitment to providing non-cash capital that can be directly used for economic activities. However, several challenges remain, such as low entrepreneurial mindset, misuse of assistance, and lack of sustainable monitoring and training systems.

Therefore, the success of this program requires firm regulations, written agreements, continuous entrepreneurship training, and regular evaluation systems to ensure the program's effectiveness and sustainability.

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