

# Economic Empowerment Based on Productive Zakat Through BAZNAS Surabaya City's MSME Food-Cart Assistance

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## ABSTRACT

### Keywords:

*Economic Empowerment; Productive Zakat; Food-cart-based MSME; BAZNAS; Mustahik.*

This study aims to analyze the implementation of economic empowerment programs for mustahik through the utilization of productive zakat in the form of MSME food-cart assistance carried out by BAZNAS Surabaya City, as well as to identify the factors influencing the success and failure of the program. The research uses a qualitative approach with an ethnographic method. Data was collected through in-depth interviews, field observations, and documentation involving 20 mustahik who received MSME food-cart assistance. The results show that the MSME food-cart program has made a positive contribution to improving business activities and economic stability for some mustahik. However, the success rate of the program varies among recipients. This study emphasizes that the effectiveness of productive zakat utilization is determined not only by the provision of physical assistance but also by the synergy between the capacity of mustahik and the quality of the empowerment program's implementation.

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## INTRODUCTION

Poverty remains a structural and cultural issue in Indonesia, directly impacting economic inequality, social vulnerability, and the limited access of the poor to productive resources. In the context of East Java, data from the Central Statistics Agency shows that the number of poor people has decreased from 4.112 million in March 2019 to 3.983 million in March 2024. However, this decline does not yet fully reflect an increase in the economic independence of the poor, especially in urban areas, which face the pressures of high living costs and intense economic competition.

From the perspective of Islamic economics, poverty is not viewed merely as an economic issue, but also as a social and moral problem that has the potential to disrupt the fabric of society. Islam places zakat as a strategic instrument to address poverty through a fair redistribution of wealth. Zakat does not function solely as an individual religious obligation, but also as a socio-economic development tool aimed at achieving welfare (*falah*) and the common good.

Along with the development of zakat management in Indonesia, the approach to zakat distribution has shifted from a consumptive pattern to a productive one. Productive zakat is directed at fostering the economic independence of *mustahik* (zakat beneficiaries) through sustainable entrepreneurial activities, such as providing business capital, production facilities, and ongoing assistance. This paradigm shift is driven by the awareness that consumptive aid is temporary and may create dependency, while productive zakat is expected to more permanently break the cycle of poverty.

The National Amil Zakat Agency (BAZNAS) of Surabaya City, as the official zakat management institution at the regional level, implements various productive zakat programs, one of which is through its MSME (Micro, Small, and Medium Enterprises) food-cart assistance program. This program is designed as an economic empowerment tool for *mustahik* by providing business assets in the form of vending carts that can be immediately used for economic activities. According to the report from BAZNAS Surabaya, between May and December 2024, a total of 833 *mustahik* have received MSME food-cart assistance as part of the economic empowerment program.

Although in quantitative terms, the MSME food-cart program has a broad coverage of beneficiaries, its effectiveness in promoting *mustahik* economic independence has not been entirely even. Internal data from BAZNAS Surabaya and field observations indicate significant variability in the success of the aid recipients. Some *mustahik* are able to enhance their business activities, maintain income stability, and strengthen household economic resilience. However, others exhibit stagnant business growth or even cease their business activities after receiving the assistance.



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This phenomenon indicates that economic empowerment based on productive zakat cannot be understood solely as a matter of providing assets or business capital. The program's success is greatly influenced by the internal readiness of the mustahik, such as business experience, entrepreneurial motivation, and basic management capabilities, as well as external factors related to the quality of program implementation, the suitability of the business type to local needs, and the continuity of mentoring.

Most previous research on productive zakat has focused on quantitatively measuring economic impacts, such as increases in income or business turnover. Studies that delve deeply into the empowerment process, social dynamics, and the mechanisms of program failures from the direct experiences of mustahik are still relatively limited, especially in urban contexts. As a result, understanding of how and why productive zakat succeeds or fails in practice remains incomplete.

The novelty of this study lies in its ethnographic approach to analyzing productive zakat as a process of socio-economic empowerment, not merely as a means of distributing funds or assets. This research positions mustahik as the primary subjects of analysis and examines the interaction between the internal capacity of mustahik and the quality of MSME food-cart program implementation. Using empirical data derived from the direct experiences of aid recipients, this study reveals the variations in success, the mechanisms of failure, and contextual factors that affect the effectiveness of productive zakat at the local level.

Therefore, this research is expected to make a theoretical contribution to the development of literature on productive zakat and Islamic economic empowerment, as well as provide practical implications for BAZNAS and other zakat institutions in designing more contextual, sustainable, and independence-oriented empowerment programs for mustahik.

## LITERATURE REVIEW

### The Concept of Economic Empowerment from an Islamic Perspective

Economic empowerment from an Islamic perspective is not merely understood as an increase in income or asset ownership, but as a process of social transformation aimed at building independence, dignity, and the capacity of individuals as stewards (khalifah) on earth. This concept is rooted in the maqashid sharia, which places the protection of religion (hifz al-din), life (hifz al-nafs), intellect (hifz al-'aql), lineage (hifz al-nasl), and wealth (hifz al-mal) as the main objectives of development. Thus, the success of economic empowerment cannot be measured solely through material indicators, but also through changes in attitudes, behavior, and the social position of individuals within society. Within the framework of Islamic economics, empowerment is seen as a



continuous process involving the strengthening of the capacities of individuals and communities. Ryandono and Hazami (2016) emphasize that Islamic economic development requires a balance between economic growth, equitable distribution, and social sustainability.

Economic empowerment becomes an important instrument to break the chain of structural poverty by increasing the poor's access to productive resources. The empowerment approach in Islam also emphasizes the active participation of mustahik as subjects of development. Mustahik are not positioned as passive recipients of aid, but as actors who have the potential to develop. This perspective aligns with the asset-based community development (ABCD) approach, which highlights the utilization of assets and potential possessed by individuals and communities. In the context of zakat, these assets can include skills, business experience, social networks, as well as the social capital that develops among mustahik.

### **Productive Zakat as an Instrument of Socio-Economic Development**

Zakat is an Islamic financial instrument that encompasses spiritual, social, and economic dimensions. Normatively, zakat functions as a mechanism for wealth redistribution to reduce social inequality. However, in the context of modern development, zakat is also seen as a strategic instrument to promote inclusive economic growth. Productive zakat has emerged in response to the limitations of consumptive zakat, which tends to be short-term and less effective in fostering the self-sufficiency of beneficiaries. Qardhawi (2005) explains that productive zakat is the most ideal form of zakat utilization because it enables beneficiaries to break out of the cycle of poverty in a sustainable way.

Productive zakat is directed towards business financing, the provision of production facilities, and the strengthening of beneficiaries' economic capacity. Hafidhuddin (2020) adds that the effectiveness of productive zakat depends greatly on zakat management, starting from the process of selecting beneficiaries, program design, to post-distribution assistance. Several studies indicate that without adequate guidance, productive zakat runs the risk of failing in its function and reverting to being a disguised form of consumptive aid. Therefore, productive zakat must be understood as an empowerment system, not merely a mechanism for distributing funds.

### **Productive Zakat and the Development of Mustahik MSME**

MSME play a strategic role in the national economy due to their ability to absorb labor and create income sources for low-income groups. In the context of productive zakat, MSME serve as the main medium to drive the transformation of mustahik toward



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economic independence. Various studies show that integrating productive zakat with the development of MSME has the potential to increase income, economic stability, and business sustainability for mustahik.

However, the success of MSME-based productive zakat programs is not automatic. Usman and Sholikin (2021) found that the increase in mustahik income is strongly influenced by business experience and basic managerial skills. Mahmudah and Yasin (2022) emphasized that the suitability of the business type with local market needs is a key success factor for the program. Without needs analysis and consideration of the local context, business assistance risks not being utilized optimally.

In addition to internal factors within the mustahik, institutional factors also play an important role. Widiastuti et al. (2021) demonstrated that the quality of mentoring and the intensity of monitoring have a significant impact on the sustainability of mustahik businesses. Temporary mentoring tends to produce short-term effects, while continuous mentoring can strengthen the resilience of mustahik businesses in facing economic risks.

### **Productive Zakat as Asset-Based Empowerment**

The asset-based empowerment approach positions assets as the starting point of empowerment. In the context of productive zakat, assistance in the form of MSME food-carts can be understood as physical assets that serve as catalysts for economic activity. However, physical assets will only be effective if supported by non-physical assets, such as skills, motivation, and the social networks of the mustahik.

This study positions the MSME food-cart program as an asset-based intervention whose success is determined by the interaction between the internal capacity of the mustahik and the quality of program implementation. This perspective differs from conventional evaluative approaches that only assess economic output. By emphasizing the dimensions of process and social context, this approach allows for a more comprehensive analysis of the successes and failures of productive zakat.

## **RESEARCH METHOD**

### **Types and Approaches of Research**

This study uses a qualitative approach with ethnographic methods. The qualitative approach was chosen because this research aims to gain a deep understanding of the process of economic empowerment of mustahik through productive zakat, which cannot be adequately explained solely through quantitative measurement. The ethnographic method allows the researcher to explore the experiences, perceptions, and social practices of mustahik in the context of their daily lives, thus capturing the dynamics of empowerment more comprehensively.



The ethnographic approach in this study positions mustahik as the main subjects of research, not merely as recipients of aid. Therefore, the analysis focuses on how mustahik interpret the assistance of MSME food-carts, how they manage their businesses after receiving aid, as well as the social and economic factors that influence the success or failure of the empowerment program.

### **Location and Research Subjects**

This research was conducted in the city of Surabaya, considering that Surabaya is one of the major cities with high levels of economic activity and has a relatively active productive zakat program through BAZNAS Surabaya City. The MSME stall program was chosen as the focus of the study because it is one of the flagship programs in the utilization of productive zakat in the region.

The research subjects consisted of 20 mustahik who received assistance from the BAZNAS Surabaya City MSME stall program. Informants were selected purposively, taking into account the variation in types of businesses, levels of business success, and the socio-economic backgrounds of the mustahik. In addition to the mustahik, supporting informants included program managers and MSME facilitators at BAZNAS Surabaya City to gain an institutional perspective.

## **RESULT AND DISCUSSION**

This section presents the research findings both empirically and analytically, based on field data obtained from 20 mustahik recipients of the MSME BAZNAS food-cart assistance program in Surabaya City. The presentation of results not only describes the general conditions, but also highlights the variations in empowerment achievements, patterns of success and failure, as well as the underlying mechanisms. All discussions in this section are derived from the results of in-depth interviews, field observations, and documentation as outlined in the thesis.

### **Profile of Mustahik and Classification of Business Types**

Based on research data from 20 mustahik recipients of the MSME BAZNAS food-cart assistance program in Surabaya City, the characteristics of the mustahik are presented as shown in Table 1. The purpose of presenting this table is to provide a concise empirical overview of the variations in business types, initial business experience, and the level of business success experienced by mustahik after receiving the assistance.



**Table 1.** Mustahik Profile and Business Success Rate

Category	Classification	Number of Mustahik
Type of Business	Food vendors	9
	Drink seller	5
	Food and Drink	4
	Grocery stores	2
Early Business Experience	Experienced	11
	Not experienced yet	9
Business Success Level	Succeed	8
	It's quite developed	7
	Less succesful	5

Data in Table 1 shows that the majority of beneficiaries are engaged in the food and beverage business sector, which generally has relatively low entry barriers and stable market demand. However, the same business sector does not necessarily result in uniform success rates. This indicates that the type of business is not the only determining factor for success; it must also be considered together with business experience and management ability.

In terms of initial business experience, beneficiaries who had prior business experience before receiving the food-cart assistance tended to be better at optimizing the assets provided. Business experience serves as non-physical capital that influences adaptability, decision-making, and risk management abilities. Conversely, beneficiaries without business experience face greater challenges in maintaining operational consistency and business sustainability.

### **Level of Success of Mustahik Businesses After Receiving Food-cart Assistance**

The level of success among mustahik businesses after receiving MSME food-cart (mobile kiosk) assistance varies, as shown by the research results. Of the 20 mustahik studied, 8 were categorized as having successfully run their businesses in a relatively stable manner, as indicated by consistent business activities, increased daily income, and the ability to meet their families' basic needs. Meanwhile, 7 mustahik fell into the moderately growing category, where their businesses still operated but with fluctuating income and dependence on certain conditions, such as location and operating hours.

On the other hand, 5 mustahik were considered less successful, characterized by inconsistent business operations, unstable income, or ceasing business activities after a certain period. Observational data revealed that within this group, the food-cart was not always used optimally and, in some cases, was utilized only temporarily.



### **Economic and Social Impact Analysis of the MSME Food-cart Program**

For the group of successful mustahik, the MSME food-cart assistance contributed to a tangible increase in economic activity. Mustahik in this category reported an increase in daily income compared to before receiving the assistance, even though the increase was not always significant in nominal terms. More prominent was the stability of their income and their ability to maintain the sustainability of their business.

In contrast, among the less successful mustahik, the food-cart assistance had yet to produce a meaningful economic impact. Business income tended to fluctuate and was insufficient to support household needs. These findings indicate that productive zakat through business asset assistance has its limits in effectiveness if not accompanied by adequate business capacity on the part of the mustahik.

Beyond the economic impact, this research also found social changes among some mustahik who received MSME food-cart assistance. In the group of successful mustahik, there was increased self-confidence, a shift in perspective towards work, and a strengthened identity as micro-entrepreneurs. Mustahik in this category tended to be more active in interacting with their environment and held a stronger social position than before receiving the assistance.

However, such social changes were not found evenly. Mustahik whose businesses remained stagnant or failed tended not to experience significant changes in the social aspect. This underscores that the social impact of productive zakat greatly depends on the success of the accompanying economic process.

### **The Role of Mentoring and Program Implementation Quality**

Research data indicates that the business mentoring provided to mustahik was still limited, particularly during the initial phase of food-cart distribution. Of the 20 mustahik studied, only a portion received intensive follow-up mentoring. Those who received more sustainable mentoring tended to be able to manage their businesses more adaptively and persist in facing business challenges.

A lack of monitoring after the distribution of food-cart made it difficult to detect business problems early on. As a result, some mustahik experienced a decline in motivation and discontinued their businesses without corrective intervention from the program organizers.

### **Success and Failure Factors of the MSME Food-cart Program**

This study identifies several failure mechanisms in the implementation of productive zakat through the MSME food-cart program. These mechanisms include insufficient business planning, limited working capital, low business discipline, and a mismatch



between the type of business and the needs of the surrounding environment. In addition, the relatively uniform program approach has not fully taken into account the differences in the initial capacities of the mustahik. Mustahik with low business readiness require different forms of assistance and intervention compared to mustahik who already have business experience.

Based on the results of in-depth interviews and field observations, this study identifies a number of factors that consistently influence the success and failure of the BAZNAS Kota Surabaya MSME food-cart program. These factors can be classified into internal factors of the mustahik and external factors related to program implementation.

**Table 2.** Success and Failure Factors of the MSME Food-cart Program

Aspect	Factor	Mustahik Successful	Mustahik Less Successful
Internal Mustahik	Business experience	Have business experience and be able to manage a food-cart effectively	Have no business experience and have difficulty managing a business
	Entrepreneurial motivation	High motivation and discipline in running a business	Low motivation and inconsistent effort
	Business management abilities	Able to manage stock, operating hours, and simple finances	Lack of financial planning and management
External Program	Suitability of business type	Type of business according to the needs of the surrounding environment	The type of business is less suited to local market needs
	Business location	Relatively strategic location with stable consumer flow	The location is not strategic and it is difficult to reach consumers
	Business Assistance	Get further support and monitoring	Limited assistance in the initial stages

Table 2 shows that the success of the MSME food-cart program is not determined by a single factor, but rather by a combination of the internal readiness of the mustahik and the quality of program implementation. Mustahik who succeed generally possess non-physical capital in the form of experience and strong motivation, while those who are less successful face limitations in these aspects.

From the program's perspective, these findings indicate that the provision of business asset assistance needs to be accompanied by ongoing mentoring and program design adjustments based on the mustahik's initial capacity. Without these interventions, productive zakat risks producing limited and unsustainable impact.



Overall, the results of this study affirm that productive zakat through the MSME food-cart program is a context-specific process of socio-economic empowerment, and its outcomes are not uniform. Program success is determined by the interplay between the mustahik's internal capacity, the quality of mentoring, and the design of program implementation.

These findings strengthen the argument that evaluating productive zakat cannot rely solely on economic indicators, but must also take into account the empowerment process, social dynamics, and business sustainability of the mustahik. Therefore, productive zakat needs to be positioned as a process- and capacity-based intervention, rather than merely a distribution of business assets.

## CONCLUSION

This study finds that using productive zakat through the BAZNAS Surabaya City's MSME food-cart program can help improve the economy of mustahik. However, not everyone benefits equally. The food-cart program helps some mustahik increase their business activity, income, and confidence, especially those with business experience, motivation, and basic skills. But, giving food-carts alone does not ensure success. Mustahik without business readiness, planning, and discipline may face stagnation or failure. This shows that productive zakat is not just about giving assets but is a process that needs ongoing support for individuals.

The quality of mentoring and monitoring is crucial for the success of productive zakat. Limited mentoring leads to short-term results, while consistent support helps mustahik businesses adapt to urban economic changes. Also, the business type and location affect the sustainability of mustahik businesses. This research adds to the understanding of productive zakat by showing the importance of a process-focused approach. The study uses an ethnographic method to show that the success of productive zakat depends on the mustahik's abilities and the quality of zakat management. It positions productive zakat as a form of empowerment that is both asset-based and multidimensional.

Practically, the study suggests that BAZNAS and other zakat institutions should improve their economic empowerment programs. They should select beneficiaries based on business readiness, tailor assistance to mustahik's abilities, and increase mentoring and monitoring. This approach aims to not only boost short-term income but also help mustahik achieve long-term economic independence.



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