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Assessing Multidimensional Productive Zakah Utilization Using a Modified Zakah Utilization Index: Evidence from the BAZNAS Microfinance Desa Program in Mojokerto, Indonesia

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Abstract

Productive zakah serves as a critical instrument of Islamic social finance for advancing sustainable, multidimensional empowerment of mustahik. Given that empowerment encompasses social, cultural, and environmental dimensions beyond economic improvement, comprehensive, multidimensional evaluation frameworks are essential for assessing the effectiveness and sustainability of productive zakah programs. However, empirical studies utilizing integrated multidimensional empowerment indicators remain scarce. This study evaluated the effectiveness of the utilization of productive zakah in the BAZNAS Microfinance Desa (BMD) Program in Mojokerto City, using the Modified Zakah Utilization Index (Modified IPZ), a multidimensional framework for measuring empowerment across social, cultural, economic, and environmental dimensions. Employing a descriptive quantitative methodology, primary data were collected via questionnaires from 31 mustahik and semi-structured interviews with staff of BAZNAS Mojokerto City. Data were analyzed using the Modified IPZ framework and descriptive statistical analysis. Results yielded an overall Modified IPZ score of 0.50, indicating empowerment at the strengthening stage without yet achieving sustainable economic self-reliance. The social dimension recorded the highest performance (0.70), while cultural (0.39), economic (0.45), and environmental (0.48) dimensions remained below target levels. These findings indicate that entrepreneurial capacity, economic resilience, and environmental literacy require substantive strengthening to achieve holistic and sustainable empowerment. The study demonstrates that the provision of productive capital alone is insufficient and must be complemented by integrated support mechanisms, including continuous business mentoring, systematic entrepreneurship development, sustainable market linkages, targeted financial literacy programs, and environmental sustainability awareness.

Keywords: *productive zakah, mustahik empowerment, modified zakah utilization index.*

INTRODUCTION

Zakah, infaq, and *sadaqah* are Islamic economic instruments with a strategic role in poverty alleviation and economic empowerment for the *ummah*.[1] Zakah utilization involves

[1] Abdul Chadjib Halik, Jamaluddin Madjid, and Amiruddin K, "Transforming Society Through Zakat: Economic Empowerment, Poverty Alleviation, and SDGs Achievement in Indonesia –a Case Study of Baitul Maal Hidayatullah (BMH)," *J-CEKI : Jurnal Cendekia Ilmiah* 4, no. 3 (2025): 549–67.

maximizing these resources to achieve public benefit and social welfare.[2] This concept extends beyond achieving optimal outcomes to encompass the effective mobilization of resources and the implementation of programs aligned with predetermined objectives such as poverty reduction, economic empowerment, and improved social welfare.[3]

The management of productive zakat faces several core challenges across both upstream and downstream dimensions. These include limitations in *mustahik* data, insufficient human resource capacity among *amil*, inconsistent business mentoring within program designs, and weak monitoring and impact evaluation based on outcome indicators like the transformation of *mustahik* into *muzakki*.[45] Such deficiencies often result in productive funds being diverted to consumptive uses, mistargeted distribution, or yielding only short-term impacts,[6] thereby creating a significant gap between potential and actual empowerment outcomes.[7]

The primary challenges in *zakah* utilization in Indonesia involve four key actors: *amil muzakki*, *mustahik*, and the regulatory framework.[8] From *Amil's* perspective, internal issues include a lack of standardized governance, inefficient distribution, inconsistent reporting, and functional duplication among institutions, which undermine coordination and utilization performance.[9] Among *the mustahik, challenges include dependency, the misuse of productive funds for consumption*, and a weak entrepreneurial spirit.[10] The regulatory framework is weakened by poor enforcement, ambiguous authority for collection, and legislative disharmony.[11] *Zakah* compliance among *muzakki* remains low, as many prefer to pay directly to *mustahik*. This

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[2] Suharti Suharti, "Pendayagunaan Dana Zakat Infaq Dan Sedekah Sebagai Upaya Pengentasan Kemiskinan," *Al-Ittihad: Jurnal Pemikiran Dan Hukum Islam* 8, no. 1 (2023): 37–50, https://doi.org/10.61817/ittihad.v8i1.118; Tali Tulab, Dina Yustisi Yurista, and Rozihan Rozihan, "Strategic Management of Zakat Funds for Educational Initiatives: A Study at Amil Zakat Agency Of Nurul Hayat," *Ulul Albab: Jurnal Studi Dan Penelitian Hukum Islam* 7, no. 2 (2024): 212, https://doi.org/10.30659/jua.v7i2.31088.

[3] E Katmas, "Desain Model Pendayagunaan Zakat Berbasis Kebutuhan Mustahik Di Kabupaten Sorong," *Jurnal Ilmiah Ekonomi Islam* 9, no. 01 (2023): 554–63, https://jurnal.stie-aas.ac.id/index.php/jei/article/view/7977%0Ahttps://jurnal.stie-aas.ac.id/index.php/jei/article/download/7977/3341; Risma Khoirun Nazah and Muhtadin Amri, "Studi Analisis Peran BAZNAS Microfinance Desa (BMD) Yogyakarta Terhadap Peningkatan Kesejahteraan Mustahik Berdasarkan Model CIBEST," *Journal of Islamic Philanthropy and Disaster (JOIPAD)* 2, no. 2 (2022): 79–136, https://doi.org/10.21154/joipad.v2i2.5095.

[4] Farhan Zaldi and Asnaini Asnaini, "Efektivitas Lembaga Zakat Dalam Pengentasan Kemiskinan: Studi Pustaka Pada Pengelolaan Zakat Di Indonesia," *MUTLAQAH: Jurnal Kajian Ekonomi Syariah* 5, no. 2 (2025): 30–41, https://doi.org/10.30743/mutlaqah.v5i2.10522.

[5] Mujahidin; Abd. Kadir Arno;, "Enhancing Zakat Management: The Role of Monitoring and Evaluation in the Amil Zakat Agency" 20, no. 3 (2024): 397–418.

[6] Syarifah Fatimah et al., "From Mustahik to Muzaki : An Integrated Entrepreneurial Ecosystem Model for Productive Zakat Distribution" 5, no. 2 (2026): 251–67, https://doi.org/10.38073/aljadwa.4612.

[7] Dewi Masruroh, Agnizuhria Imtinan Nafi, and Ahmad Mu'is, "Tantangan Dan Strategi Optimalisasi Zakat Di Lingkungan Pedesaan," *Jurnal Masharif Al-Syariah: Jurnal Ekonomi Dan Perbankan Syariah* 10, no. 1 (2022): 252–62.

[8] Angrahita Grahesti et al., "Mengurai Permasalahan Pendistribusian Zakat Dengan Analisis SWOT Studi Kasus Di Lembaga Amil Zakat Daarut Tauhid Solo," *Jurnal Ilmiah Ekonomi Islam* 9, no. 01 (2023): 1411–20.

[9] Angga Syahputra and Khalish Khairina, "DUPLICATION OF FUNCTIONS" 1, no. 1 (2025): 20–29.

[10] Grahesti et al., "Mengurai Permasalahan Pendistribusian Zakat Dengan Analisis SWOT Studi Kasus Di Lembaga Amil Zakat Daarut Tauhid Solo"; Mulyono, "Analisis Problematika Pengelolaan Zakat Di Indonesia," *Jurnal Masharif Al-Syariah: Jurnal Ekonomi Dan Perbankan Syariah* 8, no. 30 (2023): 716–23.

[11] Azhar Ahnaffidin Indiarso, "Problems in Implementing Regulations Concerning Zakat Fund Management by Zakat Collection Institutions (Case Study of Baitul Maal Hidayatullah Kudus)" 4, no. 3 (2025): 2692–2710.

practice weakens collection efforts and leads to uneven distribution, hindering optimal utilization.[12] it causes Indonesia's actual *zakah* collection to fall drastically short of its potential. While the national *zakah* potential was estimated at Rp 300–327 trillion in 2024, the realized ZIS-DSKL collection only reached Rp 26.13 trillion by the second semester of that year.[13]

The BMD program is a flagship initiative of BAZNAS of the Republic of Indonesia, launched as a strategic effort to enhance the economic welfare of *mustahik* through access to business capital and microenterprise development assistance.[14] As a non-profit productive financing program, BMD aims to develop small and medium enterprises in agriculture, livestock, and fisheries. The program operates on the principle of *qardh hasan*, providing free interest financing to help *mustahik* develop their businesses without the burden of interest payments.[15] In 2023, BAZNAS of the Republic of Indonesia established eight national priority programs, including Microfinance, that regional offices can adapt.[16]

The BMD program of BAZNAS in Mojokerto City began operating in March 2025, with its official launch on April 28, 2025. The BMD program operates with a *qardh hasan* financing scheme and provides business mentoring.[17] The program received initial funding of approximately 1 billion rupiah to support around 1,000 *mustahik*, aiming to empower micro entrepreneurs and free them from moneylenders. Up to this time, the program has reached approximately 450 *mustahik*, to optimize the city's zakat potential and to enhance their economic welfare.[18]

Despite the rapid expansion of the BAZNAS Microfinance Desa (BMD) program across Indonesia, empirical evidence assessing its effectiveness in empowering *mustahik* through multidimensional outcome indicators remains limited. Existing studies have largely focused on economic outcomes, with limited attention to social, cultural, and environmental dimensions of empowerment. Consequently, applying the Modified Zakat Utilization Index (Modified IPZ) is essential for providing a comprehensive evaluation of productive zakat programs and generating evidence to strengthen their long-term effectiveness and sustainability. Previous studies consistently reported that productive zakat programs performed relatively well in social and da'wah dimensions, whereas economic, cultural, and environmental empowerment remained relatively weak. A review of the literature published between 2019 and 2025 reveals that empirical research employing the Zakat Utilization Index (IPZ) to assess zakat utilization remains relatively limited. Azzahra found an overall IPZ score of 0.60 (fair), with the highest score in the da'wah dimension (0.69) and the lowest in the cultural dimension (0.45)[19], while Marjiani found a lower IPZ score of 0.50 (poor), with

[12] Provita Wijayanti et al., "Modelling Zakat as Tax Deduction: A Comparison Study in Indonesia and Malaysia," *Journal of Islamic Accounting and Finance Research* 4, no. 1 (2022): 25–50, https://doi.org/10.21580/jiafr.2022.4.1.10888.

[13] Kemenag, https://kemenag.go.id/nasional/pengumpulan-zakat-infak-dan-sedakah-tumbuh-pesat-di-2024-bagaimana-penyalurannya-8WPNG

[14] Nazah and Amri, "Studi Analisis Peran BAZNAS Microfinance Desa (BMD) Yogyakarta Terhadap Peningkatan Kesejahteraan Mustahik Berdasarkan Model CIBEST."

[15] Puskas BAZNAS, *Indeks Pendyagunaan Zakat*, *Pusat Kajian Strategis BAZNAS*, 2019.

[16] Siti Febriyanti, "Analisis Program Pendayagunaan Zakat Produktif Z- Chicken Menggunakan Indeks Pendayagunaan Zakat (IPZ) (Studi Kasus Di BAZNAS Provinsi Banten)" 3, no. 6 (2025): 397–407.

[17] Puskas BAZNAS, *Indeks Pendyagunaan Zakat*; BAZNAS, "Zakat Nasional," *Laporan Akhir Tahun Zakat Nasional 2024 (BAZNAS)*, 2024, 0–80, https://baznas.go.id/assets/images/szn/LPZ Nasional Akhir Tahun 2024.pdf?utm.

[18] BMD' Amil of BAZNAS Mojokerto, "*Interview*," 2025.

[19] Shifa Fadillah Azzahra et al., "*Kinerja Program Mustahik Pengusaha BAZNAS : Kajian Indeks Pendayagunaan Zakat"* 2, no. 3 (2023): 301–25.

the social dimension scoring highest (0.75) and the economic dimension lowest (0.36).[20] Similarly, Febriyanti found an average score of 0.48 (poor) for the Z-Chicken program, noting that the social and da'wah dimensions were stronger than the cultural, economic, and environmental aspects.[21]

The novelty of this research lies in several considerations. *First*, a comprehensive evaluation of the BAZNAS Microfinance Desa (BMD) program is required to assess its effectiveness in achieving sustainable *empowerment for mustahik*. *Second*, this study employs the Modified *Zakah* Utilization Index (Modified IPZ), a standardized, nationally recognized instrument that ensures the evaluation's validity, reliability, and comparability. *Third*, existing studies on productive zakat remain limited and predominantly adopt a single-dimensional perspective, whereas the Modified IPZ provides a holistic assessment encompassing social, cultural, economic, and environmental dimensions. In response to this research gap, this study aims to evaluate the effectiveness of the BMD program in Mojokerto City using the Modified IPZ and identify the dimensions requiring further improvement. It argues that a multidimensional evaluation provides a more comprehensive understanding of productive zakat outcomes than conventional economic-based assessments alone. By applying the Modified IPZ to the BMD program, this study contributes empirical evidence on the multidimensional effectiveness of productive zakat and demonstrates the applicability of the Modified IPZ as a comprehensive evaluation framework for *mustahik* empowerment programs.

RESEARCH METHOD

This study employed a descriptive quantitative research design to evaluate the effectiveness of the utilization of productive zakat in the BAZNAS Desa Microfinance (BMD) Program at BAZNAS Mojokerto City. Quantitative research is grounded in the philosophy of positivism and is employed to investigate a population or sample using research instruments, with data analyzed quantitatively or statistically to objectively describe or examine the phenomenon under study. Within this approach, descriptive quantitative research aims to provide a systematic and objective description of the characteristics, conditions, or phenomena under investigation as they occur naturally, without seeking to establish causal relationships or test research hypotheses.[22]

Both primary and secondary data were used. Primary data were collected through interviews with the BMD manager at BAZNAS Mojokerto City and through questionnaires administered to the *mustahik*. Secondary data were collected from existing documents, including the BMD program's Monthly Reports and other relevant data from the BAZNAS Center of Strategic Studies.

A population is the complete group of subjects or objects that possess specific characteristics relevant to a study, from which a researcher concludes.[23] The population for this research consists of all *mustahik* of the BMD Program from Mojokerto City who have received capital for more than six months at the time of the survey. This timeframe is a prerequisite of the Modified IPZ methodology, ensuring *that the mustahik has* adequate time to experience the program's impact. [24] The total number of mustahik meeting this criterion

[20] Mairijani and Nita, "Pengukuran Program Pendayagunaan Dana Zakat Produktif Pada BAZNAS Kota Banjarmasin Melalui Indeks Pendayagunaan Zakat (IPZ)," *Indonesian Journal of Applied Accounting and Finance* 2, no. 2 (2022): 139–61.

[21] Febriyanti, "Analisis Program Pendayagunaan Zakat Produktif Z- Chicken Menggunakan Indeks Pendayagunaan Zakat (IPZ) (Studi Kasus Di BAZNAS Provinsi Banten)."

[22] Sugiyono, *Metodologi Penelitian Kuantitatif, Kualitatif Dan R & D*, 2020.

[23] *Ibid*

[24] Puskas BAZNAS. *Indeks Pendyagunaan Zakat. Pusat Kajian Strategis BAZNAS*, 2019

is 31, who received business capital starting in March 2025. This research uses a total population sampling method, where every member of the population is included as a research subject. This approach is chosen because the entire population of 31 individuals is accessible.

After the questionnaire data is collected, the Zakat Utilization Index will be calculated for each indicator using Microsoft Excel. The assessment employs a five-point Likert scale, where a score of 1 represents the least favorable response and 5 the most favorable. Once all questions are answered, the value for each variable will be calculated using the following method:

$$\text{Indicator } X = \frac{\text{Score}_x - \text{Score}_{\min}}{\text{Score}_{\max} - \text{Score}_{\min}}$$

Where:

- Score X = The actual score obtained
- Score min = The minimum score (1)
- Score max = The maximum score (5)

The calculated value is multiplied by the variable's weight to derive the variable index score. Subsequently, each variable index score is multiplied by the corresponding indicator's weight to determine the overall score for each indicator, using the following formula for the Modified *Zakah* Utilization Index (IPZ).

The results of the calculation will fall within the range 0 to 1. The classification of the Modified IPZ value categories is as follows:

Table 1. Interpretation of the Modified IPZ[25]

Value Range	Interpretation
0,00 – 0,25	Poor
0,26 – 0,50	Fair
0,51 – 0,75	Fairly Good
0,75 – 1,00	Good

Modified IPZ Score Interpretation

The utilization process is evaluated across three distinct stages: initiation, strengthening, and self-reliance. The initiation phase is reached when the Modified IPZ score is up to 0.25, and the strengthening phase when it is between 0.26 and 0.75. The self-reliance phase is achieved when the Modified IPZ score reaches 0.76 or higher, and the program phase-out is considered once the IPZ score attains a minimum of 0.90.[26]

The utilization program's success indicators based on the Modified IPZ are as follows:

Table 2. Social Indicator[27]

Variable	Explanation
Trust in the facilitator	All *mustahik* must trust that the facilitator has assisted them in implementing the program to the best possible standard.

[25] Puskas BAZNAS. *Indeks Pendyagunaan Zakat. Pusat Kajian Strategis BAZNAS*, 2019

[26] Inayah Auliannisa Jamaluddin, Efri Syamsul Bahri, and Mustafa Kamal, "*The Measurement of The Zakat Management Organization Transparency Index at The Provincial Level of The National Board of Zakat Republic of Indonesia*" 3, no. 2 (2024): 70–79.

[27] *Ibid.*

Disbursement method	Group decisions are now being made jointly through voting and/or deliberation.
Mutual support spirit among group members	All *mustahik* believe that fellow members will share responsibility if problems arise, whether at the individual or group level.
The group can resolve the existing internal problems	The vast majority of *mustahik* believe that the group can resolve internal problems that arise.
Has market information networks	All *mustahik* have at least three to four sources of market information.
Group participation for communities affected by misfortune	Most *mustahik* have expressed concern about disasters in their surroundings and are active in helping residents affected by such events.
Participates in community activities	Most *mustahik* act as initiators in community activities.
Joins community activities based on social institutions and/or specific purposes	Most *mustahik* act as initiators of community activities within social institutions.

Table 3. Cultural Indicator[28]

Variable	**Explanation**
Exploring the latest information related to business development	Most *mustahik* have developed a curiosity to obtain up-to-date information on business development at least once per week.
Attending business-related training	Most *mustahik* have attended training to improve their businesses at least once every one to three months.
Developing new skills related to business diversification	Most *mustahik* strive to diversify their products at least once every six months.
Sharing business-related experiences within the group	Most *mustahik* have engaged in discussions and benchmarking related to their businesses and have begun implementing the results.
Commitment to maintaining business quantity and continuity	Most *mustahik* understand their production capacity, and the production targets they set can be realized.

Table 4. Economic Indicators[29]

Variable	**Explanation**
Access to financing from financial institutions	Most *mustahik* have used conventional, sharia-compliant, and non-formal financial services to meet their business needs.
Access to markets	Most *mustahik* are able to sell their products and

[28] Puskas BAZNAS. *Indeks Pendyagunaan Zakat. Pusat Kajian Strategis BAZNAS*, 2019
[29] *Ibid.*

	earn profits.
Income level	Most *mustahik* have achieved an income increase of more than 10 percent.
Savings ownership	Most mustahik have engaged in savings activities in both conventional and Sharia financial institutions.
Asset growth	Most *mustahik* have acquired three to four additional types of assets as a result of their growing businesses.

Table 5. Environmental Indicators[30]

Variable	**Explanation**
Availability of waste disposal and processing facilities	Most *mustahik* have facilities for waste disposal, sorting, and processing that function effectively.
Availability of wastewater disposal and treatment facilities	Most *mustahik* have facilities for waste disposal, sorting, and processing that function effectively.
Access to clean and potable water sources	Most *mustahik* have a source of potable water located more than 10 meters from the septic tank, and it is cleaned regularly.
Awareness of disaster risks in the business operating environment	Most *mustahik* know the disaster risks in the area where their business processes take place, understand how to mitigate those risks, and implement the measures; in addition, mustahik build disaster risk awareness among the local community.

RESULTS AND DISCUSSION

The BMD program in Mojokerto City provides business capital to local micro-entrepreneurs. In March 2025, all *mustahik* received IDR 1,000,000 in assistance. They used these funds to support various businesses, primarily in the food sector. These activities included producing snacks (*such as traditional cakes, cookies, and banana chips*), selling staple goods, and operating small food stalls.[31]

Modified *Zaka*h Utilization Index (IPZ)

The Modified *Zakah* Utilization Index (IPZ), also referred to as the Qualitative Impact of *Zakah*, is an advancement of the original *Zakah* Utilization Index developed by Puskas Baznas in 2019. This modified index was designed to assess the achievement of the zakat program objectives more comprehensively. Its measurement extends beyond material aspects to identify shifts in the productive cultural patterns within the *mustahik* family, comparing their status before and after receiving *zakah* benefits. The model employs four primary dimensions as assessment indicators: social, economic, environmental, and the mustahik's productive culture.[32]

[30] *Ibid.*

[31] BMD' Amil of BAZNAS Mojokerto, "*Interview.*"

[32] KH Noor Achmad et al., "*Laporan Pengentasan Kemiskinan BAZNAS RI*," 2025, 0–41, www.baznas.go.id;

The detailed formula used in the modified IPZ is outlined below.

$$IPZ = 0{,}25\ X1 + 0{,}25\ X2 + 0{,}25\ X3 + 0{,}25\ X4$$

Index Indicators:

a. X1: Social Indicator: This indicator assesses the level of trust in program facilitators, solidarity among group members, access to market information networks, participation in disaster relief support groups, and active involvement in community activities.[33]
b. X2: Cultural Indicator: This measures proactiveness in seeking business development information, participation in training, development of new skills for business diversification, engagement in group discussions about business experiences, and commitment to maintaining business quality and continuity.[34]
c. X3: Economic Indicator: This covers access to capital from financial institutions, market access, income levels, personal savings, and asset growth.[35]
d. X4: Environmental Indicator: This evaluates the availability of waste disposal or processing facilities, access to clean, consumable water sources, and awareness of environmental disaster risks. [36]

Modified IPZ Score for the Social Indicator

The social indicator comprises eight variables designed to measure the internal and external social relations that support the livelihoods of BMD program members in Mojokerto City. The following is the calculation results and interpretation for each variable of the social indicator:

Table 6. Social Indicator Variable Scores

Variable	**Weight**	**Score**	**Variable Interpretation**
Trust in the facilitator	0.12	0.80	Good
Disbursement method	0.14	0.98	Good
Mutual support spirit among group members	0.17	0.73	Fairly Good
The group can resolve the existing internal problems	0.13	0.70	Fairly Good
Has market information networks	0.09	0.25	Poor
Group participation for communities affected by misfortune	0.13	0.70	Fairly Good
Participates in community activities	0.12	0.68	Fairly Good
Joins community activities based on social institutions and/or specific purposes	0.10	0.63	Fairly Good

Source: Data processed with MS Excel

Social Indicator (X1) Calculation Result

X1 $= 0.12(S1) + 0.14(S2) + 0.17(S3) + 0.13(S4) + 0.09(S5) + 0.13(S6) + 0.12(S7) + 0.10(S8)$

[33] Puskas BAZNAS. *Indeks Pendyagunaan Zakat. Pusat Kajian Strategis BAZNAS*, 2019
[34] *Ibid*
[35] *Ibid*
[36] *Ibid*

= 0.12(0.80) + 0.14(0.98) + 0.17(0.73) + 0.13(0.70) + 0.09(0.25) + 0.13(0.70) + 0.12(0.68) +0.10(0.63)
= 0.70

Based on calculations using the Modified IPZ formula (detailed in Table 2), the social indicator achieved a score of 0.70, placing it in the 'Fairly Good' category. A detailed analysis of each variable is as follows:[37]

a. Facilitator Trust: This variable scored 'Good', indicating a high perception of mentor competence and strong program legitimacy among *mustahik*.
b. Decision-Making Method: The process was rated 'Good', suggesting that deliberative and voting mechanisms function effectively to support participatory governance.
c. Mutual Support Among Members: Rated 'Fairly Good', this indicates that while social cohesion has formed, it requires further strengthening to ensure consistent reciprocal support.
d. Internal Problem Resolution: The capacity for resolving internal problems was classified as 'Fairly Good', suggesting the existence of foundational, albeit not fully mature, conflict resolution mechanisms.
e. Market Information Access: This variable was rated 'Poor', reflecting limited access to and literacy regarding market information, which can impede effective economic decision-making.
f. Participation During Adversity: Participation in assisting communities during periods of adversity was rated 'Fairly Good'. This demonstrates social sensitivity, although there is room for improved coordination.
g. General Community Activities: Involvement in general community activities scored 'Fairly Good', indicating a level of civic participation that is active but has not yet reached a stable 'Very Good' level.
h. Institution-Based Social Activities: Participation in activities organized by social institutions was classified as 'Fairly Good'. This reflects engagement in structured social programs, where both the intensity and scope of involvement could be enhanced.

Modified IPZ Score for the Cultural Indicator

The cultural indicator consists of five variables. These variables are used to measure the knowledge and development of entrepreneurial culture possessed by *mustahik* in the BMD program of Mojokerto City. The following is the calculation results and interpretation for each variable of the cultural indicator:

Table 7. Cultural Indicator Variable Scores

Variable	**Weight**	**Score**	**Variable Interpretation**
Exploring the latest information related to business development	0.18	0.45	Fair
Attending business-related training	0.23	0.65	Fairly Good

[37] Puskas BAZNAS, *Indeks Pendyagunaan Zakat*; Mairijani and Nita, "Pengukuran Program Pendayagunaan Dana Zakat Produktif Pada BAZNAS Kota Banjarmasin Melalui Indeks Pendayagunaan Zakat (IPZ)"; Azzahra et al., "Kinerja Program Mustahik Pengusaha BAZNAS : Kajian Indeks Pendayagunaan Zakat"; Febriyanti, "Analisis Program Pendayagunaan Zakat Produktif Z- Chicken Menggunakan Indeks Pendayagunaan Zakat (IPZ) (Studi Kasus Di BAZNAS Provinsi Banten)."

Developing new skills related to business diversification	0.23	0.43	Fair
Sharing business-related experiences within the group	0.17	0.15	Poor
Commitment to maintaining business quantity and continuity	0.19	0.23	Poor

Source: Data processed with MS Excel

Cultural Indicator (X2) Calculation Result:

X2 = 0.18(B1) + 0.23(B2) + 0.23(B3) + 0.17(B4) + 0.19(B5)
= 0.18(0.45) + 0.23(0.65) + 0.23(0.43) + 0.17(0.15) + 0.19(0.23)
= 0.39

Based on calculations using the Modified IPZ formula (detailed in Table 3), the cultural indicator achieved a score of 0.39, placing it in the 'Poor' category. A detailed analysis of each variable is as follows:[38]

a. Seeking Current Information: Efforts to seek up-to-date information for business development were rated 'Poor'. This indicates that knowledge-seeking behaviors are not yet routine or sufficiently targeted to support business innovation.
b. Business Training Attendance: Participation in business-related training was classified as 'Fairly Good', reflecting engagement in capacity-building initiatives.
c. New Skill Development: The development of new skills for business diversification was rated 'Poor'. This suggests limited initiative or access to opportunities for broadening skill sets essential for business expansion.
d. Peer Knowledge Sharing: The practice of sharing business experiences within the group was categorized as 'Poor', indicating low levels of peer-to-peer learning, which limits the diffusion of practical knowledge.
e. Commitment to Production and Continuity: Commitment to maintaining production quantity and business continuity was also rated 'Poor', highlighting significant risks to operational sustainability and stability in meeting market demand.

Modified IPZ Score for the Economic Indicator

The economic indicator comprises five variables designed to measure the material and non-material economic impacts of zakat utilization on *mustahik* of the BMD program in Mojokerto City. The following are the calculation results and interpretation for each variable of the economic indicator:[39]

Table 8. Economic Indicator Variable Scores

Variable	**Weight**	**Score**	**Variable Interpretation**
Access to financing from financial institutions	0.19	0.63	Fairly Good

[38] Puskas BAZNAS, *Indeks Pendyagunaan Zakat*; Mairijani and Nita, "*Pengukuran Program Pendayagunaan Dana Zakat Produktif Pada BAZNAS Kota Banjarmasin Melalui Indeks Pendayagunaan Zakat (IPZ)*"; Azzahra et al., "*Kinerja Program Mustahik Pengusaha BAZNAS : Kajian Indeks Pendayagunaan Zaka*t."

[39] Puskas BAZNAS, *Indeks Pendyagunaan Zakat*; Azzahra et al., "*Kinerja Program Mustahik Pengusaha BAZNAS : Kajian Indeks Pendayagunaan Zakat*"; Febriyanti, "*Analisis Program Pendayagunaan Zakat Produktif Z-Chicken Menggunakan Indeks Pendayagunaan Zakat (IPZ) (Studi Kasus Di BAZNAS Provinsi Banten)*"; Jamaluddin, Bahri, and Kamal, "*The Measurement of The Zakat Management Organization Transparency Index at The Provincial Level of The National Board of Zakat Republic of Indonesia.*"

Access to markets	0.28	0.33	Fair
Income level	0.20	0.45	Fair
Savings ownership	0.18	0.38	Fair
Asset growth	0.15	0.58	Fairly Good

Source: Data processed with MS Excel

Economic Indicator (X3) Calculation Result:

X3 = 0.19(E1) + 0.28(E2) + 0.20(E3) + 0.18(E4) + 0.15(E5)
= 0.19(0.63) + 0.28(0.33) + 0.20(0.45) + 0.18(0.38) + 0.15(0.58)
= 0.45

Based on calculations using the Modified IPZ formula (detailed in Table 4), the economic indicator achieved a score of 0.45, placing it in the 'Fair' category. A detailed analysis of each variable is as follows:[40]

a. Access to Financing: This variable was classified as 'Fairly Good', indicating that funding sources are relatively accessible, though not yet optimal in terms of scale and ease.
b. Market Access: Rated as 'Fair', this suggests limitations in marketing channels, customer reach, or demand information that impede sales expansion.
c. Income Level: This was also rated 'Fair', implying that business outcomes are not yet stable or at a sufficient level to significantly improve welfare.
d. Savings Ownership: Classified as 'Fair', this reflects a low capacity for surplus accumulation and indicates weak financial resilience at the household or group level.
e. Asset Growth: This variable was rated 'Fairly Good', signifying some accumulation of productive capital. However, the growth rate must increase to ensure sustainability and achieve a more substantial impact on income.

Modified IPZ Score for the Environmental Indicator

The environmental indicator comprises four variables designed to assess the environmental awareness and practices of *mustahik* in the BMD program of Mojokerto City, particularly concerning the use of environmental resources in their business activities. The following is the calculation results and interpretation for each variable of the environmental indicator.

Table 9. Environmental Indicator Variable Scores

Variable	**Variable**	**Variable**	**Variable**
Availability of waste disposal and processing facilities	0.25	0.33	Fair
Availability of wastewater disposal and treatment facilities	0.22	0.38	Fair

[40] Puskas BAZNAS, *Indeks Pendyagunaan Zakat*; Jamaluddin, Bahri, and Kamal, "*The Measurement of The Zakat Management Organization Transparency Index at The Provincial Level of The National Board of Zakat Republic of Indonesia*"; Mairijani and Nita, "*Pengukuran Program Pendayagunaan Dana Zakat Produktif Pada BAZNAS Kota Banjarmasin Melalui Indeks Pendayagunaan Zakat (IPZ)"*; Febriyanti, "*Analisis Program Pendayagunaan Zakat Produktif Z- Chicken Menggunakan Indeks Pendayagunaan Zakat (IPZ) (Studi Kasus Di BAZNAS Provinsi Banten*)."

Access to clean and potable water sources	0.33	0.65	Fairly Good
Awareness of disaster risks in the business operating environment	0.20	0.50	Fair

Source: Data processed with MS Excel

Environmental Indicator (X4) Calculation Result

X4 = 0.25(L1) + 0.22(L2) + 0.33(L3) + 0.20(L4)
= 0.25(0.33) + 0.22(0.38) + 0.33(0.65) + 0.20(0.50)
= 0.48

Based on calculations using the Modified IPZ formula (detailed in Table 5), the environmental indicator achieved a score of 0.48, placing it in the 'Fair' category. A detailed analysis of each variable is as follows:[41]

a. Waste Management: This variable was rated 'Fair'. This indicates that the availability of waste disposal and processing facilities is inadequate, and current solid residue management practices may pose health and environmental risks.
b. Wastewater Management: Also rated 'Fair', this suggests that procedures for managing business-specific liquid and solid waste are not standardized, resulting in a high risk of environmental pollution.
c. Access to Clean Water: Classified as 'Fairly Good', this shows that while basic access to clean and potable water is available, improvements are needed regarding its quality, continuity, and supply capacity.
d. Disaster Risk Knowledge: This variable was rated 'Fair', reflecting minimal hazard assessment and preparedness among *mustahik*. This indicates a clear need for improved risk literacy.

Overall Modified IPZ Score

The Modified Zakat Utilization Index (IPZ) is a composite measure derived from four core indicators: social, cultural, economic, and environmental. The overall Modified IPZ score is calculated by multiplying each indicator's index score by its respective weight. The results of this study are as follows:

Table 10. The result of all the Modified IPZ Scores

Indicator	Indicator Weight	Indicator Indeks	Interpretation
Social	0.25	0.70	Fairly Good
Cultural	0.25	0.39	Fair
Economic	0.25	0.45	Fair
Environmental	0.25	0.48	Fair

Source: Data processed with MS Excel

[41] Azzahra et al., "*Kinerja Program Mustahik Pengusaha BAZNAS : Kajian Indeks Pendayagunaan Zakat";* Mairijani and Nita, "*Pengukuran Program Pendayagunaan Dana Zakat Produktif Pada BAZNAS Kota Banjarmasin Melalui Indeks Pendayagunaan Zakat (IPZ)"*; Jamaluddin, Bahri, and Kamal, "T*he Measurement of The Zakat Management Organization Transparency Index at The Provincial Level of The National Board of Zakat Republic of Indonesia"*; Febriyanti, "*Analisis Program Pendayagunaan Zakat Produktif Z- Chicken Menggunakan Indeks Pendayagunaan Zakat (IPZ) (Studi Kasus Di BAZNAS Provinsi Banten*)."

Overall IPZ Calculation Using the Modified IPZ Formula

$$\begin{aligned} IPZ &= 0.25(X1) + 0.25(X2) + 0.25(X3) + 0.25(X4) \\ &= 0.25(0.70) + 0.25(0.39) + 0.25(0.45) + 0.25(0.48) \\ &= 0.50 \end{aligned}$$

Based on the calculation using the Modified IPZ formula, the Modified IPZ score for the BMD Program at the BAZNAS of Mojokerto City is 0.50, which falls into the "fair" category,[42] indicating that the program's utilization of productive zakat has not reached optimal effectiveness. While the BMD scheme is inherently productive, facilitating enterprise development for *mustahik* rather than providing simple consumptive assistance, its contribution to their economic autonomy has not yet been felt.

In the utilization framework, there are three stages: the initiation stage, the strengthening stage, and the self-reliance stage.[43] The initiation phase is achieved when the Modified IPZ score is up to 0.25, the strengthening phase is achieved when the Modified IPZ score is between 0.26 and 0.75, the self-reliance phase is achieved when the Modified IPZ score reaches 0.76 or higher, and the program phase-out is considered once the IPZ score attains a minimum of 0.90. Based on these targets and the score, the BMD program at BAZNAS Mojokerto City is in the strengthening phase.[44]

The cultural indicator is categorized as "*fair*" because *mustahik* are not actively seeking up-to-date information about their businesses, entrepreneurship training is lacking, there are no efforts to innovate by acquiring new skills, and some *mustahik* still struggle to realize and evaluate their production targets. The economic indicator is categorized as "fair" because *mustahik* earn very small profits; as a result, the majority are not yet able to save or increase their assets, and the proceeds of their businesses are used solely for daily needs. The environmental indicator is categorized as "fair" because facilities for waste sorting and processing, as well as for wastewater segregation and treatment, are not yet available. *Mustahik* still does not understand the importance of separating waste and how to process it. The BMD program has not yet provided in-depth environmental knowledge assistance to *mustahik*.[45]

The overall Modified IPZ score of 0.50 demonstrates that the BMD Program has successfully moved beyond the initiation stage but has not yet achieved sustainable economic empowerment. This finding indicates that productive zakat utilization should not be evaluated solely by the distribution of business capital, but rather by its ability to improve *mustahik's* capabilities and gradually transform them into economically independent households.[46] In the context of *zakah* utilization, productive zakah represents a long-term empowerment strategy in which *zakah* funds serve as instruments to enhance the *mustahik's* productive capacity rather than merely fulfilling short-term consumption needs.[47] Therefore,

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[42] Azzahra et al., *"Kinerja Program Mustahik Pengusaha BAZNAS : Kajian Indeks Pendayagunaan Zakat*."

[43] Mairijani and Nita, "*Pengukuran Program Pendayagunaan Dana Zakat Produktif Pada BAZNAS Kota Banjarmasin Melalui Indeks Pendayagunaan Zakat (IPZ)*."

[44] Puskas BAZNAS, *Indeks Pendyagunaan Zakat*.

[45] Puskas BAZNAS, *Indeks Pendyagunaan Zakat*

[46] Muhammad Nadratuzzaman Hosen and Rahmat Hidayat, "*The Management of Productive Zakat in Indonesia : The Case of Baznas ' Economic Empowerment Program*" 13, no. 2 (2024): 455–74; Mukhlishin, *"Effectiveness of Productive Zakat in Increasing the Economic Independence of Mustahik at Baznas Mataram City"* 13 (2024); Vicky Ramadhan, Deny Setiawan, and Misdawita Misdawita, "*Peranan Dana Zakat Produktif Terhadap Perkembangan Usaha Mikro Mustahik Melalui Program Riau Makmur Pada Baznas Provinsi Riau (Studi Kasus Kota Pekanbaru)*" 9, no. 03 (2023): 3697–3704; Fifi Sutrisno;Hakimi, "*Zakat Empowerment Model to Increase Income Generating Activities among Mustahik"* 7, no. 1 (2026): 271–80.

[47] Dian Adi Perdana, Ibnu Apriani, and Sunandar Macpal, "*The Effect of Utilization of Productive Zakat Funds on Mustahik Empowerment at BAZNAS Gorontalo Regency*" 01, no. 01 (2023): 20–34; Ahmad Abdul Gofur

the strengthening phase reflects an intermediate stage where *mustahik* have begun to engage in productive economic activities but continue to require institutional support, mentoring, and capacity development before achieving self-reliance.[48]

This finding supports the concept of productive zakah proposed by Qardawi, who argues that zakah should be used to enable *mustahik* to generate sustainable sources of income and eventually become economically independent.[49] Similarly, Kahf emphasizes that productive utilization of *zakah* should create long-term socioeconomic benefits by transforming *mustahik* from aid recipients into active economic participants.[50] Within this perspective, the objective of productive *zakah* is not merely to increase income but also to strengthen the *mustahik's* productive assets, entrepreneurial capabilities, and resilience against future economic shocks.[51] Consequently, a moderate Modified IPZ score suggests that the BMD Program has laid the initial foundation for empowerment but has not yet fully realized the transformative objective of productive *zakah*.

The relatively low scores in the cultural and economic dimensions further indicate that business capital alone is insufficient to achieve sustainable empowerment. Empowerment theory argues that empowerment is a multidimensional process through which individuals gain greater control over decisions and resources affecting their lives by developing knowledge, skills, confidence, and self-efficacy.[52] In this regard, the limited entrepreneurial innovation, weak business planning, and low capacity for financial accumulation observed among *mustahik* suggest that empowerment remains predominantly financial rather than capability-based.[53] Although *mustahik* have obtained access to productive financing, they have not yet developed sufficient entrepreneurial competencies to adapt to market dynamics, diversify products, or improve business competitiveness. This finding implies that productive *zakah* programs should move beyond capital provision toward systematic capacity building through entrepreneurship training, mentoring, business incubation, and continuous coaching.[54]

Furthermore, the moderate performance of the economic dimension confirms that productive *zakah* should be understood as a gradual development process rather than an

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and Rahmatina Awaliah Kasri, "*The Role of Productive Zakat in Improving the Welfare of Mustahik in Indonesia*" 10, no. 2 (2025): 87–100.

[48] Gusri Efendi, "*Challenges and Opportunities of Productive Zakat Empowerment in Indonesia : A Literature Review and Problem Tree Analysis*" 4, no. 2 (2025): 210–23; Isara Abda; Hesti Wardiana; Ibnu Noka;, "*Dari Bantuan Ke Kemandirian: Efektivitas Zakat Produktif Dan Pendampingan Dalam Meningkatkan Kesejahteraan Mustahiq*" 11, no. 05 (2025): 234–45.

[49] Yusuf Qardhawi, *Fiqh Al-Zakah*, 2nd ed. (Beirut: Muassasah ar-Risalah, 1973).

[50] Monzer Kahf, "THE PERFORMANCE OF THE INSTITUTION OF ZAKAH IN THEORY AND PRACTICE," 1999.

[51] Mohamad Salman; Moh Shadam Taqiyyuddin Azka Hidayat;, "*Can Productive Zakat, Entrepreneurial Experience, and Information Technology Drive MSME and SME Performance? A Case Study of BAZNAS Sleman Regency"* 3, no. 1 (2024): 27–41; Mufidah Syamsuddin, Muh Ahsan Kamil, and Ainul Fatha Isman, "*Productive Zakat and Family Economic Resilience : An Empirical Study of Female-Headed Households in the Post-Crisis Period" 6, no.* 1 (2026): 106–25.

[52] Marc Zimmerman, "Empowerment Theory: Psychological, Organizational and Community Levels of Analysis," 2000.

[53] Darwis; Ali; Madrinah Sudirman; Alimuddin; Said, "*Transformation of Mustahik into Muzakki Through Independent Entrepreneurship : A Study on the Financial Management of MSME in the Z-Chicken Program"* 8, no. 1 (2026): 2722–31; Ivan Rahmat Santoso and Muhammad Basir Paly, "Mediating Effects Of Islamic Business Success On Productive Zakat And Mustahiq Welfare" 25, no. 1 (2024): 111–27.

[54] Muhammad Zain, Amirul Djafar, and Mursalam Salim, "*Enhancing Productive Zakat Effectiveness through Transparent and Accountable Governance : A Case Study"* 4, no. 01 (2025): 43–56, https://doi.org/10.58812/esaf.v4i01; Sutrisno, "*Enhancing Economic Empowerment: Program Strategy and Impact of Productive Zakat for Beneficiaries at LAZISMU DIY*" 3, no. 5 (2026): 659–68.

intervention that produces immediate economic outcomes. Poverty reduction should focus on expanding individuals' capabilities to achieve the lives they value, rather than merely increasing income.[55] From this perspective, the effectiveness of productive *zakah* depends not only on the amount of capital distributed but also on whether the *mustahik* acquire*s* the capabilities necessary to utilize available resources productively. Evidence from the Makmur Program implemented by BAZNAS Riau Province demonstrates that neither the amount of productive *zakah* assistance nor initial capital had a significant effect on the development of *mustahik* microenterprises, whereas business coaching had a positive and significant effect.[56]

The environmental dimension also warrants particular attention, as sustainable empowerment extends beyond economic achievement. Contemporary approaches to community empowerment emphasize that livelihood sustainability requires responsible resource management and environmental awareness alongside economic development.[57] The absence of waste management practices and environmental mentoring among *mustahik* suggests that environmental sustainability has not yet been integrated into the BMD empowerment model. Although environmental indicators contribute a relatively smaller proportion to the Modified IPZ, they represent an important component of long-term business sustainability, particularly for microenterprises operating within local communities.

Overall, these findings demonstrate that the BMD Program has successfully established the initial conditions for productive *zakah* empowerment but has not yet achieved comprehensive beneficiary independence. The Modified IPZ score of 0.50 should be interpreted as evidence that empowerment is progressing rather than as an indication of program failure. Program development should emphasize an integrated empowerment model that combines productive financing with entrepreneurship training, business mentoring, financial management, and continuous monitoring. This approach is consistent with previous empirical findings showing that productive capital alone does not necessarily generate sustainable economic outcomes. Yulianingsih et al. found that productive *zakah*, training, and monitoring each had a significant positive effect on *mustahik* income,[58] While Djalaluddin demonstrated that business assistance significantly contributed to business growth.[59] These findings suggest that financial assistance needs to be complemented by systematic capacity development and sustained institutional support to enable *mustahik* to strengthen their businesses and achieve greater economic self-reliance. Accordingly, productive *zakah* should be positioned not merely as a mechanism for capital distribution but as a sustained empowerment process aimed at strengthening *mustahik's* productive capabilities, economic resilience, and a gradual transition toward self-reliance and, ultimately, the potential to become a future *muzakki.*

CONCLUSION

This study demonstrates that while productive *zakah* administered through the BAZNAS Microfinance Desa (BMD) Program has facilitated *mustahik* empowerment, it has not yet resulted in sustainable economic self-reliance. The analysis reveals an asymmetric progression across empowerment dimensions: social empowerment has advanced significantly more rapidly than cultural, economic, and environmental dimensions. These

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[55] Amartya Sen, *"Development as Freedom* ." 1, no. 2 (1999): 344–47.

[56] Ramadhan, Setiawan, and Misdawita*, "Peranan Dana Zakat Produktif Terhadap Perkembangan Usaha Mikro Mustahik Melalui Program Riau Makmur Pada Baznas Provinsi Riau (Studi Kasus Kota Pekanbaru)."*

[57] Marc Zimmerman, "*Empowerment Theory: Psychological, Organizational and Community Levels* of *Analysis*."

[58] Tri Yulia; Arif Pujiyono Ningsih, "*Analisis Pendayagunaan Zakat Produktif Terhadap Peningkatan Pendapatan Mustahik Di Kabupaten Sragen"* 5, no. 2 (2025): 90–101.

[59] Ahmad Djalaluddin et al., *"Productive Zakat , Business Growth , and Mustahiq Welfare : Evidence from BAZNAS Malang*" 5, no. 1 (2026): 137–57.

findings underscore a critical insight that the provision of productive capital alone is insufficient to achieve holistic and sustainable empowerment.

From a theoretical standpoint, this research validates the multidimensional empowerment framework embedded in the Modified *Zakah* Utilization Index (Modified IPZ), emphasizing the need for an integrated evaluation approach that goes beyond purely economic metrics. Such an approach must encompass the concurrent assessment of social, cultural, and environmental dimensions to provide a comprehensive evaluation of the effectiveness of productive *zakah*.

In practical terms, the findings suggest that BAZNAS would benefit from enhancing its empowerment initiatives by complementing productive financing with integrated support mechanisms, including continuous business mentoring, systematic entrepreneurship development, sustainable market linkages, targeted financial literacy programs, and environmental sustainability awareness. These complementary interventions are essential to bridge the identified gaps and foster sustainable economic outcomes.

This study calls for future research to (1) employ larger, diversified samples across multiple BAZNAS Microfinance Desa programs to enhance generalizability; (2) adopt longitudinal research designs to trace empowerment trajectories and long-term sustainability over extended timeframes; and (3) conduct comparative analyses between the Modified IPZ and alternative evaluation frameworks, including the CIBEST Model, the Sustainable Livelihood Framework, and *Maqasid*-aligned indices. Such investigations will contribute substantially to the evidence base supporting Islamic microfinance and *zakah*-based development initiatives.

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