



Analysis of the Effectiveness of ZISWAF Management in Increasing the Economic Independence of Mustahik

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Abstract: ZISWAF (Zakat, Infaq, Alms, and Waqf) is a form of social financial instrument in Islam that plays a strategic role in reducing poverty and promoting community economic empowerment. Ziswaf has been implemented since the time of the Prophet Muhammad SAW. Among these instruments, some are obligatory, such as zakat, while others are voluntary, such as infaq, sedekah, and waqf. This study aims to examine the extent to which the effectiveness of ZISWAF management can enhance the economic independence of beneficiaries. This qualitative study employs a systematic literature review approach, aiming to compile and analyze previous research findings within the context of ZISWAF effectiveness and its impact on beneficiary independence. The literature reviewed was obtained from various scientific sources such as national and international journals, reports from zakat management institutions, and government publications, selected based on specific inclusion criteria. The data in this study were analyzed using a thematic approach to uncover patterns, research gaps, and theoretical contributions related to ZISWAF management. The findings of this study indicate that productive, systematic, and transparent management of ZISWAF can have a positive impact on the sustainable improvement of the economic independence of beneficiaries.

Keywords: ZISWAF; Economic Independence; Effectiveness; Islamic Economics; Mustahik

Introduction

In recent decades, economic inequality and poverty have remained fundamental problems faced by Muslim communities, especially in developing countries such as Indonesia.(Putra, Ridlwan, and Fahrullah 2025)Amid these challenges, the Islamic financial system offers an approach based on social and spiritual values through a social financial instrument known as ZISWAF (Zakat, Infaq, Sedekah, and Waqf). ZISWAF functions not only as a wealth distribution mechanism but also as a tool for economic empowerment that can create social transformation if managed effectively and productively.(Rizal and Mukaromah 2020)

The phenomenon of increasing attention to ZISWAF, both from Islamic financial institutions and socio-religious institutions, shows the great potential of this sector in overcoming structural poverty and creating economic independence among mustahik

(beneficiaries).(Ghofur 2024)Various productive zakat and waqf programs have been implemented by zakat collection institutions and waqf administrators, ranging from providing business capital, skills training, to establishing a community-based sharia entrepreneurial ecosystem.(Syaripuddin 2024)

However, the effectiveness of ZISWAF management remains a major question. Many programs are administratively successful but do not necessarily have a significant impact on the economic sustainability of those who mustahik (beneficiaries). Therefore, a systematic study is needed to examine how ZISWAF management is implemented, its effectiveness in empowering those who mustahik (beneficiaries), and the factors that support and hinder the achievement of these goals.

Theoretical Basis

Islamic social financial instruments such as Zakat, Infaq, Sedekah, and Waqf (ZISWAF) play a strategic role in achieving economic justice and equitable wealth distribution within society. In the context of Islamic economics, ZISWAF is viewed not only as an obligatory act of worship but also as a systemic solution to address poverty and social inequality.(Masyhadi 2022)According to Zada, zakat has two main dimensions: an individual spiritual dimension and a social dimension. From a spiritual perspective, zakat serves as a means of purifying the wealth and soul of those who pay it. In this context, zakat becomes a vertical form of worship, a form of direct connection between humans and God. Meanwhile, the social dimension of zakat reflects its role in addressing poverty and economic inequality, as well as serving as an instrument for realizing social justice in society.(Masyhadi 2022)Zakat is a Muslim's obligation to pay a portion of their wealth based on established provisions and limits (nisab). The Islamic command to pay zakat is not a recommendation, but rather an obligation.(Wathani et al. 2023).

In Indonesia, the potential for ZISWAF is enormous. According to a 2023 report by BAZNAS, the national zakat potential reaches over IDR 300 trillion per year, but the actual collection remains below 5% of the total potential.(Badan Amil Zakat Nasional 2024)This highlights the challenges of effective management, education, and distribution. Meanwhile, productive waqf is also beginning to be developed as an alternative for long-term social financing, including in the form of cash waqf and productive asset waqf.

Various zakat and nazhir institutions have developed ZISWAF-based economic empowerment programs, for example through micro-business training, provision of working capital, and entrepreneurial mentoring.(Masyhadi 2022),(Nizar 2016)There is

also the development of zakat (alms and waqf) through collaboration with community institutions driven by youth in villages.(Zaenurrosyid, Sholihah, and Sarjuni 2021).

However, the effectiveness of these programs in efforts to increase the economic independence of mustahik is still an issue that requires systematic academic evaluation.(Rafani 2018). Zakat collection institutions face many obstacles in their distribution and development, so most beneficiaries need to be evaluated.(Sukarna, Hubeis, and Suryahadi 2023).

This literature review was chosen to fill the gap between the ever-evolving practice of ZISWAF management and the lack of comprehensive academic evaluation of its impact on the economic independence of mustahik (recipients of Zakat). Many previous studies have focused on aspects of zakat collection or reporting transparency, but few have examined how ZISWAF is effectively managed within the context of long-term empowerment.

In addition, in the era of digitalization and increasing community participation in Islamic social finance, this study is relevant to see what are the success factors and obstacles in ZISWAF management according to various previous research findings.

Research Methodology

This study uses a systematic literature review approach to analyze and synthesize various previous studies that discuss the effectiveness of ZISWAF (Zakat, Infaq, Sedekah, and Waqf) management in increasing the economic independence of mustahik (recipients of Zakat, Infaq, Sedekah, and Waqf). This method aims to identify patterns, gaps, and conceptual contributions from previous studies. A literature review is a structured, clear, and repeatable approach to identify, evaluate, and synthesize various scientific works and ideas produced by researchers and practitioners.(Ulhaq and Rahmayanti 2020).

The data sources in this study were obtained from various national and international scientific literature, official reports from ZISWAF management institutions such as Baznas and others. Article selection was carried out by collecting various sources closely related to ZISWAF processing, both distribution and ZISWAF development programs, then selecting for the period 2015 to 2024, to remain contextual and relevant to current issues.

Results and Discussion

The results of several studies indicate that the effectiveness of ZISWAF management is significantly influenced by the approach used, institutional involvement, and the design of the empowerment program implemented. The smooth operation of

Islamic social finance activities is highly dependent on the role of financial institutions and the support of effective accounting information systems. The existence of a sound accounting information system is a crucial factor in supporting the performance of Islamic financial institutions and plays a strategic role in helping them face various operational and economic challenges.(Mahmudah, Asiyah, and Aswad 2024). The implementation of productive zakat empowerment measures by BAZNAS includes important stages such as planning, organizing, data collection, and monitoring. Although these processes have been implemented, two main obstacles remain: internal obstacles include limited funds, lack of coordination between work units, and a shortage of competent human resources. Meanwhile, external obstacles include the tendency of the community to pay zakat outside of official zakat institutions, as well as the low understanding of mustahik regarding sustainable business management.(Ghofur 2024)The studies analyzed generally highlight two major models of ZISWAF management, which are part of Philanthropy in overcoming poverty: consumptive management and productive management.(Hayati and Soemitra 2022)

ZISWAF Management Model: Consumptive vs. Productive

Consumptive zakat is generally distributed in the form of direct assistance to meet the basic needs of those entitled to receive it. While it can alleviate short-term needs, this approach is often considered less effective in increasing sustainable economic independence.(Lutfi, Fathoni, and Hadi 2023)Consumptive zakat has significant potential as a strategic tool in addressing social and economic disparities in Indonesia. However, its implementation still faces several challenges that require comprehensive management. These include the need to increase public understanding and awareness, strengthen the capacity of zakat management institutions, and integrate zakat into the national economic policy framework. If implemented through an integrated and comprehensive approach, consumptive zakat can be a key component in supporting an inclusive and sustainable development agenda at the national level.(Salam and Zen2 2024)

In contrast, the productive zakat and waqf models provide assistance in the form of business capital, skills training, and business mentoring. Productive zakat is a form of zakat distributed to those entitled to receive it as business capital to stimulate their economic activities, with the aim of increasing productivity and supporting economic growth. Zakat utilization refers to the government's efforts to manage collected zakat funds so that they can be distributed to those entitled to receive them in accordance with sharia principles. This utilization is carried out in a targeted and effective manner through a productive distribution scheme, thereby providing economic benefits that align with the primary purpose of zakat.(Ghofur 2024).

In their research, Angga Prayudi et al. (2023) found that the combination of training and capital assistance can significantly improve the business capacity of

mustahik (recipients of zakat). Productive zakat plays a crucial role in supporting micro and small businesses, which in turn can create jobs, strengthen local economies, and reduce unemployment and poverty rates.(Prayudi, Rosyetti, and Misdawita 2023)Productive zakat is considered more effective in alleviating poverty than consumptive zakat. This effectiveness stems from a comprehensive approach, where zakat distribution by amil (recipients) to those entitled to receive it is accompanied by business mentoring. This mentoring encompasses not only entrepreneurial education but also spiritual guidance so that those entitled to receive it can conduct their economic activities in accordance with Islamic sharia principles.(Ali, Amalia, and Ayyubi 2016).

Indicators in Measuring Effectiveness

Fatimah Az Zahroo et al (2025) in their research explained several main indicators used to measure the effectiveness of ZISWAF management, including:

1. Program Target Accuracy, which refers to the extent to which an intervention program such as productive zakat, social assistance, or economic empowerment program is distributed and received by parties who truly meet the criteria as the intended beneficiaries.
2. Program Socialization (Access to training and business mentoring), shows that beneficiaries are aware of the security and effectiveness of the system, so that they can understand the benefits of the fund distribution program implemented by the Zakat Collection Agency.
3. Program Objective (The ability of mustahik to manage businesses independently), through the planned programs, it is hoped that the beneficiaries will be productive and active in developing their businesses, so that the results obtained can be maximized.
4. Program Mentoring (Business Sustainability and Expansion). Guidance and supervision efforts carried out by management institutions (such as BAZNAS or LAZ) for beneficiaries (mustahik) after they receive productive zakat assistance. The goal is to ensure that the assistance provided is used optimally and sustainably.

In researchAfriyanti & Segati, (2023)The success of the productive zakat program at Baitul Mal of Aceh Province is measured by the increase in household income and the decrease in the dependence of mustahik on social assistance and changing the status of mustahik to muzaki.

Community-Based Empowerment Approach

A number of literatures emphasize the importance of a community-based empowerment approach.(Tarigas Marpaung et al. 2023).Sonita & Wira, (2019)The

- study stated that productive waqf managed by mosque nazhir not only strengthens individual economy, but also encourages local economic development based on mosque and Muslim community. This is in line with the concept of community-based Islamic social finance which aims to strengthen local economic resilience and reduce social inequality. Community-baAfriyanti, Delima, and Ahda Segati. 2023. "IMPLEMENTASI PROGRAM BAZNAS KOTA PEKANBARU DAN KESEJAHTERAAN MUSTAHIK." *Jurnal Ekonomi Islam* 1 (1): 7.
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sed ziswaf governance by empowering the community with soft skills (training/workshops) and hard skills (business capital assistance) is able to create community independence as well as motivation and enthusiasm in activities so that efforts to achieve the effectiveness of ZISWAF How a mustahik pays to become a muzaki.(Fathaniyah and Makhrus 2022).

Challenges and Supporting Factors

Several factors inhibiting the effectiveness of ZISWAF management found in ZISWAF governance

- a) Lack of managerial capacity of zakat/waqf management institutions,
- b) Limited operational funds,
- c) Lack of post-distribution monitoring of aid,
- d) Lack of integration with other Islamic financial institutions.

On the other hand, factors supporting success include:

- a) There is intensive assistance
- b) Entrepreneurship skills training,
- c) A clear monitoring and evaluation system,
- d) Digital technology support in reporting and transparency.

Conclusion

Based on a literature review, the effectiveness of ZISWAF management is largely determined by the approach applied, institutional capacity, and the design of targeted empowerment programs. Productive zakat has been shown to be superior to consumptive zakat in creating long-term impacts on the economic independence of those entitled to receive it. This is due to the integration of capital assistance with business mentoring and spiritual guidance, which encourages productivity and adherence to sharia values.

Indicators of the success of the ZISWAF program include accurate targeting of recipients, access to training and mentoring, the ability of beneficiaries to manage their businesses independently, and the sustainability and expansion of their businesses. Furthermore, the community-based approach has proven effective in strengthening local economic resilience, encouraging social transformation, and fostering community ownership of the program.

However, the effectiveness of ZISWAF management still faces several challenges, both internally, such as limited resources and coordination, and externally, such as low literacy among beneficiaries and a disconnect with the broader Islamic financial system. Therefore, strengthening governance, synergizing with various stakeholders, and utilizing digital technology are needed to increase transparency, efficiency, and accountability of ZISWAF management institutions. With integrated and sustainable efforts, zakat, infaq, sedekah, and waqf can become key instruments in creating social justice and the welfare of the community.

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