

The Influence of Productive Zakat, Work Ethic and Education on Mustahik's Welfare Case Study in Laz Jakarta

Zikal Okta Syahtria^{1*}, Sugiyono Madelan²

Universitas Mercu Buana, Jakarta, Indonesia

Corresponding Author: Zikal Okta Syahtria zikalsatria@gmail.com

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ABSTRACT

The study aimed to analyze the implementation of Total Quality Management (TQM) on the satisfaction of mustahik (zakat recipients) at Zakat Management Institutions in Jakarta. The population of the study consisted of amil in Jakarta. The sampling technique used was simple random sampling, with a sample size of 200 people. Data were collected through the distribution of questionnaires. The data analysis method employed was multiple regression analysis using SPSS 26.0. The results indicated that productive zakat significantly improved the well-being of mustahik, highlighting the importance of zakat programs focused on productivity. The work ethic of amil also played a crucial role, with amil who had a good work ethic and adequate education contributing to the effectiveness of zakat programs. However, the influence of amil's education on the well-being of mustahik was not significant, suggesting the need for additional context to enhance its impact (p-value < 0.05).

INTRODUCTION

In the context of Islamic development, zakat plays a key role in reducing poverty. The zakat that Muslims are obligated to give serves as capital for achieving sustainable development goals. Zakat can be distributed either for immediate consumption or for productive purposes. Zakat fitrah is often given consumptively during Ramadan, allowing the poor in Indonesia to share in the festive spirit of Eid al-Fitr alongside the wealthier population.

In contrast, zakat mal, which requires meeting a minimum threshold (nishab) and a year of ownership (haul), can be managed productively. This productive zakat can be distributed through two main schemes: traditional productive, typically in the form of scholarships, and creative productive, which supports business ventures with contracts like mudharabah (profit-sharing). This approach enables mustahik to gradually reduce their dependence on zakat donors.

This study is conducted in Probolinggo Regency, an area with one of the highest poverty rates within the "horseshoe" region, to evaluate how zakat distribution can enhance the entrepreneurial skills of mustahik. The Probolinggo government, in partnership with BAZNAS, is working to address poverty by channeling zakat to boost mustahik entrepreneurship, thus helping them transition from unemployment to self-employment. According to development analysis, productive zakat has a strong potential to support economic growth and reduce unemployment.

Beyond financial support, productive zakat aims to foster a mindset shift among mustahik, reducing dependency and promoting a proactive work ethic. Using the CIBEST approach, mustahik poverty can be categorized into four quadrants: materially poor but spiritually rich, materially rich but spiritually poor, both materially and spiritually poor, and both materially and spiritually rich. This dynamic inspires further study on how zakat can support mustahik entrepreneurship.

Research on productive zakat and entrepreneurship has been conducted before, such as Trisucirezeki's 2023 study on the role of zakat in improving mustahik income. Unlike previous work, this study focuses on how productive zakat builds entrepreneurial spirit, helping mustahik sustain or advance their businesses rather than remain unemployed. Other relevant research, like that of Umuri K (2023), looked at productive zakat in enhancing mustahik income. However, this research focuses on developing individual entrepreneurship.

Other studies, such as those by Putra E & Putri A (2022), examined productive zakat in social entrepreneurship, whereas this research highlights individual entrepreneurship impacts. Additionally, Latifah A and Tolkah (2020) explored how productive zakat supports MSMEs and encourages mustahik to start their own businesses. This study adds to this body of research, addressing gaps in how zakat can transition mustahik to muzakki status. Although it helps reduce unemployment, it has not yet significantly altered the economic status of mustahik. Therefore, this study aims to explore the role of productive zakat in economic empowerment and to analyze models of zakat in promoting mustahik entrepreneurship.

LITERATURE REVIEW

Resource-Based Theory

This theory examines how both organizations and individuals can leverage their existing resources to gain competitive advantage and enhance well-being. Within this study's context:

1. Productive Zakat: Seen as an economic asset, productive zakat serves as capital aimed at improving mustahik welfare. Resource-Based Theory helps illustrate how effectively using productive zakat as a resource can positively impact mustahik welfare.
2. Education and Work Ethic: These are essential resources in this framework. Education enhances skills and abilities, while a strong work ethic boosts productivity and efficiency. Resource Theory explains how education and work ethic together may moderate the influence of productive zakat on mustahik welfare.

Application of Grand Theory in Research

1. Impact of Productive Zakat: Resource Theory is applied to illustrate how productive zakat can serve as a resource that contributes to the welfare of mustahik.
2. Moderating Role of Work Ethic and Education: Resource Theory explains how work ethic and education act as resources that may moderate the relationship between productive zakat and mustahik welfare. By integrating these concepts, the study, **The Influence of Productive Zakat, Work Ethic, and Amil Education Level on Mustahik Welfare**, explores how these factors collectively impact mustahik welfare.

METHODOLOGY

This research employs a quantitative approach and inferential methods to examine the relationship between the studied variables. By utilizing multiple regression, the study aims to assess and quantify the effect of each independent variable on the dependent variable.

Data collected will be quantitatively analyzed to test hypotheses and identify patterns among variables, specifically focusing on productive zakat, work ethic, education, and mustahik welfare within Jakarta's (LAZ). The research intends to determine causal relationships among the variables, testing how productive zakat, work ethic, and amil education level affect mustahik welfare in (LAZ) Jakarta.

Multiple Regression

The study uses multiple regression analysis to examine the impact of multiple independent variables on a single dependent variable. This technique allows researchers to control for other variables and assess each independent variable's specific influence on mustahik welfare.

RESEARCH RESULT

Summary and Analysis of Respondent Data and Key Findings in LAZ Jakarta

Overview of Respondent Demographics

To understand the profile of Amil (zakat officers) in LAZ Jakarta, researchers conducted a survey of 200 respondents. This survey provides insight into factors that influence the welfare of *mustahik* (zakat recipients).

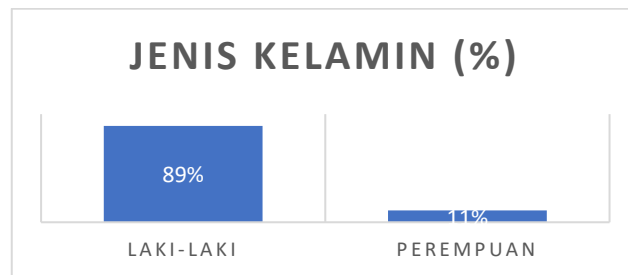


Figure 1. Gender

Source: Data processed by researchers (2024)

Respondent Description Based on Gender

The majority of respondents (89%) were male, indicating a predominance of men in Amil roles. Social and cultural norms may account for this distribution, often positioning men in public roles. However, the presence of female Amil (11%) highlights a growing diversity within zakat institutions.

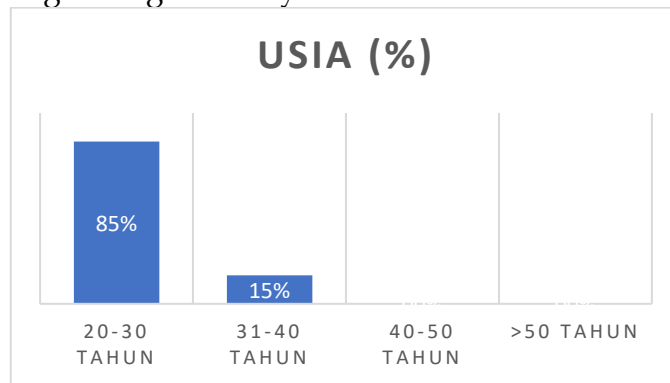


Figure 2. Age

Source: Data processed by researchers (2024)

Overview of Respondents Based on Age

Most respondents (85%) were between 20–30 years old, a productive age for learning and executing zakat management. Younger Amil are often tech-savvy and more inclined to engage with social media, which can enhance outreach efforts and modernize zakat management practices.

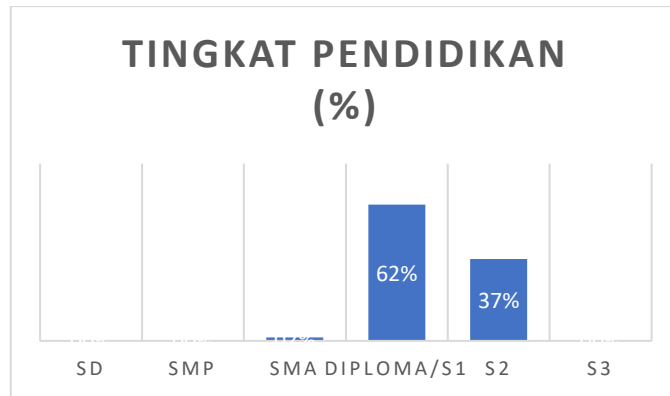


Figure 3. Education

Source: Data processed by researchers (2024)

Overview of Respondents Based on Education Level

A significant portion (62%) of respondents held at least a diploma or bachelor's degree, providing them with a robust foundation for understanding zakat principles. This education level is beneficial for the analytical and managerial aspects of zakat, contributing to effective decision-making and program administration.

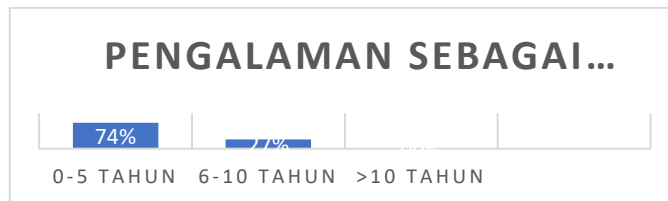


Figure 4. Experience

Source: Data processed by researchers (2024)

Respondents' Description Based on Questions Regarding "Experience as Amil"

Most Amil had 0–5 years of experience (74%), indicating a relatively fresh workforce in zakat institutions. Those with more experience (6–10 years) may possess a deeper understanding of zakat complexities, handling more challenging scenarios effectively.

Validity and Reliability Test

The validity of survey items was confirmed with a correlation threshold of >0.30, while reliability testing yielded satisfactory results, supporting the consistency of the measurement tools. These tests confirm the reliability of the survey for assessing productive zakat, work ethic, and mustahik welfare.

Table 1. Productive Zakat Validity Test

		Correlations		
		r hitung	r kritis	Kesimpulan
PB1	Pearson Correlation	0,509	0,30	Valid
PB2	Pearson Correlation	0,611	0,30	Valid

PL1	Pearson Correlation	0,579	0,30	Valid
PL2	Pearson Correlation	0,608	0,30	Valid
PW1	Pearson Correlation	0,607	0,30	Valid
PW2	Pearson Correlation	0,566	0,30	Valid

Table 2. Work Ethic Validity Test Correlations

		r hitung	r kritis	Kesimpulan
KK1	Pearson Correlation	0,474	0,30	Valid
KK2	Pearson Correlation	0,576	0,30	Valid
DS1	Pearson Correlation	0,435	0,30	Valid
DS2	Pearson Correlation	0,612	0,30	Valid
JJ1	Pearson Correlation	0,426	0,30	Valid
JJ2	Pearson Correlation	0,535	0,30	Valid
TJ1	Pearson Correlation	0,476	0,30	Valid
TJ2	Pearson Correlation	0,595	0,30	Valid
RJ1	Pearson Correlation	0,432	0,30	Valid
RJ2	Pearson Correlation	0,438	0,30	Valid
TK1	Pearson Correlation	0,422	0,30	Valid
TK2	Pearson Correlation	0,491	0,30	Valid

Table 3. Validity Test of Mustahik Welfare Correlations

		r hitung	r kritis	Kesimpulan
KF1	Pearson Correlation	0,458	0,30	Valid
KF2	Pearson Correlation	0,398	0,30	Valid

KM1	Pearson Correlation	0,473	0,30	Valid
KM2	Pearson Correlation	0,467	0,30	Valid
KS1	Pearson Correlation	0,631	0,30	Valid
KS2	Pearson Correlation	0,521	0,30	Valid
KP1	Pearson Correlation	0,482	0,30	Valid
KP2	Pearson Correlation	0,528	0,30	Valid
KA1	Pearson Correlation	0,569	0,30	Valid
KA2	Pearson Correlation	0,499	0,30	Valid

Based on tables a to c above, it is known that the results of all items in the productive zakat, work ethic, and mustahik welfare variables have a correlation value of > 0.30 (Azwar, 2016) which is indicated by r count (Pearson Correlation) $> r$ critical. So that all statement items used to measure these variables are valid and these items can be used entirely in the study. The next test is to conduct a reliability test. Reliability refers to the extent to which a measurement instrument or test can provide consistent and reliable results. There are several methods used to test reliability, and some of them involve the use of reliability coefficients. The reliability test in this study uses alpha cronbach to test the reliability of the questionnaire.

Table 4. Productive Zakat Reliability Test

Reliability Statistics			
Cronbach's Alpha	N of Items	Critical point	Description
0,605	6	0,6	Reliable

Source: Data processed by researchers (2024)

Table 5. Work Ethic Reliability Test

Reliability Statistics			
Cronbach's Alpha	N of Items	Critical point	Description
0,719	12	0,6	Reliable

Source: Data processed by researchers (2024)

Table 6. Reliability Test of Mustahik Welfare

Reliability Statistics			
Cronbach's Alpha	N of Items	Critical point	Description
0,673	10	0,6	Reliable

Source: Data processed by researchers (2024)

Based on the results of the reliability test that the researcher has conducted, it was obtained that all questionnaire reliability values were greater than 0.60 (Azwar, 2016). The results of this test indicate that all statement items used are reliable so that it can be concluded that the measuring instrument used to measure productive zakat, work ethic, and mustahik welfare has provided consistent results.

Descriptive Variable

The average scores for productive zakat, work ethic, and mustahik welfare suggest positive outcomes. Respondents demonstrated a strong commitment to their roles, which can positively impact the effectiveness of zakat programs. The welfare of mustahik showed consistent improvement, reflecting a beneficial impact from zakat initiatives:

Table 7. Descriptive Variables X1, X2, X3 and Y

Variable	Amount	Min-Max	Mean	Standard Deviation
Productive Zakat	200	11 - 30	26,47	2,74
Work Ethic	200	29 - 60	52,85	4,56
The Welfare of Mustahik	200	24 - 50	44,11	3,84

Source: Data processed by researchers (2024)

The table above shows that the average productive zakat is at 26.47, which indicates that most respondents have a good understanding and implementation of productive zakat. The relatively small standard deviation (2.74) indicates that the data is fairly consistently distributed around the average. These results indicate that zakat recipients are generally satisfied with their performance in managing the assistance received. The high average work ethic (52.85) indicates that respondents have a strong commitment to their work. This figure shows that overall, respondents have a strong commitment to their work. This can be interpreted as meaning that the majority of individuals in the group have high motivation and dedication in carrying out their duties and responsibilities. High work ethic is usually associated with better productivity, higher job satisfaction, and is likely to have a positive impact on the effectiveness of the zakat program being run. A higher standard deviation (4.56) indicates a greater difference in work ethic among individuals. A higher standard deviation indicates significant variation in work ethic among individuals. This means that although the average work ethic is quite high, there are some respondents who may have a much lower work ethic. This variation can be caused by various factors, such as differences in background, personal motivation, or working conditions. It is important to understand the factors that cause these differences in order to overcome existing challenges and improve overall work ethic. Furthermore, the average welfare of mustahik (44.11) shows that respondents feel that the welfare of zakat recipients is quite good. The relatively small standard deviation (3.84) shows consistency in the perception of welfare among respondents. This reflects the positive impact of zakat assistance on improving their quality of life.

Regression Equation

The regression equation highlights a positive correlation between productive zakat, work ethic, and education on mustahik welfare, suggesting that increases in these areas lead to improved outcomes. Each unit increase in productive zakat and work ethic was linked to a corresponding increase in mustahik welfare by 0.845% and 0.394%, respectively:

Table 8. Regression Estimation Results
 Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.913	.359		2.540	.012
	Zakat Produktif	.845	.016	.603	53.809	.000
	Etos Kerja	.394	.009	.467	42.458	.000
	Pendidikan	.008	.061	.001	.140	.889

a. Dependent Variable: Kesejahteraan Mustahik

Source: EViews 13.0 output results, 2024

The equation of the regression model in this study is as follows:

Multiple regression model equation:

$$KM = \alpha + \beta_1 ZP + \beta_2 EK + \beta_3 Pend + \epsilon_1$$

Description:

- KM = mustahik welfare
- a = constant
- β_1, \dots, β_3 = regression coefficient
- ZP = productive zakat
- EK = work ethic
- Pend = education
- ϵ = Standard error

Then:

Regression model equation:

$$KM = 0.913 + 0.845 ZP + 0.394 EK + 0.008 Pend + \epsilon_1$$

Based on the equation, it can be explained as follows:

Constant (a) with a value of 0.913 indicates that when independent variables such as productive zakat, work ethic, and education have a value of 0, then the value of mustahik welfare will show a tendency of 0.913 which indicates that when these variables have a value of zero, then the welfare of mustahik registered in the zakat institution is getting lower.

The regression coefficient of productive zakat is 0.845, meaning that every increase in productive zakat by one unit will increase the welfare of mustahik by 0.845%. This can be interpreted that the higher the productive zakat, the higher the welfare of mustahik.

The regression coefficient of work ethic is 0.394, meaning that every increase in work ethic by one unit will increase the welfare of mustahik by 0.394%. This can be interpreted that the higher the work ethic, the higher the welfare of the mustahik.

The regression coefficient of education is 0.008, meaning that every increase in education by one unit will increase the welfare of the mustahik by 0.008%. This can be interpreted that the higher the education, the higher the welfare of the mustahik.

Hypothesis Testing

1. Productive Zakat: The analysis confirms a positive, significant impact of productive zakat on mustahik welfare.
2. Work Ethic: The results show that an increase in Amil's work ethic is positively correlated with mustahik welfare.
3. Education: While education also positively affects *mustahik* welfare, its impact was not statistically significant.

T-Test Results

The findings emphasize the importance of targeted zakat management, work ethic development, and education enhancement among Amil. This approach may yield higher effectiveness in addressing social welfare through zakat:

1. The t-value for productive zakat is 53.809 and the probability value is 0.000 which is smaller than alpha ($0.000 < 0.05$), so it can be concluded that H0 is rejected and H1 is accepted. Based on these results, it can be concluded that productive zakat has a positive and significant effect on the welfare of mustahik.
2. The calculated t value for work ethic is 42.458 and the probability value is 0.000 which is smaller than alpha ($0.000 < 0.05$), so it can be concluded that H0 is rejected and H1 is accepted. Based on these results, it can be concluded that work ethic has a significant positive effect on the welfare of mustahik.
3. The calculated t value for education is 0.140 and the probability value is 0.889 which is greater than alpha ($0.889 > 0.05$), so it can be concluded that H0 is accepted and H1 is rejected. Based on these results, it can be concluded that education has an effect on the welfare of mustahik but not significantly.

Simultaneous Influence Test with F Test

The F test is conducted to determine whether or not there is an influence given by productive zakat, work ethic, and education together (simultaneously) on the welfare of mustahik.

The basis for decision making for the F test is:

- a) If the sig value < 0.05 , or F count $>$ F table, then there is an influence of variable X simultaneously on variable Y,

b) If the sig value >0.05, or F count <F table, then there is no influence of variable X simultaneously on variable Y.

For F table, it is obtained using the following method:

$$F \text{ table} = F (k; n-(k+1))$$

$$F \text{ table} = F (4; 200-(3+1))$$

$$F \text{ table} = F (4; 196)$$

$$F \text{ table} = 2.418$$

Table 9. Hasil ANOVA
ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	2900.134	3	966.711	5665.151	.000 ^b
	Residual	33.446	196	.171		
	Total	2933.580	199			

a. Dependent Variable: Mustahik Welfare

b. Predictors: (Constant), Education, Work Ethic, Productive Zakat

Data source processed by the Author from SPSS 29.0 (2024). In the table above, it shows that the F count is 5665.151 with Sig F of 0.000. from less than 0.05 and the F count value of 5665.151 is greater than the F table obtained by 2.418. If the F count value > F table or sig <0.05, by entering the value obtained F count > F table, namely 5665.151 > 2.418 or significant 0.000 <0.05, then it can be concluded that if productive zakat, work ethic, and education are carried out simultaneously, they have a significant effect on the welfare of mustahik simultaneously.

Coefficient of Determination (R-squared (R²))

The multiple correlation coefficient is carried out to determine how strong or weak the correlation (relationship) is, and can be guided by the criteria listed in the following table below.

Table 10. Results of Multiple Coefficient Values (R²)

Interval Koefisien	Tingkat Hubungan
0,00-0,199	Sangat Rendah
0,20-0,399	Rendah
0,40-0,599	Sedang
0,60-0,799	Kuat
0,80-1,000	Sangat Kuat

Source: Sugiyono (2019)

Table 11. Results of Multiple Coefficient Values (R²)

Model Summary ^b			
Model R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.994 ^a	.989	.413

a. Predictors: (Constant), Education, Work Ethic, Productive Zakat

b. Dependent Variable: Mustahik Welfare

Based on the multiple correlation coefficient (R) value is 0.994. So referring to the table above, the correlation value of 0.994 is included in the fifth interval, namely 0.80 - 1,000, which states that the form of correlation is very strong. The determination coefficient is calculated to determine how much influence productive zakat, work ethic, and education have on the welfare of mustahik. This test is carried out by looking at the R squared value. Based on the determination coefficient value (R squared) in the regression model equation of 0.989 or 98.9%, it means that productive zakat, work ethic, and education have an effect on the welfare of mustahik by 98.9%, while the remaining 1.1% is explained by other factors.

DISCUSSION

The Influence of Productive Zakat on the Welfare of Mustahik

The regression coefficient of productive zakat of 0.845 indicates that each unit increase in productive zakat will contribute to an increase in the welfare of mustahik by 0.845%. This indicates a positive relationship between productive zakat and the welfare of mustahik, where the greater the amount of productive zakat received, the higher the welfare felt by mustahik.

This result is in line with Riyadi et al. (2021) that productive zakat has a positive impact on the welfare of mustahik with a regression coefficient that also shows a positive relationship. Furthermore, Maulidia & Imam Mukhlis (2021) also found that productive zakat contributes positively to welfare, which supports the results that the more productive zakat received, the higher the welfare of mustahik.

In the statistical analysis, the t-value for productive zakat reached 53.809, which is much larger than the table value commonly used in hypothesis testing. In addition, the probability value obtained is 0.000, which is clearly smaller than the alpha significance level of 0.05, indicating a highly statistically significant result. This means that the results of this study did not occur by chance and have high consistency. Based on the results of the hypothesis test, where H0 (null hypothesis) is rejected and H1 (alternative hypothesis) is accepted, it can be concluded that productive zakat has a positive and significant effect on the welfare of mustahik. Rejection of H0 indicates that there is strong evidence that productive zakat contributes directly to increasing welfare.

Overall, these findings underline the importance of productive zakat in improving the welfare of mustahik. These results support the argument that distributing productive zakat not only provides financial assistance but also has a positive impact on improving the quality of life of its recipients. Therefore, the productive zakat program should be considered as one of the main strategies in efforts to alleviate poverty and improve social welfare. According to the research results of Herlita & Khaliq (2021) that productive zakat has a significant effect on the welfare of mustahik, supporting the conclusion of the hypothesis test that productive zakat has a significant impact. Furthermore, Wutsqah (2021) showed significant results, confirming that the impact of productive zakat on welfare is strong and consistent. According to Sugeng & Asmi Trisna Puspita (2022), the

results of this study also show that productive zakat makes a significant contribution to increasing welfare, in line with the results of the hypothesis test which rejects H₀ and accepts H₁. Furthermore, Makhrus (2019) stated that the findings of this study support that productive zakat has a positive effect on the welfare of mustahik, showing results consistent with the agreement of H₀ in the analysis. Overall, the results of the regression analysis showing a positive coefficient of 0.845, a very significant t-count value (53.809), and a probability much smaller than 0.05, all underline the importance of productive zakat in improving the welfare of mustahik. This finding is in line with many previous studies showing that productive zakat has a positive and significant impact on the welfare of mustahik. Research such as that conducted by Riyadi et al. (2021), Maulidia & Imam Mukhlis (2021), Herlita & Khaliq (2021), and others strengthen the results of this analysis by showing that productive zakat consistently contributes to improving the welfare of mustahik, supporting the conclusion that productive zakat is an effective strategy in poverty alleviation and improving social welfare.

The Effect of Amil's Work Ethic on Mustahik's Welfare

The work ethic regression coefficient of 0.394 indicates that each unit increase in work ethic will have an impact on increasing mustahik's welfare by 0.394%. This shows that there is a positive relationship between work ethic and mustahik's welfare, where an increase in work ethic will be directly proportional to the increase in welfare felt by mustahik. According to Ali & Widiastuti (2022), work ethic has a positive impact on employee welfare, although the coefficient may be different. This study supports that increasing work ethic is positively related to welfare. Furthermore, Rahman et al. (2021) found that good work ethic has a positive impact on individual well-being and productivity, reflecting a similar positive relationship between work ethic and mustahik well-being. Further statistical analysis shows a t-value for work ethic of 42.458, which far exceeds the critical value at the level of significance that is generally

CONCLUSIONS

Based on the results of the research and discussion that have been conducted, the researcher can draw the following conclusions:

1. There is a positive and significant influence between productive zakat on the welfare of mustahik in LAZ Jakarta. This means that a zakat program that focuses on productivity can improve the standard of living of zakat recipients.
2. There is a positive and significant influence between the work ethic of amil on the welfare of mustahik in LAZ Jakarta. This shows that the work ethic and education level of amil contribute to the welfare of mustahik. Amil who has a good work ethic and adequate education may be more effective in running the zakat program.
3. There is a positive but insignificant influence between the education of amil on the welfare of mustahik in LAZ Jakarta. This shows that the education level of amil contributes to the welfare of mustahik. Amil who

has adequate education may be more effective in running the zakat program, but the influence is not significant.

Implications of the influence of productive zakat, work ethic, and amil education level on mustahik welfare

1. Practical Implications for Zakat Management The results of this study indicate that productive zakat has a significant impact on mustahik welfare. The practical implications of this finding include:
2. Optimization of Productive Zakat Management Zakat management organizations (LAZ) need to ensure that productive zakat funds are allocated in a way that increases their impact on mustahik welfare. This includes providing adequate support and training to ensure that mustahik can utilize the funds effectively.
3. Implications for Work Ethic and Education This study also identified the moderating role of work ethic and education in the relationship between productive zakat and mustahik welfare
4. Work Ethic Development Work ethic training and development programs should be an integral part of zakat initiatives. A strong work ethic can increase the effectiveness of productive zakat use and help mustahik achieve better welfare.
5. Improvement of Education Better education can strengthen the impact of productive zakat on the welfare of mustahik. Therefore, LAZ and related parties should focus on improving access to education and training for mustahik, so that they can better utilize the opportunities provided.

The implications of this study highlight the importance of effective zakat management, and the development of work ethics and education in improving the welfare of mustahik. The implementation of these recommendations can help zakat institutions in achieving social goals and increasing the positive impact of the zakat program.

RECOMMENDATIONS

Based on the conclusions that have been presented, here are some suggestions that can be considered to improve the effectiveness of the zakat program at LAZ Jakarta:

1. Development of Productive Zakat Programs The results of the analysis show a positive influence between productive zakat and mustahik welfare, LAZ Jakarta should continue to develop and expand the productive zakat program. This can be done by conducting skills training, providing business capital, and mentoring for mustahik so that they can utilize zakat optimally.
2. Improving the Work Ethic and Education of Amil To improve the welfare of mustahik, LAZ Jakarta should focus on improving the work ethic and education of amil. Training programs and professional development for amil can help them to better understand and carry out their duties better. This can also include training in zakat management and interpersonal skills.

3. Continuous Monitoring and Evaluation It is important to conduct regular monitoring and evaluation of the zakat program being run. Thus, LAZ Jakarta can identify factors that influence the success of the program and make necessary adjustments to increase the impact of zakat on the welfare of mustahik.

ADVANCED RESEARCH

Further Research Further research should further investigate the specific factors in productive zakat programs that are most effective in improving welfare. Research can explore what types of productive zakat have the greatest impact and how to optimally implement them. Further research should discuss more about the components of work ethic that most influence the effectiveness of zakat programs. Research can examine training and development of work ethic for amil in order to increase their contribution to the welfare of mustahik. Considering that the influence of amil education on mustahik welfare is not significant, it is suggested that further research consider other variables.

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