

Shifting Poverty Paradigm: Maqāṣid Sharia Evaluation of Productive Zakat in Muslim Minorities

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Abstract: This research evaluates the impact of the productive zakat program Zakat Mart (Zmart) BAZNAS on the shift in the poverty paradigm among mustahik in the Muslim minority region of East Nusa Tenggara (NTT), Indonesia. Using a qualitative case study with a phenomenological approach, data were collected through observation and in-depth interviews with selected informants purposively sampled from 25 mustahik who are still actively surviving. Field data shows that this program has not been entirely smooth; out of the initial 50 mustahik empowered since 2024, the business survival rate only reached 50%, with the slow graduation to muzakki due to market price fluctuations and the tight competition of modern retail amidst the reality of The Minority Paradox. Nevertheless, through the lens of Maqashid Syariah Muhammad Abu Zahra, this study found that the success of the surviving mustahik businesses was not solely driven by financial capital, but rather by the internalisation of the pillar of tahdzīb al-fardi (character education) instilled through intensive amil mentoring. Strengthening integrity and work discipline successfully restored human dignity (karāmah al-insāniyyah) in the realm of iqāmah al-'adl, and encouraged social contributions in the realm of jalb al-maṣlaḥah. This study proves that the shift from dependency on aid to economic independence requires a synergy between the injection of material capital and the sustainable mental-spiritual reconstruction of beneficiaries.

Keywords: Productive Zakat; Maqāṣhid Sharia; Transformation, Muslim Minorities

Introduction

Zakat is not merely a religious instrument, but also a strategic Islamic social financial instrument in realising sustainable development goals, especially as a poverty alleviation instrument. The role of zakat aligns with the first global Sustainable Development Goals (SDGs) program, which is no poverty.¹ Dirie, Alam, and Maamor in their study prove that zakat can achieve 11 out of 17 SDGs, particularly in its efforts to eradicate poverty.² A study in Pakistan related to zakat, which shows that zakat makes a significant contribution in targeting several SDGs in Pakistan.³ Another study in Bangladesh has proven that zakat programs targeted at mustahik groups, especially women, show a significant increase in average household income and expenditure.⁴ In the development of the social economy, zakat is one of the instruments that has rapidly evolved, especially in the management of global zakat, which has now shifted from a consumptive model that is charitable in nature to a productive model based on economic empowerment and sustainable development to achieve comprehensive welfare goals.

The shift in the paradigm from consumptive zakat to productive zakat is at the core of efforts to realise the objectives of Sharia or Maqasid Sharia, which is the achievement of welfare through financial independence, with various zakat distribution programs, such as microfinance.⁵ Various studies affirm that the distribution of productive zakat as working capital for micro-enterprises has proven effective in boosting the income of mustahik,⁶ while also acting as a catalyst

¹ Eko Suprayitno, Mohamed Aslam, and Azhar Harun, "Zakat and SDGs: Impact Zakat on Human Development in the Five States of Malaysia," *International Journal of Zakat* 2, no. 1 (May 2017): 61–69, <https://doi.org/10.37706/ijaz.v2i1.15>.

² Khadar Ahmed Dirie, Md Mahmudul Alam, and Selamah Maamor, "Islamic Social Finance for Achieving Sustainable Development Goals: A Systematic Literature Review and Future Research Agenda," *International Journal of Ethics and Systems* 40, no. 4 (December 2024): 676–98, <https://doi.org/10.1108/IJOES-12-2022-0317>.

³ Yasir Aziz et al., "The Nexus between Zakat and Poverty Reduction, Is the Effective Utilization of Zakat Necessary for Achieving SDGs: A Multidimensional Poverty Index Approach," *Asian Social Work and Policy Review* 14, no. 3 (October 2020): 235–47, <https://doi.org/10.1111/ASWP.12212;WGROU:STRING:PUBLICATION>.

⁴ Fahami Muhammad Anis and Salina H. Kassim, "Effectiveness of Zakat-Based Programs on Poverty Alleviation and Economic Empowerment of Poor Women: A Case Study of Bangladesh," *Journal of Islamic Monetary Economics and Finance* 1, no. 2 (February 2016): 229–58, <https://doi.org/10.21098/JIMF.V1I2.539>.

⁵ Akmal Bashori et al., "THE TRANSFORMATION OF ZAKAT LAW: An Analysis of Ijtihād Maqāṣidī in the Modernisation of Zakat Practices in Indonesia," *Jurisdictie: Jurnal Hukum Dan Syariah* 15, no. 1 (July 2024): 34–72, <https://doi.org/10.18860/J.V15I1.26733>.

⁶ Hapsari Wiji Utami, "Contextualization of Productive Zakat in the Modern Era to Reduce Poverty," *Management of Zakat and Waqf Journal (MAZAWA)* 4, no. 2 (March 2023): 134–48, <https://doi.org/10.15642/MZW.2023.4.2.134-148>.

in achieving long-term economic independence.⁷ However, so far, the effectiveness of productive zakat has only been measured in terms of capital distribution. If understood from the purpose of productive zakat, it is more accurately measured in terms of the sustainability of the long-term impact of productive zakat on the socio-economic status of the mustahik, which poses the greatest challenge for zakat management institutions, including in Indonesia. Mawardi et al., in their study of 137 mustahik, have proven that zakat empowerment programs and business assistance have a positive impact on business growth and provide welfare to the mustahik.⁸ Furthermore, Herianingrum et al., also confirm in their study that empowerment programs derived from zakat have led to a reduction in the number of mustahik living below the poverty line.⁹ The National Amil Zakat Agency (BAZNAS), which is the zakat management institution in Indonesia, is facing a challenge that has shifted from the distribution benchmark to the impact benchmark of zakat programs on the sustainability and economic empowerment of mustahik.

The National Amil Zakat Agency (BAZNAS) of East Nusa Tenggara (NTT) faces unique challenges in implementing productive zakat programs. NTT is a region with socio-religious characteristics. Muslims in NTT are a minority community, so the effectiveness of the productive zakat program does not only depend on the sufficiency of capital, but also on how the program can adapt to the dynamics of a plural social environment. BAZNAS NTT has implemented one of the productive zakat programs called Zakat Mart (Zmart) as part of community empowerment (National Amil Zakat Agency, 2024).¹⁰ The program is similar to the productive zakat programs run by all BAZNAS in Indonesia, which involve the distribution of business capital. However, the phenomenon on the ground shows that the transition from mustahik to muzakki is still slow. The weakness of this transition may be due to the relatively short duration of the program, and even according to initial observations, half of the total mustahik recipients of the ZMart NTT program, which is 25 mustahik, have managed to survive from 2024 until now. This raises a crucial issue regarding the extent to which the program has touched upon the fundamental dimensions of humanity, which are the essence of Maqashid Syariah.

⁷ Razali Razali et al., "Optimization of Productive Zakat: A Catalyst for Achieving Economic Independence in Aceh," *Management of Zakat and Waqf Journal (MAZAWA)* 6, no. 1 (December 2024): 39–62, <https://doi.org/10.15642/MZW.2024.6.1.39-62>.

⁸ Imron Mawardi et al., "Analyzing the Impact of Productive Zakat on the Welfare of Zakat Recipients," *Journal of Islamic Accounting and Business Research* 14, no. 1 (2023): 118–40, <https://doi.org/10.1108/JIABR-05-2021-0145>.

⁹ Sri Herianingrum et al., "Zakat as an Instrument of Poverty Reduction in Indonesia," *Journal of Islamic Accounting and Business Research* 15, no. 4 (2024): 643–60, <https://doi.org/10.1108/JIABR-11-2021-0307>.

¹⁰ Badan Amil Zakat Nasional, "Program ZMart BAZNAS Bantu Mustahik Tingkatkan Kualitas Dan Variasi Produk Takjil Ramadhan," BAZNAS, 2024.

Several previous literatures have proven that productive zakat programs have significantly facilitated the transformation of mustahik into muzakki by improving the welfare of mustahik through capital strengthening and business empowerment in accordance with Maqashid Syariah. Widiastuti & Rani found that the empowerment of productive zakat significantly positively impacts the welfare of mustahik and enables long-term transformation into muzakki.¹¹ Santoso et al. reconfirmed by measuring and proving that the productive zakat program significantly and positively affects the welfare of mustahik, with entrepreneurial motivation and competence as intermediary factors.¹² Efforts to measure the level of mustahik welfare from the perspective of Maqashid Syariah have been conducted in previous literature. Beik & Arsyianti explained that productive zakat increased the welfare index by 96.8% and reduced absolute poverty by 91.3% among 221 recipients.¹³ Bashori et al., show that modernised zakat practices using maqashid ijthad principles connect normative teachings with contemporary social welfare goals, supporting a paradigm shift towards sustainable poverty alleviation.¹⁴

Based on previous literature on productive zakat, the majority focuses on macro indicators such as income growth and management efficiency towards mustahik, resulting in a significant gap where the dimension of mustahik's life experience and the evaluation of Maqashid Syariah on a micro level, particularly using Abu Zahra's framework, have not been deeply explored. Although Abu Zahra's framework has been used to measure the performance of zakat management institutions,¹⁵ focusing on the socio-economic dimension,¹⁶ the focus on mustahik is the main gap that needs attention and is a scientific development to not overlook the aspects of human dignity (*Karamah al-Insaniyyah*) and the protection of life (*Hifz al-Nafs*), which are actually the main triggers for the

¹¹ Tika Widiastuti and Lina Nugraha Rani, "Evaluating the Impact of Zakat on Asnaf's Welfare," *Global Journal Al-Thaqafah* SI, no. Special Issue (December 2020): 91–99, <https://doi.org/10.7187/GJATSI2020-10>.

¹² Ivan Rahmat Santoso et al., "MEDIATING EFFECTS OF ISLAMIC BUSINESS SUCCESS ON PRODUCTIVE ZAKAT AND MUSTAHIQ WELFARE," *International Journal of Business and Society* 25, no. 1 (2024): 111–27, <https://doi.org/10.33736/IJBS.6903.2024>.

¹³ Irfan Syauqi Beik and Laily Dwi Arsyianti, "Measuring Zakat Impact on Poverty and Welfare Using Cibest Model," *Journal of Islamic Monetary Economics and Finance* 1, no. 2 (2016): 141–60, <https://doi.org/10.21098/jimf.v1i2.524>.

¹⁴ Bashori et al., "THE TRANSFORMATION OF ZAKAT LAW: An Analysis of Ijtihād Maqāshidī in the Modernisation of Zakat Practices in Indonesia."

¹⁵ Alfia Azzuhra, Rina Desiana, and Ana Fitria, "Measuring the Performance of Zakat Management Baitul Mal Aceh Based on Maqashid Sharia Index," *International Journal of Zakat* 10, no. 4 (2025): 64–72, <https://doi.org/https://doi.org/10.37706/ijaz.v10i4.697>.

¹⁶ Muhammad Syafii Antonio, Sugiyarti Fatma Laela, and Thuba Jazil, "ABU ZAHRAH'S MAQASID SHARIA MODEL AS A PERFORMANCE MEASUREMENT SYSTEM," *Jurnal Akuntansi Multiparadigma* 11, no. 3 (December 2020): 519–41, <https://doi.org/10.21776/UB.JAMAL.2020.11.3.30>.

transformation of awareness from recipient to giver. Furthermore, research on zakat in areas with Muslim minorities is still very limited, as Gamon and Tagoranao concluded that mismanagement caused zakat to fail in reducing poverty among the Muslim minority in the Philippines. They also noted the limited role of the secular state in managing Islamic charity and the efforts of the government and Muslim organisations to revive zakat.¹⁷ Thus, the pattern of mustahik transformation in areas like NTT, which includes a minority Muslim population, has not been well mapped.

Antonio et al., assert that Abu Zahrah's definition and classification of maqasid syariah complement the concepts of Al-Ghazali and Al-Syatibi.¹⁸ In addition to being more comprehensive, Abu Zahrah's model is easier to operationalise when used as an indicator of the achievement of Islamic law objectives, because Abu Zahrah's maqashid syariah dimensions are more suitable for assessing the achievement of Islamic social finance, particularly in the context of human development goals in achieving welfare. The dimensions of Abu Zahra's maqashid syariah align with the views of Stiglitz, Sen, and Fitoussi, who state that the measurement of human development is based on education, balance or justice, and the quality of human life.¹⁹ It can be understood that a social finance program can be measured in its achievement of human development through Abu Zahra's maqashid syariah with dimensions of education, justice, and welfare. Furthermore, Mawardi et al. explain that the zakat empowerment and business assistance programs have a positive impact on the growth of mustahiq businesses, which benefits their welfare.²⁰ Dirie et al., prove that productive zakat by providing working capital for micro, small, and medium enterprises is an alternative method and an effective effort that lifts mustahik out of the poverty chain to become economically independent.²¹ The urgency and impact of productive zakat as an Islamic social finance instrument in economic empowerment have been extensively studied and elaborated upon, but the productive zakat program is not merely a program implemented without achieving the ultimate goals of maqashid syariah.

Despite the contributions of previous literature that prove a positive correlation between productive zakat and poverty alleviation, the majority of studies still focus on macroeconomic indicators, aggregate income growth, and the

¹⁷ Alizaman D. Gamon and Mariam Saidona Tagoranao, "Zakat and Poverty Alleviation in a Secular State: The Case of Muslim Minorities in the Philippines," *Studia Islamika* 25, no. 1 (April 2018): 97–133, <https://doi.org/10.15408/sdi.v25i1.5969>.

¹⁸ Antonio, Laela, and Jazil, "ABU ZAHRAH'S MAQASID SHARIA MODEL AS A PERFORMANCE MEASUREMENT SYSTEM."

¹⁹ M. Afdhal Chatra P et al., *PENGANTAR EKONOMI PEMBANGUNAN: Teori Dan Konsep Pembangunan Ekonomi Era Industri 4.0 & Society 5.0* (Jambi: PT Sonpedia Publishing Indonesia, 2023).

²⁰ Mawardi et al., "Analyzing the Impact of Productive Zakat on the Welfare of Zakat Recipients."

²¹ Dirie, Alam, and Maamor, "Islamic Social Finance for Achieving Sustainable Development Goals: A Systematic Literature Review and Future Research Agenda."

managerial efficiency of amil institutions.^{22&23} The dominant quantitative approach tends to reduce the meaning of poverty to mere material deficit, thereby neglecting the dynamics of the mustahik's life experiences at the micro level. On the other hand, although the Maqashid Syariah framework by Muhammad Abu Zahra has been adopted in various evaluations of Islamic banking performance and zakat governance,^{24&25} its application to dissect the reconstruction of mental resilience and human dignity (*karāmah al-insāniyyah*) in mustahik has not been adequately explored. This theoretical and empirical gap widens when considering the lack of research on the resilience of mustahik in Muslim minority regions such as East Nusa Tenggara (NTT).

At this point, the study positions its novelty. Unlike conventional zakat evaluation studies that place mustahik solely as recipients of capital benefits, this research examines the shift in the poverty paradigm from a phenomenological perspective rooted in the dimensions of *tahdzīb al-fardi*, *iqāmah al-'adl*, and *jalb al-maṣlahah* of Abu Zahra. By examining the empirical dynamics of the Zmart Program by BAZNAS amidst the reality of The Minority Paradox in NTT, this study aims to fill the gap in the literature regarding how psychosocial and spiritual transformations occur namely, the process of eroding the mentality of dependency on aid towards the emergence of self-reliance awareness as prospective muzakki. These findings are expected to not only complement the theoretical treasury of Islamic social finance regarding the aspect of human dignity in Maqashid Syariah but also offer strategic directions for amil institutions in formulating more humanistic and contextual economic empowerment models in minority regions.

Methods

This study uses a qualitative case study method based on field research. The qualitative case study methodology is to conduct an in-depth exploration of complex phenomena within a specific context.²⁶ Data were collected through in-depth interviews and observations of mustahik recipients of productive zakat in NTT with the Z Mart program since 2024, totalling 50 mustahik. However, over time, only 25 mustahik managed to persist and remain consistent in running the Z Mart program. The informants were selected, amounting to 3 informants. The selection of informants in this study was not conducted randomly, but rather using

²² Mawardi et al., "Analyzing the Impact of Productive Zakat on the Welfare of Zakat Recipients."

²³ Herianingrum et al., "Zakat as an Instrument of Poverty Reduction in Indonesia."

²⁴ Antonio, Laela, and Jazil, "ABU ZAHRAH'S MAQASID SHARIA MODEL AS A PERFORMANCE MEASUREMENT SYSTEM."

²⁵ Azzuhra, Desiana, and Fitria, "Measuring the Performance of Zakat Management Baitul Mal Aceh Based on Maqashid Sharia Index."

²⁶ Untung Lasiyono and Wira Yudha Alam, *Metodologi Penelitian Kualitatif* (Sumedang: Mega Press Nusantara, 2024).

a criterion-based purposive sampling technique to ensure the depth of phenomenological data,²⁷ regarding the transition of awareness from mustahik to muzakki. Out of a total of 50 mustahik beneficiaries of the Zmart BAZNAS NTT Program since 2024, only 25 mustahik have been able to sustain their businesses. From that target population, three key informants were selected based on four strict criteria: 1) registered and actively running the Zmart outlet business continuously for at least one full year without interruption; 2) showing a stable business growth track record based on basic bookkeeping records and periodic mentoring by BAZNAS amil; 3) has reached the phase of financial independence transition marked by the initiative of voluntary zakat or infak from business profits (meeting the criteria of had al-kifayah); and 4) willing to share inner experiences, psychosocial dynamics, and the challenges of surviving as a Muslim minority in Kupang City openly (rich and reflective lived experiences).

The determination of these three informants is considered adequate and has met the principle of data saturation at the micro-phenomenological level, where the addition of new participants no longer produces new themes or patterns of variation in psychospiritual meaning related to the transformation of dignity (*karāmah al-insāniyyah*) and the ethos of independent work.

This study consciously limits the focus of phenomenological inquiry to the surviving cohort of beneficiaries. This selection is not intended to overlook the 50% of participants who dropped out, but rather is based on an appreciative inquiry approach and a study of positive deviations. This approach aims to deeply explore the internal differentiation factors, particularly the functioning of the dimensions of tahdzīb al-fardi and character resilience, which enable beneficiaries to survive in the challenging minority ecosystem. Thus, the unit of analysis in this study focuses on the mechanisms of adaptation and the dynamics of consciousness transformation in the surviving mustahik, while a comprehensive analysis of the structural failure factors in the groups that exit is acknowledged as a limitation of the scope of this research.

The stages of this research are theoretical analysis as the foundational phase, problem assessment as the pre-field phase, data mining as the field phase, and presentation of research study results as the reporting phase. The theoretical analysis stage is conducted on Islamic social finance theories, particularly based on Abu Zahra's Maqashid Syariah, which includes the dimensions of individual education (*tahdhib al-fard*), upholding justice (*iqamah al-'adl*), and public welfare (*jalb al-maslahah*). The next stage involves problem identification and initial observation related to the phenomenon of the transition from mustahik to muzakki, which is considered to be progressing slowly in the context of the Muslim minority community. This will be followed by an in-depth data excavation

²⁷ John W Creswell, *Qualitative Inquiry & Research Design (Choosing Among Five Approaches)* (London: Sage Publications, 2013).

stage through observation and interviews using a draft questionnaire that has been synchronised with phenomenological indicators and the dimensions of Maqashid Syariah. The final stage involves analysing qualitative data to uncover the essence of the psychological, spiritual, and material transformation of mustahik into muzakki. The study results are then presented by dissecting the shift in the poverty paradigm at the individual level to provide both theoretical and practical contributions to more humane empowerment strategies.

Table 1.

Matrix of Abu Zahra's Maqasid Sharia Dimensions, Phenomenological Indicators, and Interview Instrument Draft

Abu Zahra's Dimension	Phenomenological Indicator	Draft Questions
Tahdzib al-Fardi (Individual Education)	Changes in Integrity & Work Ethos	1. Since joining this program, what changes have you experienced in managing your time and responsibilities? 2. How does this program motivate you to become a more independent person and not rely on assistance?
Iqamah al-'Adl (Establishing Justice)	Equality of Access & Dignity	1. Do you feel that this capital assistance provides a fair opportunity for families to compete economically in Kupang City? 2. Do you feel respected in your dignity as a human being (not just as an object of assistance) by BAZNAS officers?
Al-Maslahah (Public Benefit)	Economic & Communal Social Impact	1. Besides increasing income, does this business provide benefits to others around you (for example: employing neighbours)? 2. How does this business keep your family away from greater difficulties (such as usury loans/online loans)?

Transformasi (Final Output)	Awareness of Becoming a Muzakki	1. How did you feel the first time you were able to give zakat/infaq from your own business? 2. What does "becoming a muzakki" mean to you after previously being in the position of a mustahik?
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Result and Discussion

The Zakat Mart (Zmart) program by BAZNAS NTT has become a catalyst for shifting the paradigm of poverty among mustahik in minority regions. The analysis was conducted through four main dimensions that synchronise field data with Abu Zahra's theoretical framework.

Tahdzib al-Fardi (Individual Education)

This dimension is the main foundation that emphasises that worship, including zakat, aims to purify the soul and shape a character free from lowly morals.

Informant 1: *"In the past, I often opened the store whenever I wanted, but since joining Zmart and being accompanied by BAZNAS officers, I have become more disciplined with my time. I feel this is a trust from zakat funds, so I must be honest in weighing."*

Informant 2: *"This program teaches me not to give up easily." Simple bookkeeping training from the amil made me more meticulous in separating personal money and business capital."*

Informant 3: *"I feel more at ease because this business is guided by religious values." Now I feel a moral responsibility to prove that mustahik can be independent."*

The three informants showed similarities in terms of increased discipline and integrity. This proves that *Tahdzib al-Fardi* successfully transformed the mindset from dependence to independence. Theoretically, this supports Al-Attas's opinion that Islamic education encompasses moral and spiritual aspects to produce good individuals. This change in work ethic is the main trigger for the transformation of consciousness from recipients to givers. According to the statements of the three informants, the challenge they felt was the passive mentality of the informants at the beginning of the program, where the mustahik considered the zakat funds as "unconditional grants." Regarding these challenges, BAZNAS NTT has made efforts in continuous mentoring by BAZNAS, which touches on aspects of religiosity and successfully triggers entrepreneurial motivation. This is in line with the findings of Santoso et al., that the productive

zakat program significantly and positively affects the welfare of mustahik, with entrepreneurial motivation and competence as intermediary factors.²⁸

Based on the in-depth description of the character changes of the three informants, it is clear that the Zmart program does not merely function as a provider of physical capital, but rather acts as an institution for the education of the soul (*tahdhib*). The dimension of *tahdhib al-fard* within the framework of Muhammad Abu Zahra's thought essentially places the purification of the soul from bad traits and the formation of noble character as the main foundation of every act of worship, including the management of public financial instruments such as zakat.²⁹ The integration of these spiritual values aligns with Al-Attas's idea that comprehensive Islamic education must simultaneously address both moral and spiritual aspects to produce a good man.³⁰ From an economic perspective, this change in work ethic and discipline represents a tangible manifestation of human capital investment, which is crucial for permanently breaking the chains of poverty.³¹

Through intensive mentoring by BAZNAS NTT, the religiosity aspects of the beneficiaries were successfully optimised into entrepreneurial motivation and technical competence improvement, which ultimately positively supported the sustainability of their businesses and long-term welfare. This finding is in line with Mustofa & Khotib that the success of productive zakat empowerment by BAZNAS highly depends on the mechanisms of mentoring, training, and periodic supervision, rather than just providing revolving capital.³² Without intensive training in mental and character aspects (*tahdzīb al-fardi*), zakat funds are vulnerable to being eroded by momentary consumer needs.

Iqamah al-'Adl (Establishing Justice)

Justice in the context of Abu Zahra includes the recognition of economic rights and human dignity (*Karamah al-Insaniyyah*).

Informant 1: *"I feel valued. The BAZNAS officers do not see us as beggars, they position us as business partners who need to be helped to progress."*

Informant 2: *"As a minority here, access to capital is often difficult. BAZNAS provides fair opportunities without interest, allowing us to compete with other stores in Kupang."*

²⁸ Santoso et al., "MEDIATING EFFECTS OF ISLAMIC BUSINESS SUCCESS ON PRODUCTIVE ZAKAT AND MUSTAHIQ WELFARE."

²⁹ Muhammad Abu Zahrah, *Ushul Fikih* (Kairo: Dar al-Fikr al-'Arabi, 1958).

³⁰ M. Naquib Al-Attas, *The Concept of Education in Islam* (Malaysia: International Institute of Islamic Thought and Civilization (ISATAC), 1980).

³¹ Ainul Ikhsan and Roihan Habibi, *THE GREAT REDISTRIBUTION: Zakat Sebagai Solusi Ketimpangan Ekonomi Dunia* (Kuningan: Goresan Pena, 2026).

³² Mustofa Mustofa and Khotib Khotib, "Mosque-Based Community Empowerment Model Through Productive Zakat Distribution BAZNAS East Java Province," *Management of Zakat and Waqf Journal (MAZAWA)* 4, no. 2 (March 2023): 222–35, <https://doi.org/10.15642/MZW.2023.4.2.222-235>.

Informant 3: *"This assistance is fair because it not only gives money but also the neat Zmart store facilities, making customers more confident shopping at our place."*

The commonality felt by the informants is the increased social dignity and equal access. For informant 2, this program is a solution to "The Minority Paradox" in the Muslim minority regions of NTT, where market access is often complex. Productive zakat here serves as an instrument for fair wealth redistribution. This confirms the study by Gamon & Tagoranao that proper management of zakat in minority areas can reduce income inequality.³³ However, the informants felt the constraint of tight competition with modern retail in the city of Kupang. In facing the described challenges, BAZNAS NTT provided a solution by strengthening the identity of Zmart outlets and the solidarity of the local Muslim community to help mustahik maintain their market.

The enforcement of justice (*iqāmah al-'adl*) in the Zmart program in Kupang City faces dual external pressures: the expansive penetration of modern retail corporations (such as Alfamart and Indomaret) and the socio-demographic reality of Muslims as a minority entity in East Nusa Tenggara. Referring to the thoughts of Abu Zahrah (1958), justice in muamalah demands the protection of economic rights as well as the full recognition of human dignity (*karāmah al-insāniyyah*).³⁴ In the local market, the presence of modern retail gives rise to sharp structural asymmetries, where franchise stores have advantages in economies of scale, supply chain efficiency, and price certainty that marginalise the mustahik grocery kiosks. This condition exacerbates what Lee & Zhou identified as The Minority Paradox, namely the limited access to open markets faced by minority groups despite their high internal cohesion.³⁵ On the other hand, the demographic dominance of non-Muslims in Kupang City proves that the sustainability of mustahik businesses cannot be solely supported by the preferences of the Muslim group (in-group solidarity).

At this critical point, productive zakat programs work beyond the paradigm of charitable aid. As emphasised by Gamon & Tagoranao, contextual zakat governance in minority regions is capable of bridging the income gap caused by the structural limitations of secular states and the disparities of free markets.³⁶ The mustahik who endure compensate for the weakness of physical capital by activating inclusive Islamic socio-economic capital.³⁷ The values of honesty and

³³ Gamon and Tagoranao, "Zakat and Poverty Alleviation in a Secular State: The Case of Muslim Minorities in the Philippines."

³⁴ Zahrah, *Ushul Fikih*.

³⁵ Jennifer Lee and Min Zhou, *The Asian American Achievement Paradox* (Los Angeles: UCLA Sociology, 2015).

³⁶ Gamon and Tagoranao, "Zakat and Poverty Alleviation in a Secular State: The Case of Muslim Minorities in the Philippines."

³⁷ Muhammad Adlin. Sila, *Sosiologi Ekonomi (Teori Dan Praktik): Institusionalisasi, Hibridisasi, Dan Modal Sosial Ekonomi Islam Di Indonesia* (Depok: Raja Grafindo Persada, 2022).

self-dignity instilled by BAZNAS NTT are transformed into interfaith business ethics, one of which is through the provision of interest-free basic goods loans based on trust for non-Muslim neighbours. Thus, the dimension of *iqāmah al-'adl* by Abu Zahrah is substantively realised, zakat does not create exclusive economic protectionism, but rather empowers mustahik to achieve social legitimacy, penetrate minority market barriers, and build fair economic coexistence amidst the dynamics of the plural society in Kupang City.

Al-Maslahah (Public Benefit)

This dimension focuses on the common good that transcends individual interests (*jalb al-maslahah*).

Informant 1: *"The profits from this store are not only for food, but I can also finance my children's schooling until they are fluent without any delays."*

Informant 2: *"Thank God, now I can help neighbours in difficulty by lending them basic necessities without interest from my store."*

Informant 3: *"The benefits are felt when I can set aside profits to support social activities at the mosque near my Zmart outlet."*

There is a difference in focus on the impact of welfare; Informant 1 is more on family welfare, while Informants 2 and 3 have already achieved social welfare. This indicates that productive zakat has reached the level of *rahmatan lil alamin*. This data is in line with the findings of Beik & Arsyianti that productive zakat significantly increases the welfare index.³⁸ However, there are obstacles reported by the informants, namely that unstable prices of goods can threaten profit margins (economic benefit). One of the long-term solutions that might be pursued is the integration of goods supply through the Zmart system centralised at BAZNAS, which can maintain price stability at the mustahik level.

The expansion of economic impact from the household scale to communal welfare by the informants shows that the productive zakat program has successfully operationalised the dimension of *jalb al-maslahah*. As formulated by Abu Zahra, *maslahah* is the ultimate goal of all Islamic law, which is universal (*rahmatan lil alamin*) and applicable without regard to geographical boundaries or specific social stratification.³⁹ The achievement of human development based on *maslahah* is also in line with modern development indicators according to Stiglitz, Sen, and Fitoussi, which measure progress in terms of education, social justice, and the real quality of life of society.⁴⁰ The informants' ability to finance their children's education smoothly, keep their families away from the trap of usurious debt, and provide interest-free loans of essential goods to their non-Muslim neighbours,

³⁸ Beik and Arsyianti, "Measuring Zakat Impact on Poverty and Welfare Using Cibest Model."

³⁹ Zahrah, *Ushul Fikih*.

⁴⁰ Chatra P et al., *PENGANTAR EKONOMI PEMBANGUNAN: Teori Dan Konsep Pembangunan Ekonomi Era Industri 4.0 & Society 5.0*.

proves that productive zakat on a massive scale can boost both material and spiritual welfare indices.⁴¹ As a result, the management of zakat funds in the minority region of NTT has transformed into a strategic social capital that maintains economic stability while strengthening social cohesion in the midst of a plural society.

Transformasi (Final Output)

Transformation is the culmination of the program's success, which is the shift in status from mustahik to muzakki.

Informant 1: *"The meaning of being a muzakki for me is freedom. I felt very proud when I was able to give zakat for the first time from my own hard work."*

Informant 2: *"There is an extraordinary inner satisfaction when my hands are now on top." This motivates me to keep growing the store so that my zakat can also increase."*

Informant 3: *"Being a muzakki means I have been trusted by Allah to share. I cried the first time I regularly donated because I remembered how difficult it was back when I was still a recipient."*

The three informants share a strong emotional connection related to pride and self-esteem. This transformation involves a change in social identity and the "pride effect" that strengthens the motivation to break free from dependency on social assistance. Theoretically, this proves the shift in the poverty paradigm at the individual level. This result reinforces the study by Herianingrum et al., that proper empowerment leads to a reduction in the number of people below the poverty line through changes in socio-economic status.⁴² The constraint felt by the informants is the fear that their business capital will be disrupted if they have to pay a large amount of zakat during the transition period. Therefore, daily charitable donations should be practiced at Zmart outlets as an initial stage (shifting mindset) before fully transforming into permanent zakat payers.

The emotional phenomenon of pride and inner satisfaction when the informants were able to give zakat and infak for the first time confirms a profound shift in social identity. Yusuf Qardhawi has long emphasised that the fundamental goal of distributing productive zakat is to break the cycle of poverty by transforming the status of aid recipients into economic independence.⁴³ However, this article provides new empirical evidence that the transition process from the status of mustahik to muzakki involves a complex psychological reconstruction. The sustainability of the micro-enterprises of the mustahik is not merely triggered by revenue growth, but is supported by the "pride effect" when their mindset shifts

⁴¹ Beik and Arsyianti, "Measuring Zakat Impact on Poverty and Welfare Using Cibest Model."

⁴² Herianingrum et al., "Zakat as an Instrument of Poverty Reduction in Indonesia."

⁴³ Ivan Rahmat Santoso, *Zakat Produktif Dan Pemberdayaan Ekonomi* (Yogyakarta: CV. Bintang Semesta Media, 2025).

from being passive recipients of aid to active economic drivers.⁴⁴ On a macro level, the sustainable economic circulation at the grassroots level effectively reduces the absolute poverty rate.⁴⁵ On the other hand, on a micro level, the spiritual habituation through daily donations at Zmart outlets serves as an effective psychological bridge in dispelling financial anxiety (a scarcity-oriented mindset) towards the true awareness of the muzakki, where the hand that gives is considered far more noble than the hand that receives.⁴⁶ This research emphasises that the transformation of mustahik into muzakki in the Muslim minority region of NTT is a dialectical process that brings together financial strength with the strengthening of personal integrity.

Through the lens of Abu Zahra's Maqashid Syariah, it is revealed that the success of the Zmart BAZNAS NTT program lies not only in the growth of material assets but more in the effectiveness of individual education (tahdhib al-fard) that has succeeded in dismantling the mentality of dependency and building human dignity (karamah al-insaniyyah). The dynamics of "The Minority Paradox" in NTT have instead become a catalyst for the growth of strong social solidarity, where productive zakat plays a dual role as an instrument of economic justice and a glue for the social existence of the community. Although the challenges of market access and price fluctuations still loom, the paradigm shift from being objects of aid to subjects driving the economy has created a "pride effect" that is deeply psychological for the informants. The essence of this entire analysis shows that when spiritual guidance is synergised with fair business opportunities, productive zakat can foster independence that not only saves household economies but also honours the human spirit within the framework of holistic sharia goals.

Discussion

Beyond Capital Distribution: Maqāṣid, Human Dignity, and Sustainable Empowerment in Productive Zakat

The research findings shift the focus of productive zakat from the distribution of capital toward a more comprehensive empowerment process. The BAZNAS NTT Zmart program appears to provide opportunities for some zakat recipients to develop work discipline, manage their businesses more effectively, experience a sense of self-worth, and extend economic benefits to their families and surrounding communities. However, the fact that only 25 of the initial 50 recipients remain in the program suggests that the program's success cannot be judged solely by the positive experiences of those who continue to operate their

⁴⁴ Sila, *Sosiologi Ekonomi (Teori Dan Praktik): Institusionalisasi, Hibridisasi, Dan Modal Sosial Ekonomi Islam Di Indonesia*.

⁴⁵ Herianingrum et al., "Zakat as an Instrument of Poverty Reduction in Indonesia."

⁴⁶ Awang Darmawan and Rina Desiana, "Zakat Dan Pemerataan Ekonomi Di Masa Pandemi Covid-19," *Al-Azhar Journal of Islamic Economics* 3, no. 1 (2021): 12–21, <https://doi.org/10.37146/ajie.v3i1.57>.

businesses. The main argument of this study is not that productive zakat automatically eliminates poverty, but rather that capital strengthening can serve as a gateway to more sustainable change when accompanied by mentoring, fair market opportunities, and institutional management that is responsive to the local context.

These findings align with those of Mawardi, who, through a quantitative study of 137 mustahik from seven zakat institutions, found that business empowerment and mentoring programs are positively associated with business growth and the well-being of recipients. This study operates at a different level of analysis: rather than testing relationships between variables, it examines how beneficiaries understand and experience the benefits of the program in their daily lives. Meanwhile, Herianingrum emphasizes the importance of program priorities, beneficiary potential, productivity, and long-term impact. A phenomenological analysis in NTT details the processes that may link these interventions to well-being, namely changes in work ethic, business management, a sense of empowerment, and social engagement. Both approaches should therefore be viewed as complementary rather than mutually exclusive.

The dimension of *tahdzīb al-fardī* reveals that empowerment is not only related to additional economic resources but also to the formation of habits and ethical orientations in running a business.⁴⁷ Informants' statements regarding discipline in opening a store, honesty in weighing goods, separating business funds from personal needs, and perseverance in the face of difficulties indicate that the value of *amanah* takes on a practical form in business routines. This interpretation aligns with Al-Attas's notion that education from an Islamic perspective encompasses moral and spiritual development, not merely the mastery of technical skills.⁴⁸ In the context of productive zakat, the internalization of these values can be understood as the strengthening of human capacity that helps recipients use capital in a more targeted manner.

The importance of this individual transformation also underscores that mentoring is a substantive part of zakat interventions, not merely an additional service provided after capital has been disbursed.⁴⁹ Simple bookkeeping training, periodic mentoring, motivational support, and reminders regarding business ethics can help beneficiaries translate the assistance into sustainable management.

⁴⁷ Kusnan, Muhammad Damar Hulan Bin Osman, and Khalilurrahman, "Maqashid Al Shariah in Economic Development: Theoretical Review of Muhammad Umer Chapra's Thoughts," *Millah: Journal of Religious Studies* 21, no. 2 (2022): 583–612.

⁴⁸ Zhen Wang and Zhi Zeng, "Effects of Multimorbidity Patterns and Socioeconomic Status on Catastrophic Health Expenditure of Widowed Older Adults in China," *Frontiers in Public Health* (frontiersin.org, 2023), <https://doi.org/10.3389/fpubh.2023.1188248>.

⁴⁹ Rania Adel Al-Bawwab, "Zakat: Changing the Framework of Giving," *Islamic Economic Studies* (emerald.com, 2023), <https://doi.org/10.1108/ies-08-2021-0026>.

practices.⁵⁰ These findings are consistent with Herianingrum's discussion of zakat-based empowerment, which requires mechanisms for mentoring and guidance, as well as with Mawardi's work, which identifies entrepreneurial motivation and competence as factors explaining the relationship between productive zakat and well-being.⁵¹ The contribution of this research is to provide a qualitative illustration of the significance of mentoring for recipients: zakat administrators are not merely distributors of funds, but also those who help build self-confidence, discipline, and responsibility. In terms of policy implications, the quality of a program must therefore be assessed through the continuity and relevance of mentoring, not merely by the amount of capital or the number of kiosks established.

At the same time, the dimension of *iqāmah al-'adl* reminds us that business resilience cannot be attributed entirely to the character and hard work of the *mustahik*. Competitive pressure from modern retail chains, coupled with small businesses facing limitations in purchasing scale, price certainty, supply chain efficiency, and market access, further complicates the situation.⁵² Such obstacles are structural in nature; they cannot be adequately explained by weak individual motivation or a lack of group solidarity.⁵³ Mazroah's discussion of zakat management in Muslim minority communities in the Philippines also highlights the institutional context and the community's social position as crucial factors in understanding zakat's capacity to reduce poverty.⁵⁴

The context of the Muslim minority community in Kupang adds another layer of meaning to this concept of justice. The research findings indicate that community solidarity can help *mustahik* sustain their businesses, but their customer base cannot rely solely on Muslim consumers because the local community is diverse.⁵⁵ The practice of lending basic necessities interest-free to

⁵⁰ Herianingrum et al., "Zakat as an Instrument of Poverty Reduction in Indonesia."

⁵¹ Mawardi et al., "Analyzing the Impact of Productive Zakat on the Welfare of Zakat Recipients."

⁵² Ah. Soni Irawan, "Maqāṣid Al-Sharīah Jasser Auda Sebagai Kajian Alternatif Terhadap Permasalahan Kontemporean," *The Indonesian Journal of Islamic Law and Civil Law* 3, no. 1 (2022): 39–55, <https://doi.org/10.51675/jaksya.v3i1.192>.

⁵³ Royani Royani and Iwan Setiawan, "Analysis of International Trade Liberalisation In The Perspective of Islamic Economic Law Justice," *Asian Journal of Social and Humanities* 2, no. 8 (2024): 1697–1707, <https://doi.org/10.59888/ajosh.v2i8.301>.

⁵⁴ Mazro'atus Sa'adah and Uswatun Hasanah, "The Common Goals of BAZNAS' Zakat and Sustainable Development Goals (SDGs) According to Maqasid Al-Sharia Perspective," *Al-Ihkam: Jurnal Hukum Dan Pranata Sosial* 16, no. 2 (2021): 302–26, <https://doi.org/10.19105/AL-LHKAM.V16I2.4990>.

⁵⁵ F A Yahya and N Nasrulloh, "The Relevance of Maqashid Sharia in Green Economy (Study of Coastal Tourism Area Mangrove Park Labuhan, Bangkalan-Madura)," *El-Faqih: Jurnal Pemikiran Dan Hukum* ... 8, no. 3 (2022): 22, <https://ejournal.iaifa.ac.id/index.php/faqih/article/view/731%0Ahttps://ejournal.iaifa.ac.id/index.php/faqih/article/download/731/601>.

non-Muslim neighbors, as described by informants, demonstrates the potential for the values of trustworthiness and honesty to build cross-group trust. This practice can be interpreted as a form of bridging social capital—relationships that transcend one's own group boundaries and have the potential to expand the social legitimacy of a business. Evidence from three informants is certainly insufficient to conclude that the program has overcome structural inequalities or produced widespread intergroup integration. However, these findings suggest that productive zakat in pluralistic environments can be designed not as an exclusive form of economic protection, but as a means of expanding participation and fostering mutually trusting economic relationships.

The dimension of *jalb al-maṣlaḥah* becomes evident when the reported benefits of the business extend beyond the owner's income to include funding children's education, meeting family needs, providing basic necessities to neighbors, and supporting social and religious activities.⁵⁶ This pattern broadens the understanding of well-being from a measure of income to the use of income and the social benefits experienced by recipients. It is crucial to measure the impact of zakat on poverty and well-being in a multidimensional manner. This interpretation links business endeavors to basic living needs and social contributions. It aligns with the *maqāṣid* orientation, which prioritizes the public good as its goal, while also being relevant to the agenda of reducing poverty and inequality.⁵⁷

The transition from being a *mustahik* to developing an awareness as a *muzakki* represents a shift in identity and self-perception—not merely a change in economic category. It involves the ability to give zakat or *infak* with a sense of pride, freedom, responsibility, and the experience of having once been in a state of need.⁵⁸ This experience demonstrates that self-reliance has psychological and moral dimensions: recipients begin to see themselves not merely as objects of aid, but as economic actors capable of sharing. Nevertheless, the awareness of giving *infaq* or zakat reported in the interviews does not in itself prove that every informant has fulfilled all the *fiqh* requirements to be categorized as a *muzakki* on a sustained basis. Therefore, the term “*mustahik–muzakki* transformation” needs to be explained as a gradual process encompassing economic capacity, an understanding of obligations, and verifiable giving practices. This distinction

⁵⁶ Mohammad Muchlis Solichin and Achmad Muhlis, “Correlation between Religiosity and Student Achievement Motivation in Islamic Education Science Students,” *International Journal of Innovation, Creativity and Change* 11, no. 10 (2020): 406–20.

⁵⁷ Wasilatur Rohmaniyah, “Optimalisasi Zakat Digital Melalui Penguatan Ekosistem Zakat Di Indonesia,” *Al-Huquq: Journal of Indonesian Islamic Economic Law* 3, no. 2 (2022): 232–46, <https://doi.org/10.19105/alhuquq.v3i2.5743>.

⁵⁸ Aris Puji Purwatiningih, “Why Do Indonesia Zakat Collection Not as Effective as Malaysia's?,” *HIKMATUNA: Journal for Integrative Islamic Studies* 6, no. 1 (2020): 74–90, <https://doi.org/10.28918/hikmatuna.v6i1.2100>.

ensures that the emotional significance of the findings is not conflated with legal status, which requires a separate assessment.

Conclusion

The findings of this study affirm that the model of productive zakat empowerment in the 3T regions (frontier and outermost regions) demands a reformulation of strategic policies from BAZNAS and the relevant regulators. First, BAZNAS needs to restructure the program performance indicators (Key Performance Indicators) by shifting from merely output-based metrics of physical capital distribution to a comprehensive assessment of the resilience index of mustahik character (*tahdzīb al-fardi*) and inclusive social capital. Field assistance should not be merely administrative; instead, it must be formalised in the form of sustainable sharia business literacy modules to mitigate the high program drop-out rate. Second, in facing market asymmetry due to the expansion of modern retail corporations in the 3T regions, BAZNAS, together with local governments, needs to initiate a centralised supply chain hub or zakat distribution cooperative. The consolidation of large-scale procurement is crucial to reduce inter-island logistics costs, maintain the stability of redemption prices for Zmart outlets, and ensure that the profit margins for mustahik remain competitive. Third, for Islamic social finance regulators, affirmative policies in minority and border regions must position zakat as an instrument of interfaith social integration, not an exclusive economic entity. This can be realised through the facilitation of sharia-compliant microfinance regulations free from usury (*qardh al-hasan*) integrated with local payment digitalisation, so that beneficiaries have sustainable competitiveness in a plural economic ecosystem.

Although providing deep insights, this research has methodological limitations that need to be noted. The limitation of informants to only the group of mustahik who actively persisted has the potential to create survival bias, so the dynamics of failure, mental degradation, and structural obstacles experienced by the 50% of the group that dropped out have not been reflected evenly in this evaluation of Maqashid Syariah. Oleh karena itu, penelitian lebih lanjut sangat dianjurkan untuk melakukan studi komparatif yang seimbang antara mustahik yang bertahan dan mereka yang dikeluarkan (drop out) guna memetakan evaluasi Maqashid Syariah secara lebih holistik dan objektif.

Based on these limitations, the suggestion for the next research gap is to conduct a comparative study between minority and majority Muslim regions using the same Maqashid Syariah framework to observe the differences in the transformation patterns that occur. Future researchers are also advised to use mixed-methods to strengthen qualitative findings with broader econometric data. Lastly, there is a great opportunity to research the integration of digitalisation in

Islamic social finance (such as the use of QRIS or e-commerce) in accelerating the transformation process of mustahik into muzakki in the 4.0 industrial era.

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