

## **PRODUCTIVE ZAKAT AS A STRATEGY FOR ECONOMIC RESILIENCE AND RECOVERY: A STUDY OF THE IMPLEMENTATION OF THE BAZNAS Z-CHICKEN PROGRAM**

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### **ABSTRACT**

*This study aims to analyze the economic empowerment of mustahik through the utilization of productive zakat in the Z-Chicken Program, managed by the National Azan Agency (BAZNAS) in Semarang City, and to examine its implications for mustahik's resilience and economic recovery. This study used a qualitative method with a descriptive analytical approach. Data collection techniques were conducted through interviews, observation, and documentation with BAZNAS officials, program facilitators, and Z-Chicken beneficiaries. The research results show that the Z-Chicken Program has been implemented through mechanisms of socialization, selection, and assessment of mustahik; provision of business capital; skills training; intensive mentoring; and periodic supervision and reporting. This program normatively reflects the concept of productive zakat, which aims to increase the business capacity and economic independence of mustahik. From an economic recovery perspective, Z-Chicken can provide alternative sources of income and help some mustahik recover from vulnerable economic conditions, primarily by providing initial capital and business access. However, from an economic resilience perspective, only a small percentage of beneficiaries can sustain their businesses. A low entrepreneurial spirit, a lack of business mentality, dependence on other employment, and income instability are the main factors contributing to the weak economic resilience of some beneficiaries. This results in a suboptimal transformation of beneficiaries into independent and competitive entrepreneurs. Thus, the Z-Chicken Program contributes to the economic recovery of mustahik recipients, but it has not yet fully strengthened their economic resilience in a comprehensive and sustainable way. Strengthening the potential-based selection process, improving the quality and intensity of mentoring, and transforming the business mindset are needed to make this program more effective in creating independent, economically resilient mustahik.*

**Keywords:** *Productive Zakat, Economic Resilience, Economic Recovery, Z-Chicken.*

### **I. INTRODUCTION**

Zakat plays a strategic role in the socio-economic life of Muslims. For those who pay zakat, it purifies the soul, purifies wealth, and strengthens social solidarity. For those who mustahik (recipients of zakat), zakat serves as socioeconomic security by fulfilling basic needs, protecting against vulnerability, and creating new business opportunities. Effective zakat management can support more equitable income distribution, stimulate economic activity, and serve as an instrument for poverty alleviation (Hilmi Ridho, 2020).

As a zakat management institution, BAZNAS has a mandate to manage zakat in a structured manner in accordance with Law Number 23 of 2011, including its collection, distribution, and utilization. BAZNAS Regulation No. 3 of 2018 emphasizes that zakat utilization includes productive economic programs, such as the provision of capital, business training, equipment assistance, and

mentoring for mustahik. Thus, productive zakat is an important instrument in supporting the independence of mustahik. (*Undang-Undang RI Nomor 23 Tahun 2011 Tentang Pengelolaan Zakat*, 2011). Based on BAZNAS Regulation No. 3 of 2018, zakat distribution includes education, humanitarian, health, da'wah, and advocacy programs. Consumptive zakat distribution can take the form of staple foods, medical assistance, and da'wah activities. Meanwhile, zakat utilization includes distribution for economic programs (*Peraturan BAZNAS No. 3 Tahun 2018*, 2018).

Zakat utilization in an economic context can be channeled into business capital assistance, business equipment, skills training, and entrepreneurial development. The goal is to increase productive capacity, encourage entrepreneurship, and empower zakat recipient communities based on their region and local economic potential, thereby improving welfare and reducing poverty. One of the productive zakat programs developed by BAZNAS is the Z-Chicken program, a micro-enterprise-based empowerment model, specifically for fried chicken businesses. This program not only provides capital in the form of carts, cooking utensils, and raw materials, but also provides business training and intensive mentoring for those who are mustahik (recipients of zakat). The ultimate goal is for those who are mustahik to become full-fledged zakat payers.

In Semarang City, the Z-Chicken program was officially launched on July 16, 2022 (Takhrodjie, 2022). The quota for Z-Chicken program beneficiaries in Semarang City is 37. Based on the author's preliminary research, at least 49 beneficiaries of the Z-Chicken program in Semarang City are still running their businesses. Meanwhile, 15 beneficiaries no longer run their businesses or have been transferred to other beneficiaries (Fuad, 2023). However, initial findings indicate that the program's implementation has not fully achieved its goal of increasing eligible participants' economic independence. Of the 37 recipients of the Z-Chicken program in Semarang City, only seven are still operating their businesses, and only two of them have become muzaki (alms payers). Meanwhile, the other 30 have either stopped their businesses or transferred them to other recipients. This phenomenon suggests that providing initial capital and training is insufficient to sustain economic recovery.

Several previous studies have shown that productive zakat can increase the income of recipients of charity (mustahik) and reduce poverty. However, many studies also found that program effectiveness is significantly influenced by targeted accuracy, intensive mentoring, and business sustainability. However, there has been little research on how productive zakat functions as an economic recovery strategy within the Z-Chicken program. Therefore, this study aims to analyze the implementation of productive zakat in the Z-Chicken program and assess the program's effectiveness as an instrument for economic recovery for recipients of charity (mustahik) in Semarang City.

## **I. LITERATURE REVIEW**

### **1. Productive Zakat in the Perspective of Islamic Economics**

Productive zakat is a form of zakat utilization aimed at increasing the economic capacity of those entitled to receive it through business activities that generate sustainable income. From an Islamic economic perspective, productive zakat is not only a means of fulfilling basic needs but also an instrument of social transformation, elevating those entitled to it into economically independent individuals (Thoriquddin, 2014). Productive zakat has great potential to create new economic activities and reduce dependence on consumer assistance. (Asmani, 2016). Productive zakat utilization is achieved through the provision of business capital, skills training, business equipment, and business mentoring, enabling recipients of zakat to develop their economic capacity. Thus, productive zakat can serve as a mechanism for community-based economic development that has a long-term impact on poverty alleviation.

### **2. Economic Recovery Theory**

Economic recovery refers to the process by which households or vulnerable groups seek to restore their income, assets, and economic capacity after experiencing stress or shock, whether from

an economic crisis, pandemic, job loss, or other social conditions. This recovery can be seen through household coping and adaptation strategies (Yuniarti et al., 2022). Furthermore, studies of informal workers during the pandemic show that social support and financial planning are crucial elements in household economic recovery. At the macro level, economic recovery also involves mitigating structural vulnerabilities through economic diversification, fiscal policy, and productive capital (Ariffianti & Maryam, 2025). Economic recovery occurs through the restoration of business assets, income stability, increased adaptability, and the reestablishment of sustainable livelihoods. In the context of zakat-based empowerment, economic recovery is significantly influenced by capital adequacy, quality mentoring, business training, and access to markets for beneficiaries. Therefore, productive zakat can serve as a strategic instrument to accelerate the economic recovery process for poor households, particularly when its utilization program is designed with a livelihood recovery approach.

### **3. Economic Resilience Theory**

Economic resilience is the ability of individuals or households to face, survive, and recover from economic shocks (Susanti & Murlianti, 2025). Economic resilience is an adaptive capacity that enables economic actors to maintain basic economic functions despite unstable environmental conditions. Indicators of economic resilience include diversification of income sources, risk management, business flexibility, access to capital, and business sustainability. Livelihood strategies, financial management, and economic coping are crucial factors in building household resilience, particularly in vulnerable communities such as those of fishermen (Ira Mustika, Tin Herawati, 2023). Financial literacy also plays a crucial role in strengthening family economic resilience. Research shows that proactive, flexible, and structured financial behavior is a characteristic of resilient households (Prasetya, 2024). In the context of productive zakat, the economic resilience of those entitled to receive zakat is reflected in their ability to maintain their microenterprises in the long term, adapt their marketing strategies, manage their finances, and expand their businesses after receiving initial assistance. The higher the level of economic resilience of those entitled to receive zakat, the greater their chances of escaping structural poverty.

### **4. ACTORS Model in Empowering Mustahik**

The ACTORS model is a framework for measuring the quality of mustahik empowerment. As explained by Sarah Cook and Steve Macaulany in Bashith, this model consists of six components: Authority, Confidence and Competence, Trust, Opportunity, Responsibility, and Support (Bashith, 2012). Authority is the desire to align oneself with the authority held, fostering a strong stance and a better work ethic. Confidence and Competence are the emergence of self-confidence to change circumstances and the awareness of oneself as able to change. Trust is a state that motivates: when given trust or a mandate, one can carry it out and improve the situation. Opportunity provides the community with chances to develop their potential, and they can choose and pursue what they see as their own potential. Responsibility is a sense of responsibility to change for the better when accepting and carrying out the process of change. Support is the need for assistance from various elements to make changes for the better. Using the ACTORS model, the effectiveness of productive zakat programs, such as Z-Chicken, can be comprehensively assessed.

### **5. Previous Research**

Research on the effectiveness of productive zakat in meeting the economic needs of those entitled to receive it has been extensive, with varying results depending on the program context and the quality of implementation. In their study, "The Effectiveness of Productive Zakat in Empowering MSMEs (A Case Study of MSMEs in Pedan, Klaten, Central Java)," Usman and Sholikin (2021) found that the BAZNAS productive program in Pedan District increased MSMEs' income after receiving capital assistance and mentoring. This demonstrates that productive zakat is effective when directed at community groups with sufficient business potential (Usman & Sholikin, 2021).

Research by Kholis and Mugiyati (2021), entitled "Distribution of Productive Zakat for Reducing Urban Poverty in Indonesia," shows that distributing productive zakat through the qard al-hasan mechanism and business equipment assistance can reduce poverty levels in urban areas, particularly when zakat is directed to the small and medium-sized business sector. They emphasize that the program's success is largely determined by the accuracy of targeting and the beneficiaries' ability to manage revolving capital (Kholis & Mugiyati, 2021).

Furthermore, Wahyuningsih (2020), in her study "The Effectiveness of Productive Zakat on Poverty Alleviation: A Case Study of the BAZNAS in Bengkalis Regency," found that the effectiveness of productive zakat is strongly influenced by the quality of mentoring and the managerial capacity of beneficiaries. This study found that the distribution of productive zakat at BAZNAS Bengkalis was less effective at reducing poverty due to insufficient intensive mentoring and inaccurate targeting (Wahyuningsih, 2020).

The fourth study by Riyadi et al. (2021) in the journal *Islamic Finance* highlights the importance of collaboration between zakat institutions and Islamic microfinance institutions. The study, titled "The Effect of Utilizing Zakat Fund on Financing Production to Achieving Social Welfare: In Indonesia as a Case Study," confirms that the low level of productive zakat distribution in Indonesia is due to weak synergy between institutions. They recommend establishing collaborative mechanisms to enhance the effectiveness of productive zakat utilization (Riyadi et al., 2021).

From these four studies, it can be concluded that productive zakat has significant potential to increase the income and welfare of mustahik (recipients). However, its success is greatly influenced by the preparedness of the recipients, intensive mentoring, access to capital, and business management skills. No research has specifically examined productive zakat as an economic recovery strategy through microfranchise schemes such as the Z-Chicken program. Therefore, this study fills this gap.

## II. METHODOLOGY

This study uses a descriptive qualitative approach to deeply understand the implementation process and impact of productive zakat in the Z-Chicken program of BAZNAS Semarang City. Research data were obtained through in-depth interviews with program managers, facilitators, and recipients of assistance, as well as through direct observation at business locations and documentation in the form of activity reports, program archives, and training materials. Informants were selected purposively based on their direct involvement in program implementation. Data were analyzed using Miles and Huberman's model through the stages of data reduction, data presentation, and conclusion drawing/verification to identify patterns, generate findings, and understand the meaning behind program implementation. Data validity was maintained through source and method triangulation, with comparisons of interview results, observations, and documentation. This approach allows researchers to obtain a comprehensive picture of how zakat and assistance are implemented, and how the mustahik experiences the economic impact of the Z-Chicken program.

## III. RESULTS AND DISCUSSION

### Implementation of the Z-Chicken Program as a Productive Zakat Model in Semarang City

Based on field findings during the Z-Chicken program implementation phase, BAZNAS Semarang City implemented a systematic, structured empowerment mechanism for eligible beneficiaries across several key stages, from program socialization to supervision and periodic reporting. This series of stages illustrates how zakat is operationalized as an economic empowerment instrument that is both charitable and transformational.

#### 1) Program Socialization

The Z-Chicken program is being promoted through various communication channels, both formal and informal. BAZNAS uses social media platforms such as Instagram, Facebook, and WhatsApp as its primary means of disseminating information, while also collaborating with partner

institutions, including subdistricts, religious study groups, and religious organizations such as the Central Java Grand Mosque Women's Study Group (PIMAJT) (Ika, 2023). This process demonstrates that the outreach approach is not merely administrative but also uses socio-religious networks to legitimize and distribute community-based information. This mechanism strengthens the program's position within the socio-religious ecosystem of the mustahik community, thereby increasing the likelihood of reaching its target audience.

## 2) Mapping of Mustahik Potential and Assessment Process

The next stage is mapping potential recipients through administrative selection and eligibility assessments. This process includes collecting documents such as ID cards (KTP), family cards (KK), work permits (SKTM), letters of recommendation from mosque administrators, and completing an assessment form containing socio-economic data on potential recipients. The assessment form is a crucial tool for assessing recipients' eligibility, as it not only records their economic condition but also maps their entrepreneurial potential, their dependent burden, and their household income structure. Therefore, this assessment process serves as the foundation for ensuring that the aid distributed is targeted (zakat) and in accordance with the principles of equitable zakat distribution (Fuad, 2023). However, field findings show that in practice, not all potential aid recipients consistently go through the selection process, resulting in recipients who are less mentally and entrepreneurially prepared to run a Z-Chicken business (Farida, 2023).

## 3) Analysis and Mapping of Assessment Results

Following the selection stage, BAZNAS conducts a multi-level verification and validation process to determine eligible aid recipients. This process involves an internal team and program assistants to conduct quality control before aid is distributed. This stage reflects the prudential approach to managing productive zakat, where decisions about granting aid are not solely administrative but are based on a comprehensive evaluation (Fuad, 2023).

## 4) Budget Submission and Disbursement

The funds are disbursed in the form of non-cash assistance, including business carts, cooking equipment, initial raw materials, and operational capital subsidies for the first three months. This scheme demonstrates that the ZChicken program does not merely provide funds for consumption but prioritizes productive social investment based on business assets. This model strengthens the role of zakat as an economic engineering instrument capable of creating sustainable business opportunities for those entitled to receive it (Fuad, 2023).

## 5) Business Training: Hard Skills and Soft Skills

BAZNAS provides training that covers two main dimensions:

1. *Hard skills in the form of technical training in cooking crispy chicken according to the Z-Chicken SOP, including marinating techniques, frying, and product quality standards.*
2. *Soft skills in the form of financial management and digital marketing training through e-commerce platforms.*

Even though formal training has been provided, field findings indicate that most mustahik experience difficulties implementing the material, especially in digital marketing (Yayuk, 2023). Age factors, limited technological literacy, and low learning initiative are the main obstacles to optimizing training (Mirzah, 2023).

## 6) Program Intervention and Provision of Business Facilities

The program intervention is not only in the form of initial capital, but also includes building the Z-Chicken brand identity through cart design and the official BAZNAS logo (Mimin, 2023). his

shows that the program is not only focused on production, but also on building the business's positioning as a zakat-based social brand (RI, n.d.). The provision of standardized equipment and raw materials reinforces the social franchise concept, where product quality is controlled to maintain the program's consistency and reputation.

### **7) Intensive Mentoring**

Mentoring is provided through regular group meetings and personal support. Mentors act as facilitators, motivators, and evaluators of business development (Sulastinah, 2023). However, mentoring effectiveness faces challenges, including a limited number of mentors relative to beneficiaries and irregular mentoring schedules at times.

### **8) Supervision and Reporting**

The final stage is supervision and reporting, conducted periodically through financial reports and business development reports. This reporting serves as a monitoring tool to track beneficiaries' progress in economic empowerment. However, in practice, not all beneficiaries comply with routine reporting requirements, making it difficult to measure the program's impact accurately (Mirzah, 2023).

However, the study found that not all stages were running optimally. The beneficiary selection was not thorough; beneficiaries did not fully understand the training; mentoring was inconsistent; and some evaluations were not followed up on. This led many beneficiaries to quit their businesses, leaving only 7 of the 37 beneficiaries still in business.

## **Analysis of the Implementation of the Z-Chicken Program from the Perspective of Productive Zakat Theory in Islamic Economics**

From an Islamic economic perspective, zakat is understood not only as a charitable instrument for wealth distribution but also as a strategic tool for creating socio-economic transformation for the community. The concept of productive zakat emphasizes the use of zakat funds for economic activities that can increase the productive capacity of those who are mustahik, thereby creating economic independence and shifting their status from mustahik to muzaki. This aligns with the thinking of Islamic economists such as Yusuf AlQaradawi, who emphasized that zakat must be directed toward strengthening the productivity of the mustahik so that they are not always recipients of aid, but can instead escape the trap of structural poverty (Qardhawi, 1993).

The Z-Chicken program, run by BAZNAS Semarang City, embodies the productive zakat paradigm through a micro-enterprise-based empowerment strategy. The program's implementation demonstrates the integration of zakat into business development by providing production facilities, skills training, intensive mentoring, and access to capital and raw materials. This model demonstrates a shift in zakat from mere consumer assistance to productive zakat that encourages sustainable economic activity. However, when analyzed more deeply using the productive zakat framework in Islamic Economics, the Z-Chicken program's effectiveness has not been fully optimal in realizing the ideal goals of productive zakat. This is evident in two fundamental aspects: the transformation of the entrepreneurial mentality and the pursuit of business sustainability.

### **1) Entrepreneurial Empowerment**

In Islamic economics, the success of productive zakat is measured not only by the distribution of capital, but also by the development of entrepreneurial capacity in the recipient. This capacity encompasses entrepreneurial motivation, work ethic, creativity, risk-taking, and a long-term orientation toward the business.

Field findings indicate that some beneficiaries of the Z-Chicken program have not yet demonstrated strong entrepreneurial characteristics. Many recipients still view the Z-Chicken business as a supplementary activity, rather than a primary source of income. This reflects the lack of development of the values of economic independence, which are the core objective of productive zakat.

Conceptually, this situation indicates that the program's economic education component has not yet developed a strong, productive mindset.

In Islamic economic theory, productive zakat ideally not only creates business opportunities but also fosters spiritual and economic awareness that work and entrepreneurship are forms of worship. When the mustahik (recipient of zakat) does not view business as an economic trust and social worship, the transformation process into a muzaki (payer of zakat) will be slow.

## **2) Business Feasibility and Sustainability**

The second weakness is business feasibility and operational sustainability. Many aid recipients are unable to meet minimum sales standards and experience income stagnation, even opting to abandon their businesses. In the context of productive zakat, businesses run by those entitled to receive zakat should meet the principle of viability (viability and growth potential), not simply be run as social experiments.

These findings indicate that the selection process is not fully based on a comprehensive business feasibility analysis, but remains predominantly focused on administrative and social aspects. However, from an Islamic economic perspective, productive zakat should be directed toward business sectors with market potential, competitiveness, and long-term sustainability. When businesses cease to function, zakat's role in alleviating structural poverty is not optimally fulfilled. In fact, the risk is that productive zakat will revert to short-term charitable assistance.

## **3) Degree of Transformation of Mustahik: From Passive Subject to Active Economic Actor**

Normatively, productive zakat aims to create vertical social mobility, namely a shift in the position of mustahik from passive recipients to active economic actors. In the context of Z-Chicken, this transformation is still in a transitional phase. While some mustahik have experienced increased income, they have not yet demonstrated full economic independence. This indicates that the empowerment that has occurred has not yet created complete economic self-reliance, but rather remains at a semi-dependent level, where mustahik remain highly dependent on BAZNAS facilitation.

### **Analysis of the Z-Chicken Program from an Economic Resilience Perspective**

Economic resilience, in the context of empowering beneficiaries, refers to the ability of individuals or households to maintain economic viability, absorb shocks, and adapt to changing economic conditions without returning to extreme poverty. Within the framework of Islamic development economics, economic resilience relates not only to income stability but also to business sustainability, adaptive capacity, and structural independence that enable beneficiaries to survive crises. Conceptually, the economic resilience of beneficiaries can be analyzed through three main indicators: increased income, the ability to meet basic needs, and the ability to withstand economic shocks. These three indicators reflect the extent to which productive zakat can build a long-term economic foundation for beneficiaries.

#### **1) Increased Income as an Indicator of Initial Stability**

Income growth is the earliest indicator of beneficiaries' economic resilience. Research shows that beneficiaries who survive the Z-Chicken program experience a significant increase in income compared to before participating. This increase allows them to meet basic needs such as food, children's education costs, and daily household expenses.

However, this increase in income remains volatile and not yet fully stable. Some recipients of income only experienced an initial increase, then stagnated or even declined when faced with obstacles such as less strategic sales locations, low customer numbers, or limited operating hours. This indicates that the Z-Chicken program has only created partial economic stability, not solid long-term stability. In other words, the income increase reflects short-term economic resilience, not structural economic resilience capable of protecting recipients from recurring poverty.

#### **2) The Ability to Meet Basic Needs as a Reflection of the Protective Function of Zakat**

The second indicator, the ability to meet basic needs, demonstrates the protective function of productive zakat in the lives of mustahik. For mustahik who consistently run their Z-Chicken businesses, the income they earn reduces their dependence on consumer assistance and allows them to meet their daily needs independently. However, for mustahik who experience a decline in turnover or decide to discontinue their business, the inability to meet the minimum sales standard (4–5 kg per day) directly impacts their failure to turn over their business capital. As a result, they experience economic hardship again and even choose to transfer their business to other mustahik. This indicates that the economic resilience of some mustahik remains fragile and highly sensitive to minor disruptions in their business model. This situation demonstrates that the Z-Chicken program acts as a "temporary economic buffer" for some mustahik, but has not yet fully built a sustainable resilience system for all beneficiaries

### **3) Ability to Resist Economic Shocks**

The most crucial aspect of economic resilience is an individual's ability to cope with external shocks, such as declining purchasing power, changing market trends, business competition, and personal disruptions, including time constraints from other work or domestic responsibilities. Those who survive the Z-Chicken program demonstrate relatively strong adaptive capacity, such as the ability to change sales locations, refine promotional strategies, or adjust operating hours. This demonstrates the emergence of economic resilience, which allows them to survive market dynamics. Conversely, those who resign usually lack adequate adaptive strategies. A low entrepreneurial spirit, inability to manage time, and a lack of psychological resilience to business uncertainty are key factors in the failure of business sustainability. Therefore, economic resilience is determined not only by material factors but also by non-material factors such as mindset, motivation, and managerial skills.

### **4) Inequality in the Level of Economic Resilience among Mustahik**

The research results show a disparity in economic resilience among Z-Chicken recipients. Some showed significant progress, while others fell back into a vulnerable state. This phenomenon indicates that the program has not achieved an equitable economic impact. The Z-Chicken program tends to strengthen those with existing social capital and business readiness, but is less effective for recipients with weak entrepreneurial capacity. As a result, economic natural selection occurs, with only certain groups surviving.

### **Analysis of the Z-Chicken Program as an Instrument for Economic Recovery**

Within the framework of economic development, economic recovery refers to the process of restoring the economic condition of individuals or communities after a downturn caused by structural poverty, a crisis, or an economic shock. Recovery is measured not only by increased income but also by individuals' ability to rebuild productive capacity, strengthen business competitiveness, and achieve medium- and long-term economic sustainability. The Z-Chicken program, initiated by the Semarang City BAZNAS (National Zakat Agency), is a concrete example of productive zakat utilization, designed as an economic recovery tool for eligible recipients (mustahik) through a microenterprise-based empowerment approach. This program not only provides capital assistance but also offers a comprehensive intervention package, including business facilities, skills training, mentoring, and strengthening market access.

#### **1) Program Intervention from an Economic Recovery Perspective**

Theoretically, effective economic recovery relies on four main pillars: capacity building, capital injection, skills upgrading, and market access. These four elements are reflected in the design of the Z-Chicken program. First, capital injection is implemented through assistance in the form of carts, cooking equipment, initial raw materials, and capital subsidies in the initial phase of a business. This assistance serves as an initial stimulus, enabling mustahik (customers) to begin productive economic activities without personally bearing the risk of capital. Second, skill upgrading is carried out through training in hard skills (crispy chicken production techniques) and soft skills (financial management and digital marketing). This training is intended to improve mustahik's ability to run their businesses professionally

and efficiently. Third, capacity building is seen through an intensive mentoring process aimed at strengthening entrepreneurial mentality, business mindset, and business management skills. Fourth, market access is facilitated by integration with digital platforms such as GoFood, ShopeeFood, and GrabFood, enabling recipients of food to reach a wider market and expand sales opportunities. From a design perspective, the Z-Chicken concept meets the requirements for a progressive, structured microeconomic recovery program..

## **2) Dimensions of Economic Recovery that Occurred**

The research results show that this program can create economic recovery for some mustahik, which is characterized by:

- Increasing household income,
- Reduced dependence on consumer assistance,
- The emergence of more productive business patterns,
- The formation of new skills in business management.

For successful recipients, Z-Chicken provides a transition from passive to active economic activity. They not only earn additional income but also experience increased self-confidence and entrepreneurial motivation. This reflects the emergence of self-reliant recovery, grounded in the individual's own capacity.

## **3) Factors Inhibiting Recovery Effectiveness**

Although the program design is comprehensive, its effectiveness as an economic recovery instrument remains limited by several structural and personal factors. First, the low focus of the mustahik's businesses. Many aid recipients treat ZChicken as a side business, rather than their primary source of income. This results in low business intensity and weak long-term commitment. Second, mentoring is inconsistent and inadaptive. Although mentoring is provided, its intensity and quality are not yet sufficient to fully address all the business challenges faced by mustahik, particularly amid declining revenue and market stagnation. Third, insignificant income changes for some participants. Not all beneficiaries experienced a sufficient increase in income. Some still experienced fluctuating incomes that were insufficient to cover operational costs optimally. Fourth, low levels of business sustainability. The resignation of beneficiaries and the transfer of businesses indicate that the recovery is not yet permanent, but rather temporary and fragile. This situation indicates that although economic recovery is occurring, it is not yet transformative; rather, it remains a temporary, rehabilitative effort..

## **4) Z-Chicken as a Partial Recovery Instrument**

Based on field findings, the Z-Chicken program is better positioned as an instrument for partial economic recovery rather than comprehensive economic recovery. The program has succeeded in lifting some beneficiaries out of economic hardship, but has not been able to reach all participants equally. Recovery is still heavily influenced by individual factors such as motivation, mental readiness, discipline, and previous business experience. Therefore, the program's success is determined more by the beneficiaries' personal qualities than by the program's system.

## **Analysis of Mustahik Empowerment of the Z-Chicken Program Based on the ACTORS Model**

The ACTORS model (Authority, Confidence and Competence, Trust, Opportunity, Responsibility, Support) is an empowerment approach that emphasizes that the success of an empowerment program is determined not only by material assistance but also by the process of strengthening beneficiaries' social, psychological, and structural positions. In the context of empowering mustahik through the Z-Chicken BAZNAS Semarang City program, this model is relevant to analyze the extent to which mustahik are truly empowered, not only as passive recipients of assistance, but as subjects of economic development.

### **1) Authority**

Authority refers to the extent to which a mustahik has the authority to manage their business, including making strategic and operational decisions. In the ZChicken program, mustahik are given the authority to run their businesses independently, including determining sales locations, operating hours, and daily promotional strategies.

However, this authority is limited because the franchise system established by BAZNAS requires mustahik to adhere to certain operational standards, including the use of raw materials from stock points, adherence to standard recipes, and compliance with packaging and branding requirements. Consequently, the mustahik's room for innovation and flexibility is limited, leading some to feel they lack full control over their businesses. This creates a dilemma between quality standards and business autonomy. As a result, some mustahik have not fully developed a sense of ownership of their businesses, resulting in low long-term commitment and minimal business development initiatives..

### **2) Confidence and Competence**

This dimension refers to increasing the mustahik's self-confidence and technical skills. The Z-Chicken program has conducted hard and soft skills training to improve production and managerial skills. This training provides new knowledge on cooking, financial management, and digital marketing. For those who remain, the training contributes to increased self-confidence and courage in running their businesses. They can manage production and sales processes more systematically. However, among those who quit, low entrepreneurial competency is evident in their inability to manage business challenges, including fluctuating sales, suboptimal locations, and weak financial management. This indicates that the skills transfer has not fully transformed into inherent and sustainable competencies.

### **3) Trust**

Trust encompasses two dimensions: the recipient's trust in the institution and the institution's trust in the recipient. In the Z-Chicken program, trust is demonstrated through the provision of capital assistance without a repayment scheme and a transfer mechanism that prioritizes a persuasive approach. Some beneficiaries feel valued and trusted, which motivates them to take responsibility for managing their businesses. However, the low level of active involvement among some beneficiaries indicates that institutional trust has not been fully matched by moral commitment from all beneficiaries. This incompletely internalized trust contributes to passivity and a lack of responsibility in maintaining business sustainability.

### **4) Opportunity**

Opportunity encompasses access to economic opportunities, markets, and supporting resources. The Z-Chicken program provides relatively accessible business opportunities for mustahik, especially those without prior capital or business experience. Facilitating access to digital platforms opens up a wider market potential. However, in practice, not all recipients of the right to receive benefits can optimally capitalize on this opportunity. Some have not yet activated digital platforms, are less proactive in promotions, and still rely on conventional sales. This gap between available opportunities and the ability to capitalize on them limits the success of equitable empowerment.

### **5) Responsibility**

Responsibility concerns recipients' awareness of their mandate as productive recipients of zakat. In some cases, recipients demonstrate a good sense of responsibility, as evidenced by consistent sales, regular reporting, and adherence to standard operating procedures (SOPs). However, some recipients are unable to sustain their businesses due to external and internal factors such as other commitments, a weak entrepreneurial mindset, or a lack of family support. This indicates that responsibility awareness is not yet fully shared.

### **6) Support (Dukungan)**

Support mencakup dukungan teknis, sosial, dan kelembagaan yang diberikan kepada mustahik. BAZNAS telah menyediakan pendampingan rutin, pelatihan, supervisi, serta monitoring usaha. Meskipun demikian, intensitas dan kualitas dukungan belum sepenuhnya mampu menjangkau seluruh kebutuhan individual mustahik, terutama mereka yang memerlukan pendampingan lebih intensif dan personal. Model dukungan yang masih bersifat umum menyebabkan kurangnya intervensi spesifik bagi mustahik dengan tingkat kerentanan tinggi. Support includes technical, social, and institutional support provided to the mustahik. BAZNAS has provided routine mentoring, training, supervision, and business monitoring. However, the intensity and quality of support have not fully addressed the needs of individual mustahik, especially those requiring more intensive and personalized assistance. The general nature of support models has resulted in a lack of specific interventions for mustahik with high levels of vulnerability.

#### IV. CONCLUSION AND RECOMMENDATION

Based on the research and analysis conducted, it can be concluded that the ZChicken program run by BAZNAS Semarang City is a concrete form of productive zakat utilization designed to increase the economic capacity of mustahik through social-franchise-based microenterprises. This program has implemented relatively systematic empowerment stages, starting from outreach, mapping mustahik potential, feasibility assessment, providing business assistance, training, intensive mentoring, supervision, and reporting.

Empirically, this program has had a positive impact on some beneficiaries, particularly through increased income, improved business skills, and greater self-confidence in entrepreneurship. However, the program's overall effectiveness remains limited. Many beneficiaries are unable to sustain their businesses due to weak entrepreneurial motivation, poor business focus, and insufficient mental and managerial preparedness.

From the perspective of productive zakat in Islamic economics, the transformation of the mustahik toward economic independence has not been fully realized, as most participants remain semi-dependent on institutions. From an economic resilience perspective, only a small proportion of mustahik demonstrate income stability and adequate adaptive capacity, while others remain vulnerable to economic shocks. As an economic recovery instrument, the Z-Chicken program is better characterized as a partial recovery mechanism that has not yet generated sustainable structural change. Thus, the Z-Chicken program has demonstrated strategic potential as a microfranchise-based productive zakat model, but still requires strengthening in mustahik selection, mentoring quality, and the development of an entrepreneurial mentality to produce transformational empowerment impacts.

Based on the research findings, here are some strategic recommendations to consider:

##### 1. For BAZNAS

- Tightening the selection process for mustahik by considering aspects of mental readiness, business motivation, and entrepreneurial history.
- Strengthening mindset-based entrepreneurship training modules, not just technical skills.
- Increase the intensity and quality of individual assistance based on the specific needs of the mustahik.
- Develop a more structured and accountable digital monitoring system.
- Integrating continuous evaluation based on economic resilience indicators and the ACTORS model.

##### 2. For Mustahik

- Increase commitment and discipline in running a business as the main source of livelihood.
- Make optimal use of training and consistently follow the mentor's directions.
- Developing business innovation and adaptive marketing strategies.

##### 3. For Further Researchers

- Conduct quantitative research to measure the economic impact comparatively before and after the program.
- Integrating the CIBEST or Maqashid-based impact assessment model to measure the welfare of mustahik.
- Examining the effectiveness of the zakat micro-franchise model in other regions for comparison.

These recommendations are expected to provide practical and academic input to optimize the productive zakat program as an instrument for empowering and enabling sustainable economic recovery for mustahik.

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