

MODELING MUSTAHIQ'S HOUSEHOLD RESILIENCE FROM AN ISLAMIC MICROECONOMIC PERSPECTIVE

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ABSTRACT

Exploring the principles that shape the economic decisions of mustahiq in everyday life. Second, exploring the microeconomic factors that can determine the economic resilience of mustahiq households. Third, designing a model of mustahiq economic resilience from an Islamic microeconomic perspective consisting of calculating mustahiq income through calculating daily consumption. This perspective also includes the dynamics of economic behavior carried out by mustahiq which can later form a mustahiq behavior model. The approach in this study uses a qualitative approach. This type of research uses phenomenology because this study builds a new model and explores the life experiences of mustahiq households. Informants were selected purposively and data were collected by observing the conditions of mustahiq, conducting in-depth semi-structured interviews and digging through existing documents. Data were analyzed interpretively using Interpretative Phenomenological Analysis (IPA) with the steps of selecting informants, collecting data and analyzing data. Data validity was tested by triangulation of sources, member checks and triangulation techniques. The findings of this study state that: First, the principles that shape the economic decisions of mustahiq in everyday life are principles related to material and spiritual needs. It was found that spirituality of values, namely gratitude, trust, contentment and resignation, which prevent mustahiq from changing their status to muzakki. Thus, they still depend on BAZNAS, LAZ and muzakki, as well as government assistance. Second, the microeconomic factors that determine the economic resilience of mustahiq are halal consumption that is halal and thayyibah, not israf and tabdzir, work productivity through capital provided within the framework of productive zakat and halal budget constraints. Third, The proposed model design uses the Islamic microeconomic household resilience model, which combines halal budget constraints with the economic behavior of mustahiq (recipients). Research limitations/implications: This study has limitations in terms of methodology and measurement of economic resilience. Therefore, a separate analysis is needed to measure the level of economic resilience within a household. Practically, the results of this study are expected to contribute to zakat institutions or BAZNAS to become a guide in empowering mustahiq based on households and can provide an appropriate design for mentoring mustahiq households. Socially, this research has an impact on measuring the ability of mustahiq households to meet their needs. Once these measurements are known, it will facilitate the development of a mustahiq empowerment model. Developing an Islamic Microeconomic Behavior Framework that considers spiritual values as one of the determinants of the mustahiq's economic decisions. Furthermore, this research provides a micro-based household resilience model that integrates economic, social, and spiritual factors.

Keywords: *Mustahiq Household, Islamic Microeconomic Behavior, Halal Budget Constraints*

I. INTRODUCTION

The issue of household resilience of mustahiq (recipients of zakat) is an important study in BAZNAS and LAZ's efforts to make zakat productive (Firmansyah et al., 2024a; Ryandono & Nanda, 2020). Zakat, if productive, will impact the resilience of mustahiq households, because zakat assets cannot be immediately used up, but can be used as a source of capital or business resources for mustahiq (Mawardi et al., 2023). When productive zakat can be distributed in the form of capital, the resilience

of mustahiq households can increase and mustahiq is not trapped in their position, meaning the mustahiq's position can change to muzakki status (Hidayat, 2023). According to the 2024 Indonesian zakat outlook published by the Center for Strategic Studies of the National Zakat Agency (Puskas BAZNAS), it is stated that in general, the performance of national zakat collection has a positive trend every year.

In 2022, zakat collection managed to reach Rp22.475 trillion, supported by continuously improving zakat performance and increasing public awareness in paying zakat through official zakat institutions. In the same year, zakat distribution reached Rp21.635 trillion, with a total of 33.9 million beneficiaries assisted. Of these, 463,154 were successfully lifted above the poverty line, with 194,543 of them categorized as extremely poor. BAZNAS and all zakat administrators in Indonesia were also able to alleviate national poverty with a contribution percentage of 1.76% in 2022. Zakat management performance, as measured by the National Zakat Index, was 0.60 (fairly good), with a macro dimension of 0.68 (good) and a micro dimension of 0.57 (fairly good).

Contribution to poverty alleviation remains small at 1.76%, meaning zakat has not yet played an optimal role in poverty alleviation. Zakat is still only given for non-productive consumption. Therefore, its contribution to household economic resilience is also still weak. BAZNAS has conducted a mapping of household economic resilience measurements, through measurements using the mustahik food security index, which consists of two dimensions: food security (70%) and halal food literacy (30%). This is done to measure the quantity and quality of food consumed by mustahik. This measurement is carried out through the BAZNAS food program and empowerment programs in both agriculture and livestock. Food is a basic and basic need for mustahiq, so in measuring the economic resilience of mustahiq, food is one measure. Through measurements on 80 mustahiq zakat, the figure obtained was 0.62 for food security, meaning they are secure, and 0.65 for halal food literacy. 0.65 means the mustahiq pays attention to the halal nature of the food they consume.

Based on data on zakat distribution and food security, contributions to poverty alleviation have not been maximized, resulting in the continued dependence of mustahiq (recipients of zakat) on zakat funds. This chain must be broken to ensure household economic resilience. Although their food needs are met, this does not guarantee that other needs are also met. A 2024 study by Yusril Firmansyah et al. stated that while productive zakat can contribute to spiritual improvement, it has not yet increased material wealth. In the CIBEST analysis, it falls into quadrant 3. This indicates that efforts must be made to foster the economic resilience of mustahiq to prevent their dependence on muzakki (recipients of zakat) (Firmansyah et al., 2024b).

Therefore, this study aims to explore the principles that shape the economic decisions of mustahiq (deserving recipients) in their daily lives. Second, it explores the microeconomic factors that can determine the economic resilience of mustahiq households. Third, it designs a model of mustahiq economic resilience from an Islamic microeconomic perspective, which consists of calculating mustahiq income through daily consumption calculations. This perspective also incorporates the dynamics of mustahiq economic behavior, which can then form a mustahiq behavior model.

Based on the research objectives achieved in this study, there is a novelty that has not been discussed before: the development of an Islamic Microeconomic Behavior Framework that makes spiritual values one of the determinants of the mustahiq's economic decisions. Furthermore, this study provides the construction of a micro-based household resilience model that integrates economic, social, and spiritual factors.

II. LITERATURE REVIEW

Studies on the economic resilience of mustahiq households are rarely discussed in various journals. Therefore, this study offers a model of household economic resilience from an Islamic microeconomic

perspective to strengthen household economic resilience. Islamic microeconomic studies serve as a foundation for daily household activities. Research conducted by Ari Azhari in 2023 analyzed the BAZNAS (National Agency for the Protection of the Nation) one house one graduate program, which was found to strengthen household economic resilience because it allowed households/families to save on education costs (Azhari, 2021). Ultimately, education costs could be diverted to meet other needs, as education costs were covered by BAZNAS. While conceptually, these two studies share similarities in household economic resilience, their approaches differ. This study uses an Islamic microeconomic approach to contribute to the economic resilience of mustahiq households. Furthermore, research by Amin Songgirin and Ahmad Maulidizen in 2022 discussed food security for mustahiq. The difference is evident in family resilience; the previous study focused only on food security, while this study focuses on a more comprehensive economic resilience. Research related to household economic resilience, specifically for mustahiq households, has not been widely discussed in research. Therefore, studies on this topic have the potential for continued development. The following theoretical analysis is provided to strengthen the research conducted.

Islamic Microeconomic Behavior

The conventional economic paradigm is based on the assumption of Homo Economicus, an individual who is assumed to always make rational decisions to maximize his or her self-interest, with consistent preferences and perfect information (Becker, 1976). In contrast, Islamic economics offers a different behavioral paradigm, one grounded in spiritual and ethical values. Within the Islamic framework, individuals, often referred to as Homo Islamicus, are directed toward achieving *falah* (success in this world and the hereafter) through efforts to maximize *maslahah* (universal well-being) (Chapra, 2001). Individual economic decision-making is influenced by religious motivations and moral values such as gratitude, trustworthiness, contentment, and *tawakkal* (relief). These values shape distinct patterns of consumption, production, and investment, particularly in the face of risk and uncertainty. At the household level, these principles guide the recipients of wealth in utilizing aid, managing consumption, and choosing between consumption and productive investment. Within a microeconomic framework, these values can be positioned as preference shifters or constraints, for example through the concept of *halal thayyibah* budget constraint, so that consumption decisions are driven not only by economic factors but also by religious norms. (Zaerofi, 2022). Factors determining Muslim behavior according to Islamic microeconomics include:

First; Religious Motivation. Economic behavior is driven not only by material motives, but also by religious motivation, namely an internal drive that stems from faith, spiritual values, and commitment to religious teachings. In the context of mustahiq households, religious motivation influences how they interpret aid, manage assets, and determine consumption choices and productive investments. Hasmin et al., (2025) argue that religious values shape family economic decisions toward a more "ethical" direction rather than simply materialistic.

Second; Gratitude. Gratitude serves as a psychological and spiritual mechanism that suppresses excessive consumer behavior and strengthens the orientation of priorities toward more essential needs. An attitude of gratitude increases appreciation for the blessings and assistance received, leading those who are entitled to receive it to use resources more carefully and purposefully, including postponing unnecessary consumption and allocating some assistance for productive use (Ali et al., 2020).

Third; Trust. According to Chapra (2001), trust is an ethical foundation that guides economic behavior toward justice, balance, and the achievement of sustainable prosperity. Without trust, the economic system will tend to be exploitative and lose its moral orientation. Karim (2014) emphasizes that a Muslim is obligated to ensure that wealth is acquired lawfully, used for good and productive purposes, and not squandered (*isrāf*) or misused.

*Fourth, Qona'ah*Khan (2003) describes contentment as a state of contentment with the sustenance God provides, without excessive desire to consume beyond one's needs. Contentment does not mean passivity or abandonment of effort, but rather accepting lawful income with an open heart and being able to control oneself from unnecessary consumerist lifestyles. Furthermore, contentment shapes Islamic consumption behavior and protects individuals from waste and excessive materialism.

Fifth, Resignation. In Wa Adillatuhu Islamic Fiqh, tawakkal is described as part of noble morals and piety. It strengthens a servant's relationship with God, and becomes a moral basis in facing risks, uncertainties and life's problems (Zuhaili, 1985). According to Beik & Arsyanti (2016) tawakkal helps strengthen household economic resilience in two simple ways. Firstly, tawakkal encourages consumption control, because families who rely on trust tend to be more careful in spending their wealth, are not easily carried away by a consumptive lifestyle, and are able to maintain financial stability when situations are difficult. Second, tawakkal strengthens the work ethic, because the belief that results come from Allah encourages a person to keep trying seriously, not give up easily, and be more productive in earning a living.

Household Resilience Theory

The concept of resilience has evolved to encompass multiple dimensions, including psychological, social, or cultural resilience, financial resilience, and household resilience. Understanding resilience enables us to effectively address the challenges people face in various contexts (García-Santillán et al., 2024). Household resilience is often viewed as a family's ability to withstand (absorptive) shocks (e.g., economic crises), adapt to medium-term changes, and transform, if necessary, to emerge stronger in the face of new conditions (Serfilippi & Ramnath, 2025). Modern resilience theory is based on three key capacities (Gershon & Ansah, 2019):

- a. *Absorptive Capacity*, The ability to absorb initial shocks through short-term protective mechanisms—including savings, liquid assets, social assistance, family support, and consumption adjustments—so that conditions do not deteriorate during a crisis.
- b. *Adaptive Capacity*, The capability to modify livelihood strategies through income diversification, skills enhancement, or adjustments in resource allocation to maintain levels of well-being in the face of medium-term changes.
- c. *Transformative Capacity*; *Capability* to undertake long-term structural transformations such as expanding access to formal institutions, improving regulations, enhancing education, or making major investments to build a foundation that strengthens household resilience in the future.

Household resilience is a multidimensional construct influenced by microeconomic, social, and psychological factors, which can generally be categorized into five main dimensions (Alinovi et al., 2010; Frankenberger et al., 2013): first, the economic or financial dimension, which encompasses all material resources accessible to the household. Physical assets such as land, livestock, business equipment, and housing provide the material basis that supports household economic activities. Second, the human capital dimension, which emphasizes the quality of household members as a key factor in productivity and resilience. Education and skills, including financial literacy and technical skills, enable household members to find employment or run profitable businesses. Third, the social capital dimension, which encompasses support networks that households can mobilize in difficult situations. Community networks, including assistance from extended family, neighbors, and social groups, provide additional resources and non-financial protection. Participation in social norms and social activities, such as arisan (social savings and credit association), mutual cooperation (gotong royong), or Islamic philanthropy such as sadaqah (charity), strengthens relationships and mutual trust among community members. Fourth, the stability dimension describes a household's ability to manage risk and maintain well-being in the face of uncertainty. Safety nets, such as access to government assistance programs or zakat, act as direct protection against economic stress. Fifth, the psychological

and spiritual dimensions encompass non-material aspects that enable households to face adversity without giving up. Coping mechanisms, such as psychological strategies for dealing with stress, optimism, and tawakkal (religious surrender) in an Islamic context, help households remain calm and focused on problem-solving (Ueno & Amemiya, 2024).

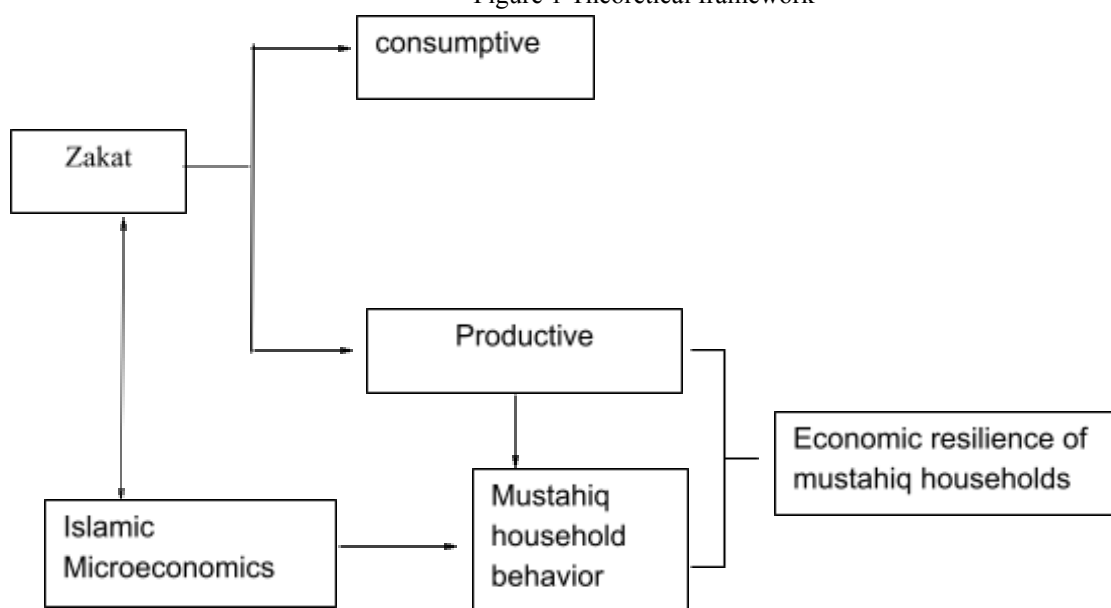
Zakat

According to Zuhaili (1985), zakat is an obligation for certain assets that have reached the *nihab* (the threshold of wealth), which must be distributed to those entitled to it according to sharia law. According to Qardawi (1999), zakat is an act of worship intended to meet the needs of those in need (the poor). Scholars and scholars of zakat jurisprudence agree that zakat is the main instrument in realizing economic distributive justice (Kodir, 2025). In the view of Yusuf Al-Qardawi (1999), zakat is not merely a ritual obligation, but an important instrument for building individual and societal welfare. Zakat has several interrelated main objectives: purifying the soul and wealth, increasing social solidarity and empathy, supporting public welfare, and fostering spiritual character.

The impact of zakat goes beyond the financial aspect; zakat is now a crucial form of social insurance for society (Bashir, 2002). In addition to its economic aspects, zakat supports social security, fosters harmony and justice, and helps reduce social problems (Abdullah & Suhaib, 2011). Furthermore, zakat provides protection for the poor while supporting poverty alleviation efforts (Ibrahim & Shaharuddin, 2015). In terms of distribution, zakat is divided into two: consumptive zakat and productive zakat. Consumptive zakat is defined as zakat that is given directly and can be used up by the *mustahiq*, without any empowerment or productivity process. This differs from productive zakat, which is zakat that is managed and empowered to provide capital to the *mustahiq*, so that the *mustahiq* can start or expand their business. The purpose of productive zakat is to eliminate the *mustahiq*'s dependence on *muzakki* and zakat organizations.

In the context of household resilience, productive zakat is an appropriate zakat scheme. Productive zakat involves a continuous process of zakat management and community empowerment. Therefore, this theory can be synthesized as stating that productive zakat must be in line with the behavior of *mustahiq* in managing zakat funds provided by *muzakki* through BAZNAS or LAZ. This linearity will foster economic resilience for *mustahiq*. The following is a theoretical framework based on the above theories:

Figure 1 Theoretical framework



III. METHODOLOGY

This study explores the experiences of mustahiq (recipients of zakat) in managing funds provided through BAZNAS. Therefore, starting from experience, a qualitative approach is needed to explore deeper data. The type of research taken is phenomenology, which is a type of research to reveal phenomena in the field based on the life experiences of informants, so that these experiences become data that needs to be revealed. The data collection technique used was through interviews with productive zakat mustahiq who were determined purposively, then strengthened by document techniques from existing files and photos. The informants interviewed were 17 productive zakat mustahiq. Interviews were conducted face-to-face and met directly with informants and used a semi-structured in-depth interview type. The selection of these 17 mustahiq was based on productive zakat recipients from BAZNAS Probolinggo Regency.

In this study, researchers conducted direct interviews with 17 mustahiq informants who received zakat assistance through economic empowerment activities (productive zakat). The informants included individuals who owned businesses that played a role in supporting the family economy. The businesses run by mustahiq included chicken businesses, samiler crackers, batik crafts, workshops, and goat farming. Productive zakat provided in the form of capital, materials, or business equipment. Next, data is presented from the mustahiq's answers based on 6 characteristics, namely gender, age, marital status, education, number of family members, and occupation.

Table 1 Characteristics of Mustahik

Characteristics of Mustahik	Classification	Amount	Presentation
Gender	Man	4	23.5%
	Woman	13	76.5%
Age	26-35 years old	5	29.4%
	36-45 years old	5	29.4%
	46-55 years	3	17.6%
	56-65 years	4	23.5%
Marital status	Not married yet	0	0%
	Married	16	94.1%
	Widow/Widower	1	5.9%
Last education	No school	0	0%
	Elementary School/Islamic Elementary School	5	29.4%
	Junior High School/Islamic Junior High School	3	17.6%
	Senior High School/Vocational High School	6	35.3%
	Diploma/Bachelor's Degree	3	17.6%
Number of Family Members	1-2 people	2	11.8%
	3-4 people	13	76.4%
	≥5 people	2	11.8%
Job/Business	Chicken	9	52.9%
	Samiler Crackers	4	23.5%
	Batik Craftsmen	1	5.9%
	Workshop	1	5.9%
	Goat Farming	2	11.8%

Source: 2024 data (processed)

From the data in table 2.1, it can be seen that the majority of productive zakat aid recipients are female, 13 people or 76.5%, and the remaining 4 people or 23.5% are male, 96 men. Based on age characteristics, there are 5 respondents aged 26-35 years or 29.4%, 5 respondents aged 36-45 years or 29.4%, 3 respondents aged 46-55 years or 17.6%, and informants aged 55-65 years or 4 people or 23.5%. In this study, the characteristics of informants were further analyzed based on marital status. The majority of respondents were married, with a total of 16 people or around 94.1%. The remaining informants were widowed/widowed, only one person or 5.9%. Based on the characteristics of the last education, there were five informants whose last education was elementary school/MI, reaching 29.4%. In addition, there were three informants with a junior high school/Islamic junior high school education, which contributed 17.6%. A total of six informants had a senior high school/Islamic senior high school/vocational high school education, reaching 35.3%. Finally, there were three informants with a diploma/bachelor's degree, amounting to 17.6%. The next respondent characteristics include the number of family members on one Family Card (KK). In the category of 1-2 family members, there were 2 informants, comprising 11.8% of the total. A total of 13 informants (76.4%) were included in the category of having 3-4 family members. Meanwhile, there were 2 informants (11.8%) with a family of ≥ 5 people. Finally, occupation/business characteristics. There are 9 informants who have chicken businesses or 52.9%, 97 informants who have Samiler cracker businesses or 4 or 23.5%, 1 informant who has a batik craftsman business or 5.9%, 1 informant who has a workshop business or 5.9%, and 2 informants who have goat farming businesses or 11.8%. The data obtained were analyzed interpretively using Interpretive Phenomenological Analysis. The steps taken in this analysis were:

Table 2. Data analysis steps using IPA

No	Procedure	Concrete steps
1	Data description through interview transcripts	Make initial memos, small notes
2	Open coding	Looking for internal and external factors that determine the economic resilience of mustahiq, such as factors of access to capital, access to zakat
3	Axial coding	Combining code themes into indicators
4	Determining "importance"	Using 3 indicators: theme frequency, intensity/emotion, informant priority
5	Determining "performance"	Informant stories/claims about current conditions, documents (records about productive zakat), consistency between sources
6	Combination of both classifications	Entering the classification into 4 quadrants, namely, quadrant I (concentrate here), quadrant II (keep up), quadrant III (low priority), quadrant IV (possible overkill)
7	Triangulation and member checking	Not just one informant was interviewed, but several informants, asking the same questions repeatedly. Furthermore, repeated checks were conducted with all informants to ensure the validity of the data.

IV. RESULTS AND DISCUSSION

Based on the findings and results of the IPA analysis, several findings were identified based on the research objectives. Based on the qualitative thematic analysis, three major groups of research findings were identified: the spiritual principles and values of mustahiq (the beneficiaries), microeconomic factors determining resilience, and the design of a model for the economic resilience of mustahiq households based on microeconomic-Islamic behavior. These three groups of findings were then mapped within the IPA framework to assess their level of importance and actual reality (performance).

Spiritual Principles that Shape Mustahiq's Economic Decisions

This study identified four dominant spiritual values in the economic behavior of those entitled to receive them. These values include:

a. The attitude of gratitude

This value was the dominant value obtained from the interview results. The majority of informants answered, "We are always grateful, Miss, even if it's little, but it's enough. If you are grateful, your fortune will not run away." There is a context of resignation and acceptance of what you already have, so that whatever income received is always felt to be enough. As a result, there is a lack of effort to expand their businesses even though they have received capital from BAZNAS, but they have not been able to develop their businesses. Based on the interview results, if analyzed, they produce:

Table 3. Results of science analysis on gratitude

Importance	Performance	Science Analysis
The attitude of gratitude is considered very important for mustahiq as psychological and spiritual capital.	Gratitude is very high in practice. They don't complain, are able to accept their circumstances, and keep trying.	Enter Quadrant II (High Importance – High Performance). Gratitude is an internal strength of those who are entitled to it. However, excessive gratitude can lead to the risk of stagnation if not balanced with a drive for economic mobility.

b. Trust

Trustworthiness manifests itself in honesty in business, sincerity in using zakat capital, and commitment to halal business practices. However, there are cases where business capital is not fully utilized for productivity.

Table 4. Results of the IPA analysis on the mandate

Importance	Performance	Science Analysis
Trust is considered fundamental to managing micro-businesses.	Quite good, but unstable. Some mustahiq use productive zakat capital for urgent consumption, not as capital.	This falls into Quadrant I (High Importance – Low Performance). Trust is a crucial aspect for increasing resilience, but its performance needs to be strengthened with business mentoring.

c. Contentment (Qona'ah)

At this point, informants generally gave similar answers. They often stated, "The important thing is to have enough. There's no need to dream of being rich." They accepted their circumstances as they were, as it was God's will.

Table 5 Results of IPA analysis on the contentment (qona'ah)

Importance	Performance	Science Analysis
It is very important spiritually and psychologically to maintain a calm life.	Qona'ah functions well in curbing excessive consumption, but also inhibits the motivation to increase economic capacity.	Enter Quadrant I (High Importance – Low/Medium Performance). Although qona'ah is good as a consumption filter, it holds back mustahiq from the economic ambitions needed to move up the economic class.

d. Resignation

Tawakkal is understood as "surrender," not as maximum effort. Tawakkal is not understood as putting in effort first, then praying, but rather as a form of surrender, similar to contentment. This research found that tawakkal is often understood as dependence, necessitating reframing. However, tawakkal should be understood as praying after achieving maximum results. Importance:

Table 6 Results of IPA analysis on the mandate

Importance	Performance	Science Analysis
For mustahiq, tawakkal is a source of mental strength in facing economic uncertainty.	Tawakkal is very visible in practice, but is often not accompanied by strengthening business capabilities.	If tawakkal reduces motivation to try → Quadrant IV (Low Importance – High Performance): “Possible Overkill.” If tawakkal motivates effort → Quadrant II.

These values play a significant role in shaping consumption decisions, attitudes toward work, survival strategies, and relationships with zakat institutions. However, a key finding is that these spiritual values indirectly cause mustahiq (recipients of zakat) to remain zakat recipients, rather than transforming into muzakki (payers of zakat). From a natural science perspective, these values fall into different quadrants depending on their nature. This contradicts the purpose of productive zakat. Based on interviews and analysis, this study found that spiritual values such as gratitude, trustworthiness, contentment (qonaah), and tawakkal (relief) play a central role in shaping mustahiq's economic behavior. These values not only serve as religious norms but also function as psychological and moral mechanisms that guide survival strategies. However, from a natural science perspective, these values create a dualistic dynamic: on the one hand, they strengthen mental resilience and consumption patterns, but on the other, they limit economic mobility. The following is a discussion of the existing findings:

Table 7 Discussion of Findings

Gratitude: The Foundation of Internal Resilience (Science Quadrant II)	Trust: An Important Value That Is Still Weakly Implemented (Quadrant I Science)	Qona'ah: A Limiting and Protective Mechanism (Quadrant I)	Tawakkal: Potential Overkill (Quadrant IV)
Gratitude was found to be one of the most dominant and high-performing values. Gratitude enables the recipients of wealth to accept limitations without experiencing significant psychological stress. In a microeconomic context, gratitude functions as an emotional stabilizer that reduces the risk of compensatory consumer behavior. Gratitude also reduces financial stress, enabling recipients to remain productive even in vulnerable economic situations. However, a key finding is that gratitude, if	Amanah is understood as integrity in using business capital, honesty in trading, and commitment to halal business. However, research has found that some mustahiq (recipients of Zakat) still struggle to manage business capital optimally. Productive zakat funds are sometimes used for urgent consumption needs, indicating that the function of amanah in the context of microfinance management is not yet fully established. Trust is very important for business sustainability,	Qona'ah (having enough) contributes significantly to creating controlled consumption. Mustahiq tend to avoid extravagant lifestyles, thus maintaining household financial stability. However, research shows that contentment also limits motivation to improve well-being. Statements like "the important thing is to have enough" or "living simply is better than worrying about wealth" reflect the low aspiration trap, a situation where someone feels content with	Tawakkal is the most frequently mentioned value and is often cited as important by those who mustahiq (the beneficiary). However, the understanding of tawakkal is often more passive, implying that circumstances are left to Allah without being accompanied by a business development strategy. In the context of economic resilience, passive tawakkal actually has the potential to become “overkill”—a value that has very high

Gratitude: The Foundation of Internal Resilience (Science Quadrant II)	Trust: An Important Value That Is Still Weakly Implemented (Quadrant I Science)	Qona'ah: A Limiting and Protective Mechanism (Quadrant I)	Tawakkal: Potential Overkill (Quadrant IV)
<p>not balanced with motivation to increase capacity, can lead to passive satisfaction, thus discouraging recipients from increasing income or expanding their businesses. Therefore, gratitude falls into the High Importance – High Performance category, but needs to be combined with progressive values such as <i>ijtihad</i> and <i>ikhtiar</i> to support economic transformation.</p>	<p>but its performance is not optimal so it is included in the intervention priority category. This finding is in line with Islamic microfinance literature which states that business capital without financial literacy and mentoring has the potential to not produce productive output.</p>	<p>minimal resources and is thus discouraged from investing or innovating. From a natural science perspective, qona'ah is an important value with ambivalent performance, so it is included in Quadrant I because it requires reinterpretation so as not to kill economic motivation.</p>	<p>performance but a relatively small utilitarian contribution to economic transformation. Therefore, it is necessary to integrate the concept of <i>tawakkal</i> with hard work (good deeds) in the zakat empowerment approach.</p>

Microeconomic Factors Determining the Resilience of Mustahiq Households

Based on the IPA analysis through synergy between focus one and focus two, the findings produced microeconomic factors that determine the resilience of mustahiq households include:

1. Halal and *thayyiban* consumption;

The mustahiq is very disciplined in halal matters. They avoid haram foods and avoid usurious debts. In this regard, the mustahiq is cautious. Therefore, the IPA analysis of this aspect falls into quadrant II, indicating strengths that are already working well and need to be maintained.
2. No *israf* and *tabdzir*: Mustahiq households' expenses are very controlled. They live frugally, even tending to run a deficit. They fall into Quadrant II. This provides resilience, but can hinder business investment if overly restrictive.
3. Work productivity; The mustahiq understand the importance of productivity, but face challenges: too little capital, no business mentoring, and sometimes using the capital for urgent consumption. They fall into Quadrant I, prioritizing intervention. This is the critical point that keeps the mustahiq from remaining mustahiq.
4. Halal Budget Constraint (HBC); *Halal budget constraint* is the household financial limit based on halal income. However, the problem is that the mustahiq's halal income is very minimal, limiting their economic options. The IPA analysis at this point falls into Quadrant I. Halal income is important, but its performance is very low due to: small daily income, lack of business diversification, and lack of capital.

An analysis of four microeconomic factors—halal consumption, anti-*israf* and *tabdzir*, work productivity, and halal budget constraint (HBC)—resulted in an IPA quadrant mapping that provides a comprehensive overview of the strengths, weaknesses, and priorities for relevant interventions to strengthen the economic resilience of mustahiq households. The following discussion presents a comprehensive analysis focusing on the objective conditions of mustahiq households, their apparent economic behavior, and the Islamic economic response to these findings.

Table 7 Discussion of findings on consumption of halal *thayyiba*

Quadrant	Interpretation of findings	Science Analysis	Implications for economic resilience
The halal thayyiban consumption factor is included in Quadrant II, which means that this aspect is very important according to Islamic principles and already has strong performance in the daily practice of mustahiq.	The mustahiq demonstrate discipline and caution in consuming halal goods and avoiding sources deemed questionable or haram. They avoid: haram foods, usurious transactions, interest-bearing loans, and unclear sources of income. This attitude reflects a high level of religious consciousness. This phenomenon aligns with spiritual values identified in research, such as gratitude, trustworthiness, contentment, and trust in God. These values encourage those eligible to receive the goods to remain within the halal framework despite their limited economic circumstances.	Because performance on this factor is already high, relatively little intervention is required. What is needed is not improvement, but strengthening and maintaining the mustahiq's steadfast adherence to halal principles.	Consistency towards halal will reduce spiritual and moral vulnerability. However, halal awareness without the support of increased income can lead to a halal poverty trap, which is a condition where a person remains poor despite behaving in accordance with sharia. Because performance on this factor is already high, relatively little intervention is required. What is needed is not improvement, but strengthening and maintaining the mustahiq's steadfast adherence to halal principles. This means that the halal consumption factor is a strong moral foundation, but it is not enough to make a mustahiq rise to the level of muzakki.

Table 8. Discussion of findings on consumption without tabdzir and israf

Quadrant	Interpretation of findings	Science Analysis	Implications for economic resilience
The aspects of controlling consumption and avoiding waste are also in Quadrant II, indicating that mustahiq have relatively good financial literacy skills in terms of managing expenses.	Mustahiq live frugally, often even in a deficit. They avoid non-essential purchases, consumer spending, and excessive lifestyles. <i>not israf and tabdzir</i> has become an internal value in everyday life. This demonstrates a high level of Islamic financial prudence, namely, caution in managing household cash flow.	Despite high performance, extreme savings can be a double-edged sword: Strength: reduce the risk of getting caught in consumer debt, maintain short-term financial stability. Weakness: can hinder the allocation of funds for productive investments, such as business development or purchasing work equipment. The limited expenditure of mustahiq means they cannot increase productivity significantly.	The anti-israf principle provides ethical superiority and resilience. However, limited income makes them unable to allocate funds for household economic growth.

The aspects of controlling consumption and avoiding waste also fall into Quadrant II, indicating that the mustahiq (recipients) have relatively good financial literacy in managing expenses. In this aspect, the mustahiq (recipients) are surviving but not improving.

Table 9. Discussion of work productivity findings

Quadrant	Interpretation of findings	Science Analysis	Implications for economic resilience
This factor is in Quadrant I, which means it is very important, but performance is	Mustahiq (the beneficiaries) truly understand the importance of productivity, business innovation, and	The inclusion of work productivity in Quadrant I confirms that this is the critical	If productivity doesn't increase, then: income won't grow, mustahiq (the beneficiary) will remain

<p>low—making it a top priority for intervention.</p>	<p>increased income, but they are hampered by: lack of initial capital, lack of business mentoring, limited business skills, zakat funds used for urgent needs, and lack of market access. As a result, mustahiq businesses operate at a subsistence level, rather than an accumulative or expansive level.</p>	<p>point that keeps the poor at the poverty line. The Science of Work (IPA) shows that this aspect has the greatest economic impact but the lowest performance.</p>	<p>dependent on zakat, and transformation into muzakki (the beneficiary) will never occur. Therefore, zakat institutions need to direct their programs toward productivity, not just capital assistance. Productivity is the key to vertical economic mobility for mustahiq</p>
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Table 10. Discussion of work productivity findings

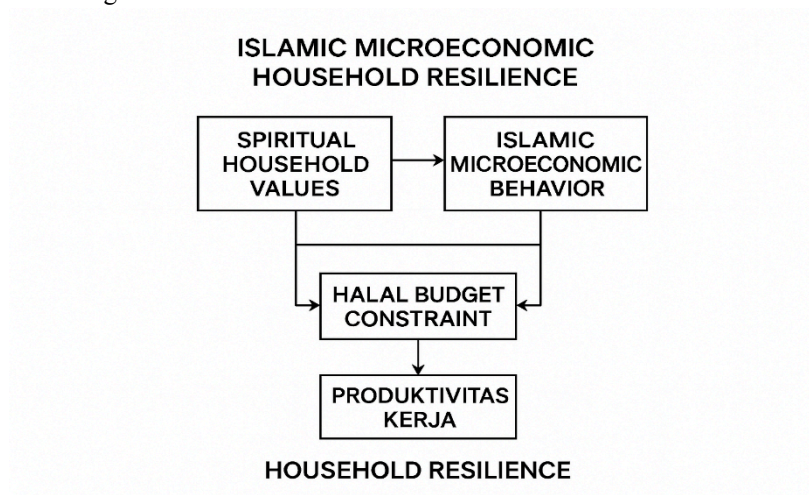
Quadrant	Interpretation of findings	Science Analysis	Implications for economic resilience
<p>The HBC factor is the center of the economic problems of mustahiq, which is also in Quadrant I, indicating high interests but low performance.</p>	<p>Halal budget constraint is a household financial structure formed from: halal income (which is limited), halal expenditure (which is disciplined), access to halal capital (which is small and unstable). Main problems: the halal income of mustahiq is too low, there is no diversification of income sources, there are no savings or emergency reserves, productive zakat capital is not sustainable. This situation severely limits household economic options. They can only meet basic needs, leaving no financial space for investment, skills training, business development, or long-term savings.</p>	<p>The inclusion of this factor in Quadrant I means that the HBC is a major obstacle to the economic growth of mustahiq. As long as halal income remains low, halal consumption cannot improve in quality, productive businesses cannot grow, and economic resilience remains fragile.</p>	<p>The resilience of those entitled to receive the benefits is greatly influenced by their halal earning capacity. Without income intervention, all spiritual values (gratitude, contentment, trust, and trustworthiness) are insufficient to create structural economic resilience. HBC is the root of the problem that must be resolved so that mustahiq can escape poverty.</p>

The strength of Mustahiq (Quadrant II) is in halal consumption and avoidance of israf and tabdzir. These two aspects indicate that the mustahiq has a very strong moral foundation and economic behavior in accordance with Islamic principles. However, this moral strength is not directly proportional to increased income. The critical weaknesses of the mustahiq (quadrant I) are work productivity and halal budget constraints. These are the aspects that most determine whether the mustahiq can be promoted to muzakki. As long as capital is small, income is low, and there is no mentoring, the mustahiq's economic resilience will remain vulnerable. Therefore, increasing productivity and halal income is a priority strategic intervention that must be implemented by zakat institutions and the government.

Islamic Microeconomic Household Resilience Model

The proposed model combines: Halal Budget Constraints, Mustahiq's Economic Behavior, Spiritual Values, Business Productivity, and Access to Productive Zakat Capital. This model serves as a resilience pathway for mustahiq.

Figure 2. Islamic Microeconomic Household Resilience Model

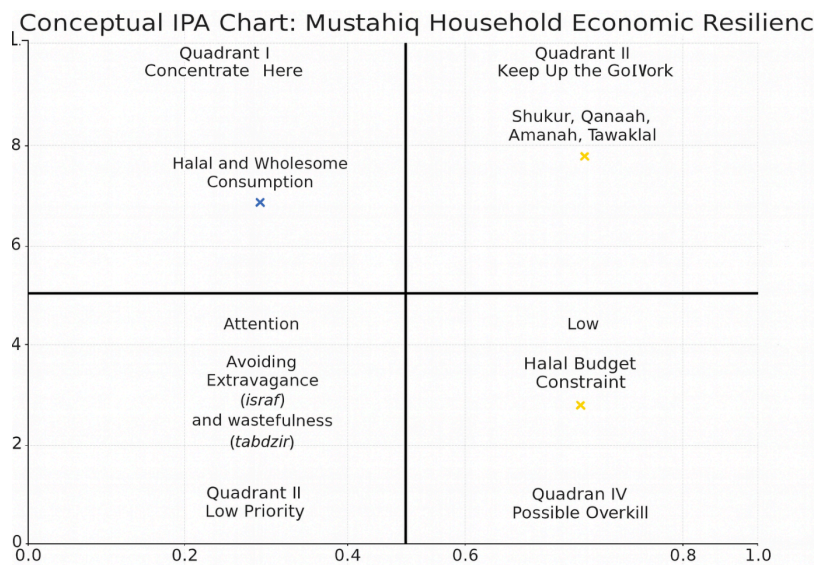


Synthesis of the findings on why mustahiq have not transformed into muzakki, according to the following quadrants:

Figure 3 Quadrant analysis

IMPORTANCE	Strengths	Intervention Priority
	Halal and wholesome (thayyib) consumption	Work productivity
	Attention	Low
	Avoiding extravagance (israf) and wastefulness (tabdzir)	Halal budget constraint
	PERFORMANCE	

Based on the following quadrants



V. CONCLUSION AND RECOMMENDATION

From the overall findings, it can be concluded that: The spiritual aspect of mustahiq is very strong (Quadrant II), but some need to be reconstructed to encourage economic mobility (Quadrants I & IV). Microeconomic factors such as halal consumption and frugality are good, but increasing income and productivity are the biggest weaknesses (Quadrant I). The Islamic Microeconomic Household Resilience Model is a solution because it integrates spirituality, economic behavior, and strategies to increase halal income. Recommendations for BAZNAS to provide intensive mentoring to identify the problems that exist in mustahiq households.

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