

# Utilization of productive zakat funds in the ZMart Program to improve mustahik welfare

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## Article Info

### Article History

Received : 2022-07-18

Revised : 2022-08-17

Accepted : 2022-08-31

Published : 2022-09-08

### Keywords:

Zakat, Zmart, BAZNAS,  
Tangerang

### DOI:

<https://doi.org/10.20885/RISFE.vol1.iss1.art6>

### JEL Classification:

I31, I38, P36, P43

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### Paper type:

Research paper



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## Abstract

**Purpose** – This study aims to analyze the utilization of zakat funds carried out by BAZNAS Tangerang City through the ZMart program.

**Methodology** – The method in this research is the descriptive qualitative method. The primary sources in this study were interviews and observations of the administrator of the ZMart BAZNAS program in Tangerang City, mustahik, who owns a ZMart store, and ZMart consumers. Secondary data sources come from several articles, data, and information related to the ZMart program.

**Findings** – The results of this study illustrate that the utilization of zakat funds through the ZMart program is still unable to improve the welfare of mustahik towards muzakki because of the limited capital provided in managing their business, so they are only able to survive in managing a small shop. However, the ZMart application has been beneficial in managing small stalls even though the shop owners are still relatively low in using the latest technology.

**Practical implications** – This research can be a source of data for BAZNAS Tangerang City and researchers, in general, to evaluate the ZMart program and its implementation to improve the welfare of mustahik towards muzakki.

**Originality** – most studies analyze ZMart as a mustahik empowerment program focusing on the programs it does. This research focused on the results of the ZMart program, which can provide welfare in managing the business to increase the degree of mustahik to become muzakki.

### Cite this article:

Rachman, A. (2022). Utilization of productive zakat funds in the ZMart Program to improve mustahik welfare towards muzakki at BAZNAS Tangerang City. *Review of Islamic Social Finance and Entrepreneurship*, 1(1), 74-83. <https://doi.org/10.20885/RISFE.vol1.iss1.art6>

## Introduction

Zakat is one of the pillars that reflects Islam's great concern for human welfare. Zakat does not only act as ritual worship that must be carried out by Muslims but also as an effort to release Muslims from the shackles of poverty and social injustice (Priatmoko & Putri, 2021). Zakat is managed through planning and organizing to effectively and efficiently implement activities of accumulation, distribution, and utilization of zakat funds effectively and efficiently (Friantoro & Zaki, 2018). The distribution of zakat is part of the management of zakat, which is very meaningful because it can be used as a medium for evaluating the performance of BAZNAS, which has an impact on the high level of confidence of muzakki in entrusting their zakat funds (Suprayitno et al., 2017). Zakat has two benefits, namely, as an effort to worship Allah SWT and as an effort to socialize with fellow human beings. Zakat is expected to minimize social inequality. Not only that, zakat is expected to be able to improve the people's economy. Thus, optimizing the distribution of

zakat funds professionally will produce a better impact in efforts to distribute wealth. Optimization of the distribution of zakat funds to date is still minimal due to the limitations of professional human energy sources in the field of zakat (Yusfiarto et al., 2020).

The Law of the Republic of Indonesia Number 23 article 5 paragraph 3 of 2011 concerning Zakat Management states that the National Amil Zakat Agency (BAZNAS) is a non-structural government institution that works independently and is responsible for managing zakat to the President through the Minister of Religion. Thus, BAZNAS is a government institution responsible for collecting, distributing, and utilizing zakat funds for residents who become zakat mustahik (Wibisono, 2015). To manage zakat efficiently and effectively, the Ministry of Religion divides BAZNAS, consisting of Central BAZNAS, Provincial BAZNAS, and Regency/City BAZNAS. BAZNAS is done to make it easier to collect and distribute zakat, infaq, and alms (ZIS) from muzakki to mustahik in need through various targeted distribution and utilization programs. Zakat funds can be distributed through the program to utilize zakat funds to mustahik (Hafidhuddin, 2019). The utilization of zakat funds is carried out to alleviate poverty, develop human energy sources, and also encourage business capital so that the distribution of zakat funds must be right on target according to the needs of mustahik (Afrilda, 2018).

Distributing zakat productively can be done in two ways; first, by providing zakat funds directly to mustahik for development (Friantoro & Zaki, 2018). Zakat funds belong to all mustahik. This distribution is also commonly referred to as non-investment productive zakat. The distribution in this form consists of two models; (1) Zakat is given in the form of money to be used as business capital, and (2) Zakat is given in the form of goods that can be developed or used as a business tool (Afrilda, 2018). The second form of distribution of productive zakat is to make it an investment. This form aims to rotate business capital, which is not only owned by one mustahik but becomes common property (Lubis & Azizah, 2018). Another way is to build a workplace or improve mustahik's entrepreneurial competencies. One form of productive zakat distribution in the BAZNAS program is the ZMart program (Priatmoko & Putri, 2021). By utilizing Zakat funds in the ZMart program, management can help Zakat mustahik out of poverty because zakat mustahik must be responsible for the zakat funds received and used to develop their business so that they can improve the welfare of mustahik to become muzakki.

BAZNAS has developed the ZMart program to eradicate poverty (Afrilda, 2018). This program aims to alleviate poverty by increasing the competitiveness of mustahik's stalls or grocery stores. Many mustahik in Tangerang City have small businesses such as food stalls. However, since the Covid-19 outbreak until now the existence of this small shop went bankrupt because it could not compete with others (*News Liputan6.com*, 2022). That condition has come to the attention of BAZNAS Tangerang City, which initiated the ZMart program as a program to utilize productive zakat funds to improve the welfare of zakat mustahik into muzakki so that they can realize business development. Head of BAZNAS Tangerang City KH. Aslie Elhusyairy said that the ZMart program was initially formed and implemented in Tangerang City in March 2019. The purpose of the ZMart program is to strengthen the business amidst the many minimarket retail business competition. In carrying out the ZMart program in Tangerang City, BAZNAS Tangerang City has a target of one thousand ZMart in 2024 spread across all sub-districts in Tangerang City (<https://www.tangerangkota.go.id/>, 2022). This step is considered to be able to make a sharia-based community economy. Although the realization of ZMart exists, there is no detailed explanation of the ZMart program on the Tangerang City BAZNAS website.

Mustahik in the ZMart program are businesses requiring additional capital, branding, promotion, and even business management with the latest technology. This study aims to examine the utilization of productive zakat funds in the ZMart program at BAZNAS Tangerang City and analyze the extent to which the role of the ZMart program in improving the welfare of mustahik becomes muzakki. This research is necessary because it can evaluate the advantages and disadvantages of the ZMart program in utilizing productive zakat funds. It can also assess the ZMart program in the future to improve the welfare of mustahik to become muzakki and can be developed into a superior program to empower mustahik.

## Literature Review

### The Concept of Zakat in Islam

The concept of zakat, in a narrow sense, is worship that must be carried out by Muslims, which aims to clean up their wealth (Zakaria et al., 2017). Etymologically zakat has the meaning of cleaning and growing. In terms of syara', zakat means issuing a certain amount of property to be given to people entitled to receive it following the conditions determined by Islamic law (Avazbek & Umaraliev, 2020). Zakat is one of the five pillars of Islam, and the law of its implementation is obligatory (Utami et al., 2020). Zakat is one of the Islamic economic instruments that can help alleviate poverty and reduce unemployment. Because, with zakat, the wealth of Muslims can be distributed fairly and evenly to zakat mustahik consisting of the poor, poor, amil, converts, enslaved people, gharimin, fisabilillah, ibn sabil, and others (Muhammad, 2019). Zakat is an instrument of growth, development, and purification of wealth because by giving zakat, a person can increase the amount of wealth given because he gets more and more rewards. There is an increase in blessings in his assets (Bara & Pradesyah, 2020).

Zakat is worship in the field of property that contains wisdom and benefits that are so great and noble, related to muzakki, mustahik, assets issued by zakat, and society as a whole (Adiwijaya & Suprianto, 2020). Zakat's specialty is one of the state revenues in Islamic countries; this is what makes zakat not only a mahdhah worship but also part of the financial and economic system in Islam (Al-Ayubi et al., 2018). From a sociological perspective, zakat funds will significantly help mustahik. Zakat will reduce social inequality, minimize injustice between the rich and the poor, and grow the value of kinship and brotherhood with zakat.

### Zakat Fund Management Strategy in Indonesia

National zakat has enormous potential. In 2020, the potential for national zakat was IDR327.6 trillion (<https://www.puskasbaznas.com/>) based on a study by The Center of Strategic Studies, The National Board of Zakat, Republic of Indonesia (Puskas BAZNAS). The enormous potential of zakat must, of course, be accompanied by professional, accountable, fair, and transparent management (Srinovita et al., 2019). In the management of zakat in Indonesia, it has been regulated in Law Number 23 of 2011 concerning the management of zakat after previously amending Law Number 38 of 1999 concerning the management of zakat. The law describes the management of zakat funds managed by amil zakat institutions. Management of zakat funds is an activity that includes designing, carrying out, and coordinating the collection, distribution, and utilization of zakat. Of course, in the management of zakat funds that have been collected and collected, transparency and accountability are guaranteed in their management so that the goals in the essence of zakat can be achieved properly (Saad et al., 2020). Managing zakat funds includes socialization, collection, distribution, utilization, and supervision (Ganiyev & Umaraliev, 2020). Thus, what is meant by zakat management is the process and organization of socialization, collection, distribution and utilization, and supervision in the application of zakat.

Law Number 23 of 2011 mandates The Agency Board of Zakat Institutions, both those established by the government and the private sector, to manage zakat funds and other sources of social funds aimed at the people. The two objectives of zakat management in Indonesia are to increase the effectiveness and efficiency of services in zakat management. And improve community welfare and reduce poverty (Adiwijaya & Suprianto, 2020). Zakat management must always be linked to enhancing community welfare and poverty alleviation. Therefore, a good zakat fund management strategy is needed to create trust in the community so that people will be encouraged to channel their funds to The Agency Board of Zakat (BAZ) rather than conducting them directly to mustahik (Utami et al., 2020). Many strategies have been carried out by BAZNAS in managing zakat funds in Indonesia, including coordinating and synergizing with various government institutions at the central and provincial and district/city levels, forming programs based on poverty alleviation and increasing the welfare of zakat mustahik, increasing public awareness. To pay tithe by continuing to socialize and educate The National Board of Zakat, Republic of Indonesia (BAZNAS) program so that it grows the desire and obligation to pay tithe (Afrilda, 2018).

### ZMart Strategy as a Zakat Fund Utilization Program

The National Board of Zakat, Republic of Indonesia (BAZNAS) developed one form of productive zakat distribution, Zmart. ZMart is one model of an economic empowerment program intended for mustahik, who has a retail business, to reduce poverty levels in urban areas. Through the ZMart program, retail business owners mustahik are assisted with venture capital, light shop renovations, and assistance to retail business groups. Zmart's main objectives are (1) increasing the capacity of mustahik business units in modern retail competition, (2) increasing revenue targets through capital assistance, improving governance, and strengthening promotions, and (3) increasing work ethic and mustahik skills, and (4) poverty alleviation (Srinovita et al., 2019).

ZMart is a BAZNAS program that helps mustahik in the business's productivity. Based on April 2021 data, the ZMart program is spread across ten provinces, twenty-eight districts/cities, and one thousand three hundred and four mustahik throughout Indonesia (<https://lpem.baznas.go.id/>). Even ZMart will direct to become a marketplace for all products produced by mustahik beneficiaries of the program (Priatmoko & Putri, 2021; Afrilda, 2018). ZMart is also a rebranding for stalls that are not marketable. Zmart is also redeveloping stalls that are no longer fit to be a place of business. Zmart is also a re-marketing for BAZNAS in marketing mustahik products so they can be adequately distributed. In implementing the ZMart program, various ZMart Points will be formed with a strategy to increase the scale of the community stall business at multiple points. Furthermore, to build a ZMart business network, it is necessary to construct a ZMart Wholesale which will supply goods to ZMart Point at a lower and competitive price (Srinovita et al., 2019; Priatmoko & Putri, 2021).

Number of Province	Bumber of Regency/City	Mustahik/KK
10	28	1.304

Source: LPEM BAZNAS, 2022

**Figure 1.** Distribution of Zmart in Indonesia in 2018-2021

**Table 1.** ZMart program criteria

No	ZMart Program Criteria
1	Micro-enterprises
2	Classified as poor and proven by a certificate of incapacity (original SKTM)
3	Complete administrative requirements
4	Business income of IDR1,500,000 up to IDR2,000,000
5	Signing the letter of commitment provided
6	Following a series of agreed mentoring and coaching programs

Source: BAZNAS, 2020

ZMart is a retail trading business unit of The National Board of Zakat, Republic of Indonesia (BAZNAS), owned and managed by mustahik. ZMart is divided into three types. The first is ZMart point, a family-owned business unit; the second is a larger ZMart store owned by several mustahik families; the third is a wholesale and retail distribution center supplying goods to stalls (Afrilda, 2018). ZMart is an economic empowerment program in the form of stalls or shops owned by mustahik to overcome poverty in urban areas. It aims to increase the capacity of stalls so that they can grow and develop in the modern retail market and overcome poverty, especially in urban areas (<https://lpem.baznas.go.id/>). To be able to get the ZMart program, there are special criteria that have been determined by the Tangerang City BAZNAS, which must be adjusted by the mustahik, namely as seen in Table 1.

In this ZMart program, mustahik will receive assistance in financing for the stores they manage, and each store will receive IDR20,000,000. The funds are divided into several activities; the first is to strengthen the business capital of IDR9,000,000 to encourage product diversification. Second for business branding of IDR3,000,000 to improve the appearance of the stall. Third, to

strengthen the wholesale business of IDR5,000,000. Fourth, for training and mentoring of IDR3,000,000, mustahik's understanding capacity increases. All of this is arranged so that the business carried out runs smoothly by the goals desired by mustahik and The National Board of Zakat (BAZNAS).

## **Research Methods**

This research uses the descriptive qualitative method. The primary sources in this study were interviews and observations of small shops owned by mustahik that BAZNAS Tangerang City had fostered. Researchers observed stores selected to receive ZMart assistance spread across several sub-districts in Tangerang City. The researcher conducted interviews with several informants consisting of core and supporting informants, such as the management of the ZMart BAZNAS program in Tangerang City, ZMart merchants who became small shop owners as mustahik. These ZMart consumers shopped at mustahik stalls. Interviews were conducted using structured interviews related to the utilization of productive zakat funds in the ZMart program at BAZNAS Tangerang City.

## **Results and Discussion**

### **Utilization of Zakat Funds in the ZMart Program**

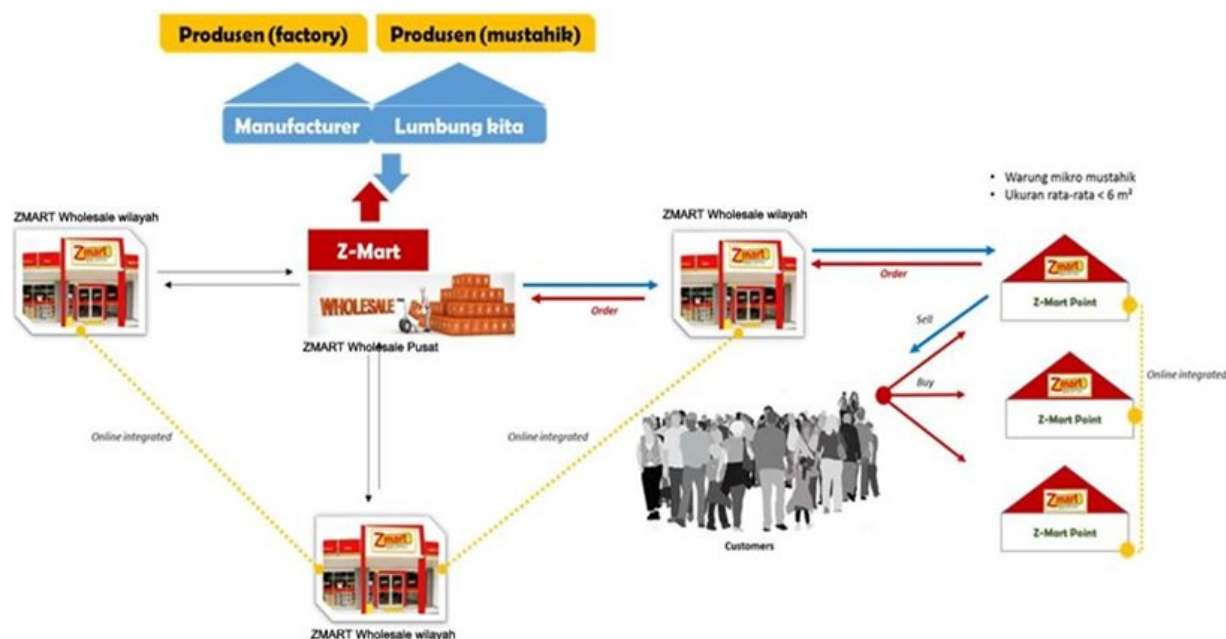
BAZNAS Tangerang City strongly supports the ZMart program, which was initiated by The National Board of Zakat, Republic of Indonesia (BAZNAS). As a national program, the ZMart program is carried out by several provinces and districts/cities throughout Indonesia (Fauziyyah et al., 2021). Based on data published by the Mustahik Economic Empowerment Institute (LPEM) BAZNAS in April 2021, the ZMart program is spread across ten provinces, twenty-eight districts/cities, and one thousand three hundred and four mustahik. To realize the ZMart program, Tangerang City BAZNAS also implements the Zmart program. As a form of support for Zmart Merchant, BAZNAS launched the Zmart application. This application makes it easy for Zmart point mustahik shop owners, commonly called Zmart Merchant, to get merchandise from the BAZNAS Distribution Center (DC). In addition, Zmart Merchant can monitor merchandise inventory, sales turnover, and daily profit. The Zmart app can be downloaded via the Play Store. This application can also serve buyer payment transactions on Zmart (Fauziyyah et al., 2021).

The ZMart program has several objectives, including increasing business and income (Priatmoko & Putri, 2021). The next goal is to provide universal support for these small retail stalls in the form of increased business capital, improving business management, strengthening branding, and strengthening business. Accumulation of business capital in the form of accumulation of merchandise and Payment Point Online Bank (PPOB) balances, revision of business management in the form of training on financial recording systems, and monitoring of stock of goods through android-based applications, as well as prolonged business assistance. The addition of business capital can enhance the capital to buy raw materials or the like so that they can run the business optimally. Meanwhile, strengthening branding by installing a ZMart nameplate along with minor renovations to the store's appearance will attract consumers to shop. To finance one ZMart shop, IDR20,000,000, the funds were obtained from zakat funds. The funds are divided as described above to increase the capacity of micro-retail stalls to grow and develop in modern retail market business competition.

### **ZMart Scheme in Mustahik Business Assistance Program**

The ZMart program was initiated to economically empower mustahik to improve welfare so they can change from mustahik to muzakki. One of the initiators of the ZMart program is the Mustahik Economic Empowerment Institute (LPEM) which is one of the institutions formed by BAZNAS based on the decision of the Chairman of The National Board of Zakat (BAZNAS) Number 18 of 2018, dated March 29, 2018. Which has the task and function to improve the quality of life of the poor (mustahik) through sustainable agriculture, animal husbandry, fisheries, marine, plantation,

and forestry based on the values of zakat empowerment and becomes one of the basic elements to fulfill the vision of The National Board of Zakat (BAZNAS). The schemes initiated in the ZMart program are as follows;



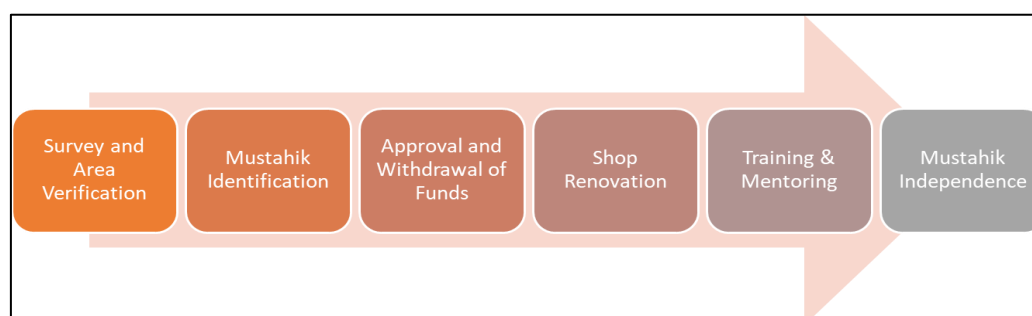
Source: BAZNAS

Figure 2. ZMart schematic

Seeing that the existing scheme is excellent, it can be applied to the ZMart program in Tangerang City. However, the existing scheme has not been fully used in the Tangerang City BAZNAS due to several obstacles and obstacles faced by mustahik.

### Implementation of the ZMart Program at BAZNAS Tangerang City

BAZNAS Tangerang City initiated the ZMart program for mustahik, which has stores in 2019 as many as 75 stores in several sub-districts in Tangerang City, by disbursing funds of IDR1.5 billion (<https://tangerangkota.go.id>). The mustahik who received the ZMart program assistance were given training and business assistance in a sharia manner, helping the capital to reach IDR20,000,000- per beneficiary, renovate the store, and train using the ZMart application as well as train in business management. In running a business, a person must have several technical, business management, and personal entrepreneurial skills (Asfarina et al., 2019). Through the ZMart program, it is expected that mustahik who receive it can meet success indicators such as income above the Provincial Minimum Wage (UMP), can save, have access to financial institutions, run businesses sustainably, carry out religious obligations, and can improve the welfare of mustahik to become muzakki (Priatmoko & Putri, 2021). There are several procedures for receiving ZMart program assistance, namely;



Source: BAZNAS

Figure 3. ZMart program recipient procedure

Based on interviews and field observations of recipients of ZMart assistance, Mustahik or ZMart merchants, and ZMart consumers, they stated that the zakat funds given as business capital were still considered insufficient. They were still relatively small to increase product sales at ZMart. Many ZMart merchants admit that they don't understand the technology and don't have smartphones, so mustahik is still unable to manage their business professionally rather than run a traditional business. The reality of the inability to manage the business professionally and based on IT is one of the obstacles to implementing the ZMart program comprehensively so that the ZMart program can be carried out in stages. Therefore, the ZMart program in Tangerang City is limited to renovating stalls, creating branding, and helping with capital without centralized distribution through Zmart Wholesale Centers and Regions. Given the limitations in terms of human resources for mustahik, the implementation of the ZMart program in Tangerang City is carried out in stages by targeting a thousand ZMarts, starting with 75 fostered and assisted stalls in the ZMart program. Therefore, until now, the ZMart program has not improved the welfare of zakat mustahik to become muzakki because business development after receiving the ZMart program assistance has not progressed but is sufficient to survive.

### **ZMart Program Can Improve Mustahik Store Performance**

The needs are assisted by mustahik, which uses funds to complete the existing shortage. The National Board of Zakat (BAZNAS) initiated the ZMart program to help mustahik who own grocery stalls to become ZMart members to avoid bankruptcy by assisting in the form of additional business capital sourced from zakat funds (Srinovita et al., 2019). In terms of the capital provided by BAZNAS to ZMart mustahik, this business capital does not need to be returned so that mustahik can be more flexible in managing the profits from the capital that has been given. So, mustahik are required to be competent in utilizing the capital provided (Afrilda, 2018). However, capital assistance in the ZMart program is still deemed insufficient to develop and increase sales, especially during the Covid-19 pandemic that has hit since 2020 until now. Of course, capital assistance can provide endurance and competitiveness to run a business that has been done for a long time.

The capital provided by BAZNAS Tangerang City is in the form of products to fill stalls such as rice, oil, sugar, and other necessities, amounting to six million five hundred thousand rupiahs (Priatmoko & Putri, 2021). To get the capital, the mustahik signed a contract with BAZNAS Tangerang City because it was registered as a mustahik, attended training for approximately one year, and received capital assistance. The store was renovated, and BAZNAS Tangerang City carried out ZMart branding. The capital provided was deemed insufficient because so many stalls needed to be equipped that many stalls' equipment and facilities could not be met. So far, with the assistance of venture capital from ZMart, mustahik has been able to survive to maintain its stores in these conditions. However, in reality, on the ground, this venture capital assistance is deemed ineffective because the business capital received by mustahik is still deficient, so it is not easy to compete with similar stores that have more capital.

Most people who want to start a business by selling shops do not think about what aspects of business management they want to manage, and how the business management they run is challenging to develop significantly. To help overcome these problems, BAZNAS Tangerang City comes with the ZMart program to improve business management professionally because business management carried out by mustahik still uses traditional management. Of course, the ZMart program is intended to provide understanding and guidance in managing business and finances. The recipients of the ZMart program are given training and assistance in managing business and finances so that they can be carried out professionally and accountably (Fauziyyah et al., 2021). The business management implemented by BAZNAS Tangerang City uses a caching mechanism. The purpose of the coaching mechanism here is that The National Board of Zakat (BAZNAS) does not provide free assistance to mustahik, so the assistance funds provided can be appropriately managed. The coaching will continue until the store has increased significantly. In the coaching mechanism, ZMart mustahik is supplied with several planned agendas, the first is financial management assistance, the second is religious training, and the third is bookkeeping for financial management or administration of the data collection process for incoming and outgoing goods.

The business management model applied by BAZNAS Tangerang City is by holding group meetings, usually held once a month. Then, coaching and briefing on financial management, religion, and bookkeeping or administration are carried out at group meetings. So that in its application, mustahik does not just open and close shops; they can also understand about recording incoming and outgoing goods and manage their finances. The coaching mechanism implemented by The National Board of Zakat (BAZNAS) is relatively reasonable and adequate. However, the coaching is not carried out continuously, so mustahik has difficulty consulting. The ZMart program also has applications that can assist mustahik in making transactions, managing stock, and managing reports. The two main functions of the application are requests for goods to ZMart's Distributor Center and services for consumers who shop at mustahik stores (Srinovita et al., 2019). This application helps mustahik not to shop at large distributors, mustahik only needs to order through the application, and then the goods are delivered to the store location. With this application, financial management can be controlled, and each ZMart supervisor more easily monitors the purchase of goods. However, there are several obstacles to using the ZMart application, namely the limitations of the delivery fleet and the broad reach of the Distributor Center located in Bogor, which has to send goods to several locations. Hence, there are delays and discrepancies in the delivery schedule of goods. The next obstacle is that many mustahik are elderly, and their children cannot help their parents understand the application.

The performance of the previously damaged store was unfit to be used as a place to sell. With the ZMart program, there is a store renovation with a design made by The National Board of Zakat (BAZNAS) with beautiful colors and better ZMart branding than before. This store renovation has a positive impact on increasing competitiveness in business. It provides a good characteristic for the recipients of the ZMart program so that the shop's performance improves. Regarding branding, the difference between shops before and after being branded is that after branding, the shop has progressed and increased in income. Also, at every group gathering once a month, all mustahik are motivated and believe their shop is better than before. Hence, they experience an increase in income but not significant. The store is also made more attractive than before, such as renovated, repainted, given a billboard, given ZMart advertising lights, and the arrangement of the store looks neat and clean. Improving the performance of mustahik shops to be better, more awesome and cleaner, better, and more professional is an extraordinary achievement because it can help mustahik to run its business. Of course, these achievements still do not improve the welfare of mustahik to turn into muzakki. The ZMart program for mustahik is a good innovation in empowering the mustahik economy.

## **Conclusion**

The utilization of zakat funds through the ZMart BAZNAS Tangerang City program has been carried out well and distributed according to established procedures. The ZMart program is very helpful for mustahik in managing stalls regarding the business capital, shop management, branding, and even shop renovations. However, the ZMart program illustrates that utilizing zakat funds for mustahik who own small shops can still not improve the welfare of mustahik towards muzakki. Because of the limited capital to manage their business, they can only survive by managing small stalls. The ZMart program can be developed with a focus on larger capital and carried out in stages while still evaluating the recipients of the ZMart program. The guidance carried out by the person in charge of the ZMart program is carried out periodically to monitor the development of ZMart stalls, especially in using the ZMart application. The ZMart application has been beneficial in managing small stalls even though the shop owners are still relatively low in using the latest technology.

## **Acknowledgments**

We express our gratitude to KH. M Aslie Elhusyairy as the Head of BAZNAS Tangerang City and his staff, especially Mr. Romlih as the person in charge of the ZMart program, have been pleased to be our research partner in analyzing the ZMart program in Tangerang City. In addition, we



would like to thank the Dean of the Faculty of Economics and Islamic Business at Cendekia Abditama University, Dr. Sunardi, SE, MM, for supporting research activities by allowing us to focus on empowering the economic sector in the ZMart program. We also do not forget to express our gratitude to the ZMart Merchants and ZMart consumers in Tangerang City, namely Mrs. Sainah, Mrs. Komariah, Mrs. Masroh, Mrs. Sri, and Mr. Haris. They have collaborated in providing information and data related to the ZMart program so that this research can be carried out smoothly.

### Author Contributions

Conceptualization: Abdul Rachman  
 Data curation: Abdul Rachman  
 Formal analysis: Abdul Rachman  
 Investigation: Abdul Rachman  
 Methodology: Abdul Rachman  
 Project administration: Abdul Rachman  
 Supervision: Abdul Rachman  
 Validation: Abdul Rachman  
 Visualization: Abdul Rachman  
 Writing – original draft: Abdul Rachman  
 Writing – review & editing: Abdul Rachman

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