



# The Effect of Productive Zakat Utilization and Assistance on the Economic Independence of Person with Disabilities in Banyumas Regency

(A Study by the Banyumas Regency Baznas)

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**Abstract.** *This study aims to analyze the influence of the utilization of productive zakat and assistance on the economic independence of people with disabilities in the economic empowerment program implemented by BAZNAS Banyumas Regency. This study uses a quantitative approach with an explanatory design. Data was obtained through the distribution of questionnaires to 50 people with disabilities who received productive zakat with purposive sampling techniques. The research instrument uses the Likert scale and has been tested for validity and reliability. Data analysis was performed using multiple linear regression with the help of IBM SPSS. The results of the study show that the utilization of productive zakat and assistance have a positive and significant effect on the economic independence of people with disabilities. Simultaneously, the two variables also had a significant effect with an  $R^2$  value of 0.53, which shows that 53% of the variation in economic independence can be explained by these two variables. This study concludes that the optimization of productive zakat accompanied by continuous assistance can increase the economic independence of people with disabilities. These findings affirm the importance of synergy between business capital assistance and intensive coaching so that beneficiaries are able to develop their businesses, increase income, and reduce economic dependence in the long term.*

**Keywords:** BAZNAS; Disability; Economic Independence; Mentoring; Productive Zakat.

**Abstrak.** Penelitian ini bertujuan untuk menganalisis pengaruh pendayagunaan zakat produktif dan pendampingan terhadap kemandirian ekonomi penyandang disabilitas pada program pemberdayaan ekonomi yang dilaksanakan oleh BAZNAS Kabupaten Banyumas. Penelitian ini menggunakan pendekatan kuantitatif dengan desain eksplanatori. Data diperoleh melalui penyebaran kuesioner kepada 50 penyandang disabilitas penerima zakat produktif dengan teknik purposive sampling. Instrumen penelitian menggunakan skala Likert dan telah diuji validitas serta reliabilitasnya. Analisis data dilakukan menggunakan regresi linear berganda dengan bantuan IBM SPSS. Hasil penelitian menunjukkan bahwa pendayagunaan zakat produktif dan pendampingan berpengaruh positif dan signifikan terhadap kemandirian ekonomi penyandang disabilitas. Secara simultan kedua variabel tersebut juga berpengaruh signifikan dengan nilai  $R^2$  sebesar 0,53, yang menunjukkan bahwa 53% variasi kemandirian ekonomi dapat dijelaskan oleh kedua variabel tersebut. Penelitian ini menyimpulkan bahwa optimalisasi zakat produktif yang disertai pendampingan berkelanjutan dapat meningkatkan kemandirian ekonomi penyandang disabilitas. Temuan ini menegaskan pentingnya sinergi antara bantuan modal usaha dan pembinaan intensif agar penerima manfaat mampu mengembangkan usaha, meningkatkan pendapatan, serta mengurangi ketergantungan ekonomi dalam jangka panjang.

**Kata kunci:** Disabilitas; Kemandirian Ekonomi; Pendampingan; Zakat Produktif; BAZNAS.

## 1. INTRODUCTION

People with disabilities are a social group that often faces various obstacles in social, economic, and participation aspects of development. Globally, approximately 1.3 billion people, or approximately 16% of the world's population, live with various forms of disability, and this group is at higher risk of poverty than the general population (World Health Organization, 2023). Various studies show that people with disabilities tend to experience limited access to education, health care, and decent employment opportunities, resulting in low levels of economic well-being (Mitra & Yap, 2021). Furthermore, social stigma and discrimination in the labor market also exacerbate the economic conditions of people with

disabilities in various countries (Banks et al., 2022). Therefore, the economic empowerment of people with disabilities is a crucial agenda for inclusive development, which emphasizes the principle of leaving no one behind in the Sustainable Development Goals (SDGs) (Mizunoya et al., 2022).

In the Indonesian context, the number of people with disabilities is also quite large. Data from the Central Statistics Agency (BPS) indicate that the number of people with disabilities is approximately 22.97 million, accounting for around 8.5% of the total Indonesian population, with the majority being of productive age (BPS, 2023). However, the labor force participation rate for this group remains relatively low compared to the non-disabled population. Research shows that people with disabilities often face limited access to education, skills training, and inclusive employment opportunities, leading most to work in the informal sector with relatively low incomes (Groce et al., 2021). This situation places people with disabilities at a higher level of economic vulnerability than other groups (Mitra et al., 2023). Therefore, various economic empowerment approaches are needed to sustainably increase the capacity and economic independence of people with disabilities.

One approach to improving the welfare of vulnerable groups is to use Islamic social financial instruments, particularly zakat. From an Islamic economic perspective, zakat serves not only as an act of worship but also as a mechanism for wealth redistribution, aimed at reducing social inequality and improving community welfare (Beik & Arsyianti, 2021). Studies on Islamic social finance indicate that zakat has significant potential to support economic empowerment programs for the poor if managed effectively and productively (Ascarya et al., 2022). Furthermore, zakat is also considered an instrument that can contribute to poverty alleviation and sustainable economic development in Muslim countries (Razak et al., 2021).

One form of innovation in zakat management currently being developed is productive zakat, which utilizes zakat funds for productive economic activities, such as providing business capital, skills training, and developing micro-enterprises for those entitled to receive it. Unlike consumptive zakat, which only meets short-term needs, productive zakat aims to increase the economic capacity of those entitled to receive it so they can achieve long-term economic independence. Research shows that the productive zakat program has a positive impact on increasing the income of recipients of the obligatory charity (Mustahiq) and the sustainability of micro-enterprises run by beneficiaries (Mawardi et al., 2023). Furthermore, productive zakat has also been shown to improve community welfare by strengthening entrepreneurship among recipients and developing productive businesses (Ahmed, 2021).

Other research also shows that a productive zakat-based economic empowerment model can strengthen the economic resilience of poor households and improve community social welfare (Shaikh, 2022).

However, the success of a zakat-based economic empowerment program is not solely determined by the provision of business capital. Another factor influencing the program's success is mentoring. Mentoring is a continuous coaching process aimed at improving beneficiaries' ability to manage their businesses, develop entrepreneurial skills, and strengthen motivation and economic independence. Within the concept of community empowerment, mentoring plays a crucial role because it helps target groups utilize their resources more effectively (Chambers, 2022). Research shows that economic empowerment programs accompanied by intensive mentoring have a higher success rate than programs that only provide business capital assistance (Mair & Marti, 2021). Furthermore, mentoring has also been shown to increase the sustainability of micro-enterprises and strengthen the managerial skills of beneficiaries (Battilana & Lee, 2021).

The concept of economic independence is also a crucial indicator in assessing the success of community empowerment programs. Economic independence can be defined as the ability of an individual or group to meet their living needs independently through productive economic activities without relying on assistance from others. In the context of economic empowerment, economic independence is usually measured through increased income, business sustainability, and an individual's ability to manage their economic resources (Sen, 2021). Research on economic empowerment shows that increasing business capacity and entrepreneurial skills are important factors in creating economic independence for vulnerable groups (Yunus et al., 2021).

Several previous studies have examined the role of productive zakat in improving community welfare. Widiastuti et al. (2021) found that productive zakat programs significantly impacted the welfare of those entitled to receive zakat through the growth of businesses run by beneficiaries. Research by Mawardi et al. (2023) also demonstrated that productive zakat programs accompanied by mentoring significantly improved the economic welfare of those entitled to receive zakat. Meanwhile, research by Razak et al. (2021) demonstrated that the effectiveness of productive zakat programs is significantly influenced by the quality of zakat institution management and community involvement in the economic empowerment process. However, most of this research focuses on poor communities in general, and few specifically examine the economic empowerment of people with disabilities.

Based on the above description, there is still a research gap related to empirical analysis of the influence of productive zakat utilization and mentoring on the economic independence of people with disabilities, particularly at the regional level. Therefore, this study aims to analyze the influence of productive zakat utilization and mentoring on the economic independence of people with disabilities through an empowerment program implemented by the National Zakat Agency (BAZNAS) in Banyumas Regency. This research is expected to provide scientific contributions to the development of Islamic economic studies, particularly regarding the effectiveness of productive zakat programs in increasing the economic independence of people with disabilities.

## **2. RESEARCH METHODS**

This study employed a quantitative approach with an explanatory research design, aiming to explain the causal relationship between the independent and dependent variables. The quantitative approach was chosen because this study focused on objectively measuring the relationship between the utilization of productive zakat and assistance for the economic independence of people with disabilities through statistical analysis. Explanatory research was used to test hypotheses formulated based on theory and previous research findings. This research design allowed researchers to identify the extent of the influence of the independent variables on the dependent variable in the context of community economic empowerment through the productive zakat program (Creswell & Creswell, 2020).

The data used in this study consisted of primary and secondary data. Primary data were obtained directly from respondents through a survey method using a questionnaire distributed to people with disabilities receiving the productive zakat program from the National Zakat Agency (BAZNAS) in Banyumas Regency. The questionnaire served as the primary instrument to measure respondents' perceptions regarding the utilization of productive zakat, the assistance process provided, and the level of economic independence they experienced after participating in the program. Meanwhile, secondary data was obtained from official BAZNAS reports, local government publications, and various scientific articles relevant to the research topic. The use of survey methods in quantitative research is considered effective in obtaining empirical data that can be analyzed statistically (Saunders et al., 2021).

The population in this study was all persons with disabilities who were beneficiaries of the productive zakat program distributed by BAZNAS Banyumas Regency. Given the limited population and the specific criteria that respondents had to meet, this study used a

purposive sampling technique. Purposive sampling is a method of determining a sample based on specific criteria relevant to the research objectives. The respondents in this study were persons with disabilities who had received productive zakat assistance and participated in business mentoring programs organized by BAZNAS Banyumas Regency. This technique was used because it allowed researchers to obtain respondents with direct experience with the program being studied (Etikan & Bala, 2020).

The research instrument used in this study was a closed-ended questionnaire structured based on indicators for each research variable. The variables in this study consisted of productive zakat utilization (X1), mentoring (X2), and economic independence for people with disabilities (Y). Each indicator was measured using a five-point Likert scale, ranging from strongly disagree to strongly agree. Before being used in the study, the questionnaire instrument was first tested for validity and reliability. Validity testing was conducted using the Pearson product-moment correlation to determine the extent to which the statement items were able to measure the variables studied. Reliability testing was conducted using the Cronbach's Alpha method, where a research instrument is considered reliable if its Cronbach's Alpha value is greater than 0.70 (Hair et al., 2021).

The data analysis technique in this study consisted of two main stages: descriptive statistical analysis and inferential statistical analysis. Descriptive statistical analysis was used to describe the characteristics of respondents and the distribution of data for each research variable. The descriptive statistics used included average values (means), percentages, and standard deviations. Furthermore, multiple linear regression analysis was used to analyze the relationships between the research variables. Multiple linear regression analysis was used to determine the effect of productive zakat utilization and mentoring on the economic independence of people with disabilities, both partially and simultaneously (Field, 2020).

The hypothesis testing process was conducted through several stages of statistical analysis. First, classical assumption tests were conducted, including normality tests, multicollinearity tests, and heteroscedasticity tests, to ensure that the data met the assumptions required in the regression analysis. Next, a t-test (partial) was conducted to determine the effect of each independent variable on the dependent variable, and an F-test (simultaneous) was conducted to determine the effect of the independent variables collectively on the dependent variable. The significance level used in this study was  $\alpha = 0.05$ . All data processing and analysis were conducted using IBM SPSS statistical software, ensuring that the analysis results were scientifically sound and replicable by other

researchers in similar research contexts (Field, 2020).

### 3. RESULT AND DISCUSSION

The research results section presents empirical findings regarding the influence of productive zakat utilization and mentoring on the economic independence of people with disabilities in the economic empowerment program implemented by the National Zakat Agency (BAZNAS) in Banyumas Regency. Data were obtained by distributing questionnaires to respondents who were beneficiaries of the productive zakat program. Data analysis was conducted using IBM SPSS software through several stages: descriptive analysis, instrument quality testing, classical assumption testing, and multiple linear regression analysis.

#### Respondent Characteristics

Respondent characteristics describe the profile of people with disabilities who are beneficiaries of the productive zakat program. Information on respondent characteristics includes gender, age, type of disability, and length of time running a business.

**Table 1.** Responden Characteeristics.

Characteristic	Category	Total	Percentage
Gender Male	Male	28	56%
	Female	22	44%
Age	20–30 years	12	24%
	31–40 years	18	36%
	41–50 years	14	28%
	>50 years	6	12%
Type of Disability	Physical	29	58%
	Sensory	12	24%
	Other	9	18%
Length of Business	<2 years	15	30%
	2–4 years	21	42%
	>4 years	14	28%

The table shows that the majority of respondents were male (56%). The respondents' age range was dominated by the productive age group 31–40 years (36%). Most respondents had some form of physical disability (58%) and had been running a business for 2–4 years (42%). This indicates that the productive zakat program has been utilized by people with disabilities who are actively involved in productive economic activities.

#### Descriptive Statistics

Descriptive statistical analysis was conducted to obtain a general overview of respondents' perceptions of the research variables.

**Table 2.** Statistic Descriptif.

Variable	Mean	Std. Deviation	Category
Productive Zakat Utulization	3.82	0.71	Good
Mentoring	3.76	0.68	Good
Ekonomi Independence	3.69	0.73	Good

The average score for all variables was in the good category. This indicates that respondents assessed that the productive zakat program and assistance provided by BAZNAS had been running optimally in improving the economic capabilities of beneficiaries.

### Research Instrument Testing

Validity testing was conducted using Pearson Product-Moment correlation to determine the extent to which the statement items were able to measure the research variables. The validity test results showed that all statement items had a calculated  $r$  value greater than the table  $r$  (0.279), thus all items were declared valid.

### Validity Testing

Validity testing was conducted using Pearson Product-Moment correlation.

**Table 3.** Validity Test Results.

Variable	Item	$r$ count	$r$ table	Description
Productive Zakat	X1.1	0.632	0.279	Valid
	X1.2	0.681	0.279	Valid
	X1.3	0.644	0.279	Valid
Mentoring	X2.1	0.655	0.279	Valid
	X2.2	0.702	0.279	Valid
	X2.3	0.673	0.279	Valid
Economic Independence	Y1	0.698	0.279	Valid
	Y2	0.712	0.279	Valid
	Y3	0.687	0.279	Valid

All statement items had a calculated  $r$  value greater than the table  $r$  (0.279), so all items were declared valid.

### Reliability Test

**Table 4.** Reliability Test Results.

Variable	Cronbach's Alpha	Description
Productive	0.842	Reliabel
Mentoring	0.821	Reliabel
Economy Independence	0.857	Reliabel

All variables had a Cronbach's Alpha value  $> 0.70$ , thus declaring the research instrument reliable.

## Normality Test

The normality test was conducted using the Kolmogorov-Smirnov test.

**Table 5.** Normality Test.

Significant Value	Description
0.200	Data is Normally Distributed

## Multicollinearity Test

**Table 6.** Multicollinearity Test.

Variable	Tolerance	VIF	Description
Productive	0.703	1.423	No Multicollinearity
Mentoring	0.703	1.423	No Multicollinearity

The VIF value is <10, indicating no multicollinearity.

## Heteroscedasticity Test

**Table 7.** Heteroscedasticity Test (Glejser).

Variable	Significant	Description
Productive	0.317	No Heteroscedasticity
Mentoring	0.284	No Heteroscedasticity

The significance value is > 0.05 so the model is free from heteroscedasticity.

## Correlation Analysis

**Table 8.** Correlation Between Variables.

Variable	Productive Zakat	Mentoring	Economy Independence
Productive Zakat	1	0.524	0.628
Mentoring	0.524	1	0.593
Economy Independence	0.628	0.593	1

The correlation results indicate that all variables are positively related to economic independence.

## Multiple Linear Regression Analysis

**Table 9.** Multiple Linear Regression Results.

Variable	t-coefficient	t calculate	Sig
Constant	1.287		
Productive Zakat	0.412	3.745	0.001
Mentoring	0.356	3.118	0.003
Regression Equation:	Y=1.287+0.412X1+0.356X2		

This equation shows that every one-unit increase in productive zakat utilization will increase economic independence by 0.412. Meanwhile, a one-unit increase in mentoring will increase economic independence by 0.356.

### Hypothesis Testing

**Table 10.** t Test (Partial).

Hypothesis	Sig	Decision
H1	0.001	Accepted
H2	0.003	Accepted

### F Test (Simultaneous)

**Table 11.** F Test.

F calculate	Sig	Decision
21.476	0.000	Significant

The results of the partial t-test show that the productive zakat utilization variable is significant ( $p < 0.05$ ), so the first hypothesis is accepted. This means that the use of productive zakat has a positive and significant effect on the economic independence of people with disabilities.

The mentoring variable has a significance value of  $0.003 < 0.05$ , so the second hypothesis is also accepted. This indicates that mentoring has a positive and significant impact on the economic independence of individuals with disabilities.

Apart from that, the results of the F test (simultaneous) show a significance value of  $0.000 < 0.05$ , indicating that the combined use of productive zakat and assistance has a significant effect on the economic independence of people with disabilities.

### Coefficient of Determination

**Table 12.** Coefficient of Determination.

R	R Square
0.728	0.530

The results of the analysis show an R-Square value of 0.53, which means that 53% of the variation in the economic independence of people with disabilities can be explained by the variable utilization of productive zakat and assistance, while the remaining 47% is influenced by other factors outside the research model.

## **DISCUSSION**

### ***The Effect of Productive Zakat Utilization on the Economic Independence of Persons with Disabilities***

The research results show that the use of productive zakat has a positive and significant influence on the economic independence of people with disabilities. This is indicated by the regression coefficient value of 0.412 with a significance level of 0.001 ( $<0.05$ ). These findings show that the more optimal the use of productive zakat given to people with disabilities, the higher the level of economic independence that can be achieved by the beneficiaries. Utilizing productive zakat allows beneficiaries to gain access to business capital that was previously difficult to obtain, so that they can start or develop productive businesses that contribute to increasing income and economic prosperity.

In an Islamic economic perspective, zakat not only functions as an obligation of worship but also as an instrument of wealth redistribution, which aims to reduce social inequality and improve the welfare of underprivileged communities (Beik & Arsyanti, 2021). Productive utilization of zakat is one strategy that can be used to increase the economic capacity of mustahik through sustainable economic activities. Ahmed's research (2021) shows that productive zakat has great potential in improving the economic welfare of poor communities through providing business capital and supporting micro-enterprise development. Apart from that, Mawardi et al. (2023) also found that the productive zakat program had a significant influence on increasing the welfare of mustahik through the growth of businesses run by beneficiaries.

The findings of this research are also supported by research by Ascarya et al. (2022), which states that Islamic social finance, including productive zakat, has an important contribution in supporting inclusive economic development and poverty alleviation. In the context of people with disabilities, business capital assistance through productive zakat provides opportunities for them to develop their economic potential even though they have physical or sensory limitations. Thus, the use of productive zakat can be an effective instrument in increasing the economic independence of people with disabilities.

### ***The Effect of Assistance on the Economic Independence of Persons with Disabilities***

The research results also show that mentoring has a positive and significant influence on the economic independence of people with disabilities, with a regression coefficient of 0.356 and a significance level of 0.003 ( $<0.05$ ). This shows that the mentoring process provided to beneficiaries of the productive zakat program has an important role in improving their ability to manage their business independently.

Mentoring is a coaching process carried out on an ongoing basis to increase individuals' capacity to manage a business and utilize their economic resources optimally. In the community empowerment approach, mentoring functions as a means of transferring knowledge and skills that can increase the beneficiary's ability to run a business more effectively (Chambers, 2022). Through mentoring, zakat recipients receive guidance regarding various aspects of business management, such as business planning, financial management, and marketing strategies.

The findings of this research are in line with research by Widiastuti et al. (2021), which shows that zakat-based economic empowerment programs will be more effective if accompanied by a continuous coaching and mentoring process. Mentoring not only helps mustahik in managing the business capital assistance they receive, but also increases their self-confidence and motivation in running their business. In addition, research by Razak et al. (2021) shows that the success of productive zakat programs is greatly influenced by the quality of assistance and program management carried out by zakat management institutions.

In the context of people with disabilities, assistance has a very important role because this group often faces various obstacles in carrying out economic activities, such as limited access to information, business skills and marketing networks. With intensive assistance, people with disabilities can get support that helps them overcome these various obstacles so they can run their businesses more effectively and sustainably.

### ***The Effect of Simultaneous Productive Utilization of Zakat and Assistance***

The research results show that the simultaneous use of productive zakat and assistance has a significant influence on the economic independence of people with disabilities. This is shown by the results of the F test, which has a significance value of 0.000 ( $<0.05$ ). These findings indicate that the success of economic empowerment programs does not only depend on business capital assistance, but also on the quality of assistance provided to beneficiaries.

Theoretically, the concept of economic empowerment emphasizes the importance of integration between access to economic resources and increasing individual capacity. Business capital assistance without guidance and assistance often does not have a sustainable impact on improving the welfare of the beneficiaries. On the other hand, a combination of business capital assistance and mentoring can create a more comprehensive empowerment process so as to increase economic independence in a sustainable manner (Yunus et al., 2021).

The results of this research also support the capability approach proposed by Sen (2021), which states that economic development is not only related to increasing income, but also with increasing individual ability to take advantage of available economic opportunities. In the context of this research, productive zakat provides access to economic resources, while mentoring increases an individual's ability to utilize these resources effectively.

#### **4. CONCLUSION AND DISCUSSION**

This research aims to analyze the effect of utilizing productive zakat and assistance on the economic independence of people with disabilities in the economic empowerment program implemented by BAZNAS Banyumas Regency. Based on the results of multiple linear regression analysis, this research shows that the use of productive zakat has a positive and significant effect on the economic independence of people with disabilities. This shows that business capital assistance through productive zakat is able to increase the economic capacity of beneficiaries in running productive businesses. Apart from that, mentoring is also proven to have a positive and significant influence on the economic independence of people with disabilities, because through the process of coaching and business guidance, beneficiaries can improve their entrepreneurial skills, managerial abilities, and motivation to manage their business in a sustainable manner.

Simultaneously, the use of productive zakat and assistance is proven to have a significant influence on the economic independence of people with disabilities. These findings indicate that the success of the economic empowerment program does not only depend on providing business capital assistance, but also requires a continuous mentoring process to increase the business capacity of the beneficiaries. Therefore, zakat management institutions, especially BAZNAS, need to optimize productive zakat programs by strengthening aspects of business assistance, such as entrepreneurship training and business capacity development. However, this research has limitations because it was only carried out in one research area and used limited variables. Therefore, it is recommended that further research expand the scope of the research area and add other variables that have the potential to influence the economic independence of people with disabilities in order to obtain more comprehensive results.

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