Evaluating the Impact of Economic Programs on the Transformation of Mustahik into Muzaki: A Case Study of the National Zakat Agency (BAZNAS)

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Abstract. *Poverty constitutes a multidimensional challenge faced by numerous countries, including Indonesia. It not only affects the economic conditions of society but also exerts a profound impact on overall quality of life and national development, encompassing socio-political dynamics, education, and healthcare services. The poverty cycle can only be disrupted through a holistic intervention strategy, which extends beyond financial approaches and incorporates integrated support mechanisms, including active participation from various stakeholders. This study aims to evaluate the role of the National Zakat Agency (Badan Amil Zakat Nasional/BAZNAS) in transforming the status of mustahik (zakat recipients) into muzaki (zakat payers) through its implemented economic empowerment programs. A descriptive method with a quantitative approach was employed to assess the impact of these programs on the transformation process from mustahik to muzaki. The findings indicate a significant correlation between BAZNAS' economic programs and the transformation of mustahik into muzaki. Therefore, it is imperative for BAZNAS to strengthen the governance of its economic programs and ensure continuous mentoring for mustahik, so that this positive relationship can be sustained and deliver more optimal, long-term benefits.*

Keywords: *Poverty, Mustahik, Muzaki, Economic Empowerment Program, Zakat*

Abstrak. *Kemiskinan menjadi permasalahan multidimensional yang terjadi di berbagai negara, termasuk Indonesia. Masalah kemiskinan bukan hanya memengaruhi aspek ekonomi masyarakat tetapi juga berdampak pada kualitas hidup dan pembangunan nasional yang meliputi kehidupan sosial-politik, pendidikan dan layanan kesehatan. Siklus kemiskinan dapat diputus dengan adanya upaya penanganan yang holistik, tidak hanya melalui pendekatan finansial, tetapi juga melibatkan dukungan yang terintegrasi, termasuk dari sisi keterlibatan peran. Penelitian ini bertujuan untuk mengevaluasi peran Badan Amil Zakat Nasional (BAZNAS) dalam mengubah status mustahik menjadi muzaki melalui program ekonomi yang dijalankan. Penelitian ini menggunakan metode deskriptif dengan pendekatan kuantitatif untuk mengevaluasi dampak program ekonomi terhadap transformasi mustahik menjadi muzaki. Hasil Penelitian menunjukkan bahwa terdapat korelasi antara program ekonomi dari BAZNAS dan tranformasi mustahik menjadi muzaki. Oleh Karena itu, BAZNAS perlu memperkuat tata Kelola program ekonomi dan pendampingan berkelanjutan kepada mustahik agar hubungan positif ini dapat terus dipertahankan dan memberikan manfaat yang lebih optimal dalam jangka panjang.*

Kata Kunci : *Kemiskinan, Mustahik, Muzaki, Program Ekonomi, Zakat*

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Introduction

Poverty represents a multidimensional problem experienced by many countries, including Indonesia. According to Noorikhsan & Gunawan (2022), poverty not only affects the economic aspects of society but also has a substantial impact on quality of life and national development, encompassing socio-political life as well as access to education and healthcare services. The primary cause of poverty is the limited access of communities to essential resources required to meet their basic needs (Fadillah, 2021). This condition, in turn, triggers economic inequality and ultimately leads to wider social disparities (Setiawan & Jamaliah, 2023). Based on data from Statistics Indonesia (*Badan Pusat Statistik/BPS*), the number of people living in poverty reached 25.9 million out of a total population of 278.8 million, or approximately 9.36%. Although this figure declined compared to 2022, it still falls into the category of a high poverty rate (Purwanti, 2024).

Breaking the cycle of poverty requires a holistic strategy that extends beyond financial measures and incorporates integrated support, including active stakeholder involvement. The *National Zakat Agency* (*Badan Amil Zakat Nasional/BAZNAS*), as a non-structural government body, bears the responsibility of managing zakat in Indonesia with the aim of improving public welfare and alleviating poverty. Moreover, the potential of zakat in Indonesia is remarkably high, amounting to approximately IDR 327 trillion annually — equivalent to 76% of the 2022 State Budget allocation for social protection (Setiawan & Jamaliah, 2023).

The role of BAZNAS in poverty alleviation is not limited to zakat distribution alone but also includes *infak* (voluntary charitable giving), *sedekah* (voluntary alms), and other religious social funds, collectively referred to as *ZIS-DSKL* (*Zakat, Infak, Sedekah, and Other Religious Social Funds*). Surury et al. (2024) highlighted that BAZNAS' performance is reflected in data showing that it has lifted 54,081 beneficiaries out of poverty (58.76%), of which 21,140 individuals were classified as living in extreme poverty. These programs are designed to facilitate the transition of *mustahik* (eligible zakat recipients) from

poverty, a process referred to as *Moving Out of Poverty (MOP)*, and further enable the transformation of *mustahik* into *muzaki* (obligated zakat contributors), termed *Moving Out of Mustahik (MOM)*. By reducing poverty levels, BAZNAS contributes to the achievement of the first target of the Sustainable Development Goals (SDGs), namely "No Poverty," which is expected to be realized by 2030.

As an Islamic financial instrument, *ZIS-DSKL* has been proven to significantly enhance social welfare by reducing poverty rates. This finding is consistent with Dzakiyah & Panggiarti (2023), who emphasized that zakat distribution has a substantial impact on the welfare of *mustahik*, particularly through both productive and consumptive zakat utilization (Handayani, 2020), as well as through specific BAZNAS programs (Rosyidi, 2024; Tohari et al., 2023).

Conversely, studies on *Zakat Community Development (ZCD)* — a program that integrates aspects of religious outreach (*dakwah*), economics, education, health, and humanitarian activities — have revealed no significant effect on community empowerment (Schaffurrohman, 2020). Furthermore, the management of ZIS is crucial, as it directly influences the extent to which its objectives are achieved. (Auliyah, 2024) reported that the management performance of ZIS in 2023 declined, leading to reduced poverty alleviation outcomes compared to 2019, 2020, and 2021.

The mechanism for distributing and utilizing ZIS-DSKL is implemented through five primary programs: humanitarian assistance, healthcare, education, economic empowerment, and religious outreach-advocacy. Distribution is carried out in the fields of education, healthcare, humanitarian support, and advocacy, while utilization focuses on economic, educational, and healthcare development (BAZNAS, 2023).

This study investigates the extent to which BAZNAS' economic programs influence the transformation of *mustahik* into *muzaki* in Indonesia. The economic empowerment program aims to enable *mustahik* to become more productive and achieve higher income levels, with the expectation that their

status will transition into *muzaki*. This research presents empirical findings on the impact of BAZNAS' economic programs on this transformation process. The significance of this study lies in providing strong empirical evidence regarding the effectiveness of zakat-based economic programs by quantitatively validating the transformation of *mustahik* into *muzaki*, thereby strengthening the basis for policy-making and program evaluation in Islamic social finance.

Literature Review

Zakat, Infak, and Sedekah in Poverty Alleviation

Zakat, infak, sedekah, and other religious social funds (ZIS-DSKL) have long been recognized as strategic instruments of Islamic finance in reducing poverty. Yusuf Qardhawi emphasized that zakat functions not only as a mechanism for wealth redistribution but also as an instrument of economic development when managed productively. Studies by Handayani (2020), Harmelia et al. (2021), and Normasyhuri et al. (2022) demonstrated that consumptive utilization of zakat contributes to fulfilling the basic needs of mustahik (eligible zakat recipients), while its productive utilization enhances economic capacity through business capital and entrepreneurial empowerment. These findings are consistent with Dzakiyah & Panggiarti (2023), who confirmed that zakat distribution has a significant effect on the welfare of beneficiaries. Accordingly, ZIS-DSKL should be viewed not merely as a philanthropic instrument but also as a catalyst in strengthening the economic foundation of poor households.

BAZNAS Economic Programs and the Transformation of Mustahik

The National Zakat Agency (Badan Amil Zakat Nasional/BAZNAS) has developed various empowerment initiatives aimed at increasing the productivity of mustahik, one of which is through its economic programs. This approach stems from the premise that poverty alleviation cannot rely solely on temporary assistance but requires sustainable strategies that promote self-reliance. Tohari et al. (2023) and Rosyidi (2024) emphasized that well-

structured BAZNAS programs enhance the capacity of beneficiaries, thereby increasing the likelihood of escaping poverty. The success of these programs is reflected in the transformation models of Moving Out of Poverty (MOP) and Moving Out of Mustahik (MOM), in which mustahik are not only supported through consumptive aid but are also empowered to become muzaki (obligated zakat contributors) once they achieve stable income. This model integrates both distribution and empowerment, positioning zakat as a development instrument aligned with the first target of the Sustainable Development Goals (SDGs), namely poverty eradication.

Previous Empirical Research

Empirical studies on the impact of ZIS-DSKL on poverty alleviation reveal varied findings. Surury et al. (2024) found that ZIS significantly improves community welfare, whereas Sachfurrohman et al. (2020) reported that the Zakat Community Development (ZCD) program—which encompasses religious outreach (dakwah), economics, education, and health—had no significant effect on empowerment. Similarly, Auliyah (2024) highlighted a decline in ZIS management performance in 2023, which led to reduced effectiveness in poverty alleviation compared to the 2019–2021 period. On the other hand, Yuliana et al. (2020) found that zakat had a negative and significant relationship with poverty in Aceh, while Murobbi & Usman (2021) confirmed that zakat reduced the number of poor people, although infak and sedekah showed no significant influence. Further evidence from Adrian & Lutfi (2023) as well as Wibowo (2023) reinforced the finding that ZIS distribution negatively correlates with poverty rates in West Sumatra and Yogyakarta.

From both theoretical perspectives and empirical evidence, it is clear that the effectiveness of ZIS-DSKL in alleviating poverty is largely determined by program design, distribution management, and the intensity of mentoring provided. However, relatively few studies have specifically examined the impact of BAZNAS' economic empowerment programs on the transformation of mustahik into muzaki. Most research has focused only on the role of zakat in reducing poverty without extending the analysis to changes in status from

mustahik to muzaki. This study seeks to address this gap by analyzing the relationship between BAZNAS' economic programs and mustahik transformation, employing both descriptive analysis and correlation testing to assess the extent to which economic interventions foster sustainable financial independence.

Method

This study adopts a descriptive design with a quantitative approach to analyze the impact of economic programs implemented by BAZNAS on the transformation of mustahik into muzaki in Indonesia. The research relies on secondary data obtained from BAZNAS reports. The data utilized in this study comprise cross-sectional data from the year 2023, encompassing multiple entities corresponding to the total number of provinces in Indonesia.

The total amount of zakat allocated to economic programs is used as a proxy for the independent variable (economic programs), while the transformation of mustahik into muzaki is measured by the number of individuals who have successfully undergone this transition.

Table 1. Description of Research Variables

Variable	Description	Source
Economic Program	Total funds from *Zakat*, *Infak*, *Sedekah*, and Other Religious Social Funds (ZIS-DSKL) allocated to productive programs.	BAZNAS RI Report
Tranformation of Mustahik into Muzaki	Number of *mustahik* (eligible zakat recipients) who successfully transformed into *muzaki*	BAZNAS RI Report

Sumber: Data Proceed (2025)

This study employs Pearson's product–moment correlation to analyze the relationship between variables using interval-scale data (Gujarati, 2004). The findings are expected to illustrate whether larger allocations of zakat funds for economic programs exert a positive influence on the number of *mustahik* (zakat recipients) who successfully transition into *muzaki* (zakat payers). To examine this correlation, the following formula is applied:

$$r = \frac{\sum(x_i - \bar{x})(y_i - \bar{y})}{\sqrt{\sum(x_i - \bar{x})^2 \sum(y_i - \bar{y})^2}}$$

r   = Correlation coefficient

x_i = Value of the Economic Program

$\bar{x}$ = Mean of the Economic Program

y_i = Value of the Transformation of *Mustahik* into *Muzaki*

$\bar{y}$ = Mean of the Transformation of *Mustahik* into *Muzaki*

Results and Discussion

Descriptive Analysis

Descriptive analysis constitutes the initial stage in quantitative research, aimed at providing a general overview of the characteristics of the research data (Purwanti, 2024). Through this analysis, researchers can identify patterns, distributions, and tendencies of the examined variables prior to conducting further statistical tests. In the study entitled *"Evaluating the Impact of Economic Programs on the Transformation of Mustahik into Muzaki: A Case Study of the National Amil Zakat Agency (BAZNAS)"*, descriptive analysis is conducted to understand the condition of respondents as well as the indicators associated with the transformation of *mustahik* into *muzaki*. Thus, descriptive analysis not only serves as a preliminary step in data processing but also provides the foundation for interpreting research findings, ensuring that the conclusions drawn are more accurate and reflective of field realities.

Table 2. Comparison of the Economic Programs and the Transformation of *Mustahik* into *Muzaki*

Province	Economic Program (in Billion Rupiah)	Tranformation of Mustahik into Muzaki
Nangroe Aceh Darussalam	241.64	57
Sumatera utara	57.42	175
Sumatera Barat	169.96	354
Riau	217.63	10
Jambi	66.39	3
Sumatera Selatan	50.24	5
Bengkulu	26.49	2
Lampung	31.7	165
Kep. Bangka Belitung	22.8	0

Province	Economic Program (in Billion Rupiah)	Tranformation of Mustahik into Muzaki
Kep. Riau	47.97	0
DKI Jakarta	190.75	120
Jawa Barat	584.02	351
Jawa Tengah	441.04	282
DI Yogyakarta	67.58	16
Jawa Timur	405.46	2878
Banten	136.07	245
Bali	16.45	6
Nusa Tenggara Barat	137.87	181
Nusa Tenggara Timur	1.42	20
Kalimantan Barat	16.22	57
Kalimantan Tengah	7.15	1
Kalimantan Selatan	68.66	27
Kalimantan Timur	68.63	36
Kalimantan Utara	21.48	4
Sulawesi Utara	29.43	415
Sulawesi Tengah	10.29	0
Sulawesi Selatan	130.11	82
Sulawesi Tenggara	44.67	17
Gorontalo	26.9	0
Sulawesi Barat	16.18	0
Maluku	10.54	32
Maluku Utara	9.35	323
Papua	12.56	24
Papua Barat	0.59	0

Source: BAZNAS (2023)

Based West Java Province recorded the largest fund allocation, amounting to IDR 584.02 billion, with a successful transformation of 351 mustahik. Similarly, East Java received an allocation of IDR 405.46 billion, achieving the highest number of transformations at 2,878 individuals, followed by Central Java with IDR 441.04 billion yielding 282 new muzaki, and DKI Jakarta with IDR 190.75 billion successfully transforming 120 mustahik. This pattern indicates that regions with large populations and high levels of economic activity are relatively capable of optimizing economic program allocations on a broader scale.

On the other hand, there are intriguing phenomena in several provinces that reflect the predominance of program effectiveness over the magnitude of fund allocation. For instance, North Sulawesi received only IDR 29.43 billion

but managed to produce 415 muzaki, far surpassing several provinces with higher fund allocations. A similar pattern is observed in North Maluku, with an allocation of IDR 9.35 billion yielding 323 muzaki, and West Sumatra with IDR 169.96 billion successfully transforming 354 mustahik. This condition suggests that transformation success is not solely determined by budget size, but also by empowerment strategies, local socio-economic characteristics, and program implementation effectiveness.

Conversely, there are also provinces with relatively large fund allocations that yield low numbers of muzaki. The most striking case is observed in Riau, with a fund allocation reaching IDR 217.63 billion, yet producing only 10 muzaki. This disparity signals potential inefficiencies in program implementation or the presence of other structural factors hindering the optimization of mustahik transformation in the region.

Provinces with small fund allocations generally also record low transformation numbers, such as West Papua with IDR 0.59 billion and 0 muzaki, Central Kalimantan with IDR 7.15 billion and 1 muzaki, and Maluku with IDR 10.54 billion and 32 muzaki. This indicates limitations in program scale in areas with minimal budget allocations, although they still contribute to national achievements.

These results demonstrate that the relationship between the magnitude of economic program funds and the number of mustahik transformations to muzaki is not entirely linear. Several provinces exhibit high effectiveness despite limited budgets, while others record low performance despite substantial fund allocations. Therefore, the success of transforming mustahik into *muzaki* is more influenced by a combination of factors, including the quality of mentoring, program relevance to local needs, and efficient governance in each region.

Table 3. Statistic of Descrptives

	N	Minimum	Maximum	Mean	Std. Deviation
Economic Program	34	.59	584.02	99.57	137.33
Transformation Mustahik into Muzaki	34	.00	2878.00	173.17	493.92
Valid N (listwise)	34				

Source: Data Proceed (2025)

The results of descriptive statistics in Table 3, show that the Economic Growth variable has a minimum value of 0.59 and a maximum value of 584.02, with a mean of 99.57 and a standard deviation of 137.33. The relatively small mean compared to the maximum value, along with the standard deviation being much higher than the mean, indicates a very high degree of variation across the data. This suggests that the distribution of economic growth data tends to be widely dispersed, with the possibility that several samples received a very high allocation of economic programs compared to the majority of others. This condition reflects inequality in the realization of economic programs across regions or periods.

For the Mustahik-to-Muzaki Transformation variable, the minimum value is recorded at 0.00 and the maximum at 2878.00, with a mean of 173.17 and a standard deviation of 493.92. Compared to the mean, the standard deviation of this variable is relatively high, although not as large as in the economic growth variable. This indicates considerable differences among samples in terms of the number of mustahik who successfully transformed into muzaki. Such variation suggests that empowerment programs yield highly diverse results across regions, where some areas managed to record significant transformation successes, while others remained very limited.

Therefore, the difference in standard deviations between the two variables demonstrates that economic growth data are far more varied and dispersed than mustahik-to-muzaki transformation data. This can be interpreted as the allocation of economic program funds by BAZNAS being uneven across regions, whereas transformation achievements, despite also being varied, tend to be more concentrated within a certain range. Thus, the

high standard deviation in economic growth reflects gaps in budget distribution, while the standard deviation in mustahik transformation indicates differences in program effectiveness in empowering mustahik communities in each region.

The Test of Classic Assumption

Table 4. Normality Test

	Sig Value.
Unstandardized Residual	0.063

Sumber: Data Proceed (2025)

The normality test was conducted to determine whether the research data are normally distributed or not, as this is one of the prerequisites before performing parametric statistical testing. Based on the Normality Test Table, the usntandardized residual obtained a value of 0.063.

Referring to the provisions of the normality test with a significance level of 0.05, the data are considered normally distributed if the significance value is greater than 0.05. The test results show that unstandardized residual has a significance value above 0.05, thus it can be concluded that the data for both the Economic Growth variable and the Transformation of Mustahik into Muzaki variable are normally distributed.

Therefore, these results indicate that the normality assumption is fulfilled, and further analysis can be conducted using parametric statistical techniques, such as regression or correlation tests, to examine the relationship between economic program growth and the transformation of mustahik into muzaki.

The test of Linearity

Table 5. Linearity Test

Tranformation of Mustahik into Muzaki * Economic Program	Sig Value
Deviation From Linearity	0.658

Source: Data Proceed (2025)

The linearity test aims to determine whether the relationship between the independent and dependent variables follows a straight-line (linear) pattern or not. Linearity is one of the important assumptions in the use of correlation analysis, therefore it needs to be verified through statistical testing.

Based on the Linearity Test Table, the significance value for Deviation from Linearity was 0.658. Referring to the testing criteria, if the significance value is greater than 0.05, it can be concluded that there is no deviation from linearity. Thus, the relationship between the Economic Program variable and the Transformation of Mustahik into Muzaki is declared to be linear.

These results indicate that the greater the allocation of economic program funds provided by BAZNAS, the more likely it is to be followed by an increase in the number of mustahik successfully transforming into muzaki, within a relatively proportional relationship pattern. This finding strengthens the basis for proceeding with linear regression analysis, as the linearity assumption has been fulfilled.

Correlation Test

Table 6. Correlation Test

		Tranformation Mustahik into Muzaki
Economic Program	Pearson Correlation	.499**
	Sig. (2-tailed)	.003
	N	34

Source: Data Proceed (2025)

The correlation test was conducted to determine the direction and strength of the relationship between the independent and dependent variables. Based on the results presented in the Correlation Table, the Pearson Correlation value between the Economic Program variable and the Transformation of Mustahik into Muzaki was 0.499, with a significance level (Sig. 2-tailed) of 0.003 for a sample size of 34.

A correlation coefficient of 0.499 indicates a very strong and positive relationship between the allocation of economic program funds and the number of mustahik who transformed into muzaki. This means that the larger

the economic program funds allocated by BAZNAS, the higher the number of mustahik who successfully moved up to become muzaki. The significance level of 0.003 (< 0.05) further confirms that the relationship is statistically significant, making it highly unlikely that the observed relationship occurred by chance.

Thus, the correlation results demonstrate that BAZNAS's economic programs have a very strong contribution to the successful transformation of mustahik into muzaki. This finding also supports the theoretical framework that economic interventions through empowerment programs can enhance the capacity of mustahik, enabling them to transition not only into being economically independent but also to contribute as muzaki within the zakat ecosystem.

Discussion

The findings indicate that BAZNAS's economic programs play a significant role in the transformation process of mustahik into muzaki. The data reveal that the dynamics of economic program fund allocation do not always align with the achievements of mustahik transformation. In certain periods, increases in fund allocation corresponded with higher numbers of mustahik transitioning into muzaki, while in other periods, the number of muzaki rose despite declining fund allocations. This phenomenon suggests that program success is not solely determined by the size of the allocated budget, but also by the quality of implementation, mentoring strategies, and the relevance of interventions to the actual needs of mustahik in the field.

This condition is consistent with the view of Yusuf Qardhawi, who emphasized that zakat is not merely a financial redistribution instrument but also a tool for economic development if managed productively. When zakat is distributed only in consumptive forms, its impact tends to be short-term and insufficient to change mustahik status. However, if allocated productively, such as for business capital, training, and empowerment programs, zakat can serve as a driver of economic transformation for the poor. Studies by Handayani (2020), Harmelia et al. (2021), and Normasyhuri et al. (2022) support this argument, showing that consumptive zakat addresses only temporary

basic needs, whereas productive zakat sustains income and increases the likelihood of mustahik escaping poverty.

The study also finds regional variations in mustahik transformation outcomes. Provinces with larger allocations, such as West Java, Central Java, and East Java, generally produced more muzaki. However, some regions with relatively smaller allocations achieved comparatively higher transformation rates. In contrast, provinces with substantial allocations sometimes reported minimal outcomes. These findings highlight differences in program effectiveness across regions, likely influenced by structural factors, managerial capacity, mentoring quality, and the socio-economic characteristics of local communities.

This phenomenon aligns with Tohari et al. (2023) and Rosyidi (2024), who assert that the success of zakat empowerment programs depends not only on the volume of distributed funds but also on the strategic orientation of program implementation. Economic programs integrated with business development, financial literacy, and continuous mentoring are proven to be more effective in fostering mustahik independence. Thus, the effectiveness of BAZNAS programs in transforming mustahik into muzaki is contingent upon both quantitative factors (budget size) and qualitative factors (program design and governance).

Despite regional disparities, the overall findings reveal a consistent trend: the better the economic program is implemented, the greater the likelihood of mustahik transitioning into muzaki. This underscores the strong linkage between economic interventions and socio-economic transformation of beneficiaries. In other words, economic programs are not merely channels for financial aid but also strategic instruments for creating sustainable financial independence.

In relation to prior literature, these findings are consistent with Surury et al. (2024), who demonstrated that ZIS significantly improves community welfare, and Dzakiyah et al. (2023), who confirmed that both productive and consumptive zakat have meaningful impacts on mustahik welfare. However,

Sachfurrohman et al. (2020), in examining the Zakat Community Development (ZCD) program, reported that despite covering economic, religious, educational, and health aspects, its impact on community empowerment was insignificant. This suggests that the success of zakat programs depends heavily on their focus and quality of implementation. Programs with overly broad coverage and limited emphasis on economic productivity may fail to deliver meaningful change.

Furthermore, Auliyah (2024) noted that the decline in ZIS management performance in 2023 reduced the effectiveness of poverty alleviation compared to previous years. This finding is consistent with the results of this study, which identified regions with large allocations but low transformation outcomes, implying that suboptimal management reduces the effectiveness of zakat as a poverty alleviation instrument.

Overall, this study reinforces that BAZNAS's economic programs function not only as financial distribution mechanisms but also as empowerment instruments with the potential to transform mustahik into muzaki. This aligns with BAZNAS's concepts of Moving Out Poverty (MOP) and Moving Out of Mustahik (MOM). MOP emphasizes efforts to lift communities out of poverty, while MOM highlights the transition of mustahik into muzaki. Both concepts correspond to the first Sustainable Development Goal (SDG), namely poverty eradication.

By linking these findings with empirical evidence and theoretical frameworks, it can be concluded that BAZNAS's economic programs have a tangible impact on the transformation of mustahik into muzaki. However, their effectiveness is strongly influenced by management quality, program focus, and continuous mentoring. Therefore, future policy should emphasize strengthening BAZNAS's institutional capacity, improving program governance, and tailoring empowerment strategies to the socio-economic characteristics of local communities.

Conclusion

The findings indicate a very strong relationship between BAZNAS's economic programs and the transformation of *mustahik* into *muzaki*. Nevertheless, this strong association does not always reflect a perfectly linear correspondence, as variations remain across different years and provinces. For instance, in certain regions with relatively small allocations of economic program funds, the number of *mustahik* successfully transformed is relatively high, whereas in other regions with larger allocations, the transformation outcomes are lower. This suggests that the relationship between economic programs and *mustahik* transformation is also influenced by other factors, such as the quality of program implementation, the socio-economic characteristics of the community, and the mentoring strategies applied.

In addition, the descriptive analysis reveals a positive trend in the transformation of *mustahik* into *muzaki* over the years, even though the value of the economic program fluctuated. This confirms that program success is not solely determined by the size of the allocated funds but also by how effectively the funds are managed, distributed, and utilized by the *mustahik*. Accordingly, the effectiveness of BAZNAS's economic programs is better understood as the outcome of synergy between fund allocation, institutional governance, and empowerment strategies tailored to the needs of beneficiaries.

Overall, BAZNAS's economic programs exhibit a strong association with the transformation of *mustahik* into *muzaki*. However, this relationship should not be interpreted directly as a causal link, but rather as evidence that enhancing economic capacity through productive zakat programs coincides with the increasing number of *mustahik* who advance to the status of *muzaki*. Therefore, strengthening governance and ensuring sustainable mentoring are essential to maintain this positive relationship and optimize its long-term impact.

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