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EFFECTIVENESS OF PRODUCTIVE ZAKAT FUNDS IN DEVELOPMENT MICRO, SMALL, AND MEDIUM ENTERPRISES (MSMEs) IN SOUTH KALIMANTAN

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ABSTRACTS

MSMEs play a crucial role in driving economic growth and reducing poverty in South Kalimantan. Despite their significant contribution, this sector still faces various obstacles, including access to financing. Effective management of productive zakat funds has the potential to become an alternative funding instrument to address these challenges, while simultaneously increasing MSMEs empowerment and reducing poverty. Therefore, this study aims to assess the effectiveness of productive zakat management in supporting MSMEs and optimizing their impact on the regional economy. This study uses a descriptive-analytical approach in fieldwork. The method used is a combination of qualitative and quantitative methods. The population in this study were all beneficiaries of productive zakat funds through the digital economic empowerment programs Micropreneur 2023, Zmart 2023, and Biofloc system fisheries cultivation, as well as laying hen farmers, with a population of 160 beneficiaries and a research sample of 74 respondents accompanied by 8 informants. The research results show that the management of productive zakat through various programs implemented by Baznas in South Kalimantan has been running well, with most indicators achieving a high level of effectiveness. Two indicators, namely target success and program satisfaction, were declared effective, while the levels of input and output, as well as program achievement, were deemed quite effective. These findings indicate that productive zakat management plays a significant role as an alternative funding instrument in supporting MSMEs, while also making a real contribution to improving the community's economy by channeling funds to mustahik (recipients of zakat) who run MSME-scale businesses.

A. INTRODUCTION

The development of micro, small, and medium enterprises (MSMEs) in Indonesia currently plays a significant role and contributes significantly to economic growth and serves as the backbone of the economy (Pane et al., 2025). In the MSME sector, the primary issue frequently encountered is capital (Suretno & Bustam, 2020). Similarly, MSMEs in South Kalimantan contribute as drivers of the regional economy, support workforce absorption, and alleviate poverty. However, the classic problem of access to financing remains a major obstacle to business advancement. Structural indicators are evident from Statistics Indonesia (BPS) data on the micro and small industry sector. South Kalimantan is home to more than 64,000 micro businesses and over 2.8 thousand small businesses, reflecting a broad base of players, but the majority are on the smallest scale, which is generally most vulnerable to capital and business documentation constraints (Badan Pusat Statistik, 2023). From the supply side, the South Kalimantan Otoritas Jasa Keuangan (OJK) stated that the performance of the financial services sector in the region remains stable and is able to support increased financial access (2024). However, this stable condition has not fully overcome the obstacles to credit demand from MSMEs, which are still hampered by collateral requirements, credit history, and administrative completeness.

The government's KUR program in South Kalimantan has shown progress, but it has not yet fully reached the smallest micro-businesses. In 2023, Rp2.54 trillion was distributed to 43,662 debtors, and by June 2025, only Rp2.21 trillion had been disbursed out of the Rp5.6 trillion ceiling, indicating low absorption. As of March 2024, South Kalimantan ranked 13th nationally (Aritonang, 2024). Meanwhile, distribution of UMi (Ultra Micro) is still minimal, with limited distribution institutions (Yasinta, 2023). The management of the MSMEs sector needs to be improved and developed so that it continues to exist, so that this sector can rise and become "go global". The aim of developing MSMEs is to encourage economic growth, create jobs, and increase production to achieve long-term growth (Maulida et al., 2024).

As a province with abundant natural resources and great potential for developing the MSME sector (Sayyid et al., 2023). The contribution of MSMEs to the GRDP in South Kalimantan is 61%, with a total of 1.16 million workers absorbed in this sector. Currently, there are around 462 thousand MSMEs in South Kalimantan spread across various districts and cities. This is evident in 2021 (YoY) at 3.48%, in 2022 at 5.11%, and in 2023 at 5.32%. Likewise, the performance of South Kalimantan Province in overcoming poverty tends to decline from 2021-2023, where in 2021 the poverty percentage in South Kalimantan was 4.83%, while in 2023 it was 4.29%. Although the poverty percentage in South Kalimantan Province has decreased, the number of poor people tends to increase. The number of poor people in South Kalimantan in 2021 was 35,587, increasing sharply to 620,285 in 2022. Stakeholders need to invest in and focus on the MSME sector, given its strategic role in driving economic growth, reducing inequality, creating and absorbing jobs, and contributing to poverty reduction in South Kalimantan (*Badan Pusat Statistik Provinsi Kalimantan Selatan*, 2024).

Based on data on the poor population and the urgent role of MSMEs in South Kalimantan, targeted instruments and policies are needed to reduce the number of poor people in South Kalimantan. One instrument that can realize this government program is zakat (Malihah et al., 2022). The National Zakat Agency, entrusted by the government to manage zakat, is expected to provide a platform as an instrument for poverty alleviation programs. Currently, the South Kalimantan Baznas has a long-term productive zakat program in addition to short-term consumptive zakat to empower the economic well-

being of those entitled to receive zakat through productive programs, thereby fostering socio-economic resilience (Vientiany et al., 2025). Productive zakat managed by Baznas South Kalimantan Province is a program that is present in financing the community's economy. As a pillar of developing the production base of the economy, zakat is expected to be a funding instrument for the development of mustahik micro businesses (Nurdin et al., 2018).

The presence of productive zakat is due to problems that usually arise from MSMEs themselves, including (1) limited business capital, (2) production management and business production management, (3) marketing, which is still considered difficult for MSMEs (Khoiri et al., 2024), (4) Inadequate human resources are still low, (5) difficulty in obtaining bank financing. With several problems being faced, it is hoped that the assistance provided in the form of productive zakat can be used as an answer to the problems currently facing MSMEs (Maulida et al., 2024). Zakat as a source of social funds can be used productively to empower MSMEs to strengthen local economic structures and improve community welfare (Sandy & Khusnudin, 2025).

Through this research, it is hoped that solutions can be found that can strengthen the MSMEs sector in South Kalimantan by utilizing productive zakat funds as an innovative and sustainable financing instrument. It is hoped that the results of this research will be able to contribute new thoughts and views in efforts to improve the regional economy through a holistic approach and based on in-depth analysis. Previous research results have highlighted Productive Zakat on the empowerment of MSMEs, resulting in changes in the income patterns of the mustahik community, including research by Usman & Sholikin, 2021. The results of this research conclude that the provision of productive zakat funds has had a positive impact on the economy (Usman & Sholikin, 2021). Other research, Mahmudah & Yasin, 2022, the results of this research show that the management of productive zakat in empowering MSMEs is in accordance with sharia principles and Law Number 23 of 2011, then the distribution of zakat is in two types, namely traditional consumptive and creative productive (Mahmudah & Yasin, 2022).

Then, research by Miftahul & Ekawaty, 2017 revealed from its empirical results that the amount of productive zakat influences the development of Micro Mustahik businesses (Miftahul & Ekawaty, 2017). Furthermore, research Tanjung (2019) provides the conclusion of the research, namely that there is a positive influence on the growth of mustahik micro businesses (Tanjung, 2019). Another research conducted by Asyahri & El Wafa, 2022 concluded that productive zakat can have an impact on changing the income of mustahik before and after recipients of aid, then productive zakat can also reduce income inequality among mustahik. Several studies show that the productive zakat distributed by Baznas can have a positive impact on the economic empowerment of mustahik. Although the impact is not too big, it has increased changes in the of income mustahik recipients of productive zakat assistance (Asyahri & Wafa, 2022).

From several research results regarding the role of productive zakat in empowering MSMEs, this research provides novelty from previous research, including the use of zakat as a source of productive financing for the MSMEs sector. This research provides an overview of introducing an innovative approach to productive zakat management that specifically supports the development of MSMEs in South Kalimantan. This research is also visible in its emphasis on inclusivity and impact on community well-being. From the explanation of several gaps that occur in South Kalimantan and their connection with several previous studies, this article is interesting to study in order to produce quality MSMEs through productive zakat distributed by Baznas South Kalimantan so that MSMEs

can develop and progress even according to the government's hopes of being able to "go global".

B. METHOD

This research employs a descriptive-analytical approach in a field study. The methods employed are a combination of qualitative methods, including in-depth interviews with zakat institutions and MSMEs, and quantitative methods. Data collection techniques used questionnaires, interviews, and document reviews. The questionnaires were used to obtain information from recipients of productive zakat funds, particularly micro, small, and medium enterprises (MSMEs), using a Likert scale. To further verify the distribution and effectiveness of the program, in-depth interviews and document reviews were conducted. The research informants were the Head of the Empowerment Division of BAZNAS South Kalimantan and seven beneficiaries (*mustahik*).

The population in this study was all beneficiaries of productive zakat funds through the digital economic empowerment programs Micropreneur 2023, Zmart 2023, Micropreneur 2023, Biofloc fish cultivation system, and laying hen farmers, totaling 160 beneficiaries. The sample size for this study was 74 respondents.

The data analysis techniques in this study were descriptive statistics and effectiveness analysis. Descriptive statistical analysis was conducted by creating a questionnaire instrument, collecting data, processing, and conducting data analysis. The effectiveness analysis was conducted using an analytical tool used to measure the effectiveness of target accuracy with a formulation that emphasizes the suitability between the objectives and results of the program implementation. Subagyo (2000) in Marchat (2011) explains that the level of effectiveness can be calculated using the following effectiveness formula: $\text{Effectiveness} = R/T \times 100\%$, where R is the realization and T is the target. Meanwhile, the data in this study used a Likert scale so that the effectiveness analysis used to test the input, process, and output variables used the percentage of all questions contained in the questionnaire and determined effectiveness in this study by adding the total score (actual) obtained divided by the number of ideal scores (expected) then multiplied by 100%(Sugiyono, 2018).

C. RESULT AND DISCUSSION

Utilization of Zakat

The National Zakat Amil Agency (BAZNAS) of South Kalimantan Province is the official and only body formed by the government based on Law no. 23 of 2011, Government Regulation No. 14 of 2014, Decree of the Minister of Religion of the Republic of Indonesia No. 118 of 2014 and South Kalimantan Governor Decree No. 188.44/0182/KUM/2016 which has the task and function of collecting and distributing zakat, infaq and alms (ZIS) and other Religious Social Funds at the provincial level. The enactment of Law Number 23 of 2011 concerning Zakat Management further strengthens the role of BAZNAS South Kalimantan Province as the institution with authority to manage zakat in South Kalimantan Province. In this law, BAZNAS South Kalimantan Province is declared a non-structural government institution that is independent and responsible to the community and the Government (BAZNAS, 2023). The following is a general overview of the recapitulation of zakat collection achievements for the January-December 2023 period:

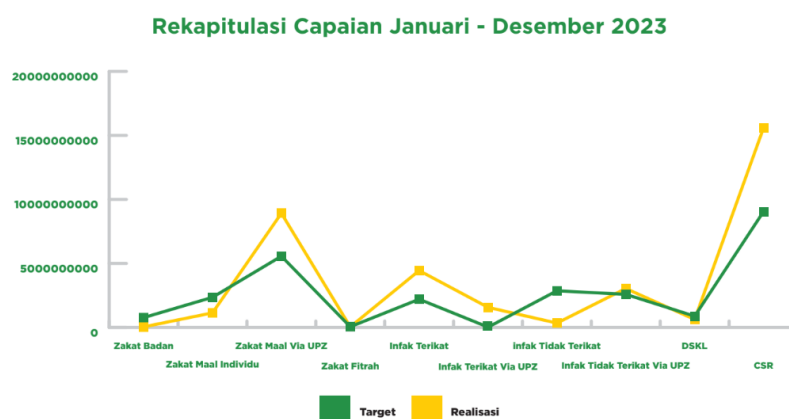


Figure 1. Recapitulation of zakat collection achievements
for the January-December 2023

In general, the graph shows that BAZNAS South Kalimantan in collecting zakat and other social funds has a good performance. This is demonstrated by several categories such as zakat maal via UPZ and CSR showing positive results and far exceeding the set targets. Even though several items have been collected by Baznas South Kalimantan, there are still several categories, including zakat fitrah and unrestricted infaq, which require more attention to achieve targets in the future, while the CSR category in its achievement indicates that there is great potential for collaboration with the sector corporation.

Overall, the South Kalimantan Baznas programs have been successful in improving the economy of the mustahik community. In 2023, Baznas South Kalimantan launched 5 (five) empowerment programs and implemented 4 (four) empowerment program activities in 2022. Overall, based on the statistics of Baznas South Kalimantan, the beneficiaries of ZIS utilization in 2023 were 266 mustahik families and 1004 mustahik individuals. The ZIS utilization programs include, Zmart, Digital Micropeneur, Micropeneur, Bioflok and Ramadhan Market. The ZIS utilization program is important to be carried out as a program with the aim of improving the economy of the mustahik to be able to reduce poverty in South Kalimantan. The following is the utilization of Zakat in 2023 that has been carried out by Baznas South Kalimantan:

Table 1. Program of Zakat Utilization 2023

Number	Program Name	Number of Beneficiaries	Area Coverage	Activity
1	Digital Micropeneur 2023	60	Banjarmasin, Banjarbaru, Banjar, Barito Kuala, Tanah Laut, Tapin, Hulu Sungai Selatan, Hulu Sungai Tengah	Launching, Distribution of Aid, Training & Mentoring
2	Zmart 2023	14	Banjarmasin, Barito Kuala, Banjar	Launching, Distribution of Aid, Training & Mentoring

3	Micropreneur 2023	81	Banjarmasin, Banjar, Batola, Hulu Sungai Selatan & Hulu Sungai Tengah	Distribution of Business Capital Assistance
4	Biofloc System Fish Cultivation 2023	5	Tanah Laut	Launching, Distribution of Aid, Training & Mentoring
5	Laying Chicken Breeders	5	Hulu Sungai Tengah	Mentoring & Evaluation Monitoring
6	Ramadan Market 2023	66	Banjarmasin, Banjarbaru, Banjar	Partner Product Marketing Facilities
7	Blessing Cart	26	Banjarmasin, Banjarbaru, Banjar	Mentoring & Evaluation Monitoring
8	Blessing Food Barn	25	Anjir Pasar Kota II, Barito Kuala	First Harvest, Monitoring, Evaluation, and Program Follow-up Planning
9	Digital Micropreneur 2022	30	Banjarmasin, Banjarbaru, Banjar, Barito Kuala	Mentoring & Evaluation Monitoring

Source: Baznas Kalimantan Selatan, Annual Report Tahun 2023

The table above shows various zakat utilization programs through microeconomic empowerment that have been implemented in several regencies/cities in South Kalimantan. The Digital Micropreneur and Micropreneur 2023 programs have the largest number of beneficiaries compared to other programs, with 60 and 81 beneficiaries, respectively. These beneficiaries include Banjarmasin City, Banjarbaru City, Banjar Regency, Barito Kuala Regency, Tapin Regency, Tanah Laut Regency, Hulu Sungai Tengah Regency, and Hulu Sungai Selatan Regency. These programs have involved various activities such as launch, aid distribution, training, mentoring, and monitoring and evaluation. Another economic empowerment program, Zmart 2023, covering Banjarmasin, Barito Kuala, and Banjar, is also a significant program with 14 beneficiaries. The focus of this program is evident in the launch, aid distribution, training, and mentoring activities. Although the program's coverage is more limited, it still has a significant impact on the economic empowerment of eligible families.

In 2023, Baznas South Kalimantan offered two programs with a specific focus: Biofloc Fish Cultivation and Egg-Laying Chicken Farmers. Although these two programs had a small number of beneficiaries, each with only five beneficiaries, Baznas South Kalimantan still received special attention through intensive mentoring and monitoring, and evaluation in Tanah Laut and Hulu Sungai Tengah Regencies.

Furthermore, the 2023 Ramadan Market program, with 66 beneficiaries, focused on facilitating micro-enterprises through marketing partner products in Banjarmasin, Banjarbaru, and Banja. Other flagship empowerment programs implemented by Baznas South Kalimantan, such as the 2022 Blessing Cart and the 2022 Blessing Food Barn, maintained continuity in mentoring and evaluation from previous years. The programs

launched by Baznas South Kalimantan focus on empowering eligible families and reducing poverty through a systematic effort through a variety of approaches. These economic empowerment programs are also inseparable from adapting to needs and mapping economic potential in the South Kalimantan region.

Prior to measuring effectiveness results, this study first conducted a content validity test. This initial test was conducted to ensure the instrument or questionnaire covered all aspects relevant to the concept being measured. This validity test involved experts in their respective fields assessing each item's suitability for or reflection of the variables being measured. The following are the results of the expert content validity test:

Table 2. Content Validity

Item	Pearson Correlation	Correlation Value Limits	Information
Item 1	0,923	0,3	Valid
Item 2	0,840	0,3	Valid
Item 3	0,310	0,3	Valid
Item 4	0,561	0,3	Valid
Item 5	0,366	0,3	Valid
Item 6	0,474	0,3	Valid
Item 7	0,719	0,3	Valid
Item 8	0,885	0,3	Valid
Item 9	0,658	0,3	Valid
Item 10	0,834	0,3	Valid
Item 11	0,853	0,3	Valid
Item 12	0,885	0,3	Valid
Item 13	0,676	0,3	Valid
Item 14	0,275	0,3	Invalid
Item 15	0,825	0,3	Valid
Item 16	0,954	0,3	Valid
Item 17	0,825	0,3	Valid
Item 18	0,561	0,3	Valid
Item 19	0,591	0,3	Valid

Source: Processed data, 2024

The results of the content validity test show that of the 19 items, only 14 items have a Pearson correlation value of <0.30 , but most of the expert-based tests show good validity.

Table 3. Reliability testing (Cronbach's Alpha)

Item	Cronbach's Alpha if Item Deleted	Cronbach's Alpha Limits	Information
Item 1	0,928	0,6	Reliabel
Item 2	0,930	0,6	Reliabel
Item 3	0,942	0,6	Reliabel
Item 4	0,936	0,6	Reliabel
Item 5	0,937	0,6	Reliabel
Item 6	0,938	0,6	Reliabel
Item 7	0,932	0,6	Reliabel

Item 8	0,929	0,6	Reliabel
Item 9	0,933	0,6	Reliabel
Item 10	0,930	0,6	Reliabel
Item 11	0,929	0,6	Reliabel
Item 12	0,929	0,6	Reliabel
Item 13	0,933	0,6	Reliabel
Item 14	0,942	0,6	Reliabel
Item 15	0,930	0,6	Reliabel
Item 16	0,925	0,6	Reliabel
Item 17	0,930	0,6	Reliabel
Item 18	0,936	0,6	Reliabel
Item 19	0,935	0,6	Reliabel

Source: Processed data, 2024

The results of the reliability test show that all questionnaire items have positive values and meet the Cronbach's Alpha value of more than 0.6 so that all questionnaire items of effectiveness can be continued by referring to the 2 (two) tests which are based on experts in their fields.

Effectiveness Result

Effectiveness is a condition that describes the success of achieving a program with predetermined targets. In terms of effectiveness, effectiveness is a comparison between outcomes and outputs from the results of programs that have been implemented (Octovido, 2014). Effectiveness in this research is measured by looking at the achievement of the goals and objectives that have been set, including the First target, target success. This success is based on the extent to which the policy targets and mechanisms are successful in achieving program targets. Second, program Satisfaction, this indicator can be seen from the program's achievements in meeting consumer needs. Third, Input and Output Levels. This indicator can see input and output; if the output is greater than the input, it can be said to be ineffective and vice versa. Fourth achievement of Program Goals. This indicator is seen from the contribution of success to the implementation of the duties and responsibilities of the program to achieve goals.

The results of the effectiveness of productive zakat in developing MSMEs businesses in South Kalimantan, based on these indicators, can be seen as follows:

Table 4. Indicator of Research

Number	Indicator	Total Real Score	Maximum Score	Effectiveness	Criteria Effectiveness
1	Goal Success	2.012	2.220	90,63	Effective
	Program				Effective
2	Satisfaction	1.016	1.110	91,53	
	Input and				Quite Effective
3	Output Levels	1.642	1.850	88,76	
	Program				Quite Effective
4	Achievements	1.630	1.850	88,11	

Source: Data processed, 2024

Based on table 4, it shows that the target success indicator has an effectiveness of 90.63% and this indicator is included in the effective criteria. This means that the success of the productive zakat target in developing MSMEs businesses in South Kalimantan as a whole has been carried out according to the accuracy and success of the program that has been implemented. According to Drucker's Management by Objectives (MBO) theory, the success of a program is determined by how well specific and measurable targets can be achieved (Webster, 2009). These effectiveness results also show that most of the program targets and objectives of productive zakat have been met, indicating that the planning and implementation of activities has proceeded in accordance with the expected goals and objectives. However, from the target success results, there is a slight difference between the real score and the maximum score, which indicates that there is a need to review certain areas that still need improvement so that the program that has been implemented can achieve optimal results.

From the program satisfaction indicator, the effectiveness results reached 91.53% and were included in the effective category. According to Freeman & Phillips within the framework of Stakeholder Theory, satisfaction of beneficiaries and related parties is an important indicator in assessing the success of a program. The high level of satisfaction from the beneficiaries of the productive zakat program from Baznas South Kalimantan shows that the program has met the expectations and needs of the beneficiaries, which is essential in ensuring the sustainability and acceptance of the program in the future (Freeman & Phillips, 2002).

Input and output indicators also provide effectiveness results of 88.76% and are included in the criteria for being quite effective. According to Daft, 2015 his theory is related to efficiency and Effectiveness, where effectiveness is related to achieving goals, while efficiency is in terms of the use of resources to achieve certain outputs. The results of the effectiveness of these indicators from the relationship between input and output are quite good, but there is still room to improve efficiency. Process optimization and resource management need to be done more precisely to help programs achieve maximum results with the same or even less input (Daft, 2015).

The indicator results for program achievement provide an effectiveness value of 88.11% and are categorized as quite effective. According to (Kaplan, 1996), program achievements are not only assessed from financial results or final output, but can be seen from the perspective of internal processes and beneficiary satisfaction. The results of the productive zakat program in developing MSMEs businesses in South Kalimantan that have been achieved are quite good, but there is still potential that must be improved in all performance indicators in optimizing program achievements.

Discussion

The South Kalimantan Baznas assistance program has proven to support the development of MSMEs, as evidenced by the increased business and welfare of recipients of productive zakat, such as the Z-Mart and Digital Micropreneur programs. Evaluations have shown increased turnover, market expansion, and product diversification. Assistance is not limited to cash or raw materials, but also includes equipment for more efficient businesses. Furthermore, Baznas regularly provides mentoring and training, such as bookkeeping and digital marketing through social media. Creativity and innovation of MSMEs are very important for the success of this program, accompanied by government support (Indriyani, 2025).

The implementation of the productive zakat program not only helps the economy, but also provides social benefits to the community. Some of the beneficiaries

contribute to job creation in the surrounding community. For example, women are given jobs peeling onions and packaging food products, thus fostering the growth of micro-enterprises. The programs also improve the skills and expertise of the beneficiaries, improving their well-being. This means that the programs have had a positive impact on the beneficiaries because they are planned and implemented correctly.

This demonstrates that the activities provided by Baznas through its flagship programs contribute to improving the welfare of the beneficiaries, thus aligning with the basic principles of financial inclusion as outlined in the National Standard on Financial Inclusion (SNLKI 2017). Financial inclusion must meet several principles: measurable, affordable, targeted, and sustainable. This means that activities must be planned taking into account cost, time, technology, and risk mitigation; accessible to all levels of society at a low cost; tailored to consumer needs; and implemented sustainably for long-term results. Furthermore, Baznas, as a representative of the state, plays a role in guaranteeing the right to life of those entitled to receive zakat (zakat). This contribution is inseparable from the role of muzaki (the giver of zakat), who distribute a portion of their income, as an effort to prevent the accumulation of wealth in certain groups and ensure that wealth can be enjoyed by all levels of society. Existing resources will bring benefits if managed in accordance with Islamic law.

Overall, the effectiveness results have shown an effective value, even though 2 (two) indicators are quite effective, the condition of the productive zakat program in developing MSMEs in South Kalimantan through the superior programs of Baznas South Kalimantan is in accordance with the expected goals and targets. because the aim of productive zakat is to improve the standard of living of mustahik and giving zakat can be in the form of training, namely by providing knowledge about entrepreneurship, apart from that it can also be in the form of capital, where money is the main form of capital or goods (equipment).

The overall results of the effectiveness value also show that Baznas South Kalimantan, through the productive zakat program that has been implemented, can have a positive effect on the empowerment of mustahik, both through local business development, planning and social action. This is in line with Rothman's theory (1995) which explains that community empowerment can be supported by several methods, namely, local development, social planning and social action. The success of the programs run by the South Kalimantan National Zakat Agency (Baznas) will also have an impact on increasing regional economic growth because economic growth relies heavily on the real sector which is supported by sharia finance, while distribution and equality are very dependent on the performance of the Ziswaf sector. In continuing the successful performance of the South Kalimantan Baznas in the three sectors (Sharia finance, distribution and equity) the government must receive serious attention, so that growth with equity can be realized (A. Jajang W. Mahri et al., 2021).

The results of the effectiveness of productive zakat on the development of MSMEs in South Kalimantan are in line with several studies that examine productive zakat, including research conducted by (Usman & Sholikin, 2021), where the results of this research show that the distribution of productive zakat distributed by Baznas to perpetrators MSMEs in Pedan have a positive impact on increasing mustahik business results. Then, research conducted by (Purnamasari et al., 2022), (Lubis, 2022), and (Nugraha et al., 2024) provided effective results from productive zakat distributed by the National Zakat Amil Agency (Baznas) to mustahik in improving the welfare and development of business actors. Thus, the findings of this study not only strengthen

empirical evidence on the role of productive zakat as an instrument of economic empowerment, but also emphasize the urgency of optimizing zakat management so that it can contribute more to encouraging the growth of MSMEs in South Kalimantan in a sustainable.

D. CONCLUSION

The Effectiveness Analysis provides findings that the program is running well, with most indicators reaching a high level of effectiveness. Two indicators were declared Effective, namely Target Success and Program Satisfaction, while the other two indicators, namely Input and Output Levels and Program Achievement, were declared Moderately Effective. The implications of this research provide a broader picture of the development of productive zakat management, which has the potential to serve as a model for strengthening MSMEs and addressing poverty in a sustainable manner. Furthermore, the findings of this study emphasize the importance of optimizing zakat governance, including program planning, distribution mechanisms, and business mentoring. With more structured and sustainable management, productive zakat has great potential to become a strategic instrument for realizing inclusive economic development in South Kalimantan.

However, this study still has several limitations, particularly the relatively limited use of effectiveness indicators. Therefore, further research is needed, taking into account external factors such as the business environment, regional policies, and the level of financial literacy of recipients, to deepen our understanding of the role of productive zakat in poverty alleviation and MSMEs in South Kalimantan.

Several recommendations can be given regarding the results of this study, 1) Strengthening evaluation indicators, further research is recommended to add effectiveness indicators, such as those addressing poverty in mustahik businesses, the level of economic independence, and the resulting social impact. 2) Optimization program baznas south kalimantan can improve the quality of mentoring and monitoring for mustahik so that productive zakat distribution is not only effective in the short term but also sustainable. 3) Strengthening stakeholder synergy: financial institutions and the government, as well as financing institutions, to broaden access to capital, training, and marketing for msme mustahik.

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