

ANALYSIS EFFECTIVENESS OF THE BAZNAS JEMBER REGENCY RETAIL EMPOWERMENT PROGRAM Z-MART IN IMPROVING THE WELFARE OF MUSTAHIK

Chynthia Putri Danisa Baihaqi¹, Inayah Swasti Ratih²

^{1,2}Faculty of Economics and Business, University of Jember

Email : chynthiaptr16@gmail.com¹, inayahswasti.feb@unej.ac.id²

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Abstract :

This study aims to analyze the effectiveness of the Z-Mart Retail Empowerment program in improving the welfare of Mustahik recipients of the Z-Mart Retail Empowerment program of the National Amil Zakat Agency (BAZNAS) of Jember Regency. This study uses a descriptive qualitative approach. The data was obtained through in-depth interviews, field observations, and documentation with informants consisting of the Person in Charge of the Z-Mart BAZNAS Retail Empowerment program in Jember Regency, mustahik business actors, the surrounding community, and consumers. Data analysis is carried out through data reduction, data presentation, and conclusion drawn. The results of the study show that the Z-Mart Retail Empowerment program is quite effective in improving the welfare of mustahik, This can be seen from the increasing number of customers, as well as the ability of mustahik to meet the economic needs of families. This program also has an impact on the spirit of mustahik in furthering his business. Factors supporting the success of the program include business capital assistance, store branding, training, and mentoring. The obstacles faced include the limitation of companions, coordination of mustahik candidate data, and differences in the level of readiness and responsibility of mustahik to run a business. Therefore, a strategy to strengthen selection, mentoring, and assistance schemes is needed so that the program is sustainable.

Keywords: *Productive Zakat, Z-Mart, retail empowerment, mustahik welfare, BAZNAS*

المخلص:

تهدف هذه الدراسة إلى تحليل فعالية برنامج «Z-Mart» لتمكين تجار التجزئة في تحسين رفاهية المستفيدين من البرنامج التابع للهيئة الوطنية لجمع الزكاة (BAZNAS) في محافظة جيمبر. وتستخدم هذه الدراسة نهجاً وصفيًا نوعياً. تم الحصول على البيانات من خلال المقابلات المتعمقة والملاحظات الميدانية والتوثيق مع المصادر التي تتألف من المسؤول عن برنامج تمكين تجارة التجزئة Z-Mart التابع لوكالة BAZNAS في مقاطعة جيمبر، وأصحاب الأعمال المستفيدين، والمجتمع المحيط، والمستهلكين. يتم تحليل البيانات من خلال تقليص البيانات وعرضها واستخلاص النتائج. تظهر نتائج الدراسة أن برنامج تمكين تجارة التجزئة Z-Mart فعال إلى حد كبير في تحسين رفاهية المستفيدين، ويمكن ملاحظة ذلك من خلال زيادة عدد العملاء، فضلاً عن قدرة المستفيدين على تلبية الاحتياجات الاقتصادية لأسرهم. كما أن لهذا البرنامج تأثير على روح المستفيدين في تطوير أعمالهم. تشمل العوامل التي تدعم نجاح البرنامج المساعدة في رأس المال التجاري، والعلامة التجارية للمتجر، والتدريب، والتوجيه. وتشمل

العقبات التي تواجه البرنامج محدودة عدد المرافقين، وتنسيق بيانات المرشحين المستحقين، والاختلافات في مستوى استعداد المستحقين ومسؤوليتهم في إدارة الأعمال التجارية. ولذلك، هناك حاجة إلى استراتيجية لتعزيز آليات الاختيار والتوجيه والمساعدة حتى يكون البرنامج مستدامًا.

الكلمات المفتاحية: الزكاة الإنتاجية، Z-Mart، تمكين قطاع التجزئة، رفاة المستحقين، BAZNAS

Abstrak :

Penelitian ini bertujuan untuk menganalisis efektivitas Program Pemberdayaan Ritel Z-Mart dalam meningkatkan kesejahteraan para mustahik penerima manfaat Program Pemberdayaan Ritel Z-Mart yang diselenggarakan oleh Badan Amil Zakat Nasional (BAZNAS) Kabupaten Jember. Penelitian ini menggunakan pendekatan kualitatif deskriptif. Data diperoleh melalui wawancara mendalam, observasi lapangan, dan dokumentasi dengan informan yang terdiri dari Penanggung Jawab Program Pemberdayaan Ritel Z-Mart BAZNAS di Kabupaten Jember, pelaku usaha mustahik, masyarakat sekitar, dan konsumen. Analisis data dilakukan melalui reduksi data, penyajian data, dan penarikan kesimpulan. Hasil penelitian menunjukkan bahwa Program Pemberdayaan Ritel Z-Mart cukup efektif dalam meningkatkan kesejahteraan mustahik. Hal ini terlihat dari meningkatnya jumlah pelanggan, serta kemampuan mustahik dalam memenuhi kebutuhan ekonomi keluarga. Program ini juga berdampak pada semangat mustahik dalam mengembangkan usahanya. Faktor-faktor yang mendukung keberhasilan program ini meliputi bantuan modal usaha, branding toko, pelatihan, dan pendampingan. Hambatan yang dihadapi meliputi keterbatasan pendamping, koordinasi data calon mustahik, serta perbedaan tingkat kesiapan dan tanggung jawab mustahik dalam menjalankan usaha. Oleh karena itu, diperlukan strategi untuk memperkuat skema seleksi, pendampingan, dan bantuan agar program ini berkelanjutan.

Kata kunci: Zakat Produktif, Z-Mart, pemberdayaan ritel, kesejahteraan mustahik, BAZNAS

INTRODUCTION

Indonesia is a developing country with a population of 281,477,584 million or as many as 87.08% of Muslims (Muhammad, 2024). One of the economic problems in Indonesia that often arises is poverty, based on data from the Central Statistics Agency (2025), the number of poor people in Jember Regency reaches 8.67% of the total population, this shows that the figure is still quite high compared to the average of East Java province.

Zakat as one of the social finance instruments in Islam has an important role in reducing poverty and improving the welfare of mustahik. Not only consumptive, zakat can also be developed productively to encourage economic independence This is in line with Q.S. At-Taubah ayat 60 which explains that zakat is intended for groups in need, including the poor and poor, so that its management can be directed to sustainable empowerment efforts. (Kholilah Siregar et al., 2021).

BAZNAS Jember Regency is a non-structural government institution that is independent and accountable to the President through the Minister of Religion. BAZNAS has an integrated structure starting from the central level to the district or city, so that the zakat management, distribution, and reporting system is more standardized (BAZNAS, 2024). The researcher determined BAZNAS Jember Regency as the research location by considering institutionally, BAZNAS Jember

Regency showed a good level of accountability, as evidenced by the acquisition of Reasonable Opinions Without Exception (WTP) in 2023 and 2024. In addition, BAZNAS Jember Regency has several productive zakat programs such as business capital assistance, Z-Mart Retail Empowerment, Z-Chicken, Z-Coffee, and independent raung livestock centers.

The Z-Mart Retail Empowerment Program is one of the productive zakat programs initiated by the National Amil Zakat Agency (BAZNAS) as an effort to transform mustahik from charity based to independent business actors (empowerment based). This program targets micro-retail business actors, such as stall owners or grocery stores, which are classified as mustahik and have the potential to be developed (BAZNAS, 2024). In Jember Regency, the Z-mart program is one of the new and flagship programs of BAZNAS Jember Regency which aims to improve the welfare of mustahik through strengthening the capacity of small retail businesses that they manage. The Z-Mart Retail Empowerment Program has different characteristics compared to similar programs run by BAZNAS Jember Regency such as the business capital assistance program. This program not only distributes assistance in the form of consumptive activities, but also emphasizes on strengthening the mustahik retail business through assistance during the program and retail business management. With a sustainable economic empowerment approach, the Z-Mart Retail Empowerment program is considered to have greater potential in encouraging mustahik independence and improving their welfare in the long term. (Gustin & Atmaja, 2022)

This research arises from the need to ensure that the Z-Mart Retail Empowerment program is effective in improving the welfare of mustahik for beneficiaries in Jember district, considering that this area still has a relatively high poverty rate and a lack of attention and assistance, especially for business actors (BPS Jember, 2024). Therefore, this study aims to analyze the effectiveness of the Z-Mart BAZNAS Retail Empowerment Program in Jember Regency in improving the welfare of mustahik. This research is expected to make a practical contribution to BAZNAS in improving the quality of mentoring, program implementation, and sustainability of productive zakat programs based on economic empowerment.

RESEARCH METHOD

This study uses a qualitative approach with a case study design to analyze the effectiveness of the Z-Mart Retail Empowerment Program of BAZNAS Jember Regency in improving the welfare of mustahik. The qualitative approach was chosen because it is able to explore the meaning, experience, and perception of informants in depth related to the social phenomena being studied (Sugiyono,

2023; Creswell & Poth, 2017).

The research was carried out at BAZNAS Jember Regency which is located on Jl. Nusantara No.18, Kaliwates, Jember, East Java, during the November-December period. The selection of the location is based on the consideration that BAZNAS Jember Regency has a Z-Mart productive zakat program and accountable institutional governance, so it is relevant to study its effectiveness. The research subjects consist of key informants who include the person in charge of the Z-Mart program, the beneficiary mustahik, and the community or consumers. The selection of informants is carried out purposively by considering their ability to provide in-depth and relevant information. Data collection is carried out until it reaches the saturation point (data saturation) (Suardi, 2017).

Data collection techniques include observation, in-depth interviews, and documentation. Observation was carried out in a participatory, non-structured manner to obtain a factual picture of the implementation of the program. The interview uses open-ended questions to dig deep into information related to program implementation, constraints, and impacts. Documentation is used as supporting data to strengthen the results of observations and interviews (Sugiyono, 2023; Creswell, 2018).

The data analysis technique uses qualitative descriptive analysis with an interactive model which includes data reduction, data presentation, and conclusion drawing and verification. Data reduction is carried out by sorting and focusing relevant data, data presentation is carried out in the form of a descriptive narrative, while drawing conclusions is carried out inductively based on findings in the field (Sugiyono, 2023).

RESULTS AND DISCUSSION

The Effectiveness of Z-Mart's Retail Empowerment Program

The effectiveness of a program can be interpreted as the extent of success in achieving the goals in question and obtaining the expected effect. From a management perspective, Peter F. Drucker asserts that effectiveness is the ability to do the right thing (doing the right things), that is, setting the right goals and ensuring the achievement of results that are relevant to those goals (Drucker, 2006). The Z-Mart Retail Empowerment Program at BAZNAS Jember Regency can be said to be effective based on the results of interviews with managers and mustahik. This can be seen from the increase in revenue, the completeness of merchandise, the number of customers, the strengthening of business branding, and the improvement of mustahik welfare. Even though it is classified as a new program, Z-Mart has shown its contribution in encouraging mustahik economic independence. This finding is in line with Aprilia Yutegi's research (2024) at the National Amil Zakat Agency of South Tangerang City also shows that productive zakat in the form of business tools assistance that has been branding able to

encourage the development and independence of the mustahik economy.

a. Target accuracy of the Z-Mart Retail Enablement Program

The Z-Mart BAZNAS Retail Empowerment Program in Jember Regency is designed to help business actors who really need capital assistance and business assistance as an effort to develop a micro-scale retail business. Referring to Drucker's theory, the accuracy of the target indicates that the program has done the right thing from the planning stage, because the intervention is directed at mustahik who have business potential but experience capital and managerial limitations. The National Amil Zakat Agency of Jember Regency sets several criteria for mustahik candidates, including: (1) Mustahik already has a grocery store that is already running, (2) includes the poor and poor, (3) has an average income of around less than Rp. 1000,000 per month, (4) the completeness of goods in the store is limited.

In the perspective of productive zakat, according to Yusuf al-Qaradawi, zakat should be given to mustahik who have the ability to be empowered so that they can get out of poverty in a sustainable manner. Therefore, the accuracy of the target in the Z-Mart Program reflects the implementation of the principle of productive zakat which aims to raise the degree of mustahik towards the sufficiency of al-kifayah (Karimah Anandhi & Syarif Hidayatullah Jakarta, 2023)

b. Socialization of Z-Mart Retail Empowerment Program

Program socialization is an important aspect in determining the effectiveness of the successful implementation of the Z-Mart BAZNAS Retail Empowerment program in Jember Regency, through good program socialization, with the socialization of mustahik it is expected to be able to understand the program's objectives, the assistance provided, the implementation mechanism, and the obligations that must be fulfilled during the program. The understanding gained from the socialization of the program is expected to be the basis for mustahik to utilize assistance properly, trust and responsibility. This approach is in line with the principle of effectiveness according to Drucker which emphasizes the importance of focusing on contributions and results. In the socialization process, mustahik was given an understanding of various things related to the program, such as the purpose of the program, the type of assistance provided by the Jember Regency BAZNAS, and the mechanism for implementing the Z-Mart program.

c. Monitoring of Z-Mart Retail Enablement Program

Routine monitoring carried out by BAZNAS Jember Regency is an important indicator in maintaining the sustainability of the program. Monthly monitoring activities through direct visits show the existence of

continuous control and evaluation. From Yusuf al-Qaradawi's perspective, productive zakat is not enough only to be given in the form of funds, but must be accompanied by coaching so that mustahik is able to manage aid independently and sustainably. Thus, the mentoring in the Z-Mart Program reflects the implementation of a comprehensive empowerment concept. In line with BAZNAS Jember Regency which provides regular assistance or monitoring to the beneficiaries of the Z-Mart Retail Empowerment program. Each person in charge of the program conducts regular monitoring to see the development of the retail business run by mustahik. Mentoring is carried out directly by visiting mustahik shops or stalls about once a month. In this activity, the person in charge reviewed the condition of the store, the availability of merchandise, the development of the infak box and the way to manage the business capital assistance that has been given.

d. The well-being of the beneficiaries

Improving the welfare of mustahik is the main goal of the Z-Mart Retail Empowerment Program of BAZNAS Jember Regency. In the management of zakat, the welfare of mustahik can be seen from meeting the needs of a decent life according to standards limit kifayah. Limitation of kifayah itself is the limit of the adequacy of basic needs which include food, clothing, shelter, education, health, worship, and transportation. The limit of kifayah is the limit of the sufficiency of the minimum needs that must be met so that a person or family can live properly. This concept is used by BAZNAS as an indicator in assessing the level of mustahik welfare, Basic needs in the limit of kifayah include the fulfillment of the needs of food, clothing, and board as the main needs in daily life. The increase in income from Z-Mart's business helps mustahik in better meeting the family's food needs, such as the availability of enough food. (BAZNAS, 2024)

From the aspect of education, some mustahik said that the increase in income from the Z-mart business helps them in meeting their children's education costs, such as school and learning supplies. In this case, it shows that the Z-Mart Retail Empowerment program also supports the fulfillment of the educational needs of mustahik families, according to important indicators in the concept Had kifayah. In addition to the economic aspect, the Z-Mart Retail Empowerment Program also provides support in addition to business capital, namely in the form of store branding, such as painting and installing Z-Mart signs. A neater and more attractive change in the appearance of the store increases consumer interest and the number of customers. The view of the surrounding community shows that Z-Mart stores are more organized, provide more complete goods, and sell products

at prices that are in accordance with market prices. This condition makes the mustahik business will run for sustainability. Overall, this program helps mustahik meet the basic needs of families even though the achievement is still gradual.

Supporting Factors for the Implementation of the Z-Mart Retail Empowerment Program

Several supporting factors for the Z-Mart BAZNAS Retail Empowerment program in Jember Regency play a role in supporting the successful implementation of the program. These supporting factors come from several aspects of program planning, implementation in the field, and institutional support involved in the Z-Mart Retail Empowerment program. The main supporting factor is that the Z-Mart Retail Empowerment program is one of the productive zakat programs at BAZNAS Jember Regency. The assistance provided to mustahik business actors is not only in the form of business capital, but also with more innovative store branding, as well as regular assistance by the person in charge of the program.

Factors Obstacles to the Implementation of the Z-Mart Retail Empowerment Program

In the implementation of a program, of course, in addition to the supporting factors for the implementation of a program to achieve success, there are obstacle factors in the process of implementing the program. Along with the implementation of the Z-Mart Retail empowerment program, the results of the study show that several obstacles were encountered during the implementation of the program. The obstacles in the Z-Mart Retail Empowerment program do not only come from the person in charge of the program, but are also felt by the mustahik of business actors as beneficiaries. These various obstacles are factors that affect the program as evaluation material in an effort to increase the effectiveness of the implementation of the Z-Mart Retail Empowerment program in the future. From the side of the person in charge of the program, the obstacle lies in the resources in the mentoring process because the management or amil at the National Amil Zakat Agency (BAZNAS) of Jember Regency is quite limited while the number of mustahik recipients is quite large, so that assistance is sometimes carried out less intensively to all mustahik. In addition, there are several mustahik who are elderly recipients of the Z-Mart Retail Empowerment program because these mustahik have physical limitations and have difficulty receiving optimal assistance. Meanwhile, from the mustahik view, the obstacles faced are more related to social conditions and the surrounding environment.

Program Effectiveness and Sustainability Improvement Strategy

The strategy to increase the effectiveness and sustainability of the Z-Mart Retail Empowerment program is an effort designed by BAZNAS Jember Regency so that the program not only has a short-term impact, but is able to maintain the

sustainability of the program in the long term. One of the main strategies developed for the sustainability of the program is the selection during the mustahik selection process. The person in charge of the program said that the selection of mustahik for the Z-Mart Retail Empowerment program in the future must be more selective and detailed to ensure that the assistance provided to mustahik is channeled to mustahik who really need it and are willing to have responsibility in managing their business. Overall, the strategy developed by BAZNAS Jember Regency shows that there are serious efforts in increasing the effectiveness and sustainability of the Z-Mart Retail Empowerment program. Starting from being selective in the selection of mustahik business actors, strengthening mentoring, distributing capital assistance, and expanding the program's coverage area are strategic steps that support each other in realizing mustahik welfare in a sustainable manner.

CONCLUSION

The Z-Mart Retail Empowerment Program implemented by BAZNAS Jember Regency is relatively effective in improving the welfare of mustahik retail business actors. This is shown through increased income, commodity completeness, and the ability to meet basic family needs, accompanied by increased confidence and business motivation. The effectiveness of the program is also supported by the accuracy of the targets, adequate socialization, and monitoring through regular mentoring. The main supporting factors of the program include business capital assistance, mentoring and training, as well as branding support that can increase consumer attraction and trust. However, the implementation of the program still faces obstacles, such as the limited number of companions, selection coordination that is not optimal, and differences in readiness and commitment, so that the program's achievements are not evenly distributed. As well as in increasing the effectiveness and sustainability of the program, it is necessary to strengthen the strategy through mustahik selection that takes into account business readiness, improving the quality and quantity of companions, and strengthening the Z-Mart branding. With these efforts, the program is expected to be able to encourage mustahik economic independence in a sustainable manner.

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