

ABSTRACT

Bagas Akasyah, 2025. *Implementation of Productive Zakat Utilization in the Zmart Baznas Tasikmalaya Regency Program.*

This study addresses the challenges in implementing productive zakat as an instrument for empowering mustahik (zakat recipients), particularly within the ZMART Program managed by BAZNAS of Tasikmalaya Regency. The program aims to improve mustahik welfare through business capital assistance, training, and mentoring for micro-scale retail businesses. However, issues such as limited business management skills and increasing competition with modern retail outlets have hindered its effectiveness. The objective of this research is to examine how the implementation of productive zakat through the ZMART Program contributes to improving the economic welfare of mustahik. This study employs a descriptive qualitative method, using data collection techniques such as interviews, observations, and documentation. Data were gathered from BAZNAS officials and mustahik beneficiaries. The results indicate that the ZMART Program has made a positive contribution to increasing mustahik income and encouraging entrepreneurial independence. Nevertheless, the program still faces obstacles, including weak managerial skills among beneficiaries and limited monitoring and evaluation mechanisms from BAZNAS. In conclusion, productive zakat distributed through the ZMART Program has significant potential to enhance mustahik economic independence, provided it is implemented systematically and sustainably, supported by stronger mentoring and regular program evaluation.

Keywords: *Productive Zakat, BAZNAS, Mustahik, ZMART Program, Economic Empowerment*