

## Analysis of the Effectiveness of the Orchid Farmer Empowerment Program Through Productive Zakat at the Mandiri Amal Insani East Java Representative Office

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### ABSTRACT

*This study aims to analyze the effectiveness of the orchid farmer empowerment program through productive zakat at Mandiri Amal Insani (MAI) East Java Representative Office and examine the partnership model supporting program sustainability. This research employed a qualitative approach using a field research design conducted in Gunungrejo Village, Singosari District, Malang Regency. Data were collected through interviews, observations, and documentation involving program administrators, business partners, field facilitators, and beneficiary farmers, and were analyzed using the Miles and Huberman interactive model. The findings indicate that the program was effective in improving farmers' income, sustaining orchid cultivation businesses, strengthening technical skills, and fostering the economic independence of mustahik. Program effectiveness was supported by a tripartite partnership model involving MAI, PT Java Indo Arguna (JAVINA), and farmers, integrating production support, technical assistance, and market guarantees through a plasma system. This study confirms that partnership-based productive zakat is more effective than capital assistance alone, as it strengthens the sustainability of mustahik businesses.*

### INTRODUCTION

Poverty and unemployment remain socio-economic issues that Indonesia continues to face and require strategies that are not only consumptive, but also productive and sustainable (Feriyanto, 2025; Juita, 2026). Based on data from the Central Statistics Agency (BPS), the number of poor people in Indonesia in March 2025 reached 23.85 million people or around 8.47 percent of the total population, while the open unemployment rate in February 2025 was at 4.76 percent or equivalent to 7.28 million people (Heliyana, 2026; Shafa, 2023). These figures indicate that despite an improving trend, the problem of people's economic welfare remains a serious challenge in the national development agenda (Delstia Regina, 2025). This condition is further exacerbated by limited employment opportunities, low productive skills of

the community, and limited access to business capital. In the context of Indonesian Muslim society, zakat holds a strategic position as an Islamic economic instrument that functions not only as a mechanism for wealth redistribution but also as a means of economic empowerment for those entitled to receive it (Hidayati et al., 2025). Therefore, the management of productive zakat is important to study, particularly to determine its effectiveness in creating sustainable socio-economic change for beneficiary groups (Mubarak, 2025).

Productive zakat is seen as an alternative approach that is more empowering than the consumptive zakat distribution pattern (Ghofur, 2024; Maulana, 2025; Musnaeni & Khasanah, 2025). Through this mechanism, zakat funds are not only given to meet immediate needs, but are also used as business capital that allows mustahik to develop economic activities independently. The ultimate goal is to create a transformation in the socio-economic status of mustahik to munfiq or even muzakki. However, the realization of national zakat collection is still far from its potential. In 2024, national zakat collection was recorded at around IDR 40.5 trillion, while the potential zakat is estimated to reach IDR 327.6 trillion (Fauziah, nd; Warty et al., 2025). This gap indicates that optimizing productive zakat requires an innovative, effective management model that is capable of generating real economic impact. In an academic context, this issue is important because it broadens the study of empowerment-based Islamic economics, while practically it can serve as a reference for zakat institutions in designing empowerment programs that are targeted, measurable, and sustainable.

One sector with potential for development through productive zakat is horticulture, particularly orchid cultivation. Orchids are a highly valuable ornamental plant commodity with increasing demand in both the domestic and export markets. (Anggraeni, 2022; Kemuning et al., 2024; Suroto & Setiaji, 2023). Compared to conventional agricultural commodities, orchid cultivation has a higher selling value, requires relatively small land, and generates more sustainable income through a gradual harvest system (Sabalqish, 2025; Wijaya & Dewi, 2024). However, smallholder orchid farmers still face various limitations, such as high initial capital, the need for technical cultivation skills, and weak access to stable markets (Sabalqish, 2025). These conditions prevent many farmers from optimizing their businesses despite significant economic opportunities. Therefore, a productive zakat-based empowerment program that integrates capital assistance, technical assistance, and market guarantees is interesting to study, particularly in examining how such interventions can improve the economic empowerment of mustahik in the horticultural sector.

Previous studies have shown that productive zakat has a positive contribution to improving the welfare of mustahik, especially through the provision of business capital and economic assistance. Research by Mutiuddin, Sanusi, and Chasanah found that productive zakat in LAZISNU East Java was able to improve the welfare of mustahik by strengthening productive businesses (Chasanah & Maspupah, 2025; Mutiuddin et al., 2024; Sanusi et al., 2026). Sardini and Imsar showed that the distribution of productive zakat in BAZNAS North

Sumatra provides flexibility for business development through grant and qardhul hasan schemes (Sardini & Imsar, 2022), while Hijratun. found that the effectiveness of productive zakat in BAZNAS Bali still faces obstacles to the sustainability of mustahik businesses (Hijratun, 2024). However, most previous studies have focused on the general trade sector or conventional micro-enterprises, while studies on productive zakat in the horticulture sector, particularly orchid cultivation, are still very limited. Furthermore, the partnership aspect between zakat institutions, the private sector, and farmers in ensuring business sustainability has not been studied in depth. This limitation indicates a research gap that needs to be filled to understand the effectiveness of partnership-based empowerment models in productive zakat.

Based on the description, this study aims to analyze the effectiveness of the orchid farmer empowerment program through productive zakat run by Mandiri Amal Insani (MAI) East Java Representative in collaboration with PT Java Indo Arguna (JAVINA) in Gunungrejo Village, Singosari District, Malang Regency. Specifically, this study seeks to answer three main questions, namely how the implementation mechanism of the orchid farmer empowerment program through productive zakat, how effective the program is in improving the living standards of mustahik, and how sustainable the partnership model implemented in supporting the economic transformation of beneficiaries. This study argues that the effectiveness of mustahik empowerment is not only determined by the provision of business capital, but is also influenced by the quality of mentoring, mastery of technical skills, and certainty of market access through a tripartite partnership model between zakat institutions, business partners, and farmers. Testing this argument is expected to provide academic contributions to the development of productive zakat studies as well as practical recommendations for strengthening the zakat-based economic empowerment model in Indonesia.

## LITERATURE REVIEW

### A. Productive Zakat as an Instrument for Economic Empowerment

Productive zakat is a form of utilizing zakat funds that is directed not only toward meeting the consumptive needs of mustahik, but also toward creating sustainable livelihoods through productive economic activities (Baco & Raehana, 2025; Nasrulloh et al., 2025; Zakariya et al., 2024). From the perspective of Islamic economics, zakat is understood not merely as an instrument of wealth distribution, but also as a mechanism of socio-economic empowerment aimed at structurally reducing poverty (Annisa et al., 2025; Baihaqi, 2024; Karimullah, 2025; Nurlaila et al., 2025). The productive utilization of zakat is carried out through the provision of business capital, production facilities, skills training, and mentoring that enables mustahik to build businesses independently. Law Number 23 of 2011 concerning Zakat Management also provides legitimacy for the utilization of zakat for productive enterprises in order to improve the quality of life of the poor. In this context, the success of productive zakat is measured not only by the amount of assistance distributed, but especially by the extent to which zakat is able to drive the transformation of mustahik's socio-economic status from aid recipients into economically independent individuals.

Therefore, the effectiveness of productive zakat is greatly influenced by program design, targeting accuracy, the quality of mentoring, and the sustainability of the business developed by the beneficiaries.

The normative basis for productive zakat can be traced from the verses of the Qur'an which emphasize the position of zakat as an instrument for cleansing wealth as well as a means of economic empowerment for the people.

Allah SWT says in QS. At-Taubah/9:103:

خُذْ مِنْ أَمْوَالِهِمْ صَدَقَةً تُطَهِّرُهُمْ وَتُزَكِّيهِمْ بِهَا وَصَلِّ عَلَيْهِمْ إِنَّ صَلَاتَكَ سَكَنٌ لَهُمْ وَاللَّهُ سَمِيعٌ عَلِيمٌ

*Which means: "Take zakat from some of their wealth; with it you purify and sanctify them, and pray for them. Indeed, your prayer is a source of tranquility for them. And Allah is All-Hearing, All-Knowing."*

This verse affirms that zakat functions not only as a purifier of the wealth of the muzaki (zakat payer), but also brings tranquility and goodness to its recipients, making it relevant to the purpose of productive zakat, which is oriented toward sustainably improving the socio-economic condition of mustahik. QS. At-Taubah/9:60

إِنَّمَا الصَّدَقَتُ لِلْفُقَرَاءِ وَالْمَسْكِينِ وَالْعَمِلِينَ عَلَيْهَا وَالْمُؤَلَّفَةِ قُلُوبُهُمْ وَفِي الرِّقَابِ وَالْغَرَمِينَ وَفِي سَبِيلِ اللَّهِ وَابْنِ السَّبِيلِ ﴿٦٠﴾ فَرِيضَةً مِّنَ اللَّهِ وَاللَّهُ عَلِيمٌ حَكِيمٌ

*Meaning: Verily, zakat is only for the poor, the needy, the zakat administrators (amil), those whose hearts are to be reconciled (converts), to free slaves, to relieve those in debt, for the cause of Allah, and for those stranded while traveling (in need of assistance), as an obligation from Allah. Allah is All-Knowing, All-Wise.*

This verse explains in detail the eight categories entitled to receive zakat namely the poor, the needy, the zakat administrators (amil), converts (mualaf), slaves to be freed (riqab), debtors (garim), those striving in the cause of Allah (fisabilillah), and travelers in need (ibnu sabil) as "a decree obligated by Allah." The mention of the poor and needy as the priority recipients of zakat shows that the utilization of zakat, including in its productive form, must remain oriented toward improving the standard of living of economically weak groups, in line with the purpose of the orchid farmer empowerment program in this study. This dimension of empowerment is further reinforced in the hadith of the Prophet Muhammad SAW stating that "the upper hand is better than the lower hand" (HR. Bukhari and Muslim). This hadith conveys the message that economic independence and the ability to give are far more virtuous than dependence on assistance, so that productive zakat directed toward building mustahik's independent enterprises is in line with the spirit of this teaching namely, encouraging the transformation of mustahik from recipients into those capable of giving.

Various previous studies have shown that productive zakat has a positive influence on improving the welfare of mustahik, especially when accompanied by adequate mentoring mechanisms. Research by Mutiuddin, Sanusi, and Chasanah shows that the

utilization of productive zakat in LAZISNU East Java successfully improved the welfare of mustahik through assistance with business capital and production tools that resulted in sustainable income increases. Research by Sardini and Imsar found that the productive zakat scheme through the grant and qardhul hasan contracts provided flexibility for mustahik in developing their economic enterprises. Meanwhile, Hijratun. showed that the effectiveness of productive zakat is influenced by the accuracy of recipient targets and the intensity of mentoring throughout the program. These findings indicate that productive zakat will be more effective if it does not stop at providing capital assistance, but also creates a mentoring system and market support that allows mustahik to maintain the sustainability of their businesses.

#### **B. Effectiveness of Mustahik Empowerment**

The effectiveness of empowerment in the context of productive zakat refers to the level of success of a program in producing real social and economic changes in beneficiary groups (Maulana & Laksamana, 2023; Rahmawati, 2024). An empowerment program is said to be effective if it is able to increase an individual's ability to manage resources independently, strengthen productive skills, and create long-term economic sustainability. In research on zakat-based empowerment, effectiveness is generally measured through several main indicators, namely increased income of beneficiaries, business sustainability after program intervention, changes in economic status, and social transformation from mustahik to munfiq or even muzakki (Mukhlis Et Al., 2025; Mustahik & Awaludin, n.d.; Wathon, 2024). This approach positions mustahik not only as passive recipients of assistance, but as economic actors who are expected to be able to create changes in welfare independently.

From a community empowerment perspective, effectiveness is not only seen from economic success alone, but also includes the social and psychological dimensions of beneficiaries (Rohman et al., 2024; Widiyana et al., 2025; Yatmaja, 2019). Setyawan explains that effective empowerment is characterized by increased self-confidence, decision-making ability, and the formation of independence in facing economic challenges (Setyawan et al., 2025). Therefore, the success of a productive zakat program is not only measured by increased income, but also by the growing capacity of mustahik in managing businesses sustainably. In the context of this research, the effectiveness of orchid farmer empowerment is understood as the ability of a productive zakat program to

improve the standard of living of mustahik through economic strengthening, cultivation skills, business sustainability, and transformation of the socio-economic behavior of beneficiaries.

This concept of empowerment effectiveness oriented toward mustahik's independence is in line with the principle of ikhtiar (effort) affirmed in the Qur'an and the hadith of the Prophet SAW. Allah SWT says in QS. Ar-Ra'd/13:11

إِنَّ اللَّهَ لَا يُغَيِّرُ مَا بِقَوْمٍ حَتَّى يُغَيِّرُوا مَا بِأَنْفُسِهِمْ وَإِذَا أَرَادَ اللَّهُ بِقَوْمٍ سُوءًا فَلَا مَرَدَّ لَهُ وَمَا لَهُمْ مِنْ دُونِهِ مِنْ وَالٍ

*which means: "... Indeed, Allah does not change the condition of a people until they change what is within themselves ...". This verse affirms that change in standard of living, including the transformation of socio-economic status from mustahik to munfiq or muzaki, can only be realized if the beneficiaries themselves actively play a role in changing their attitudes, skills, and patterns of business management, rather than merely relying on the assistance received. This principle reinforces the understanding that the effectiveness of productive zakat is determined not by the size of the assistance, but by the growth of mustahik's capacity and initiative in empowering themselves. In line with this verse, the Prophet Muhammad SAW, in a hadith narrated by Bukhari, encouraged his followers to strive independently, as in his saying that a person who gathers firewood to sell until it meets his needs is better than begging from others (HR. Bukhari). This hadith illustrates that Islam highly values work ethic and economic independence, so that empowerment programs based on productive zakat that succeed in building mustahik's business independence, as expected in this study, are in line with the guidance of sharia to prioritize effort (ikhtiar) and independence over dependence on assistance.*

### C. Partnership-Based Empowerment in the Agricultural Sector

The success of community economic empowerment programs, particularly in the agricultural and horticultural sectors, is greatly influenced by the program's ability to connect beneficiaries with access to capital, technology, and markets (Abkim, 2019; Aulia & Arfianti Novita Anwar, 2025). One widely used approach is a partnership-based empowerment model between supporting institutions, business actors, and beneficiary groups (Ahmad & Rahayu, 2018; Harini et al., 2023). In the context of high-value agricultural cultivation such as orchids, partnerships are crucial because smallholder farmers generally face limited capital, technical skills, and access to distribution of their harvests. The plasma system, which involves a core company as a provider of technical training and market guarantor, is one model considered capable of reducing the risks of farmer businesses. (Tri, 2026).

In the East Java branch of Mandiri Amal Insani (MAI)'s orchid farmer empowerment program, the partnership model is realized through collaboration between MAI as the manager of productive zakat funds, PT Java Indo Arguna (JAVINA) as a technical and market partner, and farmers as active business actors. This tripartite model provides different characteristics compared to conventional productive zakat programs

because it not only provides capital assistance in the form of seeds and production facilities, but also intensive cultivation training, field assistance, and certainty of harvest absorption. Thus, the success of the program is not only determined by the amount of economic assistance received, but also by the quality of synergy between actors in maintaining the sustainability of the mustahik's business.

The partnership pattern involving the zakat institution, the business partner, and the farmers as beneficiaries is in line with the principle of ta'awun (mutual help), which is one of the main foundations of socio-economic interaction in Islam. Allah SWT says in QS. Al-Ma'idah/5:2

وَتَعَاوَنُوا عَلَى الْبِرِّ وَالتَّقْوَىٰ وَلَا تَعَاوَنُوا عَلَى الْإِثْمِ وَالْعُدْوَانِ وَاتَّقُوا اللَّهَ إِنَّ اللَّهَ شَدِيدُ الْعِقَابِ ﴿٢﴾

*which means: "... And help one another in righteousness and piety, and do not help one another in sin and aggression. Fear Allah; indeed, Allah is severe in punishment." This verse affirms that cooperation among parties in achieving good—including economic cooperation oriented toward shared benefit—is a command emphasized in the Qur'an, so that the tripartite partnership model among MAI, JAVINA, and the orchid farmers can be regarded as a concrete embodiment of the implementation of this principle of ta'awun in the context of the ummah's economic empowerment. The importance of mutual assistance is further reinforced in the hadith of the Prophet SAW stating that Allah will always help a servant who helps his brother (HR. Muslim). This hadith conveys the meaning that the willingness of any party—whether the zakat institution or the business partner—to help another party in need through mentoring and market guarantees will bring Allah's help and blessing, so that the partnership built on the basis of mutual strengthening in goodness, as occurs in this orchid farmer empowerment program, has a strong sharia foundation to support the sustainability of mustahik's businesses.*

#### D. Conceptual Framework of the Research

This study is based on the assumption that the effectiveness of the orchid farmer empowerment program through productive zakat is influenced by the integration of several key components: business capital assistance, technical assistance, cultivation skills strengthening, and sustainable market access. In this study, productive zakat is positioned as an economic empowerment instrument aimed at creating the independence of mustahik (recipients of zakat) through the development of high-value horticultural businesses. Program effectiveness is analyzed through four main indicators: increased income, business sustainability, changes in economic class, and social transformation from mustahik to munfiq or muzakki.

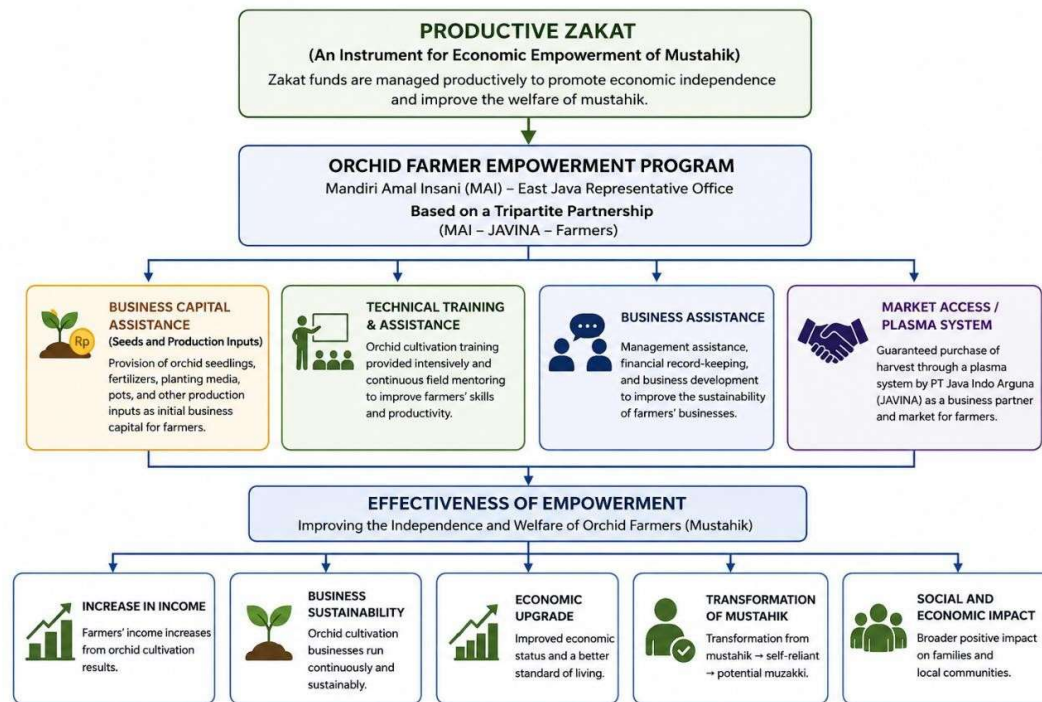


**Figure 1.** Conceptual Framework of the Research.

Based on this framework, this study assumes that orchid farmer empowerment programs will be more effective if productive zakat assistance is supported by an intensive mentoring system and business partnerships that provide market certainty. Therefore, the relationship between zakat institutions, technical partners, and farmers is seen as a crucial factor in determining the success of productive zakat-based mustahik empowerment programs in the horticultural sector.

## RESEARCH METHODS

This study uses a qualitative approach with field research *to* deeply understand the effectiveness of the orchid farmer empowerment program through productive zakat at Mandiri Amal Insani (MAI) East Java Representative Office. The qualitative approach was chosen because this study seeks to comprehensively describe the program implementation process, empowerment dynamics, and socio-economic impacts felt by beneficiaries (mustahik) in the natural context of program implementation. The study was conducted in Gunungrejo Village, Singosari District, Malang Regency, as the implementation location for the productive zakat-based orchid farmer empowerment program run through a partnership between Mandiri Amal Insani (MAI) East Java Representative Office and PT Java Indo Arguna (JAVINA).

*purposive sampling* techniques (Lenaini, 2021; Sumargo, 2020) considering direct involvement in the orchid farmer empowerment program. Informants included program managers from the East Java Representative of MAI, partner PT Java Indo Arguna

(JAVINA), field facilitators, and orchid farmers receiving productive zakat. Informants were selected to obtain in-depth information regarding the program implementation process, forms of assistance, partnership mechanisms, and socio-economic changes experienced by beneficiaries during the empowerment program.

Research data was obtained through *in-depth interviews*, field observations, and documentation. Interviews were conducted semi-structured to explore informants' experiences, perceptions, and evaluations of the effectiveness of the empowerment program (Djazuli, 2024). Observations were conducted to directly observe orchid cultivation activities, mentoring, and farmer involvement in the program. Documentation was used to supplement the data, including program reports, beneficiary data, activity photos, and other supporting documents. To maintain data validity, this study employed source and method triangulation techniques by comparing the results of interviews, observations, and documentation to obtain more credible data.

Data analysis was carried out interactively through three stages, namely data reduction, data presentation, and drawing conclusions as per the *Miles and Huberman model*. (Qomaruddin & Sa'diyah, 2024). Data reduction was carried out by sorting and simplifying field data according to the research focus. The data presentation stage was carried out by organizing information into thematic patterns for easier understanding, while conclusions were drawn by interpreting the research findings to answer the effectiveness of the orchid farmer empowerment program through productive zakat at the Mandiri Amal Insani East Java Representative Office.

## RESULTS AND DISCUSSION

### A. Implementation of the Orchid Farmer Empowerment Program Through Productive Zakat

#### 1. Program Background and Location

The orchid farmer empowerment program through productive zakat is an innovative form of zakat utilization developed by Mandiri Amal Insani (MAI) East Java Representative Office to improve the economic welfare of mustahik (recipients) in a sustainable manner. This program is motivated by the condition of communities with limited business capital but economic potential in the horticultural sector, particularly orchid cultivation. Compared to short-term consumptive zakat assistance, MAI East Java developed a business-based productive zakat approach to encourage the economic independence of beneficiaries (Safi'i, 2025).

The program was implemented in Gunungrejo Village, Singosari District, Malang Regency, chosen because of its geographic and environmental conditions conducive to orchid cultivation. Furthermore, the community in the area is considered interested in developing high-value agricultural businesses, but still faces obstacles such as limited capital, technical cultivation skills, and marketing access. Therefore, empowerment based on productive zakat is seen as a strategy to

strengthen farmers' economic capacity while opening up more sustainable business opportunities.

## 2. MAI–JAVINA–Farmer Partnership Pattern

The program is implemented through a tripartite partnership involving Mandiri Amal Insani (MAI) East Java Representative Office, PT Java Indo Arguna (JAVINA), and orchid farmers as beneficiaries. In this scheme, MAI acts as a zakat management institution, providing financial support for the program through productive zakat funds, while JAVINA acts as a technical partner, providing training, cultivation assistance, and market access for farmers' produce. Farmers are positioned as the primary actors, actively carrying out cultivation activities according to established standards (Safi'i, 2025).

| Actor         | Main Role                                            |
|---------------|------------------------------------------------------|
| MAI East Java | Productive zakat fund providers and program managers |
| JAVINA        | Technical assistance, training and market guarantee  |
| Farmer        | Orchid cultivator                                    |

**Table 1.** Partnership Pattern of Orchid Farmer Empowerment Program

This partnership model demonstrates that the program focuses not only on distributing economic aid but also on building a collaborative empowerment system. These findings demonstrate that the program's success is influenced by the synergy between zakat institutions, business partners, and beneficiaries in building more stable, productive businesses.

## 3. Program Assistance and Mentoring Mechanism

The productive zakat assistance provided in this program is not in the form of cash, but rather in the form of orchid cultivation inputs, such as seeds, growing media, fertilizer, plant racks, and other necessary support for farmers. In addition to the physical assistance, beneficiaries receive regular cultivation training and technical assistance from JAVINA. This assistance covers everything from planting and maintenance to plant disease control, to crop management techniques (Safi'i, 2025).

This approach demonstrates that empowering mustahik (recipients of wealth) is not only about transferring economic assistance, but also about increasing human resource capacity through strengthening productive skills. In the context of productive zakat, this model is crucial because business success is determined not only by initial capital but also by the beneficiaries' ability to manage the business independently and sustainably.

## 4. Plasma System as a Differentiation of Productive Zakat Model

The main characteristic that distinguishes the MAI East Java orchid farmer empowerment program from conventional productive zakat programs is the implementation of a plasma system through a partnership with JAVINA. Under this system, farmers' cultivated produce has market certainty because it is absorbed directly by the business partners, eliminating the risk of marketing difficulties. This market certainty is crucial for maintaining business sustainability, given that many economic assistance programs fail to thrive due to weak distribution access and unstable market prices (Firman, 2025).

These findings demonstrate that the partnership-based productive zakat model has more comprehensive characteristics than conventional productive zakat models, which generally focus solely on providing business capital. These findings align with the study by Sardini and Imsar, which showed that the effectiveness of productive zakat increases when economic assistance is accompanied by business mentoring. However, this study expands on previous findings by demonstrating that the integration of capital assistance, technical assistance, and market guarantees through private sector partnerships is a crucial factor in enhancing the sustainability of mustahik businesses.

## **B. The Effectiveness of the Orchid Farmer Empowerment Program on the Welfare of Mustahik**

### **1. Increasing Orchid Farmers' Income**

One of the main indicators of the effectiveness of the orchid farmer empowerment program through productive zakat is the improvement in the economic conditions of beneficiaries after participating in the program. Based on interviews and field observations, the empowerment program run by Mandiri Amal Insani (MAI) East Java Representative Office provides new economic opportunities for beneficiary farmers through orchid cultivation, which were previously difficult to access due to limited business capital and minimal technical skills. Before participating in the program, most farmers were still dependent on jobs with irregular incomes, thus experiencing limitations in meeting household economic needs. After receiving assistance with production facilities and cultivation guidance, farmers began to earn additional income from orchid cultivation (Solikin, 2025).

This finding shows that productive zakat plays a role as an instrument for strengthening mustahik household economies through the creation of more productive income sources. Although the increase in income did not happen instantly—since orchid cultivation requires a certain maintenance process and production time—farmers showed gradual economic change through additional business results that are more stable compared to their previous condition. The results of this study are in line with the research by Mutiuddin, Amrullah, and Chasanah, which shows that productive zakat is able to improve mustahik welfare through the strengthening of productive businesses based on capital and mentoring. Nevertheless, this study shows different characteristics because the economic improvement does not only come from business assistance, but

is also supported by a more structured marketing system through the partnership pattern.

Orchid Cultivation Business Portfolio Data, Singosari, Malang

| No | Farmer Name      | Before                                                                       | After                                                                                                                                                         | Assessment                              | Notes                                                                                               |
|----|------------------|------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------|-----------------------------------------------------------------------------------------------------|
| 1  | Angga Mathofani  | Income of Rp3,000,000 while working as a driver                              | Total monthly income after becoming a farmer is Rp2,600,000. Income of Rp3,000,000 while working as a driver. Total: Rp5,600,000                              | STABLE 80%                              | Able to give infaq at MAI Foundation amounting to Rp326,200                                         |
| 2  | M. Sukron Habibi | Before becoming an orchid-cultivation farmer, average income was Rp3,000,000 | Total monthly income after becoming a farmer is Rp2,000,000. Before becoming an orchid-cultivation farmer, average income was Rp3,000,000. Total: Rp5,000,000 | STABLE 40%                              | Initial income from orchid farming is Rp2,258,100. Able to give infaq at MAI amounting to Rp326,500 |
| 3  | Solikin          | Farmer (all crops) with income of Rp50,000/day, though irregular             | Total monthly income after becoming a farmer is Rp2,700,000 + Rp1,500,000 income from previous job. Total: Rp4,200,000                                        | GROWTH 60% (adjusted to farming output) | Able to give infaq at MAI amounting to Rp703,050                                                    |
| 4  | Maisyaroh        | Average income before: Rp1,500,000                                           | Total monthly income after becoming a farmer is Rp2,200,000 + Rp1,500,000 from previous job. Total: Rp3,700,000                                               | GROWTH 80%                              | Able to give infaq at MAI amounting to Rp419,150                                                    |
| 5  | Abdul Adhim      | Average income Rp1–3 million, but irregular,                                 | Total monthly income after becoming a                                                                                                                         | STABLE 80%                              | Able to give infaq at MAI amounting to Rp242,375                                                    |

|   |                |                                                                                    |                                                                                                                        |            |                                                  |
|---|----------------|------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------|------------|--------------------------------------------------|
|   |                | depending on sales of klompen sandals                                              | farmer is Rp2,700,000 + Rp2,000,000 from same previous job. Total: Rp4,700,000                                         |            |                                                  |
| 6 | Aisatur Rohmah | Average income Rp1–3 million, but irregular, depending on sales of klompen sandals | Total monthly income after becoming a farmer is Rp1,500,000 + Rp2,000,000 added to previous income. Total: Rp3,500,000 | STABLE 40% | Able to give infaq at MAI amounting to Rp190,200 |

## 2. Sustainability of Orchid Cultivation Business

The program's effectiveness is also reflected in the sustainability of orchid cultivation efforts run by beneficiary farmers. Unlike consumptive economic assistance or micro-enterprises that are vulnerable to market disruption, this program is designed to create businesses that can grow sustainably through the support of a plasma system with PT Java Indo Arguna (JAVINA). In its implementation, farmers not only receive initial assistance in the form of seeds and production facilities but also receive ongoing technical assistance to maintain the quality of their cultivation (Safi'i, 2025).

The plasma system is a crucial factor in maintaining the stability of farmers' businesses, as JAVINA guarantees market absorption of their products. This reduces the risk of business failure, a major obstacle to the development of small-scale agricultural businesses, particularly due to price fluctuations and weak distribution networks. From an economic empowerment perspective, business sustainability demonstrates that productive zakat not only generates new economic activity but also builds a relatively stable business foundation. This finding reinforces the research of Sardini and Imsar, who emphasized the importance of mentoring in maintaining the effectiveness of productive zakat. However, this study adds that business sustainability is strengthened when mentoring is integrated with guaranteed clear market access through private partnerships.

## 3. Strengthening the Capacity and Independence of Mustahik

In addition to its economic impact, the program's effectiveness is also evident in the increased capacity and independence of beneficiaries in managing orchid cultivation. Research shows that farmers have acquired new technical skills related to orchid cultivation, including planting techniques, maintenance, plant disease control,

and production management. Intensive mentoring provided by JAVINA has helped farmers understand better cultivation standards, enabling them to become not only beneficiaries but also productive entrepreneurs (Maisyaroh, 2025).

On the other hand, the program also encouraged a shift in farmers' mindsets toward productive businesses. While some beneficiaries previously viewed assistance as a form of short-term compensation, after participating in the program, they began to show an orientation toward business development and income sustainability. This change was reflected in increased confidence in managing their businesses and the emergence of motivation to expand cultivation activities independently. From a community empowerment perspective, this situation indicates an increase in the capacity of mustahik (recipients). This finding aligns with

On the other hand, the program also encourages a change in farmers' mindset toward productive business. While some beneficiaries previously viewed assistance as a form of short-term charity, after joining the program they began to show an orientation toward business development and income sustainability. This change is reflected in increased self-confidence in managing the business as well as the emergence of motivation to expand cultivation activities independently. From the perspective of community empowerment, this condition shows the occurrence of capacity building among mustahik. This finding is in line with the view of Suharto that the success of empowerment is marked by an increase in individuals' ability to make decisions and manage resources independently.

#### **4. Socio-Economic Transformation of Mustahik**

The effectiveness of the orchid farmer empowerment program can also be seen from the socio-economic changes experienced by beneficiaries after participating in the program. The research results show an improvement in household welfare conditions through farmers' increased ability to meet family economic needs more independently, such as being able to pay off debts, settle installments, give infaq, and meet their families' clothing and food needs. The program has an impact not only on income, but also creates a sense of optimism about the sustainability of family economics in the future. 6 (six) beneficiaries have already been able to give infaq and change their status from mustahik to munfiq, although no farmer has yet succeeded in becoming a muzaki (M. Sukron, 2025).

This finding shows that productive zakat has the potential to drive a gradual transformation from the position of mustahik toward individuals who are more economically independent and have the capacity to become munfiq. Although transformation toward muzakki has not been fully achieved due to the limited scale of business and the program's implementation period, the change in economic orientation and increased financial capability show a positive direction of empowerment. This result reinforces the argument that the effectiveness of productive zakat is measured not only by short-term income increase, but also by its success in building sustainable socio-

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economic change at the level of mustahik households.

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### **C. Supporting and Inhibiting Factors of Empowerment Programs**

#### **1. Supporting Factors for Empowerment Programs**

The success of implementing the orchid farmer empowerment program through productive zakat cannot be separated from a number of supporting factors that contribute to the program's implementation effectiveness. One of the main factors is institutional support from Mandiri Amal Insani (MAI), East Java Representative Office, as the manager of productive-zakat funds. In this program, MAI not only acts as a provider of economic assistance, but also as a facilitator that ensures program continuity through coordination with business partners and the beneficiary-mentoring process. This institutional support provides certainty of program implementation, so that farmers gain access to production inputs that were previously difficult to reach (Firman, 2025).

In addition to institutional support, technical mentoring carried out by PT Java Indo Arguna (JAVINA) is an important factor in supporting the success of orchid cultivation. Based on the research results, farmers not only receive assistance in the form of seedlings and production inputs, but also obtain technical training related to cultivation methods, plant care, through to disease control. This mentoring helps farmers reduce technical errors that could potentially cause production failure (Angga Matof, 2025). In the context of economic empowerment, the improvement of productive skills is an important factor because business success is determined not only by ownership of capital, but also by beneficiaries' capacity to manage business independently. This finding shows that knowledge transfer has a role equally as important as capital transfer in increasing the effectiveness of productive zakat.

Another supporting factor is the application of the plasma system and market-access support through JAVINA. In this system, farmers' cultivation output obtains market-absorption certainty, thereby reducing the risk of marketing difficulty that often causes the failure of capital-assistance-based micro-businesses. Market certainty provides a sense of security for farmers to maintain business sustainability because production output has a clear distribution channel. In addition, the partnership relationship with the private party enables farmers to obtain more directed cultivation standards in accordance with market needs. This finding shows that program success is determined not only by the amount of assistance given, but also by the formation of a business ecosystem that supports the sustainability of mustahik's economy (Puji Masulah, 2025).

#### **2. Inhibiting Factors of Empowerment Programs**

Apart from various supporting factors, this study also found a number of obstacles that affect the effectiveness of the orchid farmer empowerment program. One of the main constraints is the limited technical ability of some farmers in orchid cultivation, particularly in the early stage of program implementation. Orchid cultivation requires specific skills in maintenance, growing-media arrangement, pest

control, and monitoring of growing-environment conditions. Not all beneficiaries had prior experience in ornamental-plant cultivation, so the adaptation process required a relatively long time. This condition causes production results among farmers to be not yet fully uniform, and in some cases creates the risk of production failure (Abdul Halim, 2025).

The next obstacle relates to the characteristics of orchid cultivation, which carries a relatively high business risk. Compared to small-scale trading businesses, which can generate income in a short time, orchid cultivation requires a longer maintenance period before producing economic profit. The risk of plant damage due to weather factors, disease, or technical cultivation errors is also a challenge for farmers. From the perspective of economic empowerment, this condition shows that the success of productive zakat in the horticulture sector requires patience, intensity of mentoring, and a stronger risk-mitigation strategy compared to other business sectors (Firman, 2025).

In addition to technical factors, limited follow-on capital is also a challenge in the development of orchid farmers' businesses. Productive-zakat assistance at the initial stage was indeed able to help farmers start their businesses; however, the development of business scale at the next stage requires additional capital that cannot always be met independently by farmers. This is an important concern because business sustainability is greatly influenced by farmers' ability to expand production capacity in line with increasing market demand.

On the other hand, program sustainability is also a challenge that needs attention in the long term. Dependence on technical mentoring and market access through JAVINA shows that the stability of farmers' businesses is still greatly influenced by the continuity of the partnership among program actors. If mentoring support or market absorption undergoes change, farmers' business sustainability has the potential to experience disruption. Therefore, the results of this study show that the effectiveness of an empowerment program is determined not only by the success of short-term implementation, but also by the program's ability to create a more independent business-sustainability mechanism. This finding serves as a form of critical reflection that partnership-based productive-zakat programs have great potential in economic empowerment, but still require capacity-strengthening and independence strategies for mustahik so that they do not depend entirely on external support.

#### **D. Productive Zakat Partnership Model in Empowering Orchid Farmers**

One of the main findings of this study is the formation of an empowerment-partnership model based on productive zakat, involving three main actors: Mandiri Amal Insani (MAI), East Java Representative Office; PT Java Indo Arguna (JAVINA); and orchid farmers as program beneficiaries. This model shows that the effectiveness of productive zakat is determined not only by the amount of economic assistance given, but also by the integration among actors capable of building a sustainable business ecosystem. In its implementation, MAI acts as the zakat-management institution that provides program financing and ensures that the assistance-distribution process runs in accordance with the empowerment objectives. JAVINA functions as a technical partner as well as a market connector through the plasma system, while farmers act as the main implementers of orchid-

cultivation activities (Safi'i, 2025).

Unlike the usual pattern of productive zakat, which only focuses on the provision of capital and mentoring but lacks guaranteed market access, the partnership model in this study shows a more comprehensive approach. The program not only provides capital support in the form of seedlings, growing media, and cultivation facilities, but also builds an intensive technical-mentoring mechanism as well as a market guarantee for production output through partnership with the private party. This finding shows that the main problem in mustahik economic empowerment is not only limited capital, but also weak technical capacity and uncertainty of market access. Therefore, the presence of JAVINA as a business partner becomes the main differentiating factor that strengthens the sustainability of the orchid farmer empowerment program based on productive zakat.

Substantively, the effectiveness of this partnership model can be explained through the interconnection of functions among actors in supporting the success of mustahik's business. MAI provides economic resources through productive zakat, JAVINA carries out knowledge transfer through training and technical mentoring while also guaranteeing the absorption of cultivation output, while farmers actively carry out the production process. This relationship forms a pattern of empowerment that is more adaptive to field needs, because mustahik are not left to manage the business independently without further support. From the perspective of economic empowerment, this approach shows that the success of welfare transformation depends not only on access to capital, but also on capacity strengthening, market sustainability, and mutually supportive institutional relationships.

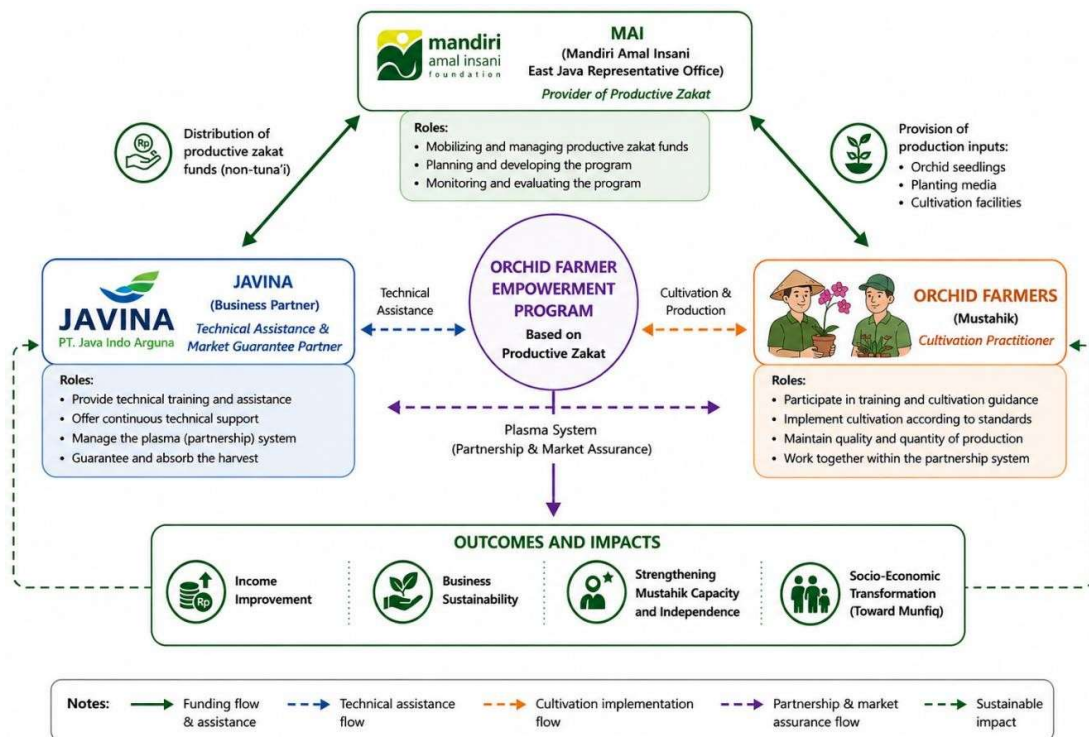


**Figure 2.** Productive Zakat-Based Orchid Farmer Empowerment Partnership Model.

The findings of this study show that the tripartite partnership model has advantages over the usual productive-zakat pattern because it is able to integrate three important components of empowerment: business capital, capacity improvement, and market certainty. The results of this study are in line with the research by Sardini and Imsar, which shows that the effectiveness of productive zakat increases through business mentoring; however, this study extends previous findings by affirming that the involvement of the private sector as a market guarantor becomes an important element in maintaining mustahik's economic sustainability. Thus, this study provides a theoretical contribution in the form of strengthening the perspective that multi-party partnership-based productive zakat is more effective than a productive-zakat distribution model that only emphasizes capital assistance alone. These findings also enrich the study of Islamic economics, particularly regarding mustahik-empowerment models in the economically high-value horticulture sector through a collaborative approach oriented toward business sustainability.

**CONCLUSION AND RECOMMENDATIONS**

The orchid farmer empowerment program through productive zakat at Mandiri Amal Insani (MAI), East Java Representative Office, has proven effective in improving mustahik welfare through the strengthening of productive businesses based on orchid cultivation. The program's effectiveness is evident from the increase in farmers' income, the sustainability of the cultivation business, the strengthening of technical skills, and the growth of beneficiaries' economic independence. Although the transformation of mustahik into muzakki has not been fully achieved, the program has shown positive socio-economic change through increased business capacity and household welfare among farmers.

The program's success is influenced by the tripartite partnership model among MAI, PT Java Indo Arguna (JAVINA), and the farmers, which integrates production-input assistance, technical mentoring, and market guarantees through the plasma system. This model is the main differentiator compared to conventional productive zakat, which generally only focuses on capital assistance. Thus, this study affirms that the effectiveness of productive zakat will be more optimal if accompanied by the strengthening of beneficiaries' capacity and sustainable market support.

Based on the research findings, MAI East Java Representative Office is advised to strengthen technical mentoring and business development for farmers so that program sustainability is more assured. In addition, the expansion of market access and the strengthening of the partnership system are important to maintain the stability of beneficiaries' businesses. Future research is expected to develop studies on partnership-based productive zakat in other business sectors, as well as to measure the long-term impact on the transformation of mustahik toward economic independence.

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**Interviews**

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Puji Masulah, Farmer, Orchid Farmer Program.

Safi'i, Head of Mandiri Amal Insani, East Java.

Solikin, Farmer, Orchid Farmer Program.