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The Implementation of Zakat in the Economic Empowerment of the Muslim Community through BAZNAS

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Abstract
This study aims to analyze how zakat is implemented as an instrument for the economic empowerment of Muslims through the BAZNAS of North Sumatra Province. It also explores the extent to which productive zakat contributes to improving the standard of living of beneficiaries, and maps the obstacles faced by beneficiaries when developing their productive businesses. This research is motivated by the persistently high level of poverty, which requires sustainable economic empowerment efforts. From an Islamic economic perspective, zakat plays a strategic role as an instrument for distribution and economic empowerment when managed productively. The study used a qualitative method with a descriptive approach. Data were obtained through observation, interviews, and documentation at BAZNAS of North Sumatra Province. The research findings show that the distribution of productive zakat by BAZNAS North Sumatra has a positive impact on the welfare of beneficiaries, particularly through assistance with business capital, mentoring, and business equipment support. This assistance has been proven to encourage business development, increase income, and help meet the educational and economic needs of beneficiary households. However, several obstacles remain, including limited marketing reach, intense business competition, and rising production costs that have the potential to disrupt the continuity of beneficiary businesses. Therefore, strengthening mentoring, expanding market access, and developing business networks are necessary to increase the effectiveness of productive zakat programs in a sustainable manner.

INTRODUCTION

Poverty is a condition where an individual or group is unable to meet basic needs, both material and non-material. Poverty is not only measured by low income but also reflects limited access to economic resources, education, health services, and opportunities to improve quality of life, thus being viewed as a multidimensional phenomenon (Suryani & Fitriani, 2020). In Indonesia, poverty remains a major challenge that requires effective economic instruments to address, one of which is through optimizing zakat management (Wahyuni & Wulandari, 2024).

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The causes of poverty are complex, encompassing structural factors such as low levels of education, limited job opportunities, income inequality, and limited access to capital and technology, as well as cultural factors such as low skills, less adaptive mindsets, and weak motivation. Various studies have shown that limited access to economic resources is a major factor hindering improvements in community welfare (N. P. Sari, 2023). From an Islamic perspective, poverty is viewed as a social problem that must be addressed through equitable wealth distribution mechanisms. One key instrument in this regard is zakat, which serves as a means of assisting deserving groups (mustahik) to improve their standard of living sustainably (Hasanah, 2020). Therefore, poverty alleviation requires a comprehensive approach through improving the quality of human resources, expanding employment opportunities, strengthening access to capital and technology, and empowering communities. Optimal zakat management serves not only as consumptive assistance but also can encourage economic empowerment, reduce social disparities, and achieve sustainable prosperity (Kholis et al., 2020).

Zakat is a crucial instrument in Islamic economics, serving not only as an obligatory act of worship but also as a wealth distribution mechanism to reduce socioeconomic disparities and improve social welfare. As it develops, zakat is no longer viewed solely as consumer assistance but has been developed into a productive form of zakat, oriented towards economic empowerment through the provision of business capital and skills development for those entitled to receive it, thereby encouraging economic independence (Ritonga et al., 2023; Fadli et al., 2024). This concept is gaining increasing attention in contemporary Islamic economics because it transforms zakat from merely fulfilling basic needs to becoming an instrument for business development and enhancing the capacity of zakat recipients (Syamsuri & Utami, 2024).

Productive zakat management aims to improve the lives of the poor through sustainable economic activities after the basic needs of those receiving zakat are met. Various studies have shown that the distribution of business capital and skills training can increase income, strengthen economic independence, and encourage the transformation of zakat recipients into zakat payers, thus ensuring that zakat is not only charitable but also transformative (Ritonga et al., 2023; Nur Aeni, 2025; Rahman, 2024). In Indonesia, the National Zakat Agency (BAZNAS) serves as an official institution that collects, manages, and distributes zakat professionally through various economic empowerment programs, such as productive business assistance, skills training, and mentoring for recipients of zakat. With the support of regulations and a structured institutional system, BAZNAS serves as a strategic instrument in optimizing the potential of zakat to improve community welfare (L. Sari & Santi, 2025). However, its implementation still faces challenges such as low public awareness of distributing zakat through official institutions, limited fundraising, unequal distribution of zakat assistance to recipients of zakat, and the need to improve transparency, accountability, and the quality of program management. Nevertheless, BAZNAS remains the primary choice for zakat management because it has an integrated system and is more effective than individual management (Abidin et al., 2023; Purnamasari, 2024).

Various previous studies have highlighted the role of zakat in community economic empowerment. Research by Zuchroh (2022), for example, revealed that productive zakat plays a significant role as an instrument for poverty alleviation in Indonesia by improving the welfare of those entitled to receive it. Similarly, research by Nasution et al. (2026) also concluded that productive zakat contributes to boosting community economic productivity while also offering solutions to the poverty problems experienced by the poor and needy.

Other research also underscores the importance of effective and sustainable zakat management. A study in the journal Hafizd et al. (2023) states that targeted, productive zakat management can promote sustainable development of community welfare and reduce economic disparities. Based on various previous studies, most tend to focus on the effectiveness of zakat in general or in specific regions, while studies specifically highlighting the implementation of zakat in community economic empowerment through zakat institutions at the provincial level, particularly the National Zakat Agency (BAZNAS) of North Sumatra Province, are still relatively rare. This indicates a research gap worthy of further exploration: the lack of studies that comprehensively analyze the implementation process of productive zakat, economic empowerment strategies, and supporting and inhibiting factors at BAZNAS of North Sumatra Province. Yet, understanding the implementation aspects is crucial for assessing program success and formulating more effective and sustainable zakat management strategies. Therefore, more innovative and sustainable zakat management strategies are needed. An approach such as zakat-based social entrepreneurship can be one solution to boost the effectiveness of community economic empowerment. This model allows zakat to function as capital for developing businesses oriented towards economic sustainability.

This study aims to analyze the implementation of zakat in empowering the economics of the Muslim community through BAZNAS North Sumatra, while identifying the supporting and inhibiting factors of its implementation. The novelty of this study lies in the analysis that not only measures the effectiveness of productive zakat, but also examines in depth the implementation process, empowerment strategies, and institutional dynamics of BAZNAS in the socio-economic context of North Sumatra, thus providing a more contextual empirical perspective than previous studies. The results of this study are also expected to provide academic contributions to the development of productive zakat studies, as well as become evaluation material for zakat institutions in increasing the effectiveness of community economic empowerment programs.

METHODS

This study uses a qualitative descriptive approach to deeply understand the implementation of zakat in the economic empowerment of Muslim communities. This approach was chosen because it can comprehensively describe the phenomenon based on conditions in the field, particularly regarding the management, utilization, and contribution of productive zakat to improving the welfare of those entitled to receive it (Moleong, 2012). This research was conducted at the BAZNAS office in North Sumatra Province, involving BAZNAS managers and mustahik (recipients of zakat) as informants. Informants were selected using a purposive sampling technique, based on their direct involvement in productive zakat programs and their understanding of the implementation of economic empowerment. The number of informants was determined based on the principle of data saturation, which occurs when the data obtained has reached a saturation point and no longer produces significant new information (Creswell, 2018).

The data sources in this study consisted of primary and secondary data. Primary data were obtained through direct observation and in-depth interviews with informants related to the implementation of the economic empowerment program, while secondary data came from scientific journals, books, and official documents relevant to the research. Data collection techniques included observation, interviews, and documentation to obtain comprehensive information. Furthermore, the data were analyzed using the interactive model of Miles and Huberman (2020), which includes data reduction, data presentation, and conclusion drawing. Data validity was tested using source and technical triangulation techniques to ensure the validity, accuracy, and credibility of the research findings (Asipi et al., 2022).

RESULT AND DISCUSSION

Research result

Implementation of Productive Zakat Assistance in Empowering Mustahik Businesses

The research results show that the implementation of the productive zakat program at the National Zakat Agency (BAZNAS) in North Sumatra Province is carried out through several stages, namely, requesting assistance, field surveys, selecting potential recipients, distributing assistance, and mentoring and monitoring businesses. Based on interviews with Safrizal, an empowerment staff member, the determination of eligible recipients is carried out through verification of the economic condition, type of business, and level of need of potential recipients. The program's primary target groups are the poor and needy who own productive businesses but face limited capital to develop them. The research findings also show that the assistance provided is not limited to business capital, but also includes other support such as mentoring, business equipment assistance, and facilitation of business legality, such as obtaining business permits and halal labels. He added that the program's success is reflected in changes in the economic conditions of those receiving assistance, such as business growth, expanded product marketing, and increased ability to meet family needs. Thus, productive zakat is expected to become an economic empowerment instrument that helps communities gradually escape poverty.

In addition, BAZNAS regularly monitors the development of mustahik businesses after aid is disbursed to determine the extent to which the assistance provided is being effectively utilized in developing the beneficiaries' businesses. According to informants, most mustahik show business growth, particularly in increasing production capacity and expanding marketing, although they still encounter obstacles such as limited market access, business competition, and fluctuating economic conditions. These findings were reinforced by an interview with Jurmis, a beneficiary of the needy, who revealed that before receiving assistance from BAZNAS, he worked as a balloon seller at parties and occasionally sold goods at traditional markets. His economic limitations made it difficult for him to meet his family's needs. In his explanation, he described how, before receiving assistance, he only sold balloons at parties and markets. He also explained that the application process for assistance involved completing requirements, such as a family card, a certificate of poverty, and a photo of his business.

Jurmis used the two million rupiah in business capital assistance to develop his snack business. The capital was used as an additional business, which previously focused on selling balloons and simple snacks. After receiving the assistance, his business expanded with a wider product range, from selling balloons, onion cakes, and nuts to selling chips with a broader market reach. In addition to the capital assistance, BAZNAS also provided support in the form of plastic packaging, product printing equipment, and facilitated the processing of business permits and halal certification. However, Jurnis admitted that he still faces challenges in running his business, particularly in marketing. He said the product storage locations in shops frequently change, impacting sales and requiring him to find new marketing locations. On the other hand, he believes the assistance provided by BAZNAS has been very helpful for small business owners in developing their businesses. He also felt a change in his economic condition after receiving the assistance, as evidenced by his ability to meet family needs, finance his children's education, and pay off a vehicle he had previously purchased on credit. He noted that although his business profits were not significant, the proceeds were continuously used as capital to maintain the business's sustainability and meet household needs. Based on these findings, the implementation of productive zakat assistance in empowering mustahik businesses at the National Zakat Agency (BAZNAS) in North Sumatra Province has shown a positive impact on improving community welfare. Business capital assistance, mentoring, and support for business equipment are crucial factors in helping mustahik develop their businesses. This is evident in the increased economic independence of mustahik and their ability to better meet family needs compared to before receiving productive zakat assistance.

The Impact of Productive Zakat on Improving the Economic Welfare of Mustahik

Interviews with Jurmis revealed that before receiving assistance from BAZNAS, his business was very limited, selling balloons and simple snacks to meet daily needs. After receiving capital assistance, his business began to expand with an increased variety of products, from selling balloons, onion cakes, and nuts to selling chips as a snack. His products have also been marketed to several shops and receive regular orders. Furthermore, BAZNAS facilitated the processing of business permits and halal certification, adding value to the products he markets. The improvement in the economic well-being of beneficiaries is also evident in the changes in income they received after receiving business assistance. Jurmis explained that although his income is uncertain, he still earns daily profits from the sale of his products, which are then reinvested as business capital. The proceeds can now be used to finance his children's education, ensuring their continued access to a decent education. This statement demonstrates that productive zakat assistance not only impacts the business and income of beneficiaries but also contributes to improving the quality of life of families, particularly in meeting children's educational needs. This confirms that the productive zakat program has a positive social impact in helping beneficiaries achieve a more prosperous and sustainable family life.

Beyond children's education, improved economic well-being is also evident in the ability of the recipients of the zakat to meet other household needs. Jurmis admitted that he has now successfully paid off a vehicle he previously purchased on credit using the proceeds from his business. He considers this a significant achievement, considering that he previously struggled to consistently meet his family's financial needs. The changes in the recipients' economic circumstances have also led to increased self-confidence and independence in life. Jurmis explained that the assistance from the zakat institution has enabled him to run his own business without relying on assistance from others.

These findings align with the results of an interview with Safrizal, a staff member of the empowerment division of the National Azan Agency (BAZNAS) for North Sumatra Province. He explained that the primary goal of the productive zakat program is not simply to provide temporary assistance, but rather to help recipients (mustahik) develop their businesses and generate better incomes. He believes that productive zakat should serve as a means of community economic empowerment, preventing them from becoming continuously dependent on social assistance. He stated that the business capital assistance provided is expected to serve as a first step in building and strengthening small businesses owned by recipients so they can develop gradually and sustainably. The success of the productive zakat program is reflected in the transformation in the financial condition of the beneficiaries after receiving aid, as explained by Safrizal. In his view, some beneficiaries have experienced business progress thanks to the capital injection and mentoring programs provided by BAZNAS. This positive impact can be identified through the diversification of the types of businesses they manage, increased production capacity, and the expanding marketing reach of these beneficiaries. He added that changes in the beneficiaries' welfare are also evident in their increased ability to meet family needs, such as children's education and daily household needs. Thus, productive zakat not only has an economic impact, but also a social impact on the lives of beneficiaries.

Furthermore, Safrizal added that the ability of mustahik to independently maintain their businesses is a crucial indicator in assessing the success of the productive zakat empowerment program. According to him, the assistance provided will not have a maximum impact without the enthusiasm and ability of mustahik to manage their businesses. Therefore, BAZNAS strives to provide support in the form of mentoring and motivation so that mustahik can continue to run their businesses despite facing various economic challenges. He hopes the productive zakat program can continue to help low-income communities recover economically and gradually escape poverty through independently run businesses. Overall, the implementation and productive management of zakat has proven to have a tangible impact on improving the economic well-being of those who mustahik. The businesses of those who mustahik can be developed and their families' standard of living can be improved thanks to the assistance provided by the managing institution with business capital, marketing support, and intensive mentoring.

Obstacles and Challenges for Mustahik in Developing Productive Businesses

Interviews with Jurmis revealed that one of the main obstacles he faces in running his business is product marketing. The products are generally consigned to several shops, but the marketing locations frequently change, impacting distribution and sales. This situation requires the mustahik to continually seek new marketing locations to ensure their products can be marketed sustainably. In addition to marketing issues, Jurnis also revealed that rising prices of basic necessities and production costs pose significant challenges. A significant portion of sales proceeds must be reinvested to purchase production materials and cover operating costs, resulting in relatively limited profits. According to him, the rising prices of business necessities and distribution costs have resulted in smaller profit margins compared to before.

These findings are reinforced by interviews with Safrizal, who revealed that not all beneficiaries are able to develop their businesses in the same timeframe. Business development is influenced by various factors, such as management skills, trading experience, and the economic situation of each beneficiary. Beneficiaries who are able to utilize capital assistance appropriately generally demonstrate better business development than those who still experience limitations in business management. Safrizal also explained that business success is greatly influenced by the ability of beneficiaries to appropriately utilize capital assistance for business development. According to him, beneficiaries who possess entrepreneurial spirit and are able to manage capital well tend to show more positive business development. Therefore, BAZNAS not only provides capital assistance but also mentoring, guidance, and motivation so that the assistance can be used productively and sustainably. On the other hand, Safrizal added that rising prices of basic necessities, business competition, and limited marketing remain challenges that affect the development of beneficiaries' businesses. Nevertheless, BAZNAS continues to provide mentoring so that beneficiaries can maintain their businesses independently and gradually improve their families' economic well-being. Despite facing various obstacles, the research results show that the beneficiaries continue to strive to maintain their businesses because they serve as the primary source of family income. Jurmis admitted that his profits are not particularly large, but the business still helps meet daily needs and cover his children's education costs. This indicates that productive zakat continues to have a positive impact, even though the beneficiaries still face various challenges in developing their businesses. Therefore, business sustainability still requires support in the form of mentoring, marketing reinforcement, and business network development to optimally achieve the goal of economic empowerment.

Discussions

Implementation of Productive Zakat Assistance in Empowering Mustahik Businesses

Based on the findings, the implementation of productive zakat at the National Zakat Agency (BAZNAS) in North Sumatra Province is not only oriented towards distributing capital assistance, but also encompasses the selection process for beneficiaries, business mentoring, monitoring, and facilitating business legality. These findings indicate that zakat management has shifted towards an economic empowerment approach that no longer focuses solely on consumptive assistance but instead aims to build the economic independence of beneficiaries through the development of productive businesses. This approach aligns with the concept of productive zakat, which positions zakat as an empowerment instrument through capital assistance, training, and mentoring to enable beneficiaries to improve their standard of living sustainably. This approach is a crucial part of an economic empowerment strategy based on Islamic values (Abdullah, 2022).

The research also shows that the assistance provided is not only in the form of business capital, but also includes mentoring, business equipment assistance, and facilitation of business permits and halal certification. This finding indicates that the success of economic empowerment is determined not only by the amount of capital provided, but also by non-financial support that can increase the business capacity of mustahik. This condition aligns with research by Maulida et al. (2022), which states that business administration support and mentoring play a crucial role in maintaining the sustainability of mustahik businesses. Furthermore, the provision of business equipment and product legality also improves product quality, strengthens marketing appeal, and provides better selling value (Pratama, 2023; Rois et al., 2026; B. Sari et al., 2026). The business changes experienced by mustahik after receiving assistance demonstrate that productive zakat can encourage business development, expand marketing, and improve family economic capacity. This confirms that productive zakat assistance has a significant impact on the development of mustahik businesses (Irawan, 2023). These changes are also evident in increased business activity and the opening of broader marketing opportunities, gradually creating more stable economic conditions for beneficiaries. These results align with research by Ruhiat (2020), which states that the utilization of productive zakat can stimulate mustahik economic activity and improve the sustainability of their businesses.

The findings of this study also align with various previous studies, both national and international. Faturrokhman's (2021) research shows that the implementation of productive zakat by the Pekalongan Regency BAZNAS (National Zakat Agency) is able to strengthen the business capacity and economic resilience of mustahik (recipients of zakat), with effectiveness significantly influenced by the intensity of mentoring and a supportive empowerment ecosystem. These findings align with the results of this study, which show that capital assistance accompanied by mentoring and monitoring can encourage the development of mustahik businesses. These results are also supported by the research of Mahedi et al. (2025)

concerning*microcredit*in Bangladesh, which states that the success of community economic empowerment depends not only on access to financing but also on sustainable support that can increase business independence. This model even contributes to poverty reduction and increased community entrepreneurship, thus becoming one of the economic empowerment practices that supports the achievement of sustainable development.*Sustainable Development Goals*(SDGs), especially the goal of no poverty (SDG 1) and gender equality (SDG 5).

However, this study also found that the implementation of productive zakat still faces several challenges, particularly limited marketing access, business competition, and fluctuating economic conditions. These obstacles indicate that the program's success is influenced not only by the aid distribution process but also by the business ecosystem that supports the sustainability of mustahik businesses. This finding aligns with Jumawati et al. (2024) who stated that marketing remains a major obstacle in developing zakat-based businesses. Therefore, strengthening mentoring, expanding marketing networks, and collaborating with various parties are steps that need to be continuously developed so that the goal of economic empowerment through productive zakat can be achieved more optimally and sustainably (Khatimah et al., 2024; Teti Arnita et al., 2026).

The Impact of Productive Zakat on Improving the Economic Welfare of Mustahik

Based on the findings, the productive zakat program plays a crucial role in boosting the economic well-being of those entitled to receive it. Unlike consumptive zakat, which is only used to meet immediate needs, productive zakat is aimed at helping those entitled to receive it develop businesses and create more stable sources of income. With business capital and mentoring, those entitled to receive it have the opportunity to improve their standard of living and gradually achieve economic independence (Shobah & Rifai, 2020; Tasya et al., 2025). The improvement in the economic well-being of those receiving productive zakat is evident in the changes in their businesses after receiving productive zakat assistance. In practice, the assistance provided helps those receiving productive zakat expand their businesses and increase their families' economic productivity. The productive zakat program also has a significant social impact, as it not only helps meet daily needs but also fosters hope and motivation for those receiving productive zakat to improve their living conditions independently (Cahya, 2020). Thus, the program's success is reflected not only in the economic aspect but also in the improved social well-being of beneficiary families.

The findings of this study also corroborate those of Hafizd et al. (2023), who stated that productive zakat can increase the business capacity of mustahik through the development of more productive businesses and broader market opportunities. This is evident in the mustahik's ability to develop business products, expand marketing, and generate income that is continuously used as business capital. This situation aligns with the opinion of Nugraha et al. (2024) that the sustainability of business income is a crucial indicator in assessing the effectiveness of productive zakat as an instrument of economic empowerment. In addition to its economic impact, this study also shows that productive zakat can increase the self-confidence and independence of mustahik in running their businesses. Mustahik are no longer entirely dependent on social assistance but are now able to manage their businesses independently to meet family needs (Hasanah, 2020; Rois et al., 2026). These results align with Arwanto & Wibowo (2025), who stated that productive zakat can gradually encourage the economic independence of mustahik by strengthening business capacity and increasing family economic productivity.

The findings of this study also align with Pratama's (2023) study, which showed that zakat utilization not only reduces poverty economically but also contributes to alleviating multidimensional poverty through the empowerment of those entitled to receive it. This study confirms that the effectiveness of zakat management is measured not only by its collection and distribution, but also by its success in improving the quality of life of beneficiaries and supporting the achievement of goals.*Sustainable Development Goals*(SDGs), particularly poverty alleviation. These results reinforce the research findings that productive zakat not only increases the income of those who must be given zakat but also promotes independence, family well-being, and a more comprehensive quality of life.

The research findings regarding the improvement of the economic welfare of mustahik through the zakat program are in line with the principles of zakat distribution in Islam. The Qur'an has emphasized that zakat is intended for eight groups of recipients, namely the destitute, the poor, zakat collectors, converts to Islam, freed slaves, those in debt, fighters in the path of Allah, and travelers in need of assistance, as stated in Surah At-Taubah verse 60. This provision emphasizes that the paradigm shift from short-term assistance to sustainable empowerment is clearly reflected in the management of these religious funds. Zakat is no longer solely functioned as consumptive assistance, but is also positioned as a strategic economic distribution instrument to improve the welfare of groups in need. In the context of this research, the implementation of productive zakat is realized by BAZNAS through the distribution of business capital assistance, the provision of mentoring programs, and the provision of business development support. All of these activities were chosen as a form of actualization of zakat distribution aimed at creating economic independence in mustahik. Through this strategy, it is hoped that the standard of living of the beneficiaries can be improved and family needs can be met sustainably (Salam & Risnawati, 2019; Suryani & Fitriani, 2020).

Overall, the results of this study indicate that productive zakat has a significant contribution to improving the economic welfare of those entitled to receive it. A tangible impact on improving the economic welfare of those entitled to receive it has been proven through the implementation and management of productive zakat. The businesses of those entitled to receive it can be developed and their families' standard of living can be improved thanks to the assistance provided by the management institution with business capital, marketing support, and intensive mentoring. Through the success of this scheme, the function of zakat is no longer merely positioned as a form of social assistance for consumption. Furthermore, productive zakat has been assessed and used as an instrument of economic empowerment implemented sustainably to break the chain of poverty in society (Firdaus et al., 2022; P. I. Sari et al., 2026).

Obstacles and Challenges for Mustahik in Developing Productive Businesses

Based on the research results, the implementation of productive zakat at the National Zakat Agency (BAZNAS) in North Sumatra Province still faces several obstacles that affect the sustainability of mustahik businesses. The most dominant obstacles include limited marketing, rising raw material prices and production costs, business competition, and differences in mustahik's ability to manage their businesses. These findings indicate that the success of the productive zakat program is not only determined by the distribution of capital assistance, but also influenced by the ability of beneficiaries to develop their businesses and the business environment they face. Therefore, the success of the productive zakat program is not solely determined by the provision of capital assistance, but also influenced by the mustahik's ability to maintain and develop their businesses sustainably (Amsari, 2016).

Obstacles to developing productive businesses are common among small business owners, including productive zakat recipients. Small businesses generally face limitations in marketing, distribution networks, and product competitiveness. This often leads to income instability and difficulties in expanding their markets. Furthermore, changing economic conditions and rising prices of basic necessities also impact the sustainability of small businesses (Ansori, 2018; Nasution et al., 2026).

In addition to marketing constraints, this study shows that rising raw material prices and operational costs also impact the sustainability of mustahik businesses. A significant portion of business profits must be reinvested as capital to purchase production materials and cover distribution costs, resulting in relatively limited net profits. This confirms that economic conditions and rising production costs pose challenges for mustahik in maintaining their business continuity. Nevertheless, mustahik continue to operate their businesses by investing their daily profits (Firdaus et al., 2022). Business competition is also a challenge faced by mustahik in developing productive businesses. The large number of businesses selling similar products requires mustahik to maintain product quality, increase creativity, and implement more effective marketing strategies to be able to compete in the market. Furthermore, limited capital for further business development also hampers business development, as capital assistance from zakat institutions generally only serves as initial capital, leaving mustahik still need additional capital to expand marketing and increase production capacity (Imanah, 2017). Therefore, in the context of economic empowerment, productive zakat management needs to be accompanied by business mentoring, marketing training, and strengthening distribution networks so that mustahik businesses can develop more optimally and sustainably.

The findings of this study are also in line with several previous studies. Sari et al.'s (2026) study found that the effectiveness of productive zakat remains partial due to limited further capital, external factors, and suboptimal business mentoring. Therefore, strengthening the business ecosystem and ongoing monitoring are necessary. Arnita et al.'s (2026) study showed that program success is influenced by the capacity of amil (collective recipients), the quality of mentoring, the use of information technology, government support, and community zakat literacy. Meanwhile, Utama et al. (2026) concluded that productive zakat effectively increases the independence of mustahik (recipients of zakat) through increased income, business development, and mentoring that fosters a more independent and productive mindset.

Thus, the challenges identified in this study are not unique to the North Sumatra Province BAZNAS but are also common issues encountered in the implementation of zakat-based economic empowerment programs. Nevertheless, the research results indicate that mustahik (recipients of zakat) are still able to maintain their businesses as the primary source of family income. Therefore, the effectiveness of productive zakat will be optimal if accompanied by enhanced mentoring, expanded marketing access, increased entrepreneurial capacity, and collaboration between various parties to support the sustainability of mustahik's businesses.

CONCLUSION

Based on the research results, the implementation of productive zakat by the National Zakat Agency (BAZNAS) of North Sumatra Province has demonstrated a significant role in the economic empowerment of the Muslim community, particularly for those entitled to receive it (mustahik) who own small businesses. Improving the welfare of the poor is not only realized through the provision of business capital assistance under the productive zakat program, but also supported by mentoring activities and the provision of adequate business equipment. Furthermore, the legal aspects of the entitled to receive it are also strengthened through the provision of administrative support, such as obtaining business permits and creating halal labels for their products. Through the implementation of this integrated program, the ability of the poor to develop businesses and increase economic activity more independently has been successfully demonstrated through a productive zakat management system.

The impact of productive zakat on the economic well-being of recipients of zakat is evident in the changes in their economic conditions after receiving business assistance. Those who previously owned small businesses with limited income are now able to expand their businesses, expand product marketing, and earn a more stable income than before. In addition to increasing income, productive zakat also contributes to meeting family needs, such as children's education costs and other household expenses. This confirms that productive zakat serves not only as temporary economic assistance but also as an empowerment instrument capable of improving the quality of life of recipients in a sustainable manner.

However, in implementing productive businesses, various obstacles and challenges remain for those who mustahik (recipients of zakat), such as limited marketing, intense business competition, and rising production costs and economic needs. This situation indicates that the success of productive zakat programs is not solely determined by the provision of capital assistance, but also requires ongoing mentoring and support to ensure optimal growth of mustahik businesses. Therefore, strengthening empowerment programs, business training, and developing marketing networks are crucial steps that must be continuously implemented to ensure productive zakat can have a broader impact in improving community welfare and reducing poverty sustainably.

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