

Strategies for Productive Zakat Management to Improve the Well-being of Mustahik at Baznas in Padangsidempuan City

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Abstract : Poverty remains one of the major socio-economic challenges in Indonesia, including in Padangsidempuan City. Productive zakat has significant potential as an Islamic social finance instrument to empower beneficiaries (mustahik) and improve their economic welfare sustainably. However, its implementation continues to face several challenges, including the predominance of consumptive zakat distribution, limited public awareness of zakat obligations, and insufficient productive zakat funds. This study aims to analyze the management strategies of productive zakat, identify the obstacles encountered in its implementation, and evaluate its effectiveness in improving the welfare of mustahik at the National Zakat Agency (BAZNAS) of Padangsidempuan City. This research employed a qualitative descriptive approach. Data were collected through observations, in-depth interviews, and documentation, and analyzed using data reduction, data display, conclusion drawing, and NVivo software. The study is grounded in George R. Terry's management theory, encompassing planning, organizing, actuating, and controlling, combined with the concept of productive zakat as an instrument for economic empowerment. The findings indicate that productive zakat management has been implemented through business capital assistance, provision of production facilities, mentoring, and continuous monitoring. These programs have contributed to increasing beneficiaries' income, economic independence, and overall welfare. Nevertheless, the program's effectiveness remains constrained by limited productive funds, low participation of muzakki, and the need for stronger collaboration and sustainable mentoring to achieve optimal empowerment outcomes. This study contributes to the literature on Islamic social finance by proposing a productive zakat management framework based on George R. Terry's management functions and providing practical recommendations to strengthen productive zakat governance in supporting sustainable economic empowerment of beneficiaries.

Keywords: *Productive Zakat, Management Strategy, Mustahik Welfare, BAZNAS*

INTRODUCTION

Islam places great emphasis on the issue of poverty. This is evident from the numerous Quranic verses and hadiths that command, encourage, and motivate Muslims to distribute a portion of their wealth to individuals or communities in need.¹ Or setting aside and distributing wealth for 'zakat'. Zakat and alms cleanse them from stinginess, excessive love of wealth, humiliation, harsh attitudes towards poor and miserable people and other evils that are usually inherent in humans. That's what cleaning means. What is meant by purifying is increasing wealth or enriching it with

¹ Anwar Junaidi, *peran zakat dan infaq dalam pembangunan ekonomi* (Pekalongan: PT Nasya Expanding Management, 2024).Hlm.17

goodness and blessings, morals and deeds so that the person who gives zakat becomes a happy person in this world and the hereafter.²

Indonesia, as the country with the largest Muslim population in the world, possesses enormous zakat potential. When managed effectively and efficiently, this potential can serve as a strategic instrument for addressing structural poverty. According to Law Number 23 of 2011 on Zakat Management, zakat should not only be distributed for consumptive purposes but should also be directed toward the economic empowerment of *mustahik* (zakat beneficiaries) to enable them to achieve financial independence.³

One of the most appropriate approaches to improving economic conditions is through productive zakat. The distribution of productive zakat involves providing financial assistance to zakat beneficiaries (*mustahik*) while promoting entrepreneurship as a means of achieving sustainable economic empowerment. To date, the implementation of productive zakat has developed significantly because its management has proven to be more effective in improving the economic conditions of *mustahik*. However, not all productive zakat programs have been successfully implemented. Many empowerment programs financed through productive zakat experience failure or stagnation in enhancing the economic welfare of beneficiaries. This situation may be attributed to several factors, including the tendency of zakat institutions to focus solely on fund distribution and program development without conducting adequate socialization, monitoring, and evaluation. In addition, the limited commitment of beneficiaries to actively participate in and sustain the empowerment programs also contributes to their limited effectiveness. Therefore, strong collaboration and commitment between zakat management institutions and beneficiaries are essential to ensure the successful implementation of productive zakat empowerment programs.⁴

Given the significant role of zakat in promoting social welfare and economic development, an institution capable of managing zakat funds professionally and effectively is essential. Accordingly, the National Board of Zakat *Badan Amil Zakat Nasional* (BAZNAS) was established under Law Number 23 of 2011 on Zakat Management. Article 5, Paragraph (3) of the Law stipulates that BAZNAS is an autonomous institution responsible to the President through the Minister of Religious Affairs. BAZNAS is entrusted with the management of zakat, including its collection, distribution, utilization, and supervision. Organizationally, BAZNAS operates at three

² Sayyid Sabiq, *Fiqh Sunnah Jilid 2/Sayyid Sabiq* (Jakarta: PT Pustaka Abdi Bangsa, 2017).Hlm.66

³ Dkk Dwi Fajar Ramadhoni, "Pemberdayaan Masyarakat Melalui Distribusi Zakat Produktif Baznas Provinsi Kalimantan Barat," *Economic Reviews Journal* 4 No 3 (2025): 1196–1209.

⁴ Silvia Amelia Fatimah dan Dkk, ""Pengaruh Pemberdayaan Ekonomi Basis Zakat Produktif Terhadap Perekonomian Mustahik," *Journal of Artificial intelligence and digital business (RIGGS)* 4 No. 2 (2025).

administrative levels: the National BAZNAS, Provincial BAZNAS, and Regency/Municipal BAZNAS.⁵ BAZNAS of Padangsidempuan City has implemented a productive zakat program as one of its strategic initiatives to promote the economic independence of *mustahik* (zakat beneficiaries). The program is designed not only to provide financial assistance but also to empower *mustahik* to establish sustainable businesses and become self-reliant in meeting their daily needs. Nevertheless, the extent to which the productive zakat program has successfully achieved its intended empowerment objectives has not yet been comprehensively assessed.

In the city of Padangsidempuan, BAZNAS has implemented various management strategies to realize the concept of productive ‘zakat’; in this context, a management strategy refers to a plan or method devised in a targeted manner to achieve specific objectives. Such strategies encompass the steps and decisions taken to ensure desired outcomes are achieved effectively and efficiently. Consequently, BAZNAS's strategic approach to managing ‘zakat’ funds for sustainable welfare involves distributing aid in the form of productive assistance.⁶

The productive zakat program implemented by BAZNAS of Padangsidempuan City is intended to promote the economic independence of *mustahik* (zakat beneficiaries) through the provision of business capital and entrepreneurship training. However, field conditions indicate that the program has not yet fully achieved its expected outcomes. Preliminary observations reveal that many *mustahik* have not attained economic self-sufficiency and continue to depend on additional financial assistance. In principle, productive zakat assets received by *mustahik* should not be consumed immediately but should instead be utilized and developed in accordance with the objectives of Islamic law (*maqāṣid al-sharī‘ah*) concerning zakat, namely poverty alleviation and the improvement of the welfare of disadvantaged communities. Ultimately, productive zakat is expected to transform *mustahik* into *muṣṭakki* (zakat payers), thereby creating a sustainable cycle of economic empowerment. As these productive assets continue to grow, they generate greater economic value while remaining dedicated to supporting the long-term independence and welfare of *mustahik*.⁷

Nevertheless, the implementation of productive zakat is not without challenges. One of the primary obstacles is the limited public understanding and awareness of the concept of productive

⁵ Karmila Sari dan Azhari Akmal Tarigan, “Efektivitas Pendistribusian Dana Zakat , Infak dan Sedekah (ZIS) Pada Badan Amil Zakat Nasional (BAZNAS) Kabupaten Asahan,” *Jurnal Kajian Ekonomi dan Bisnis Islam* 3, no. 6 (2022): 1262–71, <https://doi.org/DOI:1047467/elmal.v3i6.1222>.

⁶ dkk Hasyim Mahmud Wantu, *Transformasi Pendidikan Indonesia : Peluang dan Tantangan di Era Digital* (Jawa Barat: CV. Adanu Abimata, 2024). Hlm.2

⁷ Widi Nopiardo dan Wahyu Nurhidayat, “Strategi Pendistribusian Zakat Produktif Perdagangan pada BAZNAS Kota Padang Panjang,” *JISFIM: Journal of Islamic Social Finance Management* 2, no. 1 (2021): 1–12.

zakat. Many *muzakki* (zakat payers) continue to perceive zakat merely as a form of consumptive assistance provided directly to *mustahik* (zakat beneficiaries), without considering its long-term socioeconomic impact. Furthermore, weak institutional capacity and the lack of professionalism in zakat fund management remain significant barriers to the effective implementation of productive zakat programs.⁸

BAZNAS of Padangsidempuan City has implemented a productive zakat program to promote the economic independence and welfare of *mustahik* (zakat beneficiaries). However, there has been limited empirical research comprehensively evaluating the implementation of this program and its effectiveness in fostering the economic independence of *mustahik*. The urgency of this study lies in the need to gain a deeper understanding of the factors influencing the success of productive zakat programs, including mentoring mechanisms, program monitoring, and the commitment of *mustahik* to developing and sustaining their businesses. This research is therefore essential to ensure that productive zakat functions not merely as a form of temporary financial assistance but as a sustainable instrument for economic empowerment. With effective management, productive zakat has the potential to enable *mustahik* to overcome poverty and eventually become *muzakki* (zakat payers), thereby creating a sustainable cycle of socioeconomic development.

The study conducted by Ida Adha Karimah, entitled *"Productive Zakat Management Strategy in Improving the Welfare of Mustahik at the Muhammadiyah Amil Zakat, Infaq, and Sadaqah Institution (LAZISMU) Jember,"* demonstrates that productive zakat management can generate significant benefits for both the zakat institution and its beneficiaries. For LAZISMU, the implementation of management functions—namely planning, organizing, directing, and controlling—contributed to an increase in zakat collection, although the annual growth was not always substantial, as achieving the desired targets required continuous guidance and long-term efforts. For the *mustahik*, productive zakat programs in the livestock sector, such as ornamental rabbit and duck farming, provided additional income, created employment opportunities, and promoted economic self-reliance. Furthermore, intensive mentoring, motivation, and continuous monitoring were identified as key factors contributing to the success and sustainability of the program.

This study is consistent with the research conducted by Imam Azhari Tanjung, entitled *"Productive Zakat Management Strategy for Improving the Economic Welfare of Mustahik at BAZNAS South*

⁸ Nur Aeni, "Zakat Produktif dan Peningkatan Kesejahteraan Mustahik : Studi Pemberdayaan Ekonomi Berbasis Syariah," *Jurnal Ekonomi Manajemen Akuntansi* 5, no. 2 (2025): 1–12, <https://doi.org/https://doi.org/10.55606/jurime.v5i1.914>.

Tapanuli." The study found that productive zakat has significant potential to improve the welfare of mustahik and encourage them to become muzakki. However, its effectiveness depends largely on proper management and implementation. Although the productive zakat strategy had been implemented, Imam Azhari Tanjung's research identified several major challenges affecting its effectiveness, including the lack of intensive training and mentoring, as well as the limited awareness and entrepreneurial capacity of mustahik in managing their businesses. As a result, productive zakat has not yet been fully successful in transforming mustahik into new muzakki.

METHOD

This study employed a qualitative research approach. Qualitative research is intended to gain an in-depth understanding of the phenomena experienced by the research participants, including their behaviors, perceptions, motivations, and actions, through a holistic perspective. The findings are presented descriptively in the form of words and narratives within their natural context, enabling a comprehensive interpretation of the phenomenon under investigation.⁹ Qualitative research is a method that emphasizes gaining an in-depth understanding of a problem rather than viewing the issue with the aim of generalization. It favors in-depth analysis techniques examining problems on a case-by-case basis grounded in the conviction that the nature of one problem differs from that of another.¹⁰

The qualitative analysis section of this study is designed to reinforce, clarify, and enrich the findings of the previously conducted quantitative analysis. The analysis employs a thematic approach facilitated by Computer-Assisted Qualitative Data Analysis Software (CAQDAS) specifically NVivo 14 enabling the researcher to systematically and transparently carry out coding, categorization, and the visualization of relationships between themes.¹¹ This approach was selected to explore and gain an in-depth understanding of the management strategies of productive zakat in improving the welfare of *mustahik* at BAZNAS of Padangsidempuan City. The study was conducted in Padangsidempuan City, with the research site located at the BAZNAS Office of Padangsidempuan.

The study utilized both primary and secondary data sources. Primary data were obtained directly from informants through fieldwork, while secondary data were collected from relevant

⁹ Zulki Zulkifli Noor, *Metodologi Penelitian Kualitatif dan Kuantitatif (Petunjuk Praktis untuk Penyusunan Skripsi, Tesis dan Disertasi)* (Yogyakarta: Deepublish Publisher, 2015).

¹⁰ Budi Gautama Siregar dan Ali Hardana, *Metode Penelitian Ekonomi dan Bisnis* (Medan: Merdeka Kreasi Group, 2021).

¹¹ Kristi Jackson dan Pat Bazeley, "Qualitative data analysis with NVivo," 2019; John W. Creswell et al., *Research Design Qualitative, Quantitative, and Mixed Methods Approaches Fifth Edition*, SAGE Publications, Inc., vol. 6th, 2023.

documents, reports, regulations, and other supporting literature. Data were collected using observation, in-depth interviews, and documentation techniques. Furthermore, the data were analyzed using NVivo software, which facilitated the coding process of qualitative data from multiple sources and enabled the researcher to systematically classify and distinguish data obtained from informants, field observations, and secondary sources. This analytical approach enhanced the rigor, organization, and credibility of the qualitative data analysis.

RESULTS AND DISCUSSION

Productive Zakat Fund Management Strategies Implemented by BAZNAS of Padangsidempuan City to Improve the Welfare of *Mustahik*

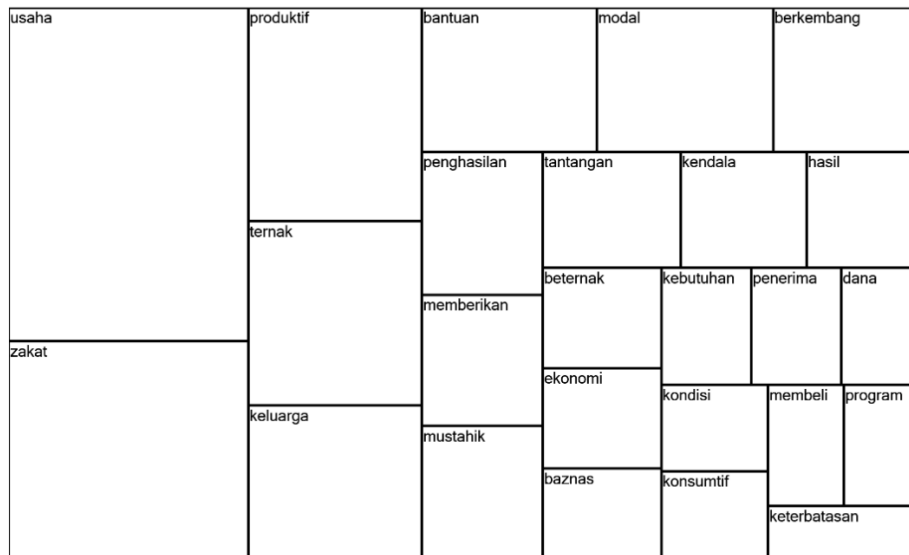
Based on the findings of this study, BAZNAS of Padangsidempuan City implements its zakat management strategy through a combination of consumptive and productive zakat programs. Consumptive zakat is distributed to meet the basic needs of *mustahik* (zakat beneficiaries), whereas productive zakat is directed toward providing business capital, entrepreneurship training, and production facilities to promote their economic independence. However, the implementation of productive zakat has not yet been fully optimized, as only 7% of the total Zakat, Infaq, and Sadaqah (ZIS) funds collected in 2024 were allocated to productive programs, while the remaining 93% were distributed through consumptive assistance. Furthermore, limited access to additional business capital and insufficient business mentoring have hindered the growth and sustainability of beneficiaries' enterprises.

These findings are consistent with previous studies, which indicate that the success of productive zakat depends not only on the provision of financial capital but also on continuous mentoring, capacity building, and effective supervision. In addition, the low level of public awareness regarding zakat obligations remains a significant challenge, highlighting the need for broader public outreach and stronger collaboration with local government authorities.

To enhance the effectiveness of the productive zakat program, BAZNAS of Padangsidempuan City may adopt several strategic measures: (1) implementing a revolving fund scheme to extend the benefits of productive zakat to a larger number of *mustahik*; (2) strengthening continuous mentoring, capacity building, and business monitoring; and (3) improving risk mitigation through business feasibility assessments, needs-based assistance, phased fund disbursement, practical entrepreneurial training, and periodic program evaluation. These strategies are expected to strengthen the economic empowerment of *mustahik* and increase their potential to transform into *muzakki* (zakat payers).

The Meaning of Word Frequency Visualization

Treemap Word Frequency Image



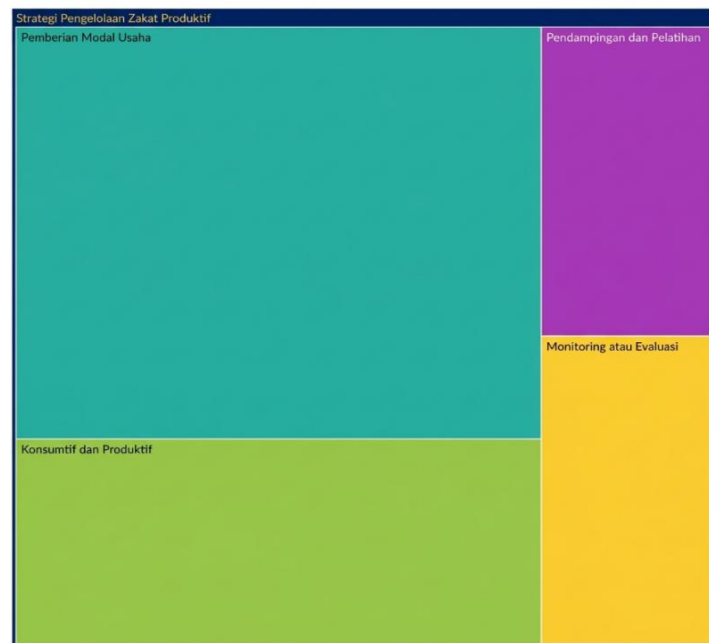
Word Cloud Word Frequency Image



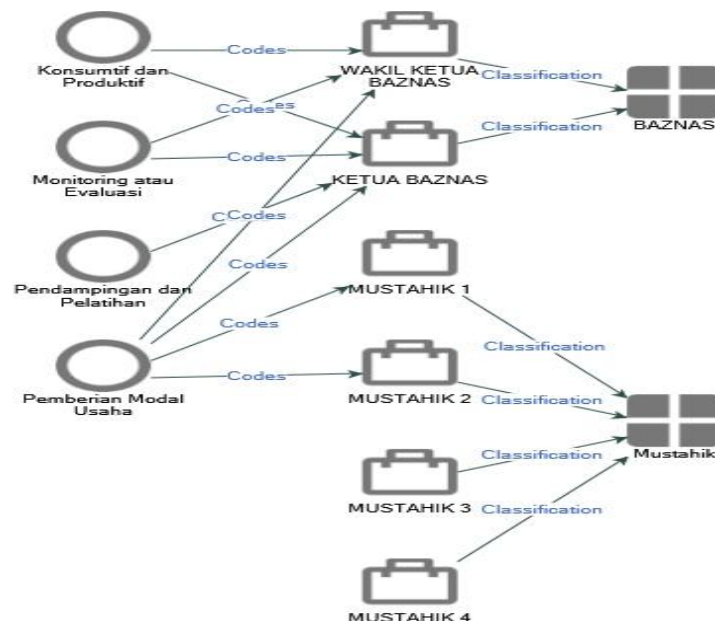
The treemap and word cloud reveal the prominence of terms such as ‘usaha’ (business), ‘zakat’, ‘produktif’ (productive), ‘ternak’ (livestock), ‘keluarga’ (family), ‘modal’ (capital), and ‘berkembang’ (growth/development). These findings indicate that productive ‘zakat’ is understood as an instrument for economic empowerment through business development. Conversely, the appearance of terms like ‘modal’, ‘kendala’ (constraints), and ‘tantangan’ (challenges) highlights that limited capital remains a primary obstacle to scaling up the businesses of ‘mustahik’ (zakat beneficiaries). Thus, these visualizations confirm that while the program is oriented towards empowerment, continued support is still required.

Interpretation of the Theme Productive Zakat Management Strategy

Treemap of Productive Zakat Management Strategy Themes Image



Strategic Roadmap for Productive Zakat Management Image

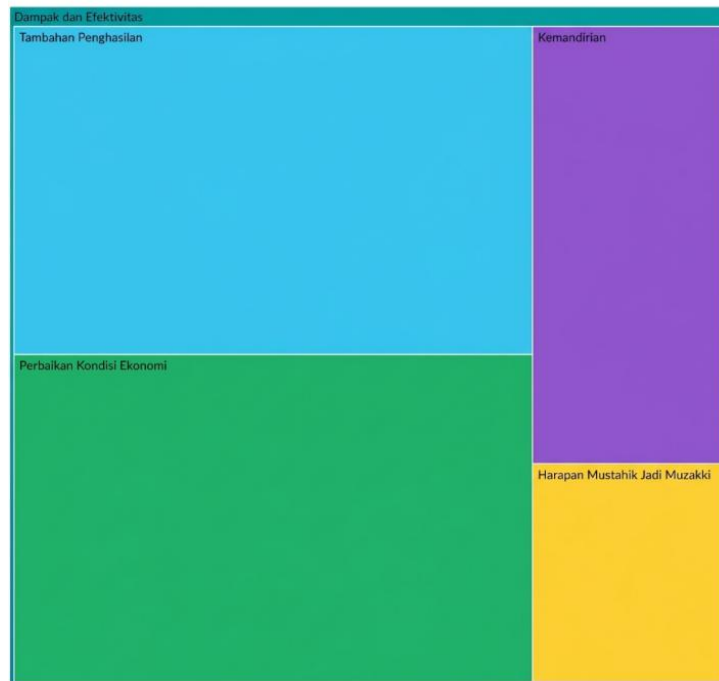


The treemap indicates that the provision of business capital is the most dominant strategy compared to mentoring, monitoring, or the distribution of consumptive aid. This demonstrates that BAZNAS prioritizes capital provision as a means to enhance the economic self-reliance of ‘mustahik’ (aid recipients). However, the project map reveals that mentoring and evaluation are not

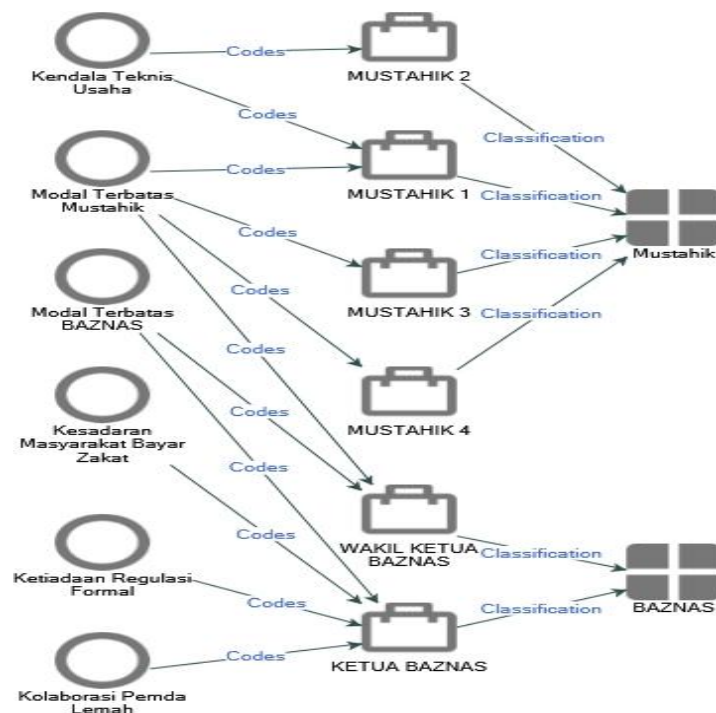
yet as robust as capital distribution, suggesting that the empowerment strategy still requires strengthening through continuous guidance and support.

Interpretation of the Theme Implementation Obstacles

Implementation Challenges Theme Treemap Image



Implementation Challenges Map Image



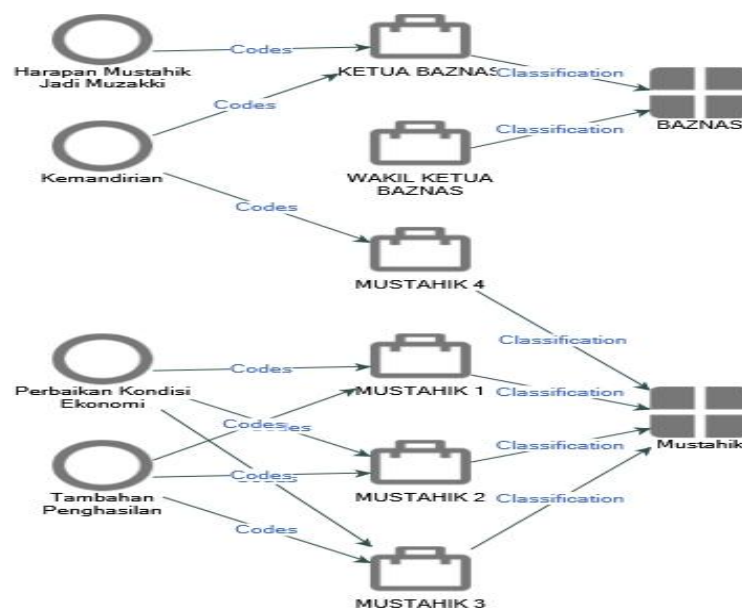
The most dominant theme is the limited capital available to ‘mustahik’ (zakat recipients), followed by technical business constraints. Interview findings indicate that limited capital, livestock diseases, and a lack of business facilities hinder the development of the beneficiaries' enterprises. From an institutional perspective, the project map reveals that low public awareness regarding zakat payments, weak collaboration among local governments, the absence of robust regulations, and limitations in fund collection also impact the program's effectiveness.

Interpretation of the Impact and Effectiveness Theme

Impact and Effectiveness Theme Treemap Image



Project Impact and Effectiveness Map Image



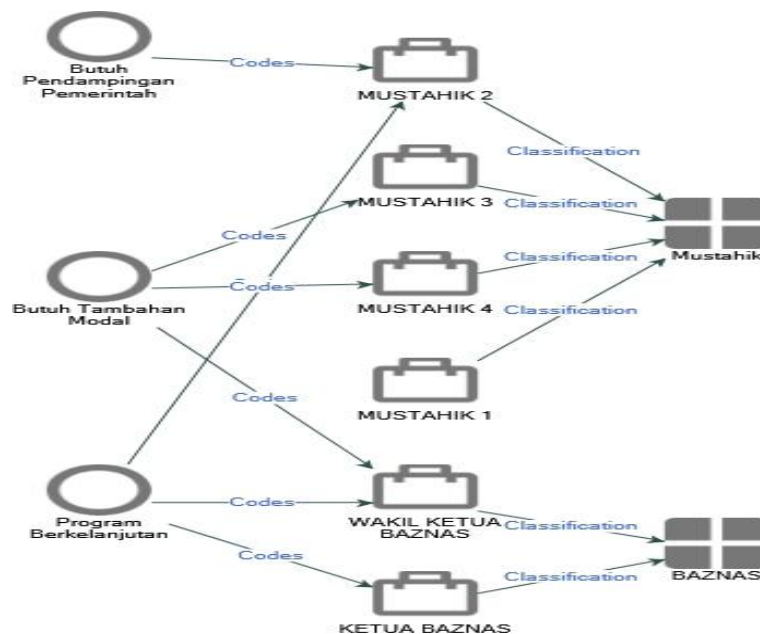
The treemap indicates that additional income is the most dominant impact, followed by improved economic conditions, self-reliance, and the aspiration for ‘mustahik’ (beneficiaries) to become ‘muzakki’ (donors); meanwhile, the project map reveals that the majority of informants associate productive ‘zakat’ with increased income and family well-being. These findings demonstrate that productive ‘zakat’ programs have yielded tangible benefits in improving the economic conditions of ‘mustahik’, although the transformation of ‘mustahik’ into ‘muzakki’ is not yet a dominant outcome and requires support in the form of increased capital, mentoring, and program sustainability.

Interpretation of Themes, Recommendations, and Expectations

Treemap of Themes Recommendations and Expectations Image



Project Roadmap Recommendations and Expectations Image



The treemap indicates that "sustainable programs" emerged as the most dominant recommendation, followed by "additional capital" and "government assistance," while the project map reveals a shared recognition among 'mustahik' (zakat beneficiaries) and BAZNAS regarding the importance of synergy with local governments. These findings suggest that informants view productive zakat programs as beneficial; consequently, there is a need for their continued implementation supported by increased capital, more intensive mentoring, and strengthened regulations and government collaboration to further enhance program effectiveness.

Overall, the key message of the recommendations visualization is that informants view the productive 'zakat' program as valuable, yet it must not stop at merely providing short-term aid. They desire sustainability, capital enhancement, and synergy with the government to ensure the program's benefits are more widespread and enduring.

When all the visualizations are interpreted holistically, a clear narrative emerges. The word frequency visualization indicates that informant discussions centered on business ventures, 'zakat', productivity, family, and capital. The strategy visualization reveals that current management focuses primarily on providing business capital. The constraints visualization highlights that the major challenges remain the limited capital available to 'mustahik' (beneficiaries), technical business hurdles, and institutional obstacles within BAZNAS. The impact visualization demonstrates that the program has generated additional income and improved economic conditions, although the transformation of beneficiaries into 'muzakki' (zakat payers) remains an ideal yet-to-be-realized goal. Finally, the recommendations visualization conveys the message that the program requires sustained continuity, increased capital, and strengthened government support.

Thus, the scholarly interpretation of these NVivo outputs can be summarized as follows. First, BAZNAS Padangsidimpuan City has implemented the productive 'zakat' program with the right orientation: fostering the economic self-reliance of 'mustahik' through the provision of business capital. Second, the program's effectiveness is already evident in initial economic benefits, particularly increased income and improved family economic conditions. Third, the program's primary limitations currently include the small scale of assistance, insufficient technical mentoring, and limited regulatory and collaborative support. Fourth, the program's future hinges on sustainability, the strengthening of BAZNAS's capacity, and synergy with the local government.

Collectively, these findings serve as evidence that productive 'zakat' is capable of more than just alleviating immediate burdens; it has also opened a tangible pathway toward economic empowerment. However, this pathway requires structural strengthening to truly realize the ideal goals of stable economic self-reliance and the transformation of 'mustahik' into 'muzakki'. This is

the most significant takeaway from all the visualizations and verbatim comments presented: the program is moving in the right direction but still requires strengthening to ensure its impact becomes broader, deeper, and more sustainable.

Zakat Fund Management Strategy Implemented by BAZNAS Padangsidimpuan City to Improve the Welfare of Mustahik.

Based on the data analysis, BAZNAS of Padangsidimpuan City implements a dual strategy: a consumptive approach to meet the immediate needs of vulnerable groups, and a productive approach (capital, training, equipment) as the core strategy to foster sustainable economic independence for mustahik. This strategy is grounded in strategic management theory, which emphasizes the importance of purposeful planning and resource utilization to achieve long-term goals specifically, the economic self-reliance of ‘mustahik’ (Zakat beneficiaries). However, data indicates that the strategy's implementation has been suboptimal; allocations for productive programs remain minimal (comprising only 7% of total ZIS funds in 2024), while distributions for consumptive purposes dominate, accounting for 93%.¹²

The productive zakat strategy implemented by BAZNAS aligns with findings from previous research, which affirm that zakat is not merely an instrument of philanthropy but also a tool for economic empowerment. Research conducted by Ida Adha Karimah (2024) at LAZISMU Jember demonstrates that a management-function-based strategy encompassing planning, organizing, implementation, and supervision—can significantly boost fund collection and the income of ‘mustahik’ (zakat beneficiaries).¹³

Thus, the strategy of BAZNAS Padangsidimpuan City focuses on a dual approach: the distribution of ‘zakat’ for consumption to meet the urgent needs of vulnerable groups, and the use of productive ‘zakat’ as a core strategy to foster sustainable well-being. To optimize this strategy, three additional tactical measures have been formulated: first, implementing a revolving fund scheme so that capital from established businesses can be recycled for new ‘mustahik’ (beneficiaries); second, strengthening support and monitoring through financial management training and periodic evaluations; and third, mitigating the risk of failure through direct feasibility assessments, phased aid disbursement, and routine field visits to ensure the sustainability of the beneficiaries' businesses.

¹² BAZNAS Kota Padangsidimpuan. Data Pendistribusian Dana ZIS Tahun 2022-2024 (2024).

¹³ Karimah, I. A. (2024). Strategi Pengelolaan Zakat Produktif Dalam Meningkatkan Kesejahteraan Mustahik pada LAZISMU Jember. Skripsi.

Challenges Faced by BAZNAS of Padangsidempuan City in the Distribution of Productive Zakat

Based on data analysis, BAZNAS Padangsidempuan City faces several multidimensional challenges in the distribution of productive 'zakat'. First, there is an imbalance in fund allocation, dominated by consumptive programs (93%) while productive programs receive only 7%, thereby fostering dependency among 'mustahik' (beneficiaries).¹⁴ Second, the business capital allocated to 'mustahik' is insufficient for optimal growth a budgetary constraint also identified.¹⁵ Third, the scarcity of productive funds stems from low 'zakat' awareness caused by a lack of collaboration with local government and the absence of mandatory 'zakat' regulations.¹⁶ Fourth, findings from NVivo analysis and a study by Imam Azhari Tanjung¹⁷ indicate that inadequate mentoring, management training, and periodic evaluation are primary factors causing business stagnation and hindering the transition of 'mustahik' into 'muzakki' (zakat payers). Fifth, limited internal human resources at BAZNAS impede intensive field monitoring, a difficulty also experienced by BAZNAS Kediri City.¹⁸

Finally, there are cultural obstacles specifically a mentality of dependency on consumptive aid that leave the community mentally unprepared for entrepreneurship.¹⁹ Overall, these institutional, financial, social, and cultural barriers necessitate an integrated approach involving BAZNAS, local government, and the community to foster a sustainable zakat ecosystem.

The Effectiveness of Productive Zakat Fund Management Strategies in Enhancing the Economic Independence and Welfare of *Mustahik* in Padangsidempuan City

Based on the qualitative data analysis, the effectiveness of the productive zakat fund management strategy by BAZNAS of Padangsidempuan City in improving the economic independence and welfare of mustahik is beginning to show, though it is not yet optimal or

¹⁴ et.al Nurfadillah, "Distribusi Zakat Produktif dan Dampaknya terhadap Kemandirian Mustahik," *Jurnal Ekonomi dan Keuangan Syariah* 6, no. 2 (2022): 145–60.

¹⁵ R ARIFIN, "Analisis Pengelolaan Zakat Di Baznas Kota Tasikmalaya," *Jurnal Manajemen Zakat dan Wakaf* 4, no. 1 (2021): 88–102, <http://repositori.unsil.ac.id/id/eprint/3401>.

¹⁶ R Dani, "Strategi Pendistribusian Zakat Produktif dalam Meningkatkan Kesejahteraan Mustahik di Lembaga Amil Zakat Daarut Tauhid Peduli Sumatera Utara" (UIN Raden Intan Lampung, 2021), <https://repositori.usu.ac.id/handle/123456789/48988>.

¹⁷ Imam Azhari Tanjung, Darwis Harahap, dan Jafar Nasution, "Peningkatan Ekonomi Mustahik Melalui Strategi Pengelolaan Zakat Produktif BAZNAS Tapanuli Selatan," *Journal of Islamic Social Finance Management* 5, no. 2 (2024): 68–90, <https://doi.org/10.24952/jisfim.v5i2.12156>.

¹⁸ Intan Seftiani, "Efektivitas Penyaluran Zakat Produktif di BAZNAS Kota Kediri," 2024" (IAIN Kediri, 2024).

¹⁹ Noor Siti Cholifah and Murtadho Ridwan, "Budaya Konsumtif dan Hambatan Psikologis Mustahik dalam Program Zakat Produktif," *Jurnal Pemberdayaan Masyarakat* 8, no. 1 (2023): 55–70.

sustainable. On a positive note, the productive zakat program has provided a direct impact in the form of increased income and the strengthening of mustahik's micro businesses.

The program's effectiveness is constrained by several structural and operational factors. First, the allocation of productive funds is minimal only IDR 61 million in 2024, down from IDR 150 million in 2022 compared to funds for consumption (IDR 785 million); this results in limited beneficiary coverage and a scale insufficient to significantly alter poverty conditions on a broad level. Second, the lack of guidance and monitoring following capital disbursement prevents many *mustahik* (zakat-eligible) businesses from developing optimally. Beneficiaries cite a lack of follow-up capital, insufficient business management training, and the absence of technical support as reasons why their businesses often stagnate or fail. These findings are corroborated by a 2024 study by Imam Azhari Tanjung at BAZNAS South Tapanuli, which concluded that without intensive guidance, *mustahik* struggle to build the capacity needed for sustainable business operations.²⁰

This strategy has not yet succeeded in transforming 'mustahik' (zakat recipients) into 'muzakki' (zakat payers). Despite an increase in income, recipients of productive zakat in Padangsidempuan generally have not reached a level of prosperity that would enable them to pay zakat even though, with greater attention, this program holds significant potential as a tool for improving the welfare of 'mustahik'. Research conducted by Noor Siti Cholifah and Murtadho Ridwan (2023) at BAZNAS Kudus similarly found that productive programs, such as the provision of motorized carts, failed to transform 'mustahik' into 'muzakki' because the income generated did not meet the 'nisab' (minimum threshold) for zakat.²¹

From a holistic well-being perspective, productive 'zakat' programs have helped meet the basic needs of 'mustahik' (beneficiaries) but have not yet fully realized the indicators outlined in Surah Quraysh (verses 3–4) namely, freedom from hunger and fear on a sustainable basis. Overall, the strategy demonstrates moderate effectiveness; while the program establishes an initial foundation for economic empowerment, it has yet to foster long-term self-reliance or transform 'mustahik' into 'muzakki' (zakat payers). Enhancing its effectiveness requires balanced budget reallocation, continuous mentoring, and the strengthening of a micro-enterprise ecosystem integrated with support from local governments and stakeholders.

²⁰ Tanjung, I. A. (2024). Strategi Pengelolaan Zakat Produktif untuk Peningkatan Ekonomi Mustahik di BAZNAS Tapanuli Selatan.

²¹ Cholifah, N. S., & Ridwan, M. (2023). Strategi Pendistribusian Dana Zakat Produktif dalam Upaya Mentransformasi Mustahik Menjadi Muzakki melalui Program Gerobak Motor pada BAZNAS Kabupaten Kudus

CONCLUSION

Based on the findings of this study, BAZNAS of Padangsidempuan City has implemented zakat management strategies through both consumptive and productive programs. The consumptive program focuses on meeting the basic needs of *mustahik* (zakat beneficiaries), while the productive program is designed to promote economic independence through the provision of business capital and economic empowerment initiatives. The productive zakat program has demonstrated positive contributions to improving the income and welfare of *mustahik*. However, its effectiveness remains suboptimal due to the relatively small allocation of funds for productive programs compared with consumptive programs, low public awareness of zakat obligations, limited human resources, and inadequate business mentoring and post-disbursement monitoring.

As a result, these constraints have limited the program's ability to achieve sustainable economic empowerment and long-term self-reliance among *mustahik*. Therefore, enhancing the effectiveness of productive zakat requires increasing the allocation of productive zakat funds, strengthening continuous mentoring and entrepreneurial training, and fostering greater collaboration among BAZNAS, local government authorities, and other relevant stakeholders to achieve sustainable improvements in the welfare and economic independence of *mustahik*.

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