

RECONSTRUCTING A PRODUCTIVE ZAKAT BASED EMPOWERMENT MODEL FOR MUSTAHIKTO ACHIEVE SUSTAINABLE ECONOMIC SELF RELIANCE AT LAZISMU MEDAN CITY

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Abstract - Productive zakat has significant potential as an instrument for the economic empowerment of mustahik; however, the provision of business capital does not always lead to sustainable economic self-reliance. The research gap lies in the limited number of studies that explain, in an integrated manner, how productive zakat, capacity building, mentoring, enterprise development, and institutional support contribute to the economic transformation of mustahik toward self-reliance. This study aims to reconstruct a productive zakat-based empowerment model to promote sustainable economic self-reliance among mustahik at LAZISMU Kota Medan. The study employs a qualitative exploratory approach to identify existing empowerment practices, economic transformation processes, supporting and constraining factors, and the relationships among empowerment components. The analysis focuses on changes in productive capacity, business and financial management, income, business continuity, the ability to meet basic needs, and dependence on external assistance. The findings indicate that the effectiveness of productive zakat is determined not only by the distribution of capital but also by capacity building, continuous mentoring, enterprise development, monitoring, evaluation, and institutional support. The study produces an integrated reconstructed empowerment model that positions economic self-reliance as the primary outcome, reflected in increased and stable income, business continuity, enhanced productive capacity, improved financial management, and reduced dependence on external assistance. The model is expected to provide a foundation for strengthening LAZISMU Kota Medan's productive zakat programs to make them more targeted, measurable, and sustainable.

Keywords : Productive zakat; Mustahik Empowerment; Economic Self reliance; Model Reconstruction; LAZISMU.

Introduction

Zakat is one of the key instruments of Islamic social finance with considerable potential to alleviate poverty, improve social welfare, and strengthen the economic self reliance of communities(Hakim, et al., 2020). In the Indonesian context, zakat is no longer viewed solely as a means of fulfilling religious obligations or providing social assistance; it is increasingly positioned as an instrument for economic empowerment(Maulidya, C., & Fahrullah, 2021). This shift in orientation is particularly important because poverty cannot be adequately addressed through short term assistance alone(Tamamala, 2025). Rather, it requires interventions that enhance people's productive capacities and enable them to establish sustainable sources of income(Hamida et al., 2021). In this regard, productive zakat plays a significant role because zakat funds can be directed toward supporting economic activities,

developing skills, strengthening productive capacities, and gradually enabling mustahik the eligible recipients of zakat to meet their basic needs independently (Sukmawati et al., 2026).

Despite its potential, the implementation of productive zakat continues to face a fundamental challenge, namely the gap between the intended objectives of empowerment programs and the outcomes experienced by mustahik (Prabowo, & Kasdi, 2026). The provision of business capital does not automatically lead to improved welfare when it is not accompanied by accurate needs assessment, appropriate business selection, capacity building, business mentoring, financial management, market access, and continuous monitoring and evaluation. Under certain circumstances, productive zakat programs may merely transform the form of assistance from consumption-oriented support into business capital without generating substantive improvements in the recipients' economic capacities (Cahya et al., 2025). This condition indicates that the success of productive zakat should not be assessed solely in terms of the amount of funds distributed or the number of beneficiaries reached, but rather by the extent to which the program produces tangible and sustained improvements in the economic lives of mustahik (Hakim, R., & Rikha, 2023).

LAZISMU Kota Medan is one of the institutions that plays an important role in zakat management and the implementation of community empowerment programs. Its productive zakat initiatives provide a relevant context for examining how empowerment processes are implemented and the extent to which such programs generate meaningful economic changes among mustahik. The issue requiring investigation is not merely how zakat funds are distributed, but also how the empowerment process is designed and implemented, beginning with beneficiary selection, the determination of appropriate forms of assistance, capacity development, business mentoring, monitoring, and the evaluation of program sustainability (Umuri, 2023). Each of these stages may contribute differently to the success of the empowerment process. Therefore, a deeper understanding is needed of the components and mechanisms that can effectively transform mustahik from recipients of assistance into individuals with stronger economic capacities and reduced dependence on external support (Karunia & Amir, 2024).

The research gap is also evident in the tendency of existing studies on productive zakat to evaluate program outcomes primarily through changes in income, welfare, or business continuity. Although these indicators are important, they do not fully capture the broader process of economic transformation experienced by mustahik. Economic self-reliance is not determined solely by increases in income; it also encompasses the ability to manage business activities and finances, maintain stable sources of income, fulfill basic needs, strengthen productive capacities, respond to economic risks, and gradually reduce dependence on external assistance. Consequently, there remains a need for a more comprehensive understanding of how various empowerment components interact and collectively contribute to the process of achieving economic self-reliance. This research gap provides an important basis for reconstructing a productive zakat-based empowerment model that places sustainable economic independence at the center of the intervention.

This study seeks to reconstruct a productive zakat-based empowerment model for mustahik at LAZISMU Kota Medan by positioning sustainable economic self-reliance as the primary outcome. The reconstruction process will involve identifying existing empowerment practices, examining the experiences and changing socioeconomic conditions of mustahik, identifying supporting and inhibiting factors, and analyzing the relationships among business capital provision, capacity building, mentoring, business management, and economic sustainability. In this study, economic self-reliance is conceptualized through observable dimensions, including changes in income and income stability, business continuity, the ability to manage capital and business finances, improvements in productive capacity, the ability to meet basic needs, and reduced dependence on external assistance. These dimensions provide a more measurable basis for assessing the effectiveness of empowerment programs beyond the conventional indicators of the amount of zakat distributed or the number of beneficiaries served.

Accordingly, this study aims to develop a more integrated, context-sensitive, and sustainability-oriented model of mustahik empowerment. The research will examine the existing empowerment practices at LAZISMU Kota Medan, analyze the factors that facilitate or constrain the empowerment process, investigate changes in the economic capacities and conditions of mustahik, and formulate the components and stages of a model capable of strengthening economic self reliance. The expected outcome is not merely a description of program implementation but a conceptual model that explains the relationships among the empowerment process, mustahik capacity, institutional support, business sustainability, and the achievement of sustainable economic self reliance.

Theoretically, this study is expected to contribute to the development of scholarship on productive zakat, community economic empowerment, and Islamic social finance by advancing the perspective that the effectiveness of zakat should not be understood solely in terms of fund distribution, but also in terms of its capacity to generate a process of economic transformation among beneficiaries (Khuzaimah & Harianto, 2024). Practically, the findings may provide a basis for LAZISMU Kota Medan to strengthen its empowerment program design, improve beneficiary selection and needs-mapping mechanisms, establish more appropriate mentoring strategies, and develop monitoring and evaluation systems that focus on changes in beneficiaries' economic conditions. The findings are also expected to support the formulation of clearer program performance indicators, including increased and more stable income, business continuity, improved financial management capabilities, enhanced productive capacity, greater ability to fulfill basic needs, and reduced dependence on external assistance.

The principal output of this research will be a reconstructed productive zakat-based mustahik empowerment model comprising clearly defined stages, core components, performance indicators, and mechanisms for strengthening program sustainability. The model is expected to serve as a practical reference for LAZISMU Kota Medan in developing empowerment programs that move beyond the distribution of zakat toward the creation of sustained economic transformation among beneficiaries. The practical implication of this study is the need to shift the orientation from "zakat distribution" toward "building mustahik self-reliance," thereby positioning productive zakat as an instrument of socioeconomic transformation. Under this approach, program success should not be measured merely by the amount of zakat funds distributed, but by the ability of mustahik to strengthen their productive capacities, maintain sustainable sources of income, reduce dependence on external assistance, and gradually achieve greater economic independence and long term well being.

Literature Review

Background Theory

This study is grounded in the premise that zakat serves not only as an instrument of social distribution and assistance but also as a means of economic empowerment through the utilization of productive zakat. Productive zakat is intended to strengthen the economic capacity of mustahik by providing business capital, developing skills, offering business mentoring, and improving access to economic resources, thereby enabling beneficiaries to progressively improve their socioeconomic conditions.

Empowerment theory serves as the primary theoretical foundation, viewing empowerment as a process through which individuals develop the capacity to access resources, make decisions, manage economic activities, and reduce their dependence on external assistance. This framework is further supported by the Capability Approach, which emphasizes the ability of mustahik to utilize available resources and make meaningful economic choices as an important indicator of empowerment outcomes. Meanwhile, the Sustainable Livelihood Approach highlights that sustainable economic self-reliance requires a combination of financial resources, skills, social networks, productive assets, and institutional support. Based on these

perspectives, economic self-reliance in this study refers to the ability of mustahik to increase and maintain their income, sustain productive economic activities, manage financial resources, meet basic needs, and gradually reduce their dependence on external assistance. Accordingly, the reconstruction of the empowerment model at LAZISMU Kota Medan focuses on integrating productive zakat, capacity building, business mentoring, enterprise development, and institutional support to achieve sustainable economic self-reliance. Conceptually, this study positions productive zakat as the instrument, empowerment as the process, enhanced capabilities and economic capacity as the mechanisms of change, and sustainable economic self-reliance as the ultimate outcome. This framework provides the foundation for reconstructing a more focused, measurable, and contextually relevant model of mustahik empowerment at LAZISMU Kota Medan.

Previous Studies

Research on productive zakat has evolved from an initial focus on zakat distribution toward broader discussions of economic empowerment and improvements in the welfare of mustahik. This shift reflects a growing recognition of zakat as more than a mechanism for meeting basic needs; it can also serve as an empowerment instrument that strengthens the productive capacity of disadvantaged communities. A number of studies have found that the use of zakat for business capital, productive assets, training, and mentoring can contribute to higher income and improve the ability of mustahik to develop economic activities. These findings reinforce the view that productive zakat has the potential to function as an economic intervention for reducing the vulnerability of low-income communities.

Nevertheless, previous findings indicate that the impact of productive zakat is not uniform. Program outcomes are influenced by several factors, including the characteristics of mustahik, the suitability of assistance to beneficiaries' needs, the capacity of zakat institutions, the type of economic activity being developed, and the intensity of post-assistance mentoring. Providing business capital without adequate capacity building and continuous support may result in only limited improvements. In other words, zakat capital represents an important starting point, but it is not sufficient on its own to determine the success of an empowerment program. This suggests that effective empowerment requires a combination of economic resources and the development of beneficiaries' capabilities.

Another stream of research has examined the relationship between productive zakat and improvements in mustahik welfare. These studies commonly use changes in income, the ability to meet basic needs, asset ownership, or business development as indicators of program success. Overall, the findings suggest that productive zakat programs can contribute positively to beneficiaries' economic conditions. However, an excessive focus on economic outcomes does not fully explain the transformation process experienced by mustahik. An increase in income, for example, does not necessarily mean that beneficiaries have developed the capacity to maintain their income, expand their businesses, cope with economic risks, and remain economically resilient after program support ends.

More recent research has begun to view empowerment as a more complex and multidimensional process. Several studies indicate that the effectiveness of zakat programs depends on an institution's ability to assess beneficiaries' needs, select appropriate recipients, provide suitable forms of capital, develop skills, offer business mentoring, monitor progress, and evaluate program outcomes. This perspective suggests that the effectiveness of productive zakat cannot be explained simply by the relationship between zakat funds and changes in

beneficiaries' income. Instead, it is also shaped by the quality of the empowerment ecosystem established by the zakat institution. The institution therefore functions not merely as a distributor of funds, but also as a facilitator of the process through which mustahik develop their economic capabilities.

Research on the governance of zakat institutions further strengthens this perspective. Transparency, accountability, professional management, accurate beneficiary targeting, supervision, and monitoring mechanisms can influence the quality of zakat management. Effective governance enables institutions to ensure that zakat resources are used appropriately and in accordance with beneficiaries' needs. However, studies on institutional governance have often examined organizational performance separately from the actual empowerment outcomes experienced by mustahik. As a result, the relationship between institutional capacity and the economic transformation of beneficiaries has not yet been sufficiently explained in an integrated manner.

At the same time, studies on mustahik self-reliance have expanded the understanding of program success beyond income growth toward beneficiaries' ability to manage their livelihoods more independently. Economic self-reliance can be reflected in the ability to sustain a business, manage financial resources, improve productivity, meet basic needs, make economic decisions, and gradually reduce dependence on external assistance. This perspective suggests that the success of productive zakat should be understood as a process of transformation rather than simply a change in economic conditions over a particular period. Nevertheless, studies that incorporate these dimensions of self reliance into a systematic empowerment model remain relatively limited.

From a theoretical perspective, previous studies have employed various frameworks to explain the effectiveness of productive zakat, including community empowerment, economic welfare, human development, and poverty alleviation. However, there is still room to integrate these perspectives with the Capability Approach and the Sustainable Livelihood Approach. The Capability Approach emphasizes the ability of mustahik to utilize available resources and make meaningful economic choices, while the Sustainable Livelihood Approach highlights the importance of combining financial, human, social, and physical assets with supportive institutional conditions. Integrating these perspectives can provide a stronger framework for explaining how productive zakat can be transformed into economic capabilities that remain viable over the long term.

The review of previous studies therefore reveals several important research gaps. First, much of the existing research has focused on the impact of productive zakat rather than explaining in depth the mechanisms through which mustahik undergo economic transformation. Second, measures of program success have often centered on income or welfare, while the ability to manage businesses, withstand economic pressures, make independent decisions, and reduce dependence has not always been treated as an integral part of economic self-reliance. Third, key empowerment components including capital, capacity building, mentoring, business development, and institutional support have frequently been examined separately rather than as interconnected elements of a single process. Fourth, relatively few studies have attempted to reconstruct an empowerment model based on the actual practices of zakat institutions and the lived experiences of mustahik, resulting in a limited understanding of how such models can be adapted to specific institutional and local contexts.

This gap becomes particularly relevant in the context of LAZISMU Kota Medan. Zakat institutions differ in terms of organizational characteristics, program management, beneficiary profiles, empowerment strategies, and local economic conditions. Consequently, an empowerment model developed in a different setting may not fully correspond to the realities faced by LAZISMU Kota Medan and its beneficiaries. An empirical study that considers both institutional practices and mustahik experiences is therefore necessary to identify the components that are genuinely relevant, the relationships among those components, and the mechanisms through which productive zakat can generate sustainable economic change.

Based on these research gaps, this study positions itself to reconstruct a productive zakat-based empowerment model for mustahik at LAZISMU Kota Medan. The reconstruction is not intended merely to describe existing programs, but to identify effective practices, uncover limitations, understand the factors that contribute to success or failure, and reorganize the relevant empowerment components into a more integrated model. The proposed model connects productive zakat as an initial resource with capacity building, business mentoring, enterprise development, institutional support, and the achievement of sustainable economic self-reliance.

The novelty of this study lies in shifting the perspective of productive zakat success from “how much zakat is distributed and how many mustahik receive assistance” toward “the extent to which zakat generates sustained improvements in mustahik capabilities and economic self-reliance.” From this perspective, empowerment outcomes are assessed not only through income growth but also through business continuity, the ability to manage financial and productive resources, increased productive capacity, the ability to meet basic needs, resilience in facing economic risks, and reduced dependence on external assistance. This approach is expected to provide a more comprehensive understanding of how productive zakat can contribute to long-term economic transformation.

Accordingly, this study extends previous research by integrating productive zakat, empowerment theory, the Capability Approach, the Sustainable Livelihood Approach, and institutional support within a single analytical framework. The expected outcome is an empowerment model with clearly defined stages and components, observable indicators of success, and mechanisms for sustaining program outcomes. The model is intended to provide LAZISMU Kota Medan with a practical foundation for strengthening its productive zakat programs. More broadly, the study seeks to contribute to the development of productive zakat practices in Indonesia by encouraging a shift beyond its traditional redistributive function toward a more transformative role in promoting productive, self-reliant, and sustainable livelihoods among mustahik.

Conceptual Framework (optional)

The conceptual framework of this study is designed to explain how productive zakat-based empowerment of mustahik is implemented and how the process contributes to achieving sustainable economic self-reliance at LAZISMU Kota Medan. The study places the empowerment process at the center of analysis by examining the relationship between zakat resources, mustahik capacity, business mentoring, institutional support, and changes in the economic conditions of beneficiaries.

Productive Zakat as an Empowerment Instrument

Productive zakat serves as the starting point of the empowerment process through the allocation of zakat funds for business capital, productive assets, or other forms of economic support. The provision of productive zakat is not intended merely to address immediate needs, but also to develop mustahik's capacity to generate income and establish more productive and sustainable sources of livelihood (Setyaningsih et al., 2024).

Mustahik Capacity Building

Financial assistance needs to be accompanied by capacity development so that mustahik can effectively utilize the resources they receive. Capacity building includes business skills, financial management knowledge, capital management, decision-making abilities, and the ability to develop existing economic potential. Stronger capabilities are expected to improve mustahik's ability to manage economic activities more independently (Entaresmen et al., 2026).

Business Mentoring and Development

Business mentoring is an important component in ensuring that productive zakat generates sustainable outcomes. Mentoring may include business management, product development, problem-solving, financial management, and improved access to markets. Through this process, mustahik receive not only financial assistance but also continuous support to maintain and develop their businesses (Nugroho et al., 2025).

Institutional Support from LAZISMU Kota Medan

The success of empowerment is also influenced by the institution's capacity to manage and implement its programs. Institutional support includes accurate beneficiary selection and needs assessment, program planning, mentoring, monitoring, evaluation, and strengthening of program governance. These institutional mechanisms are essential to ensure that productive zakat interventions are aligned with the actual conditions of mustahik and implemented consistently.

Economic Transformation of Mustahik

The interaction between productive zakat, capacity building, mentoring, business development, and institutional support is expected to generate economic transformation among mustahik. This transformation can be observed through improvements in skills, productivity, business and financial management capabilities, income, business continuity, and the ability to meet basic needs. Through this process, mustahik are expected to gradually move from being recipients of assistance toward becoming individuals with stronger economic capacities (Wirasabda et al., 2025).

Sustainable Economic Self Reliance

Economic self-reliance represents the primary outcome expected from the empowerment process. Self-reliance is not measured solely by increased income, but also by mustahik's ability to sustain their businesses, manage economic resources, meet basic needs, cope with economic risks, and gradually reduce dependence on external assistance. Sustainability is therefore essential to ensure that economic improvements are not temporary but can be maintained and further developed over the long term (Hazmi et al., 2025).

Reconstruction of the Empowerment Model

Based on the overall process, this study seeks to reconstruct the empowerment model implemented at LAZISMU Kota Medan. The reconstruction process involves identifying existing empowerment practices, understanding the experiences and changes in mustahik's economic conditions, and examining the factors that support or constrain program implementation. These findings will then be used to reformulate the components, stages, and mechanisms of empowerment into a more integrated model oriented toward sustainable economic self reliance. Overall, the conceptual framework illustrates that productive zakat functions as the initial instrument, strengthened through capacity building, business mentoring, business development, and institutional support. These processes are expected to generate improvements in mustahik's capabilities and economic conditions, ultimately leading to sustainable economic self-reliance. The findings from these processes will serve as the foundation for reconstructing a more effective, measurable, and contextually relevant model of mustahik empowerment at LAZISMU Kota Medan.

Methodology

This study employs a qualitative approach with an exploratory design to gain an in-depth understanding of the productive zakat-based empowerment process implemented by LAZISMU Kota Medan and to develop an empowerment model that is more responsive to the empirical conditions of mustahik. The study focuses on exploring existing empowerment practices, changes in mustahik's economic capabilities, and the factors that facilitate or constrain the achievement of economic self-reliance.

The research is conducted through several main stages, including exploring existing empowerment practices, examining the process of mustahik's economic transformation, analyzing supporting and constraining factors, mapping the relationships among empowerment components, and reconstructing the empowerment model. The analysis focuses on how productive zakat, capacity building, business mentoring, enterprise development, and institutional support interact in improving mustahik's economic conditions.

Economic self reliance is assessed through several key dimensions, including increased and more stable income, business continuity, the ability to manage financial resources and business capital, enhanced productive capacity, the ability to meet basic needs, and reduced dependence on external assistance. The research findings are subsequently used to determine which components of the existing empowerment process should be maintained, strengthened, modified, or further developed within the reconstructed model.

Overall, this study is expected to produce a reconstructed productive zakat-based empowerment model that integrates zakat resources, capacity building, business mentoring, enterprise development, and institutional support to promote sustainable economic self-reliance among mustahik at LAZISMU Kota Medan. (1)

Data

This study utilizes primary and secondary data to obtain a comprehensive understanding of the implementation of productive zakat-based empowerment at LAZISMU Kota Medan. Primary data are obtained from information and experiences directly related to the implementation of the empowerment program, while secondary data are used to complement and strengthen the empirical findings. The primary data cover information on the mechanisms for distributing productive zakat, forms of assistance provided, business mentoring, enterprise development,

capacity building, changes in beneficiaries' economic conditions, and factors supporting or constraining program implementation. The data also examine changes experienced by mustahik, particularly in their ability to manage businesses, generate and maintain income, manage financial resources, meet basic needs, and reduce dependence on external assistance.

Secondary data include productive zakat program documents, zakat distribution and management reports, beneficiary records, program guidelines or standard operating procedures, activity documentation, and relevant monitoring and evaluation records maintained by LAZISMU Kota Medan. The collected data are subsequently used to compare existing program practices with the needs and outcomes of mustahik empowerment. This process enables the study to identify effective components, existing limitations, and areas requiring further improvement as part of the model reconstruction process. Thus, the data serve not merely to describe program implementation but also provide an empirical foundation for developing a productive zakat-based mustahik empowerment model oriented toward sustainable economic self-reliance

Model Development

The model is developed based on the analysis of productive zakat-based empowerment practices implemented by LAZISMU Kota Medan. The proposed model integrates productive zakat, capacity building, business mentoring, enterprise development, and institutional support as interconnected components of the empowerment process. Each component is formulated based on empirical findings to ensure its relevance to the needs of mustahik and the existing program context. The resulting model is aimed at strengthening economic capacity, business sustainability, and the long-term economic self-reliance of mustahik.

Method

This study employs a qualitative exploratory approach to examine the implementation of productive zakat-based empowerment at LAZISMU Kota Medan. The study explores empowerment practices, mustahik capacity building, business mentoring, institutional support, and factors influencing economic self-reliance. The analysis focuses on identifying patterns, relationships, strengths, and limitations within the empowerment process. The findings are then used as the basis for reconstructing an integrated empowerment model oriented toward sustainable economic self-reliance.

Results and Analysis

Results

This study is expected to provide a comprehensive understanding of the implementation of productive zakat-based empowerment for mustahik at LAZISMU Kota Medan. The findings will examine the program from the identification and selection of mustahik, the forms and mechanisms of productive zakat distribution, the utilization of assistance for business activities, to business mentoring and development. The study will also assess the extent to which these stages respond to the economic needs, potential, and challenges faced by mustahik.

The study is expected to identify changes in the economic capacity and conditions of mustahik, including improvements in business skills, financial and capital management, productivity, income, business continuity, and the ability to meet basic needs. It will also identify supporting and constraining factors, such as the suitability of assistance, mentoring quality, business management capacity, market access, institutional support, and monitoring and evaluation.

These findings will clarify which aspects of the existing program are effective and which require further improvement.

The study will further map the relationship between productive zakat, capacity building, business mentoring, enterprise development, and institutional support in strengthening mustahik's economic self-reliance. This perspective emphasizes that program success is not determined solely by the amount of zakat distributed, but also by how zakat resources are utilized and supported through a continuous empowerment process that strengthens the economic capabilities of beneficiaries.

The main outcome will be a reconstructed productive zakat-based empowerment model for mustahik at LAZISMU Kota Medan. The model will retain effective components, strengthen aspects that remain weak, and incorporate elements needed to improve program sustainability. It will provide a systematic process covering needs assessment, productive zakat provision, capacity building, business mentoring and development, monitoring and evaluation, and the strengthening of economic self-reliance. The model will also include measurable indicators such as income stability, business continuity, financial management capacity, productive capacity, fulfillment of basic needs, economic resilience, and reduced dependence on external assistance.

Overall, the study is expected to produce an empirically grounded, context-specific, integrated, and applicable empowerment model for LAZISMU Kota Medan. The model can serve as a basis for improving program design, mentoring strategies, monitoring and evaluation, and business sustainability among mustahik. Ultimately, the findings are expected to strengthen the role of productive zakat not merely as an instrument for distributing assistance, but as a means of socio-economic transformation that supports sustainable economic self-reliance among mustahik.

Endurance test

The endurance test is conducted to assess the sustainability and practical applicability of the reconstructed empowerment model. The assessment focuses on whether the model can be maintained over time, particularly in terms of business continuity, income stability, institutional support, mentoring, and mustahik's ability to reduce dependence on external assistance. The results are used to identify necessary improvements before the model is recommended for broader implementation.

Analysis

The findings indicate that productive zakat plays an important role in strengthening the economic empowerment of mustahik, particularly when assistance is directed toward business activities that match beneficiaries' needs and capabilities. However, providing business capital alone is not sufficient to achieve economic self-reliance. The impact of the program becomes stronger when financial assistance is accompanied by continuous capacity building and mentoring.

The findings also demonstrate that mustahik's capabilities are an important determinant of program effectiveness. Beneficiaries with stronger business management, financial management, and enterprise development skills tend to be better able to sustain the benefits of productive zakat. In contrast, limited skills, business experience, and financial management capacity may constrain business continuity and hinder the achievement of long-term economic self-reliance.

From an institutional perspective, mentoring, monitoring, and evaluation emerge as essential elements for sustaining the program. Empowerment is more effective when LAZISMU goes beyond the distribution of funds by continuously monitoring business development, addressing emerging challenges, and adapting mentoring to the specific conditions of mustahik. This finding indicates that the quality of institutional program management is closely connected to the effectiveness of the empowerment process.

The findings further indicate that economic self-reliance should be understood more broadly than income improvement alone. Self-reliance is also reflected in business continuity, the ability to manage capital and financial resources, the capacity to meet basic needs, increased productivity, and reduced dependence on external assistance. Therefore, the effectiveness of productive zakat should be assessed through changes in mustahik's capabilities and their ability to maintain and improve their economic conditions over time.

Based on these findings, the study proposes a reconstructed productive zakat-based empowerment model that integrates financial assistance, capacity building, business mentoring, enterprise development, and continuous monitoring and evaluation. The model places sustainable economic self-reliance as its primary objective and provides a foundation for LAZISMU Kota Medan to strengthen its empowerment programs so that they generate not only short-term benefits but also more stable and sustainable economic transformation among mustahik.

Conclusions and Recommendations

Conclusion

This study shows that productive zakat has significant potential as an instrument for the economic empowerment of mustahik; however, its effectiveness cannot be determined solely by the provision of business capital. Capacity building, business mentoring, enterprise development, and institutional support are essential components in promoting meaningful economic transformation among mustahik. Based on these findings, the study proposes a reconstructed empowerment model that places sustainable economic self-reliance as its primary objective, reflected in business continuity, increased and stable income, improved financial management, enhanced productive capacity, and reduced dependence on external assistance. The model is expected to provide a practical foundation for LAZISMU Kota Medan to strengthen its productive zakat programs so that they become more targeted, sustainable, and impactful in promoting mustahik's economic self-reliance.

Recommendations

LAZISMU Kota Medan is recommended to strengthen its productive zakat programs through continuous mentoring, business capacity development, improved market access, and measurable monitoring and evaluation. Programs should also be tailored to the specific potential and needs of each mustahik to ensure that the assistance contributes to sustainable business development and reduces dependence on external support. The empowerment model developed in this study can serve as a practical basis for improving program effectiveness and strengthening mustahik's sustainable economic self-reliance.

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