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Z-Mart Program Strategy in Increasing *Mustahik* Economic Independence at BAZNAS Riau Province

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ABSTRACT

Productive zakat-based economic empowerment programs have increasingly gained prominence within Islamic social finance as a vital instrument for socio-economic transformation, aiming to elevate mustahik (eligible zakat recipients) from passive welfare beneficiaries into resilient, self-sustaining micro-entrepreneurs; however, evaluating the true efficacy of these initiatives requires moving beyond short-term income metrics to assess their ability to foster genuine, long-term economic self-reliance. To address this issue, this study critically analyzes the strategic framework and operational execution of the Z-Mart Program managed by the National Board of Zakat (BAZNAS) in Riau Province, Indonesia, with a specific focus on evaluating its strategy in enhancing the economic independence of beneficiaries, identifying key operational achievements and systemic bottlenecks, and formulating strategic reinforcement patterns at the micro-business level. Utilizing a qualitative field research methodology conducted across urban and rural settings in Pekanbaru City and Kampar Regency, primary data were gathered through in-depth semi-structured interviews, participatory direct observations, and extensive documentary reviews involving beneficiary mustahik, BAZNAS program managers, and field mentors, after which the data underwent thematic analysis through iterative stages of data reduction, systematic categorization, context-driven interpretation, and methodological triangulation. The empirical findings reveal that the Z-Mart strategic model operates through four interconnected pillars—targeted mustahik screening, direct productive capital injection, physical retail stall rebranding, and business management assistance combined with financial literacy training—a framework that has successfully driven tangible performance gains, including expanded inventory stock capacity, higher sales turnover, and enhanced household capacity to fulfill basic daily necessities. Nevertheless, full economic independence remains partially unfulfilled due to persistent structural and socio-behavioral impediments, primarily the deeply entrenched cultural practice of informal customer credit (kasbon), low levels of financial literacy among shop owners, an inadequate mentor-to-beneficiary ratio, and a prevailing lack of business expansion strategies. Ultimately, these findings demonstrate that the sustainable success of productive zakat mechanisms requires sustained mentoring intensity, digitized inventory management, institutional credit-risk mitigation, and micro-business governance.

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1. Introduction

The phenomenon of poverty in Riau Province on a statistical surface may be seen to show improvement: the percentage of the poor has decreased from 6.67% (March 2024) to 6.36% (September 2024), and the number of poor people in December 2024 is recorded at around 473 thousand people — but these figures disguise a more complex reality: the existence of pockets of structural poverty that are difficult to unravel with general policies alone.(Central Statistics Agency (BPS), 2024). A percentage decrease on a provincial basis does not automatically mean that every coastal village, remote island, or marginalized community in Riau feels the change; Many of them are still locked in the gap of access to basic services, infrastructure, markets, and decent productive opportunities. Instead, the aggregated regional data reminds us that macro improvements must be followed by location-sensitive micro-strategies—especially for the edge regions that bear the brunt of long-term and structural poverty. (Darmawan, 2024)

The so-called "structural poverty" condition is not just a temporary income problem; It is born from a socio-economic "structure" that places certain groups in marginal positions: limited access to quality education, minimal market infrastructure, disconnected transportation networks, weak health services, and vulnerable economic dependency patterns.(Andriyanto, 2011). The literature shows that without structural interventions—which alter access, opportunity, and production capacity—poverty tends to be chronic and inherited between generations. Therefore, poverty management in Riau requires an approach that is not only aid distribution, but also structural transformation that allows beneficiaries to get out of the poverty trap in a sustainable manner. (Shinta et al., 2024)

In the context of Muslim-majority Indonesia, the ZISWAF instrument (zakat, infaq, alms, waqf) has strategic potential as a social finance mechanism that can complement the role of the state and formal welfare programs. (Bastiar & Bahri, n.d.) National zakat management reports and policy studies show that strengthening collection, distribution, digitalization, and inter-agency synergy is central to modern zakat management policies—with the push to lead to a more measurable, productive, and inclusive model of zakat. However, this great potential has not been fully realized as an achievement of structural poverty reduction in marginalized areas such as Riau, due to challenges in reach, program design that is less sensitive to the local context, and the capacity of management institutions at the district/city level. (Puskas BAZNAS, 2024)

The actual phenomenon shows the two contradictory currents that accompany this narrative. On the one hand, large philanthropic institutions such as Dompet Dhuafa reported a significant increase in ZISWAF distribution (for example, the recording of IDR 418 billion in distribution throughout 2024 with millions of beneficiaries), showing an increasing distribution capacity to remote areas. (Dompet Dhuafa, 2024). However, on the other hand, empirical studies on the effectiveness of zakat in reducing national poverty still produce varied findings: some studies show a positive impact on the welfare of recipients if funds are programmed productively, while macro analyses show that the collection of zakat is not optimal and the measurement framework is not consistent causing the contribution of zakat to poverty reduction in aggregate has not been fully maximized.(Sulkifli, 2018) In other words, there is tangible evidence that zakat works—but its effectiveness depends heavily on implementation strategies, inclusive program design, and synchronization with local development efforts.

Zakat as an economic and social instrument in the Islamic tradition is not only a ritual obligation, but also a redistributive mechanism that has great potential to reduce poverty, improve family welfare, and encourage mustahik economic empowerment if managed effectively and strategically. In Indonesia, modern zakat management has undergone a transformation in the form of productive programs—namely zakat that is distributed for business capital, training, and market facilitation—with the aim that mustahik not only gets consumptive assistance but also becomes an independent economic actor. One example of a productive zakat program developed by the National Amil Zakat Agency (BAZNAS) is the Z-Mart program, which targets the empowerment of mustahik micro-scale stalls/shops through capital assistance, coaching, and access to marketing networks. The implementation of Z-Mart is aimed at improving the economic capabilities of mustahik so that it becomes more independent, productive, and sustainable.(Nuraini et al., 2025)

Although the potential for productive zakat is large, the reality on the ground shows the challenges of complex implementation. In Riau Province—as one of the productive provinces in Sumatra with economic dynamics influenced by the natural resources, plantations, and local trade sectors—poverty rates and levels of dependence on social assistance remain important concerns of regional socio-economic policies. According to official data, the percentage of poor people in Riau Province has fluctuated, but the latest trend shows a decline: in March 2024 the proportion of the poor was recorded at 6.67 percent, and in September 2024 it decreased to 6.36 percent. This decline illustrates macroeconomic progress but does not necessarily mean that all vulnerable groups have prospered—intra-regional disparities, vulnerabilities in microeconomic groups, and limited access to business capital remain relevant intervention gaps for productive zakat programs such as Z-Mart. This data places Riau as the right context to evaluate the effectiveness and strategies for empowering productive zakat. (Central Statistics Agency (BPS), 2024)

Nationally, zakat management also shows a significant distribution capacity: BAZNAS reports and statistics mention the wide scope of zakat recipients—reaching tens of millions of mustahik—as well as claims of success in empowerment programs that have succeeded in alleviating some of the mustahik from the poverty line according to certain standards. However, the national report also reveals the challenges of measuring long-term impacts, the validity of success indicators, and the consistency of monitoring-evaluation between regions. This limitation is an important research issue: the extent to which productive zakat programs are able to produce changes in economic capabilities that are sustainable and validly measurable at the local/provincial level.(Puskas BAZNAS, 2024)

The Z-Mart phenomenon in Riau presents a mixed narrative between individual success stories and systemic evaluative needs. Various regional BAZNAS reports show stories of mustahik that "recovered" after receiving Z-Mart capital assistance—for example, the development of stalls, increased capital turnover, and the opening of new market access—but systematic empirical evidence on the transformation of economic capabilities (e.g., sustainable income increases, business diversification, managerial capabilities, access to financing, resilience to economic shocks) is still relatively limited or scattered in small case studies. Therefore, a qualitative field study is needed that explores the process, strategy, and obstacles to the implementation of Z-Mart at the provincial level, including aspects of mustahik selection, coaching mechanisms, mentoring patterns, and the relationship between capital assistance and changes in real economic capabilities. Evaluation reports and thesis/theses available in local repositories indicate the importance of contextual evaluation, but there is still room for strategic analysis that integrates the perspectives of actors (recipients, implementers, and stakeholders) as well as institutional analysis of BAZNAS at the provincial level (Herianingrum et al., 2023)

In the context of Riau Province, although poverty data shows a percentage decrease, the mustahik group targeted by the Z-Mart program is generally in a microeconomic position that is vulnerable to market fluctuations and limited working capital. Therefore, the strategic evaluation of Z-Mart's effectiveness needs to incorporate analysis of the local context (business geography, traditional vs. modern market characteristics, infrastructure access, local business culture) so that the resulting policy recommendations are relevant and implementable. BPS Riau data showing a decrease in poverty rates does not automatically represent a reduction in vulnerability at the micro enterprise level; Therefore, qualitative field studies are important to capture these nuances.

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2. Literature Review

Zakat is one of the main pillars in Islam which not only has a dimension of worship, but also a social and economic dimension. As the third pillar of Islam, zakat is positioned as a mandatory instrument that binds Muslims to fulfill it for the sake of the sustainability of social solidarity.(Hidayah, 2020). From the perspective of Islamic theology, zakat is not just an individual obligation fulfilled by religious orders, but also a mechanism of wealth distribution that directly functions to protect the survival of the weak group, namely the *mustahik*. The Qur'an expressly stipulates the eight groups of recipients of zakat (*aṣnāf al-thamāniyah*) in the Qur'an. At-Taubah: 60, which shows that zakat is intended as a means of redistribution that touches on spiritual and socio-economic aspects. From this emerged the view that zakat was the first systematic and inclusive Islamic social protection instrument, long before the modern welfare theory was introduced.

This theological foundation is even stronger when viewed in the framework of maqāṣid al-sharī'ah. The concept of maqāṣid underlines that the main purpose of Islamic sharia is to safeguard the five main points of life: religion (ḥifẓ al-dīn), soul (ḥifẓ al-nafs), intellect (ḥifẓ al-'aql), offspring (ḥifẓ al-nasl), and property (ḥifẓ al-māl). Zakat, in this framework, plays a role in keeping assets from being concentrated in the rich group alone, as well as maintaining the souls of the poor by providing access to basic needs. Thus, zakat is not only ritual, but has a structural function in maintaining social justice.(Sakka & Qulub, n.d.) Yusuf Qardhawi in his monumental work *Fiqh al-Zakah* emphasizing that zakat is the worship of maaliyah ijtima'iyyah (the worship of wealth with a social pattern) which has a strategic function in balancing the distribution of wealth and preventing the gap that can cause social crises.(Zulyanto et al., 2025)

However, the development of modern society requires a rereading of the practice of zakat. If in the classical period, zakat was often understood as a transfer of wealth in the form of consumption—for example, providing food, clothing, or basic necessities—then in the contemporary era, the idea of inclusive zakat was born. This inclusive principle emphasizes that zakat does not stop at the aspect of momentary assistance that is of a nature *consumptive charity*, but must penetrate aspects of empowerment, financial access, and community capacity building.(Tamim, 2016) Inclusive zakat is seen as a more progressive model of Islamic philanthropy, which not only cures the symptoms of poverty, but also addresses the structural roots of poverty itself.

The principle of inclusive zakat can be understood through a paradigm shift from *Consumptive Zakat* other *Productive Zakat*. In the consumptive zakat paradigm, mustahik receives zakat assistance that is used to meet daily needs, but the benefits tend to be short-term.(Akbar et al., 2023) Meanwhile, the productive zakat paradigm emphasizes the provision of zakat in the form of business capital, skills training, and facilities that allow mustahik to develop into muzakki in the future. The concept of inclusiveness then expands this horizon by integrating zakat in the sustainable development agenda, Islamic financial inclusion, and empowerment of marginalized communities.(Efendi, 2017) In this way, zakat not only serves as an instrument of redistribution, but also an accelerator of social mobility and structural transformation.

Contemporary literature reinforces this view. Yusuf Qardhawi emphasized the importance of professional zakat management in order to achieve maximum impact. He rejected the practice of zakat which was only symbolic without providing real benefits to the life of mustahik. Furthermore, within the framework of maqāṣid al-sharī'ah, productive zakat is closely related to the principles of social justice and welfare distribution. Studies on *Ḥifẓ al-māl* emphasizing that the wealth that revolves in society should not only be enjoyed by a few rich people, while *ḥifẓ al-nafs* ensuring that the living needs of the poor can be met so that they can live with dignity.(Hasanah et al., 2021) Thus, productive zakat is a practical manifestation of maqāṣid al-sharī'ah that connects religious rituals with social justice.

Empirical research also shows the relevance of productive zakat in overcoming contemporary problems. Recent studies in Indonesia and other Muslim countries show that productive zakat programs, such as micro business capital allocation, entrepreneurship training, and the integration of zakat with digital technology, have a significant impact on increasing mustahik income. For example, research on MSME-based zakat shows that zakat business capital recipients are able to increase income up to twice in a certain period of time compared to consumptive assistance recipients. This shows that zakat managed inclusively can be a real instrument in reducing inequality and structural poverty.(Puskas BAZNAS, 2024)

In the context of Islamic welfare theory, productive zakat is in line with the concept of *social welfare* which emphasizes comprehensive social protection. Islam emphasizes not only the protection of the individual from material poverty, but also the development of human qualities as a whole. Productive zakat thus has three layers of function. First, the *Protective*, that is, to protect mustahik from downturn due to the lack of access to basic necessities. Second, the *promoter*, namely building mustahik capacity to be able to participate in economic activities. Third, the *transformational*, which encourages structural change by creating socio-economic independence and inclusion. These three functions show that productive zakat is not just a ritual of worship, but also a tool for community development that is in accordance with the vision of Islam as a *Rahmatan Lil 'Alamin*.(Puskas BAZNAS, 2024)

Furthermore, the idea of productive zakat also has strong relevance to the global agenda of the Sustainable Development Goals (SDGs). Several SDGs goals such as poverty alleviation (goal 1), gender equality (goal 5), decent work and economic growth (goal 8), and inequality reduction (goal 10), can be approached through inclusive zakat programs.(Hasanah et al., 2021) By directing zakat funds to productive sectors, education, health, and strengthening the community's economy, zakat can become a local instrument that contributes to global development goals. This also proves that Islamic classical instruments have high relevance to answer contemporary challenges.

However, productive zakat is not free from challenges. First, institutional problems: there are still gaps in zakat governance at the regional level, including limited capacity of amil zakat in designing effective and sustainable programs. Second, the problem of public trust: some people still prefer to distribute zakat directly due to a lack of trust in official institutions. Third, the limitations of innovation: not all zakat institutions are able to utilize digital technology or modern Islamic financial approaches to expand access to mustahik. These challenges demand institutional transformation of zakat to be more adaptive and responsive to the needs of the community.

In relation to regions such as in Riau Province, the concept of productive zakat is becoming increasingly relevant. Communities in this region are often trapped in structural poverty due to limited infrastructure, market access, and educational opportunities. Therefore, productive zakat is present not only as a distribution of aid, but also as a program that builds a new economic foundation in the community. For example, the provision of business capital for fishermen on remote islands accompanied by marine product management training, or micro business financing based on productive waqf that supports village independence. This kind of innovation shows how productive zakat can hack the economic isolation of the Riau region, as well as raise the dignity of mustahik to become empowered people.

From all these descriptions, it can be affirmed that the concept of productive zakat in the perspective of Islamic welfare theory is the answer to the dynamics of contemporary poverty. With a strong theological foundation, progressive inclusive principles, and the support of classical and contemporary literature, productive zakat is not only a personal worship, but also a social agenda that balances the distribution of wealth, protects vulnerable groups, and builds community independence. More than that, productive zakat is a way to make Islamic teachings useful in modern life, where worship and social development are no longer separated, but support each other for the realization of

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just, equitable, and sustainable welfare. The economic empowerment of the poor is not enough to rely only on direct assistance, but requires a sustainable approach by utilizing the internal potential of the community. In this context, ZISWAF (Zakat, Infaq, Alms, and Waqf) is present as an instrument of Islamic philanthropy that can be optimized to support inclusive economic development. ZISWAF is not just a form of financial worship that is charitative, but also has a productive dimension when managed professionally. (Bastiar & Bahri, n.d.) When integrated with the human capital approach (*human capital*) and social capital (*social capital*), ZISWAF can serve as the foundation of a community economic empowerment model that is able to break the chain of poverty structurally.

The human capital approach emphasizes the importance of investing in education, training, and upskilling as a way out of poverty. This theory departs from the view that the ability of trained and educated individuals will increase their productivity and competitiveness in the labor market. In practice, ZISWAF funds can be directed to scholarship programs, entrepreneurship training, improving financial literacy, and developing technical skills according to local needs.(Iswandi, 2021) For example, productive zakat given in the form of small business capital can be accompanied by assistance in business management skills, so that it is impossible not only to receive financial capital but also scientific provisions to develop their business independently. Thus, ZISWAF-based empowerment is not only consumptive in nature, but also a long-term investment in improving the quality of human resources.

In addition to human capital, social capital also plays an important role in strengthening the economic base of the community. Social capital includes social networks, trusts (*Trust*), and norms that encourage collaboration in the community. In the context of ZISWAF-based empowerment, social capital can be realized in the form of strengthening sharia cooperatives, joint business groups, or local entrepreneurship networks. The existence of a solid social network facilitates access to information, market distribution, and resource sharing among community members. ZISWAF can be the driving force for the formation of this social network by supporting sharia-based microfinance institutions or amil zakat institutions that collaborate with local communities. Public trust in transparent and accountable ZISWAF management also strengthens social cohesion, so that the community is better prepared to be actively involved in empowerment programs.(Azimat, 2019)

An implementation model of economic empowerment based on ZISWAF and social capital can be realized through support for the MSME (Micro, Small, and Medium Enterprises) sector, strengthening entrepreneurship, and sustainable community economic development. MSMEs, which are the backbone of the Indonesian economy, can get access to capital from productive zakat funds, while community-based entrepreneurship assistance encourages business sustainability.(Oktaviani et al., 2023) Furthermore, this model encourages people to transform from zakat recipients (mustahik) to zakat givers (muzakki) in the long term. Thus, ZISWAF is not only a socio-religious instrument, but also a catalyst for the economic development of the ummah based on justice, solidarity, and independence.

3. Methodology

This research uses field *research* with a qualitative approach, because the research is directed to understand in depth the effectiveness and implementation strategy of the Z-Mart program in improving the capabilities of the mustahik economy. This approach was chosen so that researchers can capture the social reality, the experience of the beneficiaries, and the pattern of interaction between mustahik and BAZNAS as the program implementer in a more complete and contextual manner. The subjects of the study include mustahik beneficiaries who are still actively running businesses, managers and program companions from BAZNAS Riau Province, as well as other relevant related parties.

Meanwhile, the object of the research is focused on the effectiveness of the Z-Mart program and its implementation strategy in empowering the mustahik economy. The research was carried out in Kampar Regency and Pekanbaru City for two months through pre-field stages, data collection, analysis, and report preparation. Data were obtained through in-depth interviews, participatory observations, and documentation, with instruments in the form of interview guidelines, field notes, and observation sheets. Furthermore, the data were analyzed thematically through the process of transcription, coding, categorization, and interpretation to find the main patterns that explain the successes, obstacles, and strategies for strengthening the Z-Mart program in improving the welfare of mustahik.

4. Results And Discussion

Z-Mart Program BAZNAS Riau Province

Based on the results of interviews with thirty mustahik informants who received the Z-Mart BAZNAS program in Riau Province in the Pekanbaru City and Kampar Regency areas, an overview of the socio-economic characteristics of the beneficiaries, business conditions before the program, and changes felt after obtaining program interventions. The informants consist of retail micro business actors based on daily stalls/shops with an age range of around 30-56 years. In general, they are the head of the family or the breadwinner of the household economy with a modest level of education and rely on small businesses as the main source of income for the family.

The majority of businesses run are not new businesses, but businesses that have existed before the program. Some informants have been running the business for quite a long time, even since the mid-2000s, while others have only started around 2010–2022. This shows that the Z-Mart program does not function as a new business creator, but as a *business strengthening* of micro businesses that already exist but are stagnant. The initial condition of the mustahik business is almost uniform, namely limited capital which has implications for the lack of availability of stock of goods. As a result, stalls are often empty, product variety is limited, and shoppers don't always get the goods they need. This condition has a direct impact on the low turnover of goods and small income. The economic condition of the family before the program can be categorized as a vulnerable economy. The informants generally stated that business income is only enough to meet daily needs, without the ability to set aside savings or expand the business. The income obtained tends to be subsistence, which is only sufficient for daily consumption such as food needs, children's education, and electricity costs. When there is an urgent need, some informants have to go into debt or reduce family consumption.

Access to the program is generally obtained through socio-religious channels, especially through the mosque's Zakat Collection Unit (UPZ), recommendations from mosque administrators, social relations, and information from friends and relatives. This shows that community social networks have an important role in the beneficiary selection process.(Mardiyah, 2018) After submitting an application and completing the file, the mustahik then received assistance in various forms, namely capital goods (basic necessities), financial assistance, business management training, and business assistance.(Paradise, 2025) However, the intensity of the assistance received was not uniform; Some informants receive direct training and guidance, while others only receive capital assistance without ongoing assistance.

At the program implementation stage, the most noticeable changes occurred in the aspect of business management. Informants who took part in the training began to implement simple financial records, especially recording sales and purchase transactions. Previously, the business was traditionally run without bookkeeping, so the owner did not know exactly the operating profit. After the program, they begin to recognize the flow of capital turnover, the number of goods

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entering and exiting, and daily income. Financial recording is the part of training that is most benefited by the majority of informants.

Economically, the initial impact of the program was mainly seen in the availability of stock of goods. With capital assistance in the form of merchandise, stalls become more complete so that consumer needs can be met. This condition increases the frequency of purchases and has an impact on increasing turnover. Almost all informants stated that sales increased after the program because the goods customers were looking for were available. The availability of stock also makes the business look more active, attracting local consumers.

The next impact is the increase in the family's ability to meet basic needs. Most informants admit that the program helps household economic stability. They are more likely to meet their food needs, children's school fees, and other routine expenses. However, the economic improvement that occurred is still at the level of basic needs fulfillment, not yet achieving a higher increase in welfare. The important thing that was also found was that almost all informants were not able to save. Business profits are directly used for family consumption needs and capital turnover. In other words, the increase in income has not been followed by the accumulation of economic assets. The scale of the business has also relatively not experienced significant expansion, so the business is still in the category of subsistence micro businesses.

In terms of marketing, the program does not provide a distribution network or a dedicated supplier. The mustahik still buy goods independently to the nearest wholesaler. The absence of marketing support causes business development to be highly dependent on the surrounding environment. As a result, the location of the business is an important factor in the success of the business. Informants who are in strategic locations experience a better increase in sales, while those on small roads or limited environments experience stagnant sales and even stock accumulation.

Arlina Dewita and Rana Kasmadewi are mustahik representatives in Pekanbaru who have succeeded in optimizing capital assistance to significantly increase the scale of their business. Before receiving assistance, their stalls often experienced stock shortages due to limited cash flow. After being intervened through the Z-Mart program, their daily turnover increased along with the completeness of the available goods.

The key to their success lies in the simple financial management discipline taught by the companions. They began separating the money from the sale from the money for kitchen purposes, a move that, although it may seem small, is crucial in the microeconomy. The increase in income within 1 to 3 years after the program shows that well-managed zakat capital is able to create stable economic independence. Hendra is a mustahik who receives assistance through the Riau Makmur program umbrella (in this context it intersects with Z-Chicken but has a Z-Mart mentoring pattern). His story shows that comprehensive assistance—not only capital but also operational installation support—can provide a turning point for the family's economic life. By focusing on one type of standardized product, Hendra is able to reach a wider market and increase confidence as an active economic actor. This is in line with Sen's theory that professional capabilities (*skills*) are instruments of freedom from poverty.

Pak Yuli's experience (through Toko Zahirah) provides valuable lessons about the external risks faced by micro-retail. Despite getting capital, Mr. Yuli had become a victim of fraud with the mode of "know the shop owner" which resulted in losses of millions of rupiah. This case highlights that the effectiveness of the program depends not only on capital, but also on "risk literacy". BAZNAS Riau responded to this by strengthening education for Z-Mart owners to be more vigilant of unknown buyers and not easily give debts for goods carelessly. This incident confirms that deprivation capabilities in the form of a lack of security information can damage the economic progress that has been achieved through zakat capital.

An informant from the Marpoyan Damai area, Pekanbaru, described the obstacles to the location as not strategic. Although the outlet has been transformed into a visually appealing Z-Mart, its location away from the main street limits the traffic of new consumers. This mustahik relies heavily on regular customers in the surrounding area, which is limited in number. Without digital marketing innovations or delivery services, their business growth tends to be stagnant compared to mustahik which is located in strategic locations.

Some of the main challenges faced by mustahik are relatively uniform, namely indebted buyers, less strategic business locations, competition with similar stalls, and low purchasing power of the surrounding community. Customer debt is a dominant problem because it hinders capital turnover. In addition, some businesses have even stopped operating due to external factors such as the pandemic or the owner's health condition.

Despite these limitations, almost all informants considered the Z-Mart program very helpful and hoped that the program would continue. They also provided input so that assistance was strengthened, especially in financial management and the use of business capital so that it would not run out for household consumption.

In general, the informants' picture shows a relatively homogeneous pattern: the program has improved business operational conditions and helped the family economy at the basic level, but has not been fully able to drive long-term economic independence. The program functions more as a subsistence economy strengthening than transforming businesses into growing micro enterprises.

Amartya Sen's Capabilities in Zakat Transformation

The management of zakat funds in Indonesia has fundamentally shifted from a charitative-consumptive paradigm to systematic productive economic empowerment. This transformation is driven by the urgent need to break the chains of poverty through increasing the economic capacity of the lower classes, which in the context of Islamic law is known as mustahik.(Gunawan, 2023) The National Amil Zakat Agency (BAZNAS) of Riau Province, as a non-structural government institution, has initiated various flagship programs under the umbrella of "Riau Makmur", one of which is the Z-Mart program. This program specifically targets micro-grocery stall owners in urban and semi-urban areas, such as Pekanbaru City and Kampar Regency, with the aim of increasing their existence and competitiveness in the midst of the onslaught of modern retail. (National Amil Zakat Agency, n.d.)

The effectiveness of this program is not only measured through the variable of income increase, but also through the expansion of individual capabilities as formulated in Amartya Sen's theory of human development.(Afifah, 2025) This study conducted an in-depth analysis of 30 mustahik as a core sample in the two regions, with special emphasis on the description of the answers of the six main mustahik profiles to explore a more nuanced field reality. Through this approach, it can be seen that there is a dialectic between the capital intervention provided by BAZNAS and the socio-religious structural obstacles that still shackle most of the mustahik in Riau.

In analyzing the effectiveness of the Z-Mart program, the use of Amartya Sen's capability theory provides a wider scope than just conventional revenue analysis.(Indarti, 2017) Sen defines capability as the real freedom that a person has to achieve various combinations of "functions"—that is, everything that is considered valuable to do or become something in his life.(Hick, 2012) For a mustahik in Pekanbaru or Kampar, having a stall full of stock of goods is not only about having commodities, but about the ability to participate in the local economy, ensure children's education, and maintain social dignity. Z-Mart's intervention through the distribution of capital for business goods and equipment acts as a *conversion factors* which helps mustahik turn resources into real capabilities.(Robeyns & Byskov, 2025) When BAZNAS provides neater shelves,

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attractive stall painting (rebranding), and digital recording system, it is actually expanding the "choice of functions" for mustahik. The effectiveness of this program is then assessed from the extent to which it is impossible to use the instrument to get out of the deprivation of capabilities that previously made them trapped in the circle of poverty.

In addition to the capability approach, this analysis also uses the CIBEST model (*Center of Islamic Business and Economic Studies*) which is a BAZNAS standard in measuring the impact of zakat.(Hafzan Anwar & Buana, 2024) This model divides the level of well-being into four quadrants based on the fulfillment of material and spiritual needs.

Quadran CIBEST	Mustahik Condition	Implications of the Z-Mart Program
Quadrant I (Prosperous)	Fulfilled materially (above the poverty line) and spiritually (active worship/infaq).	Mustahik has successfully graduated to become a new muzakki.
Quadrant II (Spiritual Poor)	Materially fulfilled but ignoring religious obligations.	Requires more intensive spiritual mentoring interventions.
Quadrant III (Material Poor)	Religious obedience but income below the minimum sufficiency standard (Had Kifayah).	Focus on additional business capital and marketing strategies.
Quadrant IV (Absolute Poor)	Failing economically and experiencing the degradation of spiritual values.	High risk of program failure; requires a thorough evaluation of feasibility.

Research on 30 mustahik in Riau showed positive movement from Quadrant III to Quadrant I, although there were several residual cases that were still held in Quadrant IV due to lack of commitment or uncontrolled external factors. The Z-Mart program in Riau Province is run with Standard Operating Procedures (SOP) which adopts the technical instructions of the Central BAZNAS but is adjusted to local characteristics. In Pekanbaru City and Kampar Regency, the process begins with the identification of potential beneficiaries who must meet the criteria of eight asnaf, especially the poor and the poor.

The process of determining mustahik beneficiaries of the Z-Mart program begins with the administrative stages and submission of proposals, namely mustahik candidates submit a simple proposal or fill out a registration form that has been provided by the Mustahik Service Division of BAZNAS Riau. This stage is the initial door to collect identity data, business profiles, and assistance needs submitted by prospective beneficiaries. After that, verification and field surveys were carried out by survey personnel by directly visiting the business location of mustahik candidates. At this stage, officers photograph the condition of the stalls, assess the business assets owned, and validate supporting documents such as the Certificate of Incapacity (SKTM) to ensure the suitability of administrative data with real conditions in the field. The results of the survey process are then further analyzed in the mustahik determination stage, namely by providing an assessment of the level of feasibility of prospective recipients based on economic conditions, business prospects, and the results of field verification. Based on the eligibility score, BAZNAS Riau further determined candidates who met the criteria as beneficiaries of the program with the status of "Z-Mart Merchant".(Paradise, 2025)(Nuraini et al., 2025)

In contrast to the consumptive zakat pattern that provides cash for food needs, Z-Mart provides assistance in the form of productive investment packages. In the Riau region, the total assistance per business point averaged Rp 25,000,000, which was distributed into several posts.

Composition Aids	Allocation of Funds (Estimate)	Implementation Details
Merchandise Stock	IDR 20,000,000	Purchase of basic necessities (basic necessities) through the Distribution Center or partner wholesale store.

Branding and Renovation	IDR 5,000,000	Painting the stall with special colors, installing Z-Mart nameplates, and providing identity t-shirts.
Business Equipment	Optional	Provision of shelves (*gondola*), cashier counters, or other specific equipment as needed.
Mentoring and Training	BAZNAS Operational Costs	Basic Leadership Training (LDK), financial management, and routine coaching.

Analysis of 30 mustahik samples in Kampar Regency and Pekanbaru City showed varying achievement figures but generally in the category of "Quite Effective" to "Very Effective". Quantitatively, most respondents experienced an increase in turnover of between 20% and 50% after the first six months of the program.

Data shows that the addition of capital of goods allows it to diversify products more widely. Warungs that previously only sold basic necessities are now able to provide additional items such as toiletries, school supplies, and credit. The expansion of this product variety is directly proportional to the increase in the number of customer visits.

However, this income growth is often not immediately followed by savings growth. Based on the theory of microfinance management, this is due to the high *Marginal Propensity to Consume* (MPC) in poor households.(Aqbar, 2024) The Islamic microeconomics equation describes this behavior as:

$$Y - z = C + S + I$$

Where Y is income, z is zakat/infaq, C is consumption, S is savings, and I is investment.[1] In many mustahik in Riau, the value C (consumption) often dominates the remaining income after deducting zakat, so that the value S (savings) and I (reinvestment in business capital) becomes very minimal.

Business Sustainability Barriers: The "*Kasbon*" Phenomenon and Bad Receivables

A classic obstacle that is still a scourge for the sustainability of Z-Mart in Riau is the culture of receivables or "kasbon". Most of the mustahik (about 70% of the sample) admitted that it was difficult to refuse neighbors who wanted to owe basic necessities. This causes capital turnover to be hampered. A classic obstacle that is still a serious challenge to the sustainability of the Z-Mart program in Riau Province is the strong practice of receivables or *kasbon* in community social relations. Most mustahik—about 70% of respondents—admitted that they had difficulty refusing requests from neighbors or relatives who wanted to pick up basic necessities with delayed payments. These requests are generally not based on a clear contract, but depart from considerations of social closeness, village solidarity, and the value of helping that has long been rooted in local culture.

On the one hand, the practice of kasbon is understood as a form of social empathy and an informal mechanism to help each other in limited economic conditions.(Alifah, 2022) However, in the context of micro businesses such as Z-Mart, the habit has significant economic consequences. Goods that go out without cash payment cause cash flow (*cash flow*) is unstable, so that business capital cannot be immediately reinvested for stock procurement. As a result, the availability of goods becomes limited, competitiveness decreases, and business profits are difficult to form optimally.

[1] *Ibid,.*

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Furthermore, mustahik as a business manager is in a dilemmatic position. Socially, they are worried that they will be considered indifferent to the environment if they reject the debt request, but economically they must maintain business sustainability. These social pressures are often more dominant than rational business considerations. In many cases, receivables are not recorded systematically, have no payment deadlines, and even partially end up as bad loans. This condition weakens capital accumulation and hinders the transformation of mustahik from aid recipients to independent business actors.(Paradise, 2025)

Thus, kasbon culture is not only a problem of financial management, but also a socio-cultural problem that affects the economic behavior of the community. Without mentoring strategies, financial literacy education, and the establishment of more structured transaction rules, this practice has the potential to continue to hinder capital turnover and ultimately threaten the sustainability of zakat-based economic empowerment programs such as Z-Mart.

The Impact of Bad Receivables	Consequences of Z-Mart	Mitigation Recommendations
Retained Capital in Customers	Mustahik does not have enough cash to buy back the stock of goods to the Distribution Center.	The implementation of the maximum debt limit policy (for example: IDR 50,000) and strict recording.
Stock Audit Difficulties	Many goods come out but the cash balance does not increase, causing differences during monitoring.	The use of a digital application system (POS) to track non-cash transactions.
Social Conflict	Tension when collecting debts can damage neighborly relationships.	Educate customers through the official banner of BAZNAS regarding the prohibition of debt on zakat funds.

The problem of bad receivables in the Z-Mart program not only has an impact on the financial aspect, but also raises interrelated managerial and social consequences. Bad receivables are one of the important indicators in assessing the success of the zakat-based economic empowerment program, because Z-Mart's main goal is to transform mustahik from recipients of assistance to independent micro business actors. When debt practices are not controlled, the empowerment function shifts back to the consumptive function.

The first impact is the retention of business capital in the hands of customers. In practice, some basic necessities are taken by consumers without cash payment. In accounting, the transaction is indeed recorded as receivable, but economically the business capital is no longer in the hands of the store manager. As a result, mustahik does not have enough cash to repurchase stock of goods to *the Distribution Center*. This condition creates a chain problem. The limited stock of goods makes the store look less complete than other stalls, so customers turn to competitors. In the end, turnover decreases, while receivables do not necessarily return. If this situation lasts for a long time, then Z-Mart will no longer function as a productive business, but only as a distribution channel for goods that do not generate capital turnover.

This problem shows that bad receivables are not only a technical problem of recording, but related to the financial structure of micro businesses. Small businesses rely heavily on daily cash turnover. When cash does not return in a short time, the ability to buy new goods decreases. This is where the need for mitigation in the form of debt restrictions arises. The application of the maximum debt limit, for example a small measurable nominal, aims to maintain a balance between social empathy and business continuity. With this limit, mustahik can still help customers, but not to the point of sacrificing the sustainability of their business. This policy needs to be accompanied by strict recording so that receivables have certainty of the amount and timing of payment.

The second impact is the difficulty of stock audits. The number of goods coming out without an increase in the cash balance causes a difference during the monitoring process. In the practice of micro business assistance, this condition often causes suspicion or confusion. Managers feel that stocks are running out quickly, but profits are not visible. Psychologically, this reduces business motivation because mustahik thinks that his business does not develop even though the store seems crowded. In fact, the main problem is the high level of uncontrolled non-cash transactions.

Audit difficulties also affect the accountability of the zakat program. Z-Mart is a trust fund-based business, so transparency is important. When the recording is not neat, the evaluation of the program becomes inaccurate. The third impact is the emergence of social conflicts. Debt collection in communities that have social closeness often causes tension. Mustahik is in a dilemmatic position: collecting debts means risking damaging neighboring relationships, but not collecting causes businesses to lose money. In many cases, personal relationships are prioritized so that the debt is left without certainty of payment. As a result, receivables turn into a permanent burden on the business.

This social conflict shows that Z-Mart's economic problems are actually also cultural problems. In societies with strong communal solidarity, stores are often seen as part of a help-to-help system, rather than a business entity. Therefore, the solution is not enough just with the internal rules of the store. Institutional legitimacy is needed. Mitigation recommendations in the form of customer education through official media, such as banners or announcements from BAZNAS, are important. When the prohibition of indebtedness to zakat funds is conveyed institutionally, the rejection of mustahik is no longer considered a personal decision, but a program policy. This helps maintain social relationships while protecting business sustainability.

Overall, bad receivables have an impact on three dimensions at once: financial, managerial, and social. Restrained capital disrupts business turnover, audit difficulties weaken accountability, and social conflicts hinder managers' assertiveness. Therefore, the handling must be comprehensive, including debt limiting, digitizing records, and educating the public. With an integrated approach, Z-Mart can not only maintain business sustainability, but also continue to carry out the social function of zakat without losing its productive character as a mustahik economic empowerment program.

Mentoring: A Bridge to Independence

Assistance is a differentiating variable between the Z-Mart program and simply providing capital assistance from conventional banks. In Riau Province, the role of community companions includes three main functions: facilitator, educator, and motivator. The results of the study revealed that the frequency of assistance in Pekanbaru and Kampar was not completely ideal. Although BAZNAS standards suggest personal assistance at least 6-12 times a year, in the field there are often only 1-2 meetings due to the limited number of accompanying personnel compared to the number of mustahik assisted.

This condition results in mustahik often feeling "released" after the initial capital is given. As a result, when facing technical obstacles such as damage to goods or price competition with nearby minimarkets, mustahik tends to revert to the old inefficient management pattern. Digital literacy is also a significant obstacle, where the use of financial recording applications is often abandoned because it is considered too complicated for mustahik over 45 years old.

The mentoring materials provided by BAZNAS Riau in the mustahik economic empowerment program are designed to strengthen the business capacity of beneficiaries in a practical and sustainable manner. The assistance includes several important aspects, namely the pareto assessment of best-selling goods to help mustahik identify the products that contribute the

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largest turnover so that stock availability can be prioritized for the goods that consumers are most interested in.(Paradise, 2025) In addition, mustahik is also guided in the display and arrangement of products, namely arranging the layout of merchandise so that it looks neater, attractive, and easy to reach for buyers, so that it can increase the attractiveness of stalls. Another aspect that is emphasized is business recording, in the form of simple bookkeeping training so that mustahik is able to record financial inflows and outflows and monitor daily business profits in a more measurable manner. No less important, mentoring also includes hospitality and customer service, namely coaching on how to serve consumers in a friendly, polite, and communicative manner as one of the competitive advantages of traditional stalls in the midst of increasingly fierce retail business competition. Mustahik who consistently follows the direction of the companion shows a higher level of business resilience. The transformation of the mindset from a "subsistence trader" to a "retail entrepreneur" is a very valuable achievement of non-material capabilities.

There is a difference in the characteristics of program effectiveness between urban areas (Pekanbaru) and semi-urban/rural areas (Kampar). In the city of Pekanbaru, the main challenge is the very dense retail competition and the consumer lifestyle that demands speed and comfort. Z-Mart outlets in Pekanbaru have to compete with price and cleanliness strategies with modern franchise outlets.[4]

Meanwhile, in Kampar Regency, the obstacles are more logistical and access to the supply of goods. However, the advantage in Kampar is higher customer loyalty due to strong family and social ties. The Z-Mart program in Kampar is often a micro-economic hub at the village level, where stall owners not only act as sellers but also as agents of distributing information to the surrounding community.

Based on the analysis of the results of 30 mustahik and in-depth analysis of six key informants, the effectiveness of the Z-Mart BAZNAS program in Riau Province in improving economic capabilities can be summarized into several crucial points; The effectiveness of the Z-Mart BAZNAS program in Riau Province in Kampar Regency and Pekanbaru City has shown transformative results for the economic life of the Mustahik, but it still requires systematic strengthening to ensure sustainability. The program successfully expands the economic capabilities of individuals, allowing them to have greater agency over their family's financial future.

5. Conclusion

The Z-Mart BAZNAS program in Riau Province has proven to make a real contribution to strengthening the mustachik economy, especially in the operational aspects of business and the fulfillment of basic family needs. Goods capital assistance, management training, and business assistance are able to improve stock availability, increase transaction frequency, and increase daily turnover. The majority of beneficiaries have experienced changes in economic behavior, especially starting to implement simple financial records and separating part of business financial functions from household needs. Thus, this program is effective as a *business strengthening instrument* for micro businesses that were previously stagnant. However, this effectiveness is still at the stage of increasing the subsistence economy, not yet fully achieving long-term economic independence. Mustahik is generally not able to form savings or accumulate productive assets, because the increase in income is still absorbed for family consumption and capital turnover. Structural obstacles such as customer debt culture, less strategic business locations, low people's purchasing power, and limited risk literacy also hamper business growth. Reviewed through Amartya Sen's capability approach, Z-Mart has expanded mustahik economic freedom by increasing the ability to participate in local economic activities and maintain the social dignity of the family. The movement of some mustahik from material poor conditions to more prosperous conditions shows the initial success of the program, although the transformation towards new muzakki still requires strengthening mentoring, financial literacy, and marketing innovations so that the sustainability of economic empowerment can be achieved more stably.

The success of mustahik economic empowerment through the Z-Mart program is highly determined by the program's ability to overcome obstacles to business sustainability and strengthen mentoring. The main challenges stem from the practice of cash flow which causes retained capital, unstable cash flow, and the emergence of bad receivables that hinder business turnover. This problem is not only financial, but also socio-cultural because it is related to community solidarity. Without adequate transaction management and financial literacy, the productive function of zakat has the potential to return to being consumptive. Mentoring has proven to be a key differentiating factor between ordinary capital assistance and empowerment. Mustahik who received intensive guidance showed business resilience, a change in business mindset, and improved management skills. In addition, the involvement of the mosque UPZ strengthens supervision, spiritual guidance, and community social capital. Overall, Z-Mart's success strategy lies in the integration of financial capital, sustainable mentoring, and community support so that the transformation of mustahik towards economic independence can take place steadily and sustainably

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