

From Charity to Economic Empowerment: Mapping the Transformation of Productive Zakat in Indonesia

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Abstract: This study synthesizes the literature on the shift from charity-oriented zakat distribution toward empowerment-oriented and productive zakat within the framework of economic empowerment and sustainability, employing a PRISMA-based Systematic Literature Review (SLR) methodology. Literature searches were conducted across the Google Scholar, OpenAlex, Crossref, and Scopus databases, harvested using the Publish or Perish retrieval software, yielding 1,536 identified articles and 15 final articles meeting the inclusion criteria. Analysis using VOSviewer with a co-occurrence approach produced four dominant thematic clusters: poverty alleviation and economic growth, productive economic empowerment, zakat governance and distribution, and local institutional context. The reviewed literature indicates that productive zakat is frequently reported as effective in enhancing the welfare and economic independence of mustahiq (zakat recipients) through empowerment, business financing, and sustained mentorship, although most of these findings remain cross-sectional and have not been tested longitudinally. Nevertheless, zakat practice remains dominated by a consumptive charity approach that has not addressed the structural roots of poverty. Research gaps were identified in the minimal integration of charity–empowerment frameworks, the weakness of longitudinal studies, and limited evaluation of program governance. This study proposes an integrative zakat transformation model that links charity, empowerment, and productive zakat within a single sustainable framework, thereby advancing economic inclusion and structural poverty alleviation in Indonesia.

Keywords: productive zakat; empowerment; islamic social finance; economic empowerment.

Introduction

Poverty and social inequality remain fundamental challenges in Indonesia's economic development. Statistics Indonesia (BPS) data indicate that the poverty rate declined from 9.78% in 2020 to 8.47% in March 2025 and approximately 8.25% in September 2025.¹ However, this decline has been relatively slow and does not yet reflect inclusive development. The Gini ratio of 0.375 in 2025 further

¹ BPS, "Indonesia's Poverty Rate Declined to 8.47% in March 2025," www.bps.go.id, 2025, <https://www.bps.go.id/id/pressrelease/2025/07/25/2518/persentase-penduduk-miskin-maret-2025-turun-menjadi-8-47-persen->.

demonstrates that income distribution inequality remains a structural issue.² These figures indicate a gap between economic growth and equitable welfare, particularly among vulnerable groups.

Within this broader poverty and inequality context, zakat, and productive zakat in particular, has attracted growing academic attention as a mechanism for economic empowerment rather than mere charity. The literature that directly examines productive zakat, however, has not clearly established how, or under what institutional conditions, the shift from a charity orientation to a productive orientation actually occurs;³ most existing studies describe productive zakat's potential in general terms without specifying the governance mechanisms, monitoring practices, or institutional arrangements that make this shift possible.⁴ This is the specific scientific problem this study addresses: not whether zakat can support economic empowerment in principle, a point on which the literature already broadly agrees, but how the transformation from charity-oriented to productive, empowerment-oriented zakat management is conceptualized, evidenced, and modeled across existing studies.

Indonesia's economic growth of approximately 5.11% in 2025 has not yet exerted a significant impact on poverty reduction.⁵ This phenomenon reflects a condition of growth without equity, necessitating instruments that not only promote growth but also strengthen equity and social inclusion.

Within this context, zakat as a component of Islamic social finance holds significant strategic potential. The National Zakat Agency (BAZNAS) estimates annual national zakat potential at IDR 327 trillion, yet actual collection remains far below this figure.⁶ Nevertheless, zakat collection increased from approximately IDR 10.2 trillion in 2020 to over IDR 22 trillion in 2024,⁷ and in 2025 contributed to

² BPS.

³ Gusri Efendi, "Challenges and Opportunities of Productive Zakat Empowerment in Indonesia: A Literature Review and Problem Tree Analysis," *ITQAN: Journal of Islamic Economics, Management, and Finance* 4, no. 2 (2025): 210–23, <https://doi.org/10.57053/itqan.v4i2.116>.

⁴ Millennial Arkinto Firdausa and Usnan Usnan, "Analysis of the Effectiveness of Productive Zakat Distribution (Study on BAZNAS Surakarta City)," *Journal of Economics and Business Research (JUEBIR)* 2, no. 2 (2023): 133–41, <https://doi.org/10.22515/juebir.v2i2.7847>.

⁵ BPS, "Poverty Line, Number, and Percentage of Poor Population, 2025 - Statistical Table," www.bps.go.id, 2026, <https://www.bps.go.id/id/statistics-table/3/ZG1oc2JVcHZhVkpSVDFscmQxTTVTMWxqT1hwMFVUMDkjMw==/garis-kemiskinan--jumlah--dan-persentase-penduduk-miskin--2023.html?year=2025>.

⁶ Kurnia Yunita Rahayu, "Potential Zakat of Rp 327 Trillion, Collected Only Rp 41 Trillion," www.kompas.id, 2025, <https://www.kompas.id/artikel/potensi-zakat-rp-327-triliun-yang-terkumpul-baru-rp-41-triliun>.

⁷ BAZNAS, "Report on the Management of National Zakat at the End of 2025" (Jakarta, 2026), <https://baznas.go.id/laporan-zakat-nasional>.

poverty alleviation for approximately 302,994 individuals.⁸ National ZIS-DSKL collection continued to grow to approximately IDR 44.7 trillion by the end of 2025, a 9.54% year-on-year increase, with distribution and utilization reaching IDR 44.3 trillion and benefiting an estimated 43.7 million mustahiq nationwide.⁹

BAZNAS has since set a national collection target of IDR 67 trillion for 2026, a figure that, while nearly 50% higher than 2025 realization, still represents only about one-fifth of the estimated national potential.¹⁰ Notably, the number of registered muzaki (zakat payers) declined over the same period, from approximately 31.5 million to 28.7 million individuals, even as total nominal collection rose.¹¹ This divergence suggests unresolved structural issues in zakat mobilization rather than a simple growth story.

More directly relevant to this study, official 2025 distribution data show that economic empowerment programs, the category most closely associated with productive zakat, received only around IDR 731 billion of national disbursement, compared with IDR 9.3 trillion channeled through the consumptive fakir-miskin asnaf category, even though the economic category recorded the fastest growth in the number of beneficiaries reached of any program area.¹² This demonstrates that, notwithstanding the conceptual prominence productive zakat has gained in the academic literature, its footprint in actual national zakat practice remains comparatively small, fast-growing, yet still marginal relative to overall national zakat expenditure. This is precisely the empirical gap this study addresses.

Theoretically, zakat functions as a wealth redistribution mechanism that affects social inclusion and economic access for vulnerable groups. Several studies affirm the strategic role of zakat in broadening economic inclusion and supporting sustainable development.¹³¹⁴¹⁵ Recent literature also reveals growing global

⁸ BAZNAS, "Zakat Management Performance Increases, BAZNAS Succeeds in Reducing Poverty in Indonesia," [baznas.go.id](https://baznas.go.id/news-show/Kinerja_Pengelolaan_Zakat_Meningkat%2C_BAZNAS_Berhasil_Tekan_Angka_Kemiskinan_di_Indonesia/3813), 2026, https://baznas.go.id/news-show/Kinerja_Pengelolaan_Zakat_Meningkat%2C_BAZNAS_Berhasil_Tekan_Angka_Kemiskinan_di_Indonesia/3813.

⁹ BAZNAS, "Report on National Zakat Management at the End of 2025."

¹⁰ BAZNAS, "BAZNAS Strengthens ZIS Collection Strategy Through UPZ Optimization to Zakat Digitization," [baznas.go.id](https://baznas.go.id/news-show/BAZNAS_Perkuat_Strategi_Penghimpunan_ZIS_Lewat_Optimalisasi_UPZ_hingga_Digitalisasi_Zakat/3302), September 3, 2025, https://baznas.go.id/news-show/BAZNAS_Perkuat_Strategi_Penghimpunan_ZIS_Lewat_Optimalisasi_UPZ_hingga_Digitalisasi_Zakat/3302.

¹¹ BAZNAS, "Report on National Zakat Management at the End of 2025."

¹² BAZNAS.

¹³ Habib Ahmed, *Role of Zakah and Awqaf in Poverty Alleviation*, 2004, <https://isdbinstitute.org/product/role-of-zakah-and-awqaf-in-poverty-alleviation/>.

¹⁴ Ascarya Ascarya, "The Role of Islamic Social Finance during Covid-19 Pandemic in Indonesia's Economic Recovery," *International Journal of Islamic and Middle Eastern Finance and Management* 15, no. 2 (September 17, 2021): 386–405, <https://doi.org/10.1108/IMEFM-07-2020-0351>.

¹⁵ Mohd Zaid Mustafar et al., "A General Bibliometric and Conceptual Structure Approach to Global Trend on Poverty Research in Islam Using Biblioshiny," *Millah: Journal of Religious Studies* 24, no. 2 (2025): 803–34, <https://doi.org/10.20885/millah.vol24.iss2.ar8>.

attention to zakat as an instrument of poverty alleviation, particularly within the context of Islamic social finance.¹⁶¹⁷¹⁸ Empirically, Beik and Arsyianti demonstrated that zakat can reduce poverty both materially and spiritually.¹⁹ However, the practice of zakat management in Indonesia continues to be dominated by a consumptive charity approach that has not addressed the structural roots of poverty, with governance limitations, monitoring deficiencies, and low literacy as the primary constraints. This confirms, at the level of national practice, the specific gap in the productive zakat literature identified above: broad claims about zakat's empowerment potential are not yet matched by clear evidence on the institutional conditions under which the shift toward productive zakat actually takes place.²⁰²¹

Although various studies have examined zakat from diverse perspectives, several research gaps remain inadequately addressed. First, most research remains partial and has not constructed an integrative framework that comprehensively links the empirical and normative dimensions of zakat.²²²³ Second, few studies have explicitly modeled the transformation mechanism from a charity approach toward empowerment through productive zakat within a systematic conceptual framework.²⁴²⁵ Third, longitudinal studies measuring the sustainability of productive zakat's impact on mustahiq economic mobility remain very limited,

¹⁶ Almabrok F Ahmid, "Islamic Finance'S Role in Social Equity and Poverty Alleviation: Trends and Gaps," *Journal of Islamic Monetary Economics and Finance* 11, no. 4 (2025): 859–92, <https://doi.org/10.21098/jimf.v11i4.2611..>

¹⁷ Putri Wahyuni and Ries Wulandari, "Zakat and Poverty Alleviation in Muslim Countries: A Biblioshiny Application," *Journal of Islamic Economics Lariba* 10, no. 1 (2024): 205–30, <https://doi.org/10.20885/jielariba.vol10.iss1.art12>.

¹⁸ Husna Karima et al., "Empowering The Informal Economy Through Islamic Social Finance: Insights from Islamic Economic Principles for Inclusive Development," *At-Taradhi: Journal of Economic Studies* 16, no. 1 (2025): 14–33, <https://doi.org/10.18592/taradhi.v16i1.16301>.

¹⁹ Irfan Syauqi Beik and Laily Dwi Arsyianti, "Measuring Zakat Impact on Poverty and Welfare Using Cibest Model," *Journal of Islamic Monetary Economics and Finance* 1, no. 2 (2016): 141–60, <https://doi.org/10.21098/jimf.v1i2.524>.

²⁰ Millennial Arkinto Firdausa and Usnan Usnan, "Analysis of the Effectiveness of Productive Zakat Distribution (Study on BAZNAS Surakarta City)," *Journal of Economics and Business Research (JUEBIR)* 2, no. 2 (2023): 133–41, <https://doi.org/10.22515/juebir.v2i2.7847>.

²¹ Wulan Wulan et al., "An Analysis of Public Knowledge of Productive Zakat," *Indonesian Journal of Social Science* 4, no. 1 (2023): 16–22, <https://doi.org/10.36418/jiss.v4i1.763>.

²² Arif et al., "A Systematic Literature Review of Productive Zakat Models," *International Journal of Zakat* 9 (Special (2024): 71–85, <https://doi.org/10.37706/ijaz.v9iSpecial.520>.

²³ Ismail et al., "Productive Zakat as a Financial Instrument In Economic Empowerment in Indonesia: A Literature Study," *Internasional Journal of Economic, Business, Accounting, Agriculture Management and Sharia Administration* 2, no. 1 (2022): 83–92, <https://doi.org/10.54443/ijebas.v2i1.122>.

²⁴ Efendi, "Challenges and Opportunities of Productive Zakat Empowerment in Indonesia: A Literature Review and Problem Tree Analysis."

²⁵ Dwi Febri and Yolanda Syukri, "Productive Zakat between Self-Reliance and Capitalistic Rationality : An Islamic Economic Philosophy Perspective," *El-Kahfi: Journal Of Islamics Economics* 6, no. 02 (2025): 518–32, <https://doi.org/10.58958/elkahfi.v6i02.620>.

meaning most findings constitute snapshot analyses only.²⁶²⁷ Fourth, governance aspects and program sustainability evaluation have not received proportional attention in the literature.²⁸²⁹ Fifth, bibliometric studies based on co-occurrence to map trends and research clusters in zakat remain relatively rare, particularly within the Indonesian context.³⁰

Accordingly, this study aims to construct a literature synthesis that integrates the charity and empowerment approaches within the productive zakat framework through a PRISMA-based Systematic Literature Review (SLR) and bibliometric analysis using VOSviewer. It is anticipated that this study will address these gaps and offer a more integrative, systemic model of zakat transformation oriented toward the sustainable economic independence of mustahiq.

Methods

This study combines two distinct but complementary methods: a PRISMA-based Systematic Literature Review (SLR) for article selection and qualitative synthesis, and a bibliometric co-occurrence analysis using VOSviewer for mapping thematic structure across the selected corpus. The SLR component governs how articles were identified, screened, and synthesized narratively, while the VOSviewer component is applied afterward, on the same 15-article corpus, to visualize keyword co-occurrence patterns; the two methods therefore serve different analytical purposes and are reported separately below. This study employs the Systematic Literature Review (SLR) method to systematically identify, select, and synthesize prior research, thereby obtaining relevant and comprehensive scientific evidence.³¹ The SLR approach was selected for its capacity to map the development of the literature in a structured manner and minimize selection bias compared to conventional literature reviews. Literature searches were conducted across the Google Scholar, OpenAlex, Crossref, and Scopus databases, harvested using the Publish or Perish retrieval software with

²⁶ Muhammad Khotib, M Masrukhan, and Sties Putera Bangsa Tegal Corresponding Author, "Effectiveness of Productive Zakat in Economic Empowerment of Mustahik," *International Journal of Advanced Technology and Social Sciences (IJATSS)* 3, no. 2 (2025): 245–62, <https://doi.org/10.59890/ijatss.v3i2.323>.

²⁷ Nadia Nuril Ferdaus, "Zakat Utilizing in Poverty Alleviation (Case Study: Dompot Dhuafa Yogyakarta)," *Journal of Theoretical and Applied Sharia Economics* 10, no. 5 (2023): 455–66, <https://doi.org/10.20473/vol10iss20235pp455-466>.

²⁸ Firdausa and Usnan, "Analysis of the Effectiveness of Productive Zakat Distribution (Study on BAZNAS Surakarta City)."

²⁹ Wulan et al., "An Analysis of Public Knowledge About Productive Zakat."

³⁰ Wahyuni and Wulandari, "Zakat and Poverty Alleviation in Muslim Countries: A Biblioshiny Application."

³¹ Jorge Pérez et al., "Systematic Literature Reviews in Software Engineering—Enhancement of the Study Selection Process Using Cohen's Kappa Statistic," *Journal of Systems and Software* 168 (2020): 110657, <https://doi.org/10.1016/j.jss.2020.110657>.

combinations of the keywords ‘productive zakat,’ ‘consumptive zakat,’ ‘charity,’ ‘empowerment,’ and ‘Islamic social finance,’ connected through Boolean AND and OR operators. The search was restricted to articles in Indonesian and English, with no lower publication-year bound imposed at the search stage; the final corpus, after screening, comprises articles published between 2017 and 2026.

The selection process followed PRISMA guidelines encompassing the stages of identification, screening, eligibility, and inclusion.³² Inclusion and exclusion criteria were explicitly defined as presented in Table 1.

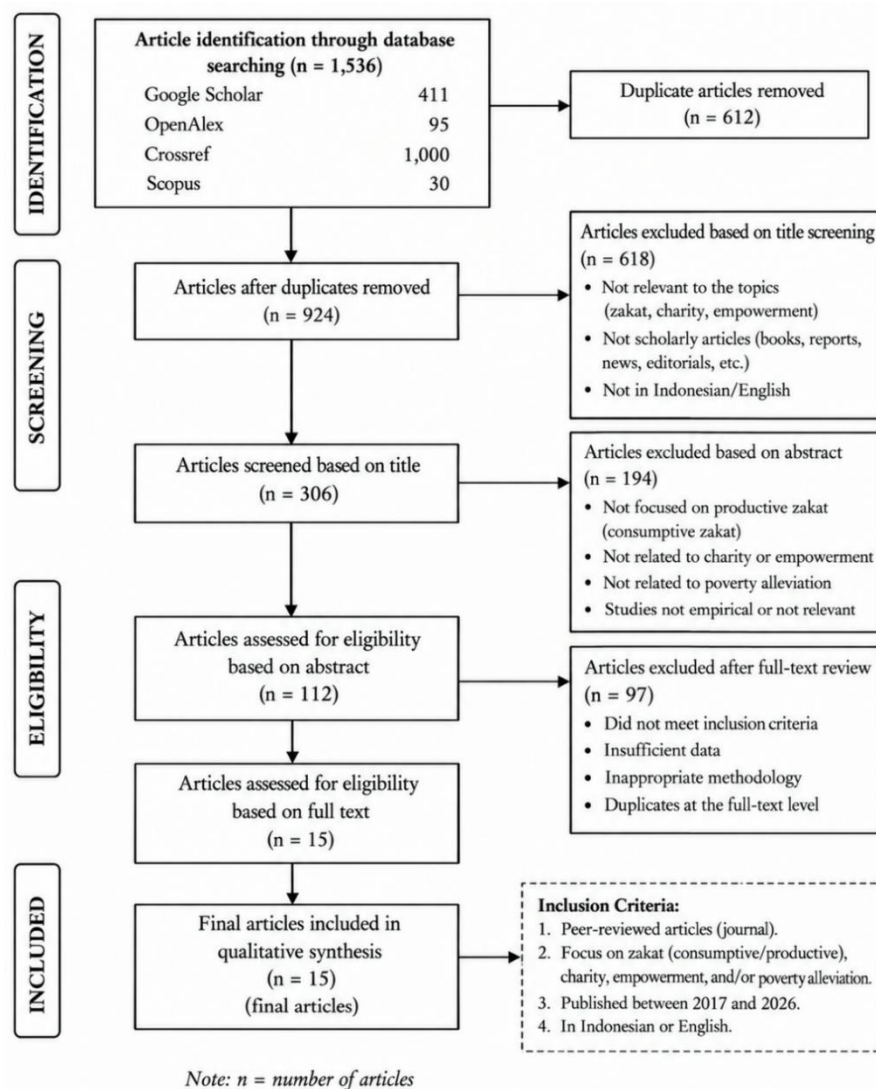
Table 1
Inclusion and Exclusion Criteria

Criterion	Inclusion	Exclusion
Publication Year	2017–2026	Outside this year range
Language	Indonesian and English	Other languages
Topic	Productive zakat, consumptive zakat, charity, empowerment, and Islamic social finance	Not relevant to the research topic
Document Type	Peer-reviewed journal articles	Conference proceedings, theses, books, and opinion articles
Accessibility	Full-text available	Abstract only
Research Context	Empirical and conceptual studies on zakat	General Islamic finance studies without a zakat focus

Of 1,536 articles identified from Google Scholar (411), OpenAlex (95), Crossref (1,000), and Scopus (30), 612 articles were removed due to duplication, leaving 924 articles for screening. Title screening eliminated 618 irrelevant articles, leaving 306. At the eligibility stage, abstract screening excluded 194 articles, yielding 112 articles for full-text review. After eliminating 97 articles for not meeting inclusion criteria, incomplete data, inappropriate methods, and full-text duplication, 15 final articles were included in the qualitative synthesis. The complete selection process is presented in Figure 1.

³² David Moher et al., “Preferred Reporting Items for Systematic Reviews and Meta-Analyses: The PRISMA Statement,” *Journal of Clinical Epidemiology* 62, no. 10 (2009): 1006–12, <https://doi.org/10.1016/j.jclinepi.2009.06.005>.

Figure 1
Journal Search Process - PRISMA Flow Diagram



Data analysis was conducted using VOSviewer with a keyword co-occurrence approach to map inter-topic relationships and identify thematic clusters in the zakat literature. The minimum occurrence threshold was set at 2, given the limited corpus size (n = 15); a higher threshold would risk eliminating relevant keywords and producing an overly sparse network.³³

Results and Discussion

³³ Nees Jan van Eck and Ludo Waltman, "Software Survey: VOSviewer, a Computer Program for Bibliometric Mapping," *Scientometrics* 84, no. 2 (2010): 523–38, <https://doi.org/10.1007/s11192-009-0146-3>.

Characteristics and Findings of the Selected Studies

The results are presented in two complementary stages. First, the findings from the 15 articles included in the systematic literature review are summarized to identify the main themes, methods, and reported outcomes of productive zakat research. Second, a VOSviewer co-occurrence analysis is used to map the thematic structure of the selected literature and identify the dominant research clusters.

Table 2
Findings of Selected Journals

No	Author	Title	Method	Research Focus	Findings
1	Fitriani (2025) ³⁴	Does Zakat as an Islamic Social Finance Instrument Maintain Public Purchasing Power?	Literature Review (PRISMA)	Zakat and public purchasing power	Zakat increases consumption, maintains purchasing power, and strengthens mustahiq economic independence through a multiplier effect
2	Mubarak (2025) ³⁵	Zakat as Wealth Distribution	Qualitative (Library Study)	Zakat and wealth distribution	Zakat as a redistribution tool enhances welfare and social justice
3	Husna Karima (2025) ³⁶	Empowering the Informal Economy Through Islamic Social Finance: Insights from	Descriptive- Qualitative (Literature Review & Content Analysis)	Empowerment of the informal economy through Islamic social finance (ZISWAF)	ZISWAF promotes economic inclusion and sustainable growth

³⁴ Fitriani Fitriani, Abd. Wahab, and Sri Herianingrum, "Does Zakat As an Islamic Social Finance Instrument, Maintain Public Purchasing Power?," *Airlangga International Journal of Islamic Economics and Finance* 8, no. 02 (2025): 100–122, <https://doi.org/10.20473/aijief.v8i02.71229>.

³⁵ Sahrum Mubarak, "Zakat as the Distribution of Sahrum Mubarak's Wealth," *Journal of Social Sciences Research* 03 (2025): 3025–6704, <https://doi.org/10.5281/zenodo.15814200>.

³⁶ Husna Karima et al., "Empowering The Informal Economy Through Islamic Social Finance: Insights from Islamic Economic Principles for Inclusive Development."

		Islamic Economic Principles for Inclusive Development			
4	Hamid (2024) ³⁷	Professional Zakat and Social Transformation: An Analysis of the Economic Empowerment Policy of the Baitul Maal Foundation of Bank Rakyat Indonesia (YBM BRI)	Qualitative (Interviews & Documentation)	Role of professional zakat in economic empowerment	Training, capital, and mentorship increase economic independence
5	Khatima (2024) ³⁸	Productive Zakat Law Implementation in Mentor Empowerment for Entrepreneurial Character Building and Mustahiq Empowerment	Qualitative (Library Study & Descriptive Analysis)	Law and implementation of productive zakat in mustahiq empowerment	Financing and mentoring schemes improve mustahiq welfare

³⁷ Ahmad Munir Hamid, Sirajul Arifin, and Ishfaq Ahmed, "Professional Zakat and Social Transformation: An Analysis of The Economic Empowerment Policy of The Baitul Maal Foundation of Bank Rakyat Indonesia (YBM BRI)," *Ikonomics* 9, no. 1 (2024): 111, <https://doi.org/10.24042/ijebi.v9i1.22783>.

³⁸ Husnul Khatimah, Nuradi Nuradi, and Jaih Mubarak, "Productive Zakat Law Implementation in Mentor Empowerment for Entrepreneurial Character Building and Mustahiq Empowerment," *Indonesian Journal of Islamic Economics and Finance* 4, no. 2 (2024): 273–88, <https://doi.org/10.37680/ijief.v4i2.6213>.

6	The Master (2025) ³⁹	Challenges and Opportunities of Productive Zakat Empowerment in Indonesia: A Literature Review and Problem Tree Analysis	Mixed-Methods (Literature Review, Keyword Coding, Causal Mapping)	Implementation of productive zakat and mustahiq empowerment in Indonesia	Governance, digitalization, and collaboration are needed for optimization
7	Febri 7 Syukri (2025) ⁴⁰	Productive Zakat between Self-Reliance and Capitalistic Rationality: An Islamic Economic Philosophy Perspective	Critical Literature Review (Normative-Philosophical + Empirical Analysis)	Productive zakat from an Islamic economic philosophy perspective	Productive zakat is effective when accompanied by institutional design and mentorship
8	Chuzaimarus Saadah, Az Zahra Aulia Salsabila (2024) ⁴¹	Productive Zakat and Women's Empowerment for Inclusive Economy: Sharia Economic Law and Social Fiqh in Indonesia	Qualitative	Zakat and women's empowerment	Productive zakat reduces gender inequality and enhances economic inclusion

³⁹ Efendi, "Challenges and Opportunities of Productive Zakat Empowerment in Indonesia: A Literature Review and Problem Tree Analysis."

⁴⁰ Febri and Syukri, "Productive Zakat between Self-Reliance and Capitalistic Rationality : An Islamic Economic Philosophy Perspective."

⁴¹ Dwi Khalimah Chuzaimatus Saadah, Az Zahra Aulia Salsabila, "Productive Zakat and Women's Empowerment for an Inclusive Economy: Sharia Economic Law and Social Fiqh in Indonesia," *Mu'amalah Journal of Sharia Economic Law* 3, no. 1 (2024): 306–12, <https://doi.org/10.32332/muamalah.v3i1.9248>.

9	Arif (2024) ⁴²	A Systematic Literature Review of Productive Zakat Models	SLR (PRISMA)	Productive zakat models	Four effective zakat models reduce poverty and improve equity
10	Ismail (2022) ⁴³	Productive Zakat as a Financial Instrument in Economic Empowerment in Indonesia: A Literature Study	Literature Study	Zakat as an economic instrument	Productive zakat improves welfare and reduces poverty
11	Anal (2026) ⁴⁴	Optimizing Productive Zakat for Economic Empowerment: Evidence from BAZNAS Microfinance Models	Qualitative	Zakat and microfinance	Zakat increases economic independence through training and mentorship
12	Khotib (2025) ⁴⁵	Effectiveness of Productive Zakat in Economic Empowerment of Mustahik	Qualitative	Effectiveness of productive zakat	Zakat increases income, though literacy and access challenges persist

⁴² Arif et al., "A Systematic Literature Review of Productive Zakat Models."

⁴³ Ismail et al., "Productive Zakat as a Financial Instrument In Economic Empowerment in Indonesia: A Literature Study."

⁴⁴ Sari Damayanti, Moh Najib, and Sri Dewi Anggadini, "Optimizing Productive Zakat for Economic Empowerment : Evidence from BAZNAS Microfinance Models," *Scientific Journal of Unit Management* 14, no. 1 (2026): 1553–66, <https://doi.org/10.37641/jimkes.v14i1.4932>.

⁴⁵ Khotib, Masrukhan, and Putera Bangsa Tegal Corresponding Author, "Effectiveness of Productive Zakat in Economic Empowerment of Mustahik."

13	- Stuart O'Brien (2017) ⁴⁶	Management of Productive Zakat as an Instrument for Improving Community Welfare	Qualitative	Management of productive zakat	Productive zakat improves welfare and transforms mustahiq into muzakki
14	Urwatul Wutsqah (2021) ⁴⁷	Productive Zakat for Community Empowerment: An Indonesian Context	Qualitative	Zakat and community empowerment	Productive zakat management improves the economy and reduces poverty
15	Nadia Nuril Ferdaus (2023) ⁴⁸	Zakat Utilizing in Poverty Alleviation	Mixed Methods	Zakat and poverty alleviation	Productive zakat improves welfare effectively, efficiently, and sustainably

The 15 selected articles most frequently report productive zakat as an empowerment-oriented instrument, in contrast to consumptive zakat, which is more often framed as a short-term charity instrument for wealth redistribution; the strength and consistency of these claims are evaluated further in the Discussion. All articles were published between 2017 and 2026 and employ diverse methods ranging from qualitative and literature studies to mixed methods.

VOSviewer Analysis

To map trends and thematic clusters in the zakat literature, co-occurrence analysis was conducted using VOSviewer on the keywords of 15 selected articles. The full visualization is presented in Figure 2.

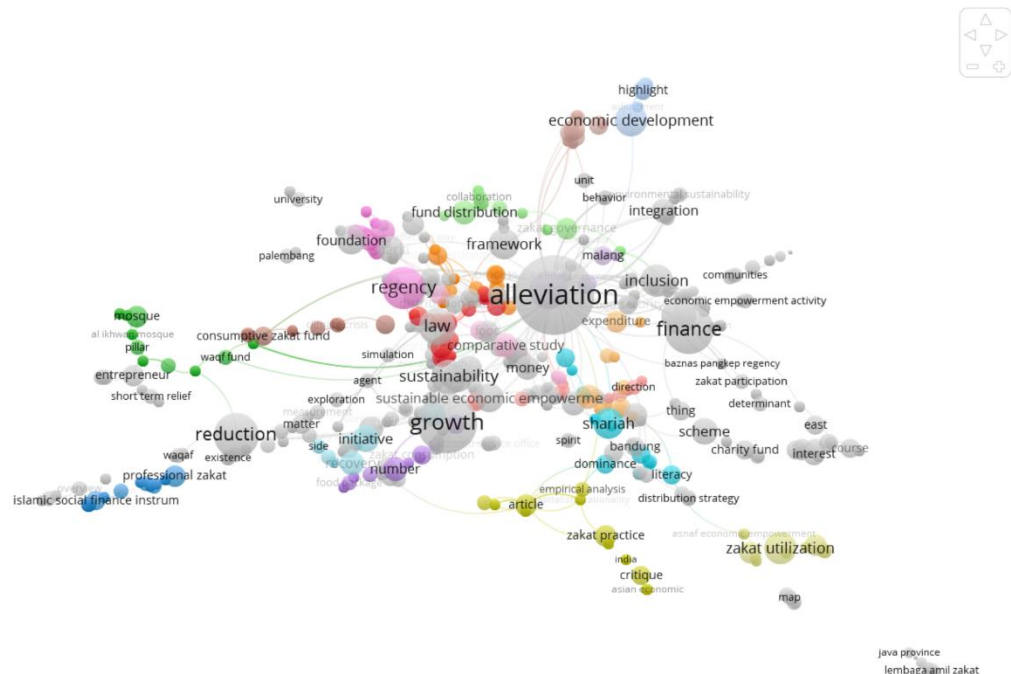
Figure 2

⁴⁶ Maltuf Fitri, "Productive Zakat Management as an Instrument to Improve the Welfare of the People," *Economica: Journal of Islamic Economics* 8, no. 1 (2017): 149–73, <http://dx.doi.org/10.21580/economica.2017.8.1.1830>.

⁴⁷ Urwatul Wutsqah, "Productive Zakat for Community Empowerment: An Indonesian Context," *Journal of Sharia Economics* 3, no. 1 (2021): 1–14, <https://doi.org/10.35896/jse.v3i1.179>.

⁴⁸ Nadia Nuril Ferdaus, "Zakat Utilizing in Poverty Alleviation (Case Study: Dompét Dhuafa Yogyakarta)."

VOSviewer Visualization



Based on Figure 2, the analysis produced four dominant thematic clusters summarized in Table 3.

Table 3

Productive Zakat Research Theme Clusters Based on Co-Occurrence Analysis

Cluster	Theme	Dominant Keywords	Network Position
1	Poverty Alleviation and Economic Growth	alleviation, growth, finance, inclusion, reduction	Network center
2	Productive Economic Empowerment	sustainability, empowerment, entrepreneur, waqf fund, consumptive zakat fund, short-term relief	Center-left
3	Zakat Governance and Distribution	zakat utilization, distribution strategy, literacy, shariah, zakat practice	Right-lower periphery

4	Institutional and Local Context	Islamic social finance instrument, professional zakat, regency, foundation, fund distribution	Left periphery
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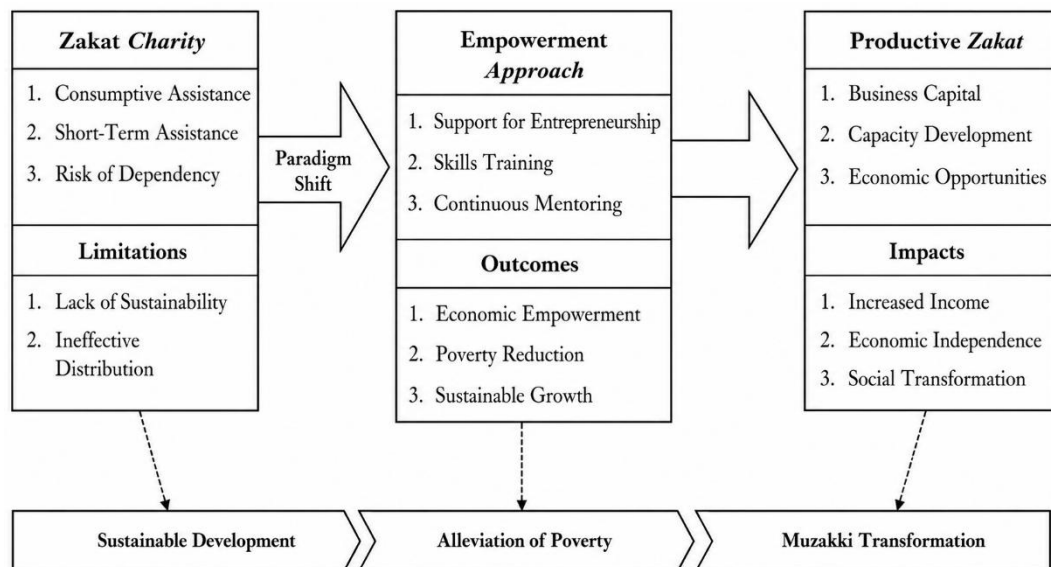
With reference to Table 3, the keywords alleviation, growth, and finance occupy central positions with the largest node sizes, signifying the dominant role of zakat in poverty alleviation and economic growth. The second cluster reflects the development of productive zakat through the keywords sustainability and entrepreneur, with the emergence of short-term relief and consumptive zakat fund indicating that the charity approach coexists with a productive orientation. The third cluster, containing zakat utilization and distribution strategy, is peripheral with low connectivity, demonstrating that studies on governance and distribution effectiveness remain limited. The fourth cluster reflects Indonesia's local institutional context through the keywords Islamic social finance instrument, professional zakat, and lembaga amal zakat. Overall, this bibliometric map suggests a thematic shift from consumptive toward productive zakat, while also highlighting governance and sustainability as areas requiring further attention in future research.

Discussion

Zakat Transformation Model: From Charity Toward Productive Zakat

The reviewed literature, taken together, suggests a paradigm shift in zakat management from the traditional charity-based approach toward the more progressive approaches of empowerment and productive zakat, which several authors associate with the socio-economic transformation of mustahiq; however, this shift is inferred by synthesizing separate, largely cross-sectional studies rather than observed within any single longitudinal study. This proposed conceptual model is visualized in Figure 3.

Figure 3
Transformation Model from Charity Zakat to Productive Zakat



Based on Figure 3, the reviewed literature can be organized into four thematically interconnected stages, summarized in Table 4; this sequence represents a conceptual synthesis of the literature rather than a causal pathway empirically validated for individual mustahiq.

Table 4
Proposed Stages in the Zakat Management Transformation Model (Conceptual Synthesis)

Stage	Primary Focus	Literature	Key Findings	Impact
Charity	Short-term consumptive assistance	Fitriani (2025); ⁴⁹ Mubarak (2025) ⁵⁰	Zakat maintains purchasing power but is temporary	Mustahiq dependency
Empowerment	Training and mentorship	Husna Karima (2025); ⁵¹	Strengthening economic capacity and skills	Improved business capacity

⁴⁹ Fitriani, Wahab, and Herianingrum, "Does Zakat As an Islamic Social Finance Instrument, Maintain Public Purchasing Power?"

⁵⁰ Mubarak, "Zakat as the Distribution of Sahrum Mubarak's Wealth."

⁵¹ Husna Karima et al., "Empowering The Informal Economy Through Islamic Social Finance: Insights from Islamic Economic Principles for Inclusive Development."

		Hamid (2024) ⁵²		
Productive Zakat	Business capital and financing	Damayanti (2025); ⁵³ Efendi (2025); ⁵⁴ Nadia Nuril Ferdaus (2023) ⁵⁵	Increased income and economic independence	Mustahiq self-reliance
Transformation	Mustahiq becoming muzakki	Urwatul Wutsqah (2021); ⁵⁶ Ismail (2022) ⁵⁷	Zakat as a poverty alleviation instrument	Socio-economic transformation

Critical Analysis of Each Stage

With reference to Table 4, at the initial stage, charity-based zakat continues to dominate institutional zakat practice in many contexts, with the primary focus on short-term consumptive distribution. Although Fitriani affirms zakat's role as an economic stabilizer in maintaining purchasing power, this approach structurally does not address the roots of poverty.⁵⁸ Mubarak further demonstrates that a distribution design not grounded in empowerment potentially reinforces the dependency syndrome, such that zakat risks reproducing the very inequalities it seeks to address.⁵⁹

In the empowerment phase, the literature shows a reorientation toward strengthening mustahiq capacity through training and mentorship. Nevertheless, this model still confronts implementation inconsistency. Husna Karima and

⁵² Hamid, Arifin, and Ahmed, "Professional Zakat and Social Transformation: An Analysis of The Economic Empowerment Policy of The Baitul Maal Foundation of Bank Rakyat Indonesia (YBM BRI)."

⁵³ Damayanti, Najib, and Anggadini, "Optimizing Productive Zakat for Economic Empowerment : Evidence from BAZNAS Microfinance Models."

⁵⁴ Efendi, "Challenges and Opportunities of Productive Zakat Empowerment in Indonesia: A Literature Review and Problem Tree Analysis."

⁵⁵ Nadia Nuril Ferdaus, "Zakat Utilizing in Poverty Alleviation (Case Study: Dompot Dhuafa Yogyakarta)."

⁵⁶ Urwatul Wutsqah, "Productive Zakat for Community Empowerment: An Indonesian Context."

⁵⁷ Ismail et al., "Productive Zakat as a Financial Instrument In Economic Empowerment in Indonesia: A Literature Study."

⁵⁸ Fitriani, Wahab, and Herianingrum, "Does Zakat As an Islamic Social Finance Instrument, Maintain Public Purchasing Power?"

⁵⁹ Mubarak, "Zakat as the Distribution of Sahrum Mubarak's Wealth."

Hamid demonstrate that although skills and business capacity improve, impacts are often partial and unsustained, indicating that the empowerment approach remains trapped within a short-term intervention logic that has not yet succeeded in permanently restructuring the mustahiq economic structure.⁶⁰⁶¹

Furthermore, productive zakat is frequently positioned as the most progressive stage because it integrates zakat's function as business capital and microfinance instrument. However, this claim warrants deeper critical scrutiny. Efendi highlights that the primary problem of productive zakat lies not in its concept but in the governance gap, including weak monitoring, insufficient sustained mentorship, and limited institutional capacity of zakat management bodies (amil).⁶² The findings of Damayanti and Nadia Nuril Ferdaus showing increased mustahiq income must be read cautiously, as they have not fully tested long-term stability and vertical economic mobility.⁶³⁶⁴

At the transformation stage, Urwatul Wutsqah and Ismail affirm that well-managed productive zakat can transform mustahiq into muzakki (zakat givers) who contribute to sustainable economic development.⁶⁵⁶⁶ Thus, zakat functions not only as a wealth redistribution instrument but also as a driver of inclusive socio-economic development.

Research Gaps

Conceptually, the existing literature still exhibits fragmentation in explaining the relationship among charity, empowerment, and productive zakat, with most studies operating in silo-based analyses without constructing a holistic integrative framework. Three crucial research gaps were identified. First, there is a minimal number of longitudinal studies systematically testing the sustainability of mustahiq transformation into muzakki, meaning most findings remain

⁶⁰ Husna Karima et al., "Empowering The Informal Economy Through Islamic Social Finance: Insights from Islamic Economic Principles for Inclusive Development."

⁶¹ Hamid, Arifin, and Ahmed, "Professional Zakat and Social Transformation: An Analysis of The Economic Empowerment Policy of The Baitul Maal Foundation of Bank Rakyat Indonesia (YBM BRI)."

⁶² Efendi, "Challenges and Opportunities of Productive Zakat Empowerment in Indonesia: A Literature Review and Problem Tree Analysis."

⁶³ Damayanti, Najib, and Anggadini, "Optimizing Productive Zakat for Economic Empowerment : Evidence from BAZNAS Microfinance Models."

⁶⁴ Nadia Nuril Ferdaus, "Zakat Utilizing in Poverty Alleviation (Case Study: Dompot Dhuafa Yogyakarta)."

⁶⁵ Urwatul Wutsqah, "Productive Zakat for Community Empowerment: An Indonesian Context."

⁶⁶ Ismail et al., "Productive Zakat as a Financial Instrument In Economic Empowerment in Indonesia: A Literature Study."

snapshot analyses that cannot capture long-term change dynamics.⁶⁷⁶⁸ Second, there is no consensus on indicators of productive zakat success, either at the micro level (household welfare) or the macro level (financial inclusion and structural poverty reduction).⁶⁹⁷⁰ Third, studies integrating an institutional governance approach with socio-economic outcomes within a unified analytical framework remain limited, despite the fact that institutional factors constitute a key variable in zakat effectiveness that has not yet received adequate attention in the literature.⁷¹⁷²

Practical Implications

The findings of this study hold several practical implications for stakeholders. First, BAZNAS and LAZ should design zakat programs that go beyond consumptive distribution, integrating empowerment schemes and productive financing within a single sustainable framework, as zakat empowerment programs must be directed toward community economic strengthening through productive business support accompanied by sustained mentorship, enabling beneficiaries to become self-reliant and potential muzakki in the future.⁷³ Second, the government must strengthen the regulatory framework for productive zakat governance to close the identified governance gap, given that ZISWAF management still faces challenges of low inter-agency coordination, overlapping regulations, and limited managerial capacity at the implementation level, such that good governance principles encompassing transparency, accountability, and effectiveness must form the primary foundation of zakat management,⁷⁴ particularly since Law No. 23 of 2011 on Zakat Management has been assessed as not yet optimally executing its social engineering function to

⁶⁷ Khotib, Masrukhan, and Putera Bangsa Tegal Corresponding Author, "Effectiveness of Productive Zakat in Economic Empowerment of Mustahik."

⁶⁸ Nadia Nuril Ferdaus, "Zakat Utilizing in Poverty Alleviation (Case Study: Dompét Dhuafa Yogyakarta)."

⁶⁹ Arif et al., "A Systematic Literature Review of Productive Zakat Models."

⁷⁰ Ismail et al., "Productive Zakat as a Financial Instrument In Economic Empowerment in Indonesia: A Literature Study."

⁷¹ Firdaus and Usnan, "Analysis of the Effectiveness of Productive Zakat Distribution (Study on BAZNAS Surakarta City)."

⁷² Wulan et al., "An Analysis of Public Knowledge About Productive Zakat."

⁷³ BAZNAS, "BAZNAS and LAZ Collaboration Encourages Zakat Optimization as a Solution to Strengthen Indonesia from Poverty," [baznas.go.id](https://baznas.go.id/news-show/Kolaborasi_BAZNAS_dan_LAZ_Dorong_Optimalisasi_Zakat_Jadi_Solusi_Menguatkan_Indonesia_dari_Kemiskinan/3853), 2026, https://baznas.go.id/news-show/Kolaborasi_BAZNAS_dan_LAZ_Dorong_Optimalisasi_Zakat_Jadi_Solusi_Menguatkan_Indonesia_dari_Kemiskinan/3853.

⁷⁴ Alike Nasywa Nirwasita et al., "Optimization of Sharia Social Funds (Zakat, Infaq, Alms, and Waqf) as Poverty Alleviation Instruments in Indonesia: An Analysis of Effectiveness and Regulatory Challenges," *Tambusai Education Journal* 9, no. 3 (2025): 41186–94, <https://doi.org/10.31004/jptam.v9i3.35511>.

strengthen the national charitable sector.⁷⁵ Third, universities and research institutions must promote longitudinal and multidisciplinary studies that comprehensively measure the impact of productive zakat, as the future research agenda encompasses the development of accurate impact evaluation methods for evaluating the effectiveness of zakat programs and identifying best models of community empowerment, thereby strengthening the scientific evidence base for zakat policy-making in Indonesia.⁷⁶

Conclusion

This study examined the transformation of zakat management from a charity-based approach toward productive zakat through a PRISMA-based Systematic Literature Review (SLR) of 15 articles selected from 1,536 identified sources. The findings indicate that productive zakat is frequently reported as effective in improving the welfare and economic independence of mustahiq when implemented through three interconnected mechanisms: capacity empowerment, productive business financing, and sustained mentorship, although these findings remain predominantly cross-sectional and have not been tested longitudinally. The reviewed literature can further be organized into four thematically interconnected stages—charity, empowerment, productive zakat, and socio-economic transformation—which together constitute a proposed conceptual model of mustahiq's potential progression toward muzakki status; however, no study reviewed traces an individual mustahiq's actual movement through these stages over time, so this sequence should be read as an analytical synthesis rather than an empirically confirmed pathway.

Bibliometric analysis using VOSviewer produced four dominant thematic clusters: poverty alleviation and economic growth, productive economic empowerment, zakat governance and distribution, and local institutional context. This bibliometric map confirms the thematic shift in the literature from a consumptive toward a productive orientation, while also revealing that the governance and distribution cluster remains peripheral with low connectivity, indicating an unresolved governance gap in both research and institutional zakat practice in Indonesia.

Three crucial research gaps were identified. First, there is a minimal number of longitudinal studies systematically testing the sustainability of mustahiq transformation into muzakki, such that most findings remain snapshot analyses incapable of capturing long-term change dynamics. Second, there is no consensus

⁷⁵ Dompét Dhuafa, "Guarding the Regulation of the National Zakat Law, FOZ Encourages Governance Evaluation," [dompetdhuafa.org](https://www.dompetdhuafa.org/kawal-regulasi-uu-zakat-nasional-foz-dorong-evaluasi-tata-kelola/), 2021, <https://www.dompetdhuafa.org/kawal-regulasi-uu-zakat-nasional-foz-dorong-evaluasi-tata-kelola/>.

⁷⁶ Fa'iz Juniar, "Analysis of the Empowerment of Productive Zakat on Mustahiq Welfare at the National Amil Zakat Agency (Basnaz) of Pontianak City," *Proceedings of the Islamic Economics Study Program 2* (2024), <https://feb.untan.ac.id/wp-content/uploads/2024/11/21.pdf>.

on indicators of productive zakat success at either the micro level (household welfare) or the macro level (financial inclusion and structural poverty reduction). Third, integration between the institutional governance approach and socio-economic outcomes within a unified analytical framework remains limited, despite institutional factors being a key determinant of zakat effectiveness that has not yet received adequate attention in the literature.

Based on these findings, this study proposes an integrative zakat transformation model linking charity, empowerment, and productive zakat within a single sustainable framework—a Sustainable Zakat Transformation Framework—as a new conceptual contribution to the Islamic social finance literature. This model is relevant as a policy basis for BAZNAS and LAZ in designing empowerment-based zakat programs and can serve as a regulatory foundation for the government to strengthen governance and productive zakat impact evaluation systems in Indonesia. Future research is encouraged to adopt longitudinal, cross-institutional comparative, and multidisciplinary approaches to address the identified empirical gaps, thereby strengthening and sustaining the scientific evidence base for national zakat policy-making.

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