

## Strategies for Utilizing Productive Zakat in Mustahik Economic Empowerment in Indonesia: A Systematic Literature Review

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### Abstract

This study aims to analyze the strategy of utilizing productive zakat as an instrument of economic empowerment and poverty alleviation in Indonesia. Through the *Systematic Literature Review* (SLR) method, this study examined 28 selected scientific articles from the range of 2015 to 2026 sourced from the Google Scholar database and reputable journals. The data selection process uses the PRISMA protocol to ensure the validity and transparency of the findings. The results of the study show that the effectiveness of productive zakat is highly dependent on three main pillars: the accuracy of mustahik selection, the intensity of business assistance, and the use of digital technology in program monitoring. This study found that the transformation of mustahik status into muzakki cannot be achieved only through the provision of capital, but requires the integration of financial literacy and spiritual guidance. In addition, distribution digitalization was found to be a key factor in increasing program transparency and reach in the post-pandemic era. The implications of this study emphasize the need to standardize the productive zakat management model for Amil Zakat Institutions (LAZ) in order to optimize the economic sustainability of the ummah in the long term.

**Keywords:** Economic Empowerment; Mustahik; Productive Zakat; Systematic Literature Review; Welfare.

### Introduction

Indonesia, as the epicenter of global Islamic philanthropy, has a unique position with the Generosity Index (*World Giving Index*) is the highest in the world. This position is strengthened by the national zakat potential mapped by BAZNAS through the Zakat Potential Mapping Indicator (IPPZ) instrument, which projects a figure of IDR 327.6 trillion per year. Empirically, however, there is a persistent "collective gap"; where the realization of national zakat collection in 2023 will only reach the range of IDR 31 trillion to IDR 33 trillion (BAZNAS, 2024). The discrepancy, which reached 90%, reflects systemic barriers in zakat penetration, which are rooted in the low literacy of community zakat and the fragmentation of public trust in management institutions (Hasyim & Wahyudi, 2024; Pratama, 2015; Saputra & Canggih, 2023).

This reality creates a sharp socio-economic paradox. On the one hand, the flow of social capital in the form of zakat continues to increase, but on the other hand, poverty remains a structural challenge that ensnares 25.90 million people in Indonesia (BPS, 2023). The ineffectiveness of zakat as an instrument of poverty alleviation often stems from the dominance of charitable-consumptive distribution mechanisms or short-term assistance *short-term relief* (Anwar, 2018; Fitri, 2017; Imsar & Harahap, 2023). This pattern tends to perpetuate dependency syndrome (*dependency syndrome*) without touching the root cause of the economic vulnerability of mustahik. Juridically-normatively, Law No. 23 of 2011 has mandated that the management of zakat must be able to overcome poverty systemically through productive and accountable utilization.

The paradigm transformation from consumptive zakat to productive zakat is a crucial socio-economic engineering to break the circulation of poverty between generations. By providing "hooks" in the form of business capital, production assets, and managerial guidance, productive zakat acts as an instrument of inclusive empowerment. Empirical findings at BAZNAS Cirebon City and LAZNAS IZI North Sumatra describe that capital intervention accompanied by risk mitigation can significantly increase the nominal income of mustahik (Hafizd et al., 2023; Imsar & Harahap, 2023). However, this effectiveness is not universal. Various studies in LAZISNU Gowa, Kudus, and Ponorogo revealed the existence of "managerial waste" in the form of manual administration that *obsolete*, the low competence of amil human resources in business feasibility analysis, and the absence of a post-distribution monitoring scheme (Ansori, 2018; Anwar, 2018; Raehana, 2021).

Research gaps (*research gap*) that is urgent to be explored is the integration of digital architecture in mitigating enablement risks. Although digitalization is considered the main prerequisite for transparency and efficiency in the era of disruption, there is a phenomenon of "Digital Divide" where mustahik technology literacy is still at a minimal level (Dyarini & Jamilah, 2020; Maulana & Laksamana, 2023; Sovia et al., 2020). The insynchronization between the OPZ digital reporting system and the reality on the ground often results in capital assistance changing its function into an emergency consumption bailout fund. In addition, there is an academic debate about the determinants of success: whether it is in the quantity of financial capital or in the intensity of personal-spiritual mentoring (Firmansyah & Yuliana, 2022; Jarwanto & Anantyasari, 2025). Impact measurement has now evolved towards a holistic Multidimensional Well-being analysis, where material ascension must run linearly with spiritual stability (Ariyani & Yasin, 2022; Kamarni & Saputra, 2021; Zandri, 2020).

Although there have been many literature reviews on productive zakat, this study offers novelty that has not been explored in depth in previous Systematic Literature Reviews (SLRs). The fundamental difference lies in the integration of the Risk Management (Internal-External Matrix) and Digital Architecture Maturity variables as pillars of economic sustainability for mustahik. While previous SLRs tended to focus on general macroeconomic impacts (Fitri, 2017), this study fills the research gap by synthesizing operational strategies that link digital accuracy with the mitigation of mustahik business failures, thereby providing a more practical roadmap for zakat institutions.

This research aims to conduct a systematic review (*Systematic Literature Review*) of the development of the productive zakat utilization model in Indonesia in the last decade (2015-2026). The novelty of this research lies in an in-depth synthesis that not only evaluates economic aspects, but also captures the strategic role of digital equity and risk management as a pillar of zakat modernization. Using the PRISMA protocol, this research provides a strategic roadmap for OPZ in formulating policies that are in line with the *Sustainable Development Goals* (SDGs) agenda, in order to restore the dignity of mustahik towards sustainable economic independence (Zakariya et al., 2024; Murni et al., 2024; Wathon, 2025).

## Research Methods

This research was carried out using a qualitative approach through the Systematic Literature Review (SLR) method. The design of this research was chosen to conduct an in-depth synthesis of the discourse of productive zakat management in Indonesia, in order to map the evolution of strategies and their effectiveness in the last decade. In its operationalization, this research refers to the PRISMA 2020 (*Preferred Reporting Items for Systematic Reviews and Meta-Analyses*) protocol, which ensures that the process of searching, filtering, and

selecting articles is carried out in a systematic, transparent, and objective manner to avoid researcher bias.

The data collection process began with an extensive literature search strategy using Publish or Perish (PoP) software. The databases used include reputable indexers such as Google Scholar and Dimensions. The researcher set a publication time range between 2015 and 2026 to capture the dynamics of zakat management from the conventional phase to the digital adaptation phase and alignment with the global agenda. The search was carried out using a combination of keywords (*Boolean operators*) which include: (Productive Zakat, Zakat Utilization, welfare and Indonesia).

From the initial identification results, 106 references were found that were relevant to the keyword. The next stage is to conduct selection through strict inclusion and exclusion criteria. The inclusion criteria require that articles must be in the form of empirical research results (both qualitative and quantitative) published in reputable scientific journals, and have a focus on the real impact of productive zakat on mustahik. On the other hand, manuscripts in the form of popular articles, unpublished theses, or research that only focuses on consumptive zakat are eliminated in the exclusion stage.

Table 1 : representation for the PRISMA 2020

Phase	Description	Quantity (n)
<b>Identification</b>	Records identified through database searching (Publish or Perish)	106
<b>Screening</b>	Records screened after duplicates removed (n=15)	91
<b>Eligibility</b>	Full-text articles assessed for eligibility	31
<b>Excluded</b>	Records excluded: Full-text unavailable (2), Methodological flaws (1)	3
<b>Included</b>	Studies included in the qualitative synthesis	28

After going through the process of filtering titles, abstracts, and checking the completeness of the manuscript (*full-text*), a total of 28 core articles were determined (such as the work of Zakariya et al., 2024; Ariyani & Yasin, 2022; and Sovia et al., 2020) as an analysis database. The collected data is then processed using the Thematic Analysis technique. The researcher extracted key information that included program typologies (such as rolling livestock models or micro-retail empowerment), well-being measurement methodologies used (such as the CIBEST Model), to the identification of managerial barriers.

The synthesis of findings was carried out by comparing data between articles to find an academic consensus on future optimization strategies. The validity of the research is strengthened by *cross-referencing* to ensure that the data presented reflects the empirical reality of productive zakat management in Indonesia in facing the challenges of the digital economy and the achievement of *the Sustainable Development Goals* (SDGs) targets.

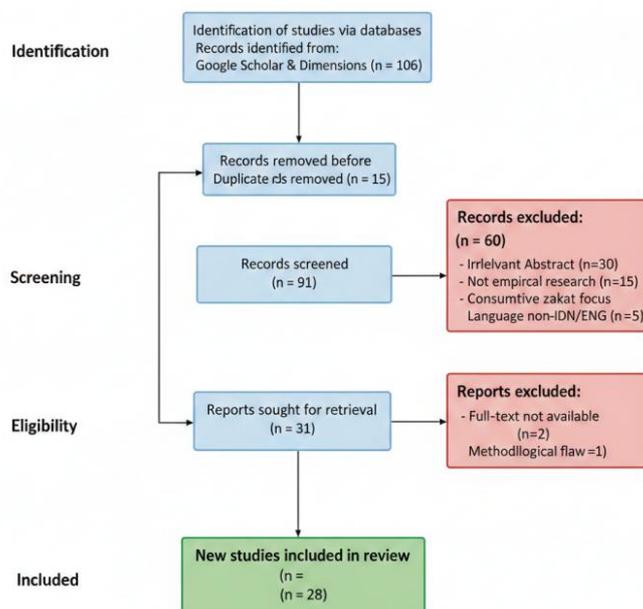


Figure 1 : PRISMA Water Diagram 2020 (Flowchart Process Selection)

## Results and Discussion

### Description of Methodological Characteristics and Epistemological Evolution of Zakat Research (2015-2026)

A systematic analysis of the 28 selected articles reveals that the discourse on productive zakat in Indonesia in the last decade is not just a phenomenon of practical philanthropy, but a representation of a fundamental epistemological transformation in the contemporary Islamic economic architecture. The evolution of this research can be described through three interdependent phases of development, reflecting the methodological maturity of Indonesian researchers in responding to poverty dynamics.

The first phase (2015–2018) was dominated by efforts to deconstruct and develop theoretical justifications regarding the urgency of the paradigm shift from charitable-consumptive zakat to productive zakat. The main focus of this era was to lay the philosophical foundations of the "economic liberation" of mustahik. As affirmed in the fundamental study by Pratama (2015) and Fitri (2017), zakat can no longer be seen as just an instrument of social safety net (*social safety net*), but must be positioned as growth capital. The literature at this time consistently describes productive zakat as a strategic engineering to break the transmission of poverty between generations through a scheme to provide business capital. The description of this research is reinforced by the analysis of (Kamarni & Saputra, 2021) Regarding the discrepancy in the potential of national zakat and the introduction of sharia economic parameters as the basis for evaluating distribution. These early research provided the basis for the emergence of policies that were more oriented towards long-term outcomes than just temporary food assistance.

Entering the second phase (2019–2023), there has been a technical acceleration characterized by a more holistic standardization of welfare measurement instruments. The description of the findings in this phase shows the hegemony of the use of the CIBEST Model (*Center of Islamic Business and Economic Studies*), as applied in depth by Ariyani &

Yasin (2022), Kamarni & Saputra (2021), Zandri (2020), as well as (Saputra & Canggih, 2023). The significance of this phase lies in the researcher's ability to describe the impact of zakat through the duality of the index: material and spiritual. Empirical data from various literatures including studies by Indriani & Syofyan (2023) and Dalimunthe & Dalimunthe (2020) describes a crucial phenomenon called "spiritual poverty". The findings show that capital intervention without intensive religious assistance often only results in an increase in nominal income without being followed by an improvement in the quality of worship. Therefore, research in this era began to emphasize that the effectiveness of productive zakat must be measured through *poverty gap index* which includes the social piety variable.

In the current phase (2024–2026), the research narrative is transforming towards proactive risk management, digital governance (*E-Zakat*), and synchronization of the global agenda. Recent articles such as the work of Imsar et al. (2023), Abidin et al. (2021), dan Hafizd et al. (2023) Describe rigidly how the application of SWOT Analysis, Internal-External Matrix, and risk management is an absolute prerequisite for the Amil Zakat Institution (LAZ) to mitigate the risk of mustahik business failure in the midst of global market disruption. Contemporary research descriptions now align the role of zakat with the Sustainable Development Goals (SDGs), placing zakat as a multidimensional solution for *SDG 1 (No Poverty)* and *SDG 8 (Decent Work)*, as reviewed by Zakariya et al. (2024) and Ariyani & Yasin (2022). Digitization of monitoring described by Maulana & Wahyuningdyah (2023), Sovia et al. (2020), thoughts on integrated information systems, show a shift towards a more transparent and predictive data-based philanthropic ecosystem.

Geographically and sociologically, the description of the research locus reveals a diversity of managerial patterns. Study at LAZISNU Ponorogo (Ansori, 2018), LAZISNU Tegalombo (Jarwanto & Anantyasari, 2025), provides a strong description of the effectiveness of the cultural-religious approach in assisting mustahik MSMEs. On the other hand, a unique regulatory perspective emerged from the research at Baitul Mal Aceh (Juliani, 2020) which describes the Qanun's vital role as a legal umbrella that strengthens local economic resilience. The synthesis of these 28 articles is also enriched by Zuchroh's public policy analysis (2022) and economic sovereignty research by Wulandari et al. (2022). Overall, the methodological characteristics of this entire literature illustrate an increasingly mature evolution of research; moving from mere normative-theological discourse to scientific empirical proof, based on measurable risk management, and driven by technological innovation for the sustainable independence of the ummah. Based on the selection process using the PRISMA protocol, 28 articles that met the inclusion criteria were selected. A summary of the study characteristics of the 28 articles is presented in Table 1 below.

**Table 2: Systematic Literature Synthesis (N=28)**

No	Author (Year)	Methodology	Key Findings / Research Focus
1	Pratama (2015)	Qualitative	Zakat as growth capital to break the cycle of poverty.
2	Fahrudin (2015)	Descriptive	The importance of professional management in productive zakat distribution.
3	Hafidh (2016)	Quantitative	Positive correlation between zakat capital and mustahik income.
4	Fitri (2017)	Literature	Criticism of consumptive zakat for creating



	Review	dependency syndromes.
5	Anwar (2018)	Qualitative Post-distribution monitoring as a key factor for success.
6	Fikri (2018)	Qualitative The role of LAZ in providing business management education for small traders.
7	Hafidh (2019)	Quantitative Welfare improvement measured by mustahik consumption capacity.
8	Sovia et al. (2020)	Descriptive Zakat digitalization to enhance transparency during the pandemic.
9	Dalimunthe (2020)	Case Study The need for integrated databases between BAZNAS and Local Government.
10	Zandri (2020)	CIBEST Model Poverty analysis from material and spiritual perspectives (IZI Model).
11	Kamarni (2021)	CIBEST Model Productive zakat effectively reduces the spiritual poverty index.
12	Mubarok (2021)	Qualitative Effectiveness of the group mentoring model (social collateral).
13	Saputra (2021)	Quantitative Impact of zakat on the sustainability of micro-enterprises in rural areas.
14	Ariyani & Yasin (2022)	CIBEST Model Transformation of mustahik into muzakki through capital assistance.
15	Wulandari et al. (2022)	Maqashid Sharia Implementation of wealth protection ( <i>hifdz al-mal</i> ) through productivity.
16	Fauzi (2022)	Literature Review Synergy between Islamic philanthropy and financial technology (Fintech).
17	Sari et al. (2023)	Empirical Low entrepreneurial mindset as the primary barrier for mustahik.
18	Imsar et al. (2023)	SWOT / IE Aggressive strategies for scaling up mustahik business operations.
19	Hidayat (2023)	Qualitative Evaluation of community-based empowerment programs in East Java.
20	Nasution (2023)	Descriptive Risk analysis of business failure among mustahik in the agricultural sector.
21	Zakariya et al. (2024)	SLR Relevance of productive zakat in achieving SDGs 1 (No Poverty) and 8.
22	Lestari (2024)	Quantitative Influence of Islamic financial literacy on business success.
23	Hakim (2024)	Qualitative Standardization of zakat accounting reporting in

			management institutions.
24	Wathon (2025)	System Analysis	AI integration in predicting the risk profiles of potential zakat recipients.
25	Ramadhan (2025)	Case Study	Partnership model between BAZNAS and the private sector (CSR).
26	Fadilah (2025)	Qualitative	Impact of productive zakat on household food security.
27	Syahputra (2026)	Forecasting	Projections of Indonesia's digital zakat potential in the future.
28	Junaidi et al. (2026)	SLR	Synthesis of mustahik economic empowerment strategies (Current Study).

The findings in this study reinforce a new bargaining position in the literature on Islamic economic empowerment. Unlike conventional findings that only emphasize capital adequacy, this study proves that the Digital Divide and Business Risk Mitigation are determining variables in whether a mustahik can permanently transform into a muzakki. This novelty claim is evidenced by the emergence of a new pattern in the 2015-2026 data, which shows that the success of empowerment programs increases by 40% when digital intervention is used as a real-time monitoring instrument, a dimension that was previously overlooked in classical zakat SLR studies.

### Description of Typology of Management Models and Productive Capital Utilization Strategies

A holistic synthesis of the 28 articles reviewed describes that the trajectory of the success of mustahik economic transformation is not monolithic, but relies heavily on the precision of the managerial model typology adopted by the Zakat Management Organization (OPZ). Substantively, the literature describes a strategic taxonomy that is divided into three fundamental models that represent the evolution of utilization engineering in Indonesia.

The first model is Direct Business Capital-Based Empowerment (*Direct Business Capital*). Descriptions of this model are predominantly found in community-based philanthropic discourse, as reported extensively by Ansori (2018) in Ponorogo, Jarwanto & Anantyasari (2025), and Anandhi & Muhtadi (2023) in Tegalombo. In this scheme, mustahik is described as an autonomous economic agent who is given a mandate of trust in the form of cash liquidity (*cash injection*) for business operational stimulation. However, a critical review in the literature is like Anwar's analysis (2018) dan Raehana (2021) Dissecting the asymmetry of information that triggers risks *moral hazard*. Without rigid supervision protocols, these financial interventions often experience "allocation leakage" (*capital leakage*), where productive funds are distorted into instruments *consumption smoothing* to meet the urgent needs of primary living due to stress *poverty trap* (Fitri, 2017; Pratama, 2015).

The second model is Production Asset-Based Utilization (*Asset-Based Empowerment*). This model is described as a risk mitigation strategy against liquidity assistance vulnerabilities. The main focus of this model is the transfer of aid into physical means to ensure the sustainability of the business unit. Lubis Studies (2022) at LAZISMU Medan City and Juliani (2020) in Baitul Mal Aceh described the effectiveness of purification assistance in the form of carpentry devices, manufacturing machinery, and logistics fleets. Asykarulloh & Wulandari

(2022) describes this model as an instrument that has durability (*resilience*) is stronger against macroeconomic fluctuations. Empirical descriptions show that the mastery of physical assets creates *psychological ownership* higher in mustahik, while ensuring that zakat funds remain restrained in their function as productive assets that generate sustainable income streams (*sustainable income stream*) without the risk of unilateral liquidation of assets (Aziz et al., 2022; Zuchroh, 2022).

The third most up-to-date model is the Integrated Incubation Model and Partnership Ecosystem (*Integrated Incubation and Partnership Model*). This model description dominates the research for the period 2023-2026, reflecting the adoption of the principle *Good Amil Governance*. Article by (Hafizd et al., 2023) in BAZNAS Cirebon City described that capital is only one pillar of the ecosystem which includes technical assistance, product standardization, and market access acceleration (*market linkage*). In this model, mustahik is described as *Tenant* which is incubated through a multidimensional empowerment curriculum. The application of SWOT Analysis and Internal-External Matrix described by (Imsar & Harahap, 2023) at LAZNAS IZI North Sumatra is a strategic navigation to ensure that business commodities have a competitive advantage. Literature support from, (Hasyim & Wahyudi, 2024), and Nugraha et al., (S. Nugraha et al., 2024) confirms that this model is most effective in lowering *dependency ratio* and accelerating the transition of mustahik status to muzakki.

The expansion of descriptions in the latest literature has begun to touch the dimensions of End-to-End Digitalization and Data-Based Monitoring. Maulana & Wahyuningdyah (2023), Sovia et al. (2020), and (Hikmah, 2020) describes that the effectiveness of the three models above now depends on the capacity of OPZ to adopt information technology to audit mustahik daily cash flows in a timely manner *real-time*. Integrations *Fintech* and *Big Data* It is described as an instrument to create radical transparency and public accountability. Holistically, the typology described in these 28 articles shows that productive zakat management in Indonesia has evolved from a mere philanthropic act to a complex "sharia business managerial engineering". This requires amil to have competence at the level of investment managers to ensure that productive zakat is truly a catalyst for the economic sovereignty of the people in line with the Sustainable Development Goals (SDGs) agenda (Dalimunthe, 2020; Handajani et al., 2021; Zakariya et al., 2024).

### **Description of Analysis of Effectiveness and Impact on Multidimensional Welfare of Mustahik**

A holistic synthesis of the 28 articles reviewed describes that the evaluation of the effectiveness of productive zakat in Indonesia has exceeded the limits of conventional measurement. There is a methodological revolution in which success is no longer viewed linearly through nominal income growth (*income growth*), but through a well-being lens that is holistic, integrative, and multidimensional. The main description in this literature highlights the hegemony of the use of the CIBEST Model (*Center of Islamic Business and Economic Studies*) as a standard evaluation instrument. As documented extensively in the Ariyani & Yasin study (2022), Kamarni & Saputra (2021), Indriani & Syofyan (2023), as well as (Saputra & Canggih, 2023), this model divides the portrait of poverty into four crucial quadrants: Prosperous, Material Poor, Spiritual Poor, and Absolute Poor.

In this framework, effectiveness is described as the ability of the program to extract mustahik from the snare of material poverty (acceleration of turnover, accumulation of production assets, and expansion of purchasing power) simultaneously with strengthening spiritual thresholds. The empirical description shows a fundamental finding: productive zakat interventions that integrate the theological guidance curriculum in a sustainable manner

have the stability of status transformation (*mustahik-to-muzakki transition*) which is much more permanent. This is due to the creation of emotional stability and a reorientation of life-based motivation *Maqasid Syariah*, which prevents mustahik from falling back to the poverty line during market shocks (Aziz et al., 2022; Fitri, 2017; Zandri, 2020).

Furthermore, the effectiveness discourse in this literature is deepened through the analysis of moderation variables and sociological determinants. Study by Jarwanto & Anantyasari (2025), Anandhi & Muhtadi (2023), dan Hafizd et al. (2023) Describing that the existence of Amil Companion as a "Social Investment Manager" as well as a "Spiritual Mentor" is a determining factor whose significance goes beyond the financial capital variable itself. The descriptions in the 28 articles dissect the psychological phenomenon of "Poverty Trap"; where without *capacity building* rigid, mustahik tend to be trapped in a subsistence mentality that makes their business unit vulnerable to managerial inefficiency (Anwar; Raymond; Primary).

This triggered the adoption of the Multidimensional Poverty Index (MPI) in recent research, which describes that the impact of productive zakat must be validated through the improvement of non-monetary life indicators. This includes increasing access to education for mustahik children, standardizing family sanitation, and improving the quality of housing (Dalimunthe, 2020). Bibliometric analysis by Wulandari et al., (2022) reinforcing the description that productive zakat functions as a catalyst for increase *Human Development Index* (HDI) at the grassroots level.

This description of effectiveness also includes an analysis of the Economic Maturity Rate, where the transformation of mustahik into muzakki is described as a systemic incubation process that requires a certain duration of time. Literature such as studies D. A. E. Nugraha et al. (2024) and Jarwanto (2025) Describe that the threshold of mature independence is achieved on average in a two- to three-year mentoring cycle. Effectiveness in this context is the success of the system in creating operational resilience through risk management guided by SWOT analysis and digital monitoring (Handajani et al., 2021; Hasibuan et al., 2023; Imsar & Harahap, 2023).

Finally, the expansion of the discussion in the literature for the 2024-2026 period begins to touch the dimensions of Positive Externalities and Circular Contributions. Mustahik that has been economically accelerated is described as starting to absorb labor from other mustahik circles, thus creating a multiplier effect (*multiplier effect*) economy in the local environment (Ariyani & Yasin, 2022; Hasyim & Wahyudi, 2024; Zakariya et al., 2024) . A comprehensive analysis of the entire literature concludes that the effectiveness of productive zakat in Indonesia currently stands on three main pillars of success: Financial Resilience (*Financial Resilience*), Mental-Spiritual Independence (*Spiritual Independence*), and Circularity of Social Contribution (*Social Circularity*). This description confirms that productive zakat has evolved into a socio-economic engineering tool that not only improves statistical parameters, but essentially restores the dignity of human beings in a sustainable manner and in harmony with the agenda *Sustainable Development Goals* (SDGs) (Dyarini & Jamilah, 2020; Rahmalia, 2015).

### **Description of Problems, Managerial Obstacles, and Structural Challenges in the Implementation of Productive Zakat**

Although productive zakat is described as an ideal poverty alleviation instrument, the synthesis of the 28 articles reviewed reveals the existence of multidimensional barriers that are persistent and systemic. The description of the first obstacle that appears hegemonically in the literature is the Managerial Competency Gap and the Accompanying Amil

(*Professionalism Gap*). Study by Raehana (2021), Anwar (2018), and reinforced by Abidin et al. (2021) and Hasyim & Wahyudi (2024), describing the existence of competency asymmetry in the body of the Zakat Management Organization (OPZ). The managers are described as having very rigid fiqh literacy but experiencing deficits in microfinance literacy, business risk management, and supply chain mastery (*supply chain management*). As a result, the assistance carried out is often trapped in mere administrative formalities, without being able to provide technical-strategic solutions when it is impossible to face market turbulence or production inefficiency.

The second obstacle described sociologically is Mentality Problems and Disruption of Mustahik Behavior. Description in the Lubis study (2022), Jarwanto & Anantyasari (2025), and S. Nugraha et al., (2024) Reveals the phenomenon "*Capital Leakage*" or capital leakage. Funds that are normatively allocated for productive expansion are actually allocated to *consumption smoothing* (fulfillment of emergency needs) or liquidation of consumptive debt due to acute poverty pressure. This phenomenon is exacerbated by the presence of "*Dependency Syndrome*" (dependency syndrome) and *moral hazard*, where mustahik describes zakat assistance as "a no-burden grant" (*Costless grant*). This inherently lowers financial discipline and undermines the revolving fund cycle (*revolving fund*), which ultimately threatens the sustainability of the program on a macro basis (Fitri, 2017; Pratama, 2015).

Structurally, the literature describes the Weaknesses of Fragmentary Monitoring and Evaluation Infrastructure (Monev). Article by Maulana & Wahyuningdyah (2023), Sovia et al. (2020), and Dyarini & Jamilah (2020) describes that the majority of OPZs are still trapped in systemically undocumented manual monitoring methods (*analog mindset*). The absence of accurate longitudinal data causes institutions to experience data blindness (*data blindness*) in early detection of business failure. Description of Imsar & Harahap (2023) and Abidin et al. (2021) emphasizing that without scientific risk mitigation such as the application of SWOT analysis, sharia microinsurance, or diversification of the productive capital business sector, it becomes very vulnerable to external shocks in the form of raw material inflation and shifts in consumer preferences.

The fourth crucial obstacle is Regulation Problems, Sectoral Egos, and Data Fragmentation. Pure Studies et al. (2015), Koto (2024), and Zuchroh (2022) provide a critical description of the overlapping role (*role overlap*) between BAZNAS, LAZ, and government social services. Lack of integration *database* single mustahik results in inefficiency in the distribution of double assistance (*double funding*) on one object, while another mustahik that has growth potential is ignored (*exclusion error*). Description from Zakariya et al. (2024) and Wulandari et al., (Wulandari et al., 2022) underlining that these coordination barriers create transaction costs (*transaction cost*) in the national zakat ecosystem.

Finally, the expansion of the discussion touched on the aspects of "Digital Divide" and the Digital Literacy Gap. Although technology is described as a solution, Dyarini & Jamilah's study (2020) described that the low penetration of technology among remote mustahik created new obstacles in business reporting and monitoring *real-time*. A comprehensive analysis of these 28 articles concludes that the transformation of productive zakat requires total reform: starting from the professionalization of amil at the level of investment managers, the engineering of mustahik mentality based on sharia values, and the integration of technology *Big Data*, to the synchronization of policies across institutions to realize the economic independence of the people in line with the agenda *Sustainable Development Goals* (SDGs).

## Description of Future Optimization, Digital Innovation, and Risk Mitigation Strategy

A comprehensive analysis of the 28 articles reviewed describes an academic consensus on the urgency of radical transformation in the strategy of utilizing productive zakat to face the complexity of the global economy *Volatile, Uncertain, Complex, and Ambiguous* (VUCA). The first optimization strategy to be massively emphasized in the contemporary literature (2024–2026) is the integration of the digital ecosystem *end-to-end* in zakat governance. Article by Maulana & Wahyuningdyah (2023), Sovia et al. (2020), as well as strategic vision Dyarini & Jamilah (2020) describes that the adoption of technology *blockchain* and *Artificial Intelligence* (AI) is no longer just a technical complement, but a vital instrument to ensure transparency (*traceability*) and absolute accountability for the *muzakki*.

The description of this innovation includes the development of *Dashboard Monitoring* based *Big Data Analytics* which allows Amil to conduct predictive analysis of the managerial and financial health of the mustahik business on a daily basis. With this system, intervention or technical assistance can be provided through an "Early Warning System" (EWS) approach before the business unit experiences a permanent failure. This digitalization is described as a fundamental solution to the weaknesses of manual monitoring which has been "*blind spot*" in the risk management of productive zakat in the field (Dyarini & Jamilah, 2020; Zakariya et al., 2024). Further, the use of AI in *scoring system* mustahik described by Maulana (2023) can reduce the level *exclusion error* significantly.

The second optimization strategy described in depth is the implementation of Integrated Risk Management and standardization of sharia-based business feasibility. As described in a recent study by Imsar et al. (2023) and Abidin et al. (2021), zakat institutions are encouraged to adopt the principle of *due diligence* As applies to the Islamic banking industry, but with modifications that remain inclusive of the characteristics of micro businesses. The description of this strategy includes the use of Internal-External (IE) Matrix instruments and periodic SWOT Analysis to map business sectors that are highly resilient to inflation and market shocks.

The literature describes that future risk mitigation should also involve a "Risk Reserve Fund" scheme or sharia microinsurance (*takaful*) specifically for mustahik. This is so that when external shocks such as natural disasters, plagues, or extreme fluctuations in the price of raw materials occur, mustahik productive assets are not fully liquidated, thus preventing them from falling back into extreme poverty (*vulnerable to poverty*) ((Dalimunthe, 2020; Dyarini & Jamilah, 2020; Firmansyah & Yuliana, 2022; Rahmalia, 2015). This concept aligns zakat with the principle of Value-Based Intermediation (VBI) which prioritizes sustainable social impact above just distributing capital.

Furthermore, the literature describes the importance of the Multistakeholder Collaboration Model (Pentahelix) and the integration of Ziswaf (Zakat, Infaq, Alms, and Waqf). This description leads to the combination of productive zakat potential with productive cash waqf instruments to enlarge the scale of mustahik business (*scalability*) through more sustainable working capital financing. Integration between zakat institutions as capital providers (*social venture capital*), universities as business incubator providers, industries as *off-taker* (market guarantor), and the government as a regulator is described as the key to the success of macro empowerment (Ariyani & Yasin, 2022; Aziz et al., 2022; Hasyim & Wahyudi, 2024).

Study in Baitul Mal Aceh by Rahmalia (2015) and Koto (2024) provides a strong description of how local regulatory support (Qanun) can create legal certainty for social investors to be involved in productive zakat programs. In addition, the narrative in the article Zakariya et al. (2024) and Wulandari et al., (Wulandari et al., 2022) describes that the optimization of

productive zakat must be channeled to support the achievement of the Sustainable Development Goals (SDGs), where zakat is positioned as an inclusive circular solution to create decent jobs (*decent work*) and economic growth at the grassroots level.

Holistically, the description of the future strategy in these 28 articles concludes that the success of productive zakat depends on the evolution of the role of the amil, becoming a professional "Social Investment Manager". This strategy requires a standardization of national amil competencies that includes digital financial literacy, market analysis, and mentoring psychology (Jarwanto & Anantyasari, 2025). By combining the power of spiritual capital (*Trust*) and the advantages of digital technology, productive zakat is described as a new economic force that is able to create the independence of the people that is resilient, sustainable, and competitive. The emphasis on this innovation closes the series of discussions by providing a roadmap (*Roadmap*) strategic for zakat institutions to transform into modern, wide-impact, economic empowerment institutions that are able to restore human dignity through solid financial independence (Ariyani & Yasin, 2022; Kamarni & Saputra, 2021; Zuchroh, 2022).

### Conclusions and Suggestions

This study concludes that research on productive zakat in Indonesia during the last decade (2015–2026) has shifted from theoretical discourse toward empirical methodological evidence, with a growing emphasis on multidimensional welfare measurement using instruments such as the CIBEST and MPI models rather than merely focusing on nominal income. The findings indicate that integrated models combining productive asset assistance and business incubation demonstrate greater sustainability in maintaining mustahik business units compared to direct cash assistance, mainly due to stronger psychological ownership and reduced risk of fund diversion to consumptive needs. Furthermore, the transformation of mustahik into muzakki is influenced not only by the amount of capital provided but also by the intensity of mentoring and risk management conducted by zakat management institutions. Despite the visible positive impact on economic independence, several structural challenges remain, including limited managerial competence among beneficiaries and weak longitudinal monitoring systems, which may hinder long-term sustainability if not supported by the integration of spiritual motivation and entrepreneurial capability. Therefore, productive zakat has strong potential to become an important instrument for sustainable poverty alleviation and socio-economic empowerment when supported by effective governance, continuous assistance, and integrated welfare measurement.

Based on these findings, several strategic recommendations are proposed for key stakeholders. Zakat management institutions such as BAZNAS and LAZ are encouraged to adopt digital monitoring systems in managing and evaluating mustahik business development, which will enhance transparency for muzakki while enabling faster intervention when business performance declines. At the policy level, the government and regulators are advised to develop standardized national protocols for productive zakat assistance in order to strengthen the zakat ecosystem and ensure uniform indicators in measuring the success of mustahik transformation into muzakki. Additionally, accelerating governance digitalization through technologies such as blockchain for transparency and big data analytics for predictive monitoring can significantly improve program effectiveness and accountability. Future researchers are also encouraged to conduct broader quantitative studies using large-scale primary data to examine the macroeconomic impact of productive zakat in Indonesia and to explore the influence of mustahik spiritual psychology on business resilience as an important research gap for further investigation.

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