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Productive Zakat as a Socio-Economic Instrument: A Bibliometric and Systematic Literature Review

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Abstract

Although productive zakat is recognised as a crucial instrument for poverty alleviation, systematic synthesis regarding the mapping of literature and its conceptual evolution is still limited, where field practices remain fragmented and dominated by consumptive aid. This study aims to evaluate the academic landscape of productive zakat, identify research trends, and investigate its conceptual transformation as an Islamic public financial instrument for sustainable poverty alleviation. A hybrid approach combining Systematic Literature Review (SLR) and bibliometric analysis was used in this study. Following the PRISMA framework, the final sample of 33 Scopus-indexed articles published up to mid-2026 was filtered and visualised using VOSviewer software. The research results show that productive zakat research has consistently evolved from simple linear evaluations to complex socio-economic systems rooted in the ijtihad of Maqāṣid al-Sharīʿah. The theoretical synthesis reveals that direct financial intervention does not automatically guarantee an improvement in welfare; rather, it requires critical mediating variables such as the growth of micro-enterprises and the success of Sharia-compliant businesses. Additionally, the keyword analysis highlights a shift in emphasis towards institutional digitalisation, synergy with global SDGs (SDGs 1 and 8), and the integration of technical assistance. This research provides an evidence-based framework for regulators and zakat institutions to integrate financial distribution with a non-financial supporting ecosystem.

Keywords: *Bibliometric Analysis, Islamic Social Finance, Maqāṣid al-Sharīʿah, Poverty Reduction, Productive Zakat, Systematic Literature Review.*

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INTRODUCTION

Zakat is one of the Islamic social finance instruments aimed at impacting economic development. Zakat has transformed from consumptive zakat to productive zakat, meaning that the collected zakat funds can be utilised for economic development, specifically to lift a mustahiq's economic status out of poverty. The urgency to conduct a Systematic Literature Review (SLR) on the variable of productive zakat has become very crucial amidst the current demands for the optimisation of Islamic social funds. Productive zakat, which focuses on utilising funds to empower zakat recipients (*asnaf*) economically so that they can be self-sufficient sustainably, is considered an important pillar in long-term poverty alleviation and achieving sustainable development goals (Esa et al., 2025; Asni et al., 2025; Mohamed Esa et al., 2025). However, the facts on the ground show that current zakat distribution practices are still dominated by short-term consumptive aid, limiting their effectiveness in breaking the structural poverty chain (Mohamed Esa et al., 2025; Maulidizen & Rizapoor, 2026). Through the SLR method, a comprehensive mapping of the mechanisms for transforming consumptive zakat into productive zakat can be theoretically and practically formulated to address the implementation disparities.

This urgency is further reinforced by the existence of significant research gaps and various challenges in the management of productive zakat. Although the literature on zakat distribution in general continues to develop, studies that specifically examine the variables of productive zakat, institutional governance, and its effectiveness antecedents are still relatively underexplored in depth (Esa et al., 2025a; Mustaffa et al., 2025; ALAM et al., 2024). Non-technical challenges such as unproductive behaviour from some asnaf and reliance on evaluation metrics that are merely output-based (like the amount of funds disbursed) rather than outcome-based (like the level of economic independence) pose significant obstacles that require integrative solutions (Maulidizen & Rizapoor, 2026). To mitigate this behavioural issue, the integration of religious conditions through models such as Conditional Cash Transfers (CCT) has begun to be proposed, but the validity and scalability of this model still require an in-depth literature synthesis to be widely applicable (Esa, et al., 2025).

Specifically, these research gaps manifest across contextual, empirical, and methodological dimensions. Contextually and empirically, while previous systematic reviews and bibliometric analyses (such as ALAM et al., 2024; Mustaffa et al., 2025; Andriani et al., 2026) have broadly examined general zakat distribution patterns or overall institutional governance, they do not isolate productive zakat as a distinct socio-economic intervention designed to transform *mustahiq* into *muzakki*. Methodologically, existing reviews lack a synthesized framework that evaluates the specific mediating variables, such as micro-enterprise growth and Sharia-compliant business success, that bridge capital distribution and long-term welfare enhancement through the lens of Maqāṣid al-Sharīʿah. Therefore, this study fills these distinct gaps by providing a dedicated hybrid SLR and bibliometric evaluation focused exclusively on the productive zakat literature.

On the other hand, the implementation of SLR on this variable is urgently needed to navigate new trends and innovation opportunities in the Islamic social finance sector. The utilisation of digital technology is now widely recognised as a transformative instrument capable of enhancing transparency, governance, and the efficiency of monitoring productive zakat programs (Widiastuti et al., 2024; Yusof et al., 2024). Trends in strategic collaboration, such as the synergy between zakat institutions and microelectronics providers or qard hasan financing, as well as the integration between the zakat and waqf sectors, have also proven to accelerate the achievement of inclusive economic development goals (Asni et al., 2025; Mukhlishin et al., 2025). The synchronisation of these Islamic financial instruments plays a vital role in supporting the achievement of the Sustainable Development Goals (SDGs), particularly the first point regarding poverty alleviation and the eighth point related to decent work and economic growth.

This synthesis is expected to provide relevant theoretical and practical insights for policymakers and academics. For regulators and zakat management institutions, SLR provides an evidence-based framework to design measurable empowerment programs for asnaf entrepreneurs and minimise program failures. Meanwhile, for academics, the results of this SLR will clarify the future research roadmap, particularly in testing the effectiveness of religious conditionality, post-pandemic technology adoption, and the standardisation of economic success measurement tools. Thus, conducting an SLR on productive zakat is no longer just an academic choice, but a strategic necessity to achieve Islamic social finance governance that has a real and sustainable impact.

This study focuses on exploring the current landscape and evolution of productive zakat research, mapping the distribution of scientific production across geographical and institutional contexts, and identify the thematic developments shaping the field. It further seeks to synthesize the theoretical and practical implications of existing studies, examine the mediating mechanisms underlying the effectiveness of productive zakat, and identify potential directions for future research. Ultimately, this study aims to strengthen the theoretical positioning of productive zakat as an Islamic public financial instrument for sustainable socio-economic empowerment.

LITERATURE REVIEW

Productive Zakat

The primary function of zakat is to realize one of the great goals of Islam in the fields of economics and society (Qardawi, 2007). Initially, zakat funds were distributed in a consumptive pattern, but now they are being developed with a productive distribution pattern. Productive zakat is zakat given to *mustahiq* as capital to run an economic activity in the form of a business, aimed at developing the economic level and productive potential of the *mustahiq* (Asnaini, 2008). Productive zakat is a model of zakat distribution that enables *mustahiq* to continuously generate something with the zakat wealth they have received (Santoso, 2025). This means that the zakat received by *mustahiq* is not used solely for consumption, but is managed in such a way that it generates income and can change the economic situation of the *mustahiq*, lifting them out of poverty and even transforming them into muzzaki. This understanding is in line with Mannan's (1997) perspective, where zakat funds are a flow of zakat funds that can be productively developed by zakat recipients for their independence, with the hope of breaking the cycle of poverty. Where this occurs due to low welfare levels because of low productivity in generating added value.

Productive zakat is widely conceptualised as a strategic instrument of Islamic finance that goes beyond traditional consumptive aid to promote long-term economic independence for the *mustahiq*. As a source of socio-economic funding, productive zakat aims to empower its recipients, particularly the poor, to generate stable income and develop their businesses (Roziq et al., 2022; Afrianty et al., 2025). Unlike consumptive zakat, which focuses solely on meeting immediate basic needs, this productive approach provides working capital and resources to stimulate sustainable economic activities (Sabirin et al., 2020), while also serving as a means of equitable distribution and human resource development to improve the quality of life for economically disadvantaged groups (Sudirman et al., 2021). Sustained commitment to this zakat is crucial considering empirical findings in the field show a persistent welfare disparity in society despite a relatively stable purchasing power (Afrianty et al., 2025).

In its implementation, productive zakat acts as a main driver for the micro-entrepreneurship sector and skill development. Through the provision of venture capital assistance, this instrument facilitates the transformation of *mustahiq* into independent entrepreneurs, which in turn improves their economic status and makes a tangible contribution to poverty alleviation (Ridlwan et al., 2022; Arwani et al., 2022). Specifically, socio-cultural factors and religiosity were found to have a significant positive influence on the success of female entrepreneurs who benefit from productive zakat (Ridlwan et al., 2022). Furthermore, contemporary evolution in Islamic legal ijtihad has positioned productive zakat as an important pillar of economic empowerment for Muslim communities through the lens of *Maqāṣid al-Sharīʿah* (Solehudin et al., 2026). The implementation of *Maqāṣid al-Sharīʿah*-based strategies has proven capable of delivering concrete impacts, one of which is demonstrated by a significant 36% increase in farmers' welfare indicators (Syahputra et al., 2025).

Although it has great potential to transform zakat recipients into zakat payers (*muzakkī*) (Ridho et al., 2025), the effectiveness of productive zakat programs in the field still faces a number of institutional challenges. Several studies indicate that although productive zakat has successfully assisted the recipients' economy, this program often falls short in achieving sustainable welfare improvement (Arwani et al., 2022; Arifin & Anwar, 2021). The main issue stems from the management of zakat institutions, which are considered to lack deep understanding and have less varied programs (Ramadhita et al., 2022; Zulkarnain & Arif, 2026). In addition, the implementation of programs in various institutions has been recorded as uneven, especially during crisis periods such as the COVID-19 pandemic (Arwani et al., 2022). This challenge is exacerbated by weak data integration and minimal inter-institutional collaboration, resulting in programs at institutions like Baitul Mal being dominated by a consumptive rather than productive nature (Hakimi et al., 2025).

To overcome these obstacles, the integration of program innovation and digital transformation has become a necessity. The ideal distribution of zakat should not be limited to financial assistance alone, but must also include the provision of working capital, skills training, market access, mentoring, and technical support (Duhriah et al., 2025); On the other hand, digitalisation has proven to expand the reach and definition of *mustahiq* in Indonesia, with the growth of digital ZIS collection reaching 32% per year during the period 2016-2023 (Ridho et al., 2025). As a strategic step forward, strengthening institutional partnerships through collaborative models such as bank partnerships with Zakat Management Organisations and micro-financing mechanisms is highly recommended to expand capital access for less affluent entrepreneurs (Putri et al., 2019). With maximum supervision and assistance, the allocation of zakat funds for these productive initiatives may contribute to inclusive and sustainable economic development. As summarized in Table 1, the elements that define productive zakat.

Table 1
Defining Elements of Productive Zakat

No	Defining Factors of Productive Zakat	Reference
1	Productive Zakat is defined as a form of Zakat that serves as a source of socio-economic funding for Muslims, aimed at empowering the economy of recipients, especially the poor. It facilitates poverty alleviation by providing business capital, enabling individuals to generate stable income and develop their businesses.	(Roziq et al., 2022; Afrianty et al., 2025)
2	Productive zakat is defined as zakat given by empowering recipients to develop their businesses or livelihoods, providing working capital or resources to enhance their economic activities. This form of zakat aims to generate long-term benefits and income for the recipients, unlike consumptive zakat, which meets immediate needs.	(Sabirin et al., 2020)
3	Productive zakat is defined as a form of zakat distribution that not only provides financial assistance but also includes skill development, market access, and technical support, with the aim of long-term transformation in the lives of beneficiaries and reducing their dependence on zakat assistance.	(Duhriah et al., 2025)
4	Productive zakat is defined as a contemporary evolution of Islamic legal ijtihad that goes beyond mere ritual obligations, serving as an important instrument for the economic empowerment of Muslim communities through the lens of Maqāṣid al-Sharīʿah. This involves transforming zakat into productive forms, such as business capital, skills training, or social investments, rather than merely consumptive distribution to beneficiaries.	(Solehudin et al., 2026)
5	Productive zakat is defined as a form of zakat management aimed at enhancing the economic independence of *mustahiq* (zakat recipients) through various models, including the provision of business capital, revolving funds, and scholarships. This approach emphasises the importance of mentoring and monitoring to maximise the benefits of zakat distribution.	(Ramadhita et al., 2022)
6	Productive zakat is defined as the giving of zakat that enables recipients to produce something sustainably with the funds they receive. Productive zakat is given in the form of assets or funds to *mustahiq* (those who are entitled to receive zakat) to help them meet their needs.	(Arifin & Anwar, 2021)
7	The concept of productive zakat refers to the utilisation of zakat funds in a way that generates economic benefits and encourages independence among recipients. It emphasises the transformation of zakat from mere financial assistance into a tool for sustainable development and empowerment.	(Andriani et al., 2026)
8	Productive zakat is an Islamic financial instrument aimed at providing social security and economic support to individuals in need. This concept is designed to facilitate access to healthcare services and emergency assistance, thereby enhancing overall economic resilience in the community.	(Syahputra et al., 2025)

No	Defining Factors of Productive Zakat	Reference
9	Productive zakat is a form of zakat used to empower individuals, especially *mustahiq* (those entitled to receive zakat), by providing venture capital assistance to support entrepreneurial activities. Its aim is to transform *mustahiq* into independent entrepreneurs, thereby improving their economic status and contributing to poverty alleviation.	(Ridlwan et al., 2022; Arwani et al., 2022)
10	Productive zakat is defined as a method of giving zakat to individuals, such as converts to Islam, as business capital to help them meet their basic needs from halal sources. This approach aims to reduce poverty and transform recipients from mustaḥiq to *muzakki*, thereby improving their economic status and independence.	(Ridho et al., 2025)
11	Productive zakat refers to the distribution of zakat in a way that provides working capital to recipients, enabling them to become self-sufficient and eventually escape poverty. This approach is considered more beneficial than traditional subsistence distribution, as it encourages recipients to generate income and contribute back to the zakat system.	(Adnan et al., 2019; Safitri & Juliana, 2025)
12	Productive zakat is defined as zakat that is distributed in a productive and non-consumptive manner, allowing recipients to generate sustainable income rather than just meeting daily needs.	(Putri et al., 2019)
13	Productive zakat is defined as a means of managing zakat funds not only for worship but also as a tool to improve the welfare of economically weak groups. Its aim is to enhance the quality of life of *mustahiq* (zakat recipients) through economic equity, social welfare distribution, and human resource development.	(Sudirman et al., 2021)
14	Productive zakat refers to the allocation of zakat funds for initiatives that empower individuals to improve their livelihoods and economic conditions. The goal of productive zakat is to increase income and welfare through the empowerment of micro-enterprises, thereby addressing poverty and promoting sustainable development.	(Hakimi et al., 2025)

Source: Scopus Database 2026

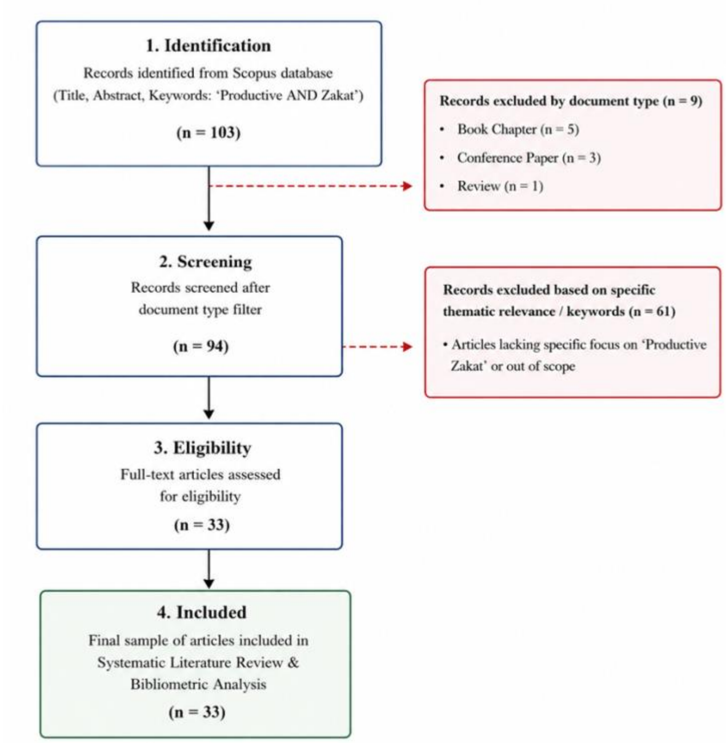
Combining various multidimensional perspectives, this research formulates an operational definition of productive zakat as a strategic Islamic social finance mechanism that transforms non-charitable zakat allocation into sustainable working capital, integrated with a non-financial supporting ecosystem, such as technical assistance, skill development, and market access, aimed at fostering the growth of micro-enterprises to achieve long-term socio-economic independence (transforming *mustahiq* to *muzakki*) in line with *Maqāṣid al-Sharīʿah*. This operational definition was chosen because it goes beyond the traditional consumptive welfare approach by integrating monetary interventions and non-monetary capacity-building elements, thereby providing a comprehensive and measurable framework to evaluate the structural transformative impact of zakat distribution.

METHOD

A systematic literature review that uses a bibliometric approach quantitatively assesses the literature to identify trends, patterns, and key research entities within a discipline. By using frameworks such as PRISMA, this approach ensures a comprehensive and replicable literature review, providing a clear and transparent picture of the topic being studied (Chotisarn & Phuthong, 2025). The established inclusion criteria are: (1) articles published up to June 30, 2026, (2) publications in English, and (3) focusing on the topic of Productive Zakat. Bibliometric analysis was conducted using VOSviewer, visualising bibliographic data to analyse citation networks, author collaboration, and co-occurring keywords, in order to reveal the intellectual structure and dynamics of the research field (Kulmie et al., 2026; Snyder, 2019). The combination of bibliometric analysis and systematic review helps researchers synthesise empirical findings and map the landscape of research activities, including identifying key contributors and emerging trends (Ni & Abdullah, 2025). The integration of these two approaches provides a comprehensive understanding of the developments, historical trajectory, and future directions of the research field, making it highly beneficial in interdisciplinary studies to gain deeper insights (Marzi et al., 2025; Wang & Yi, 2025).

The initial phase of this scientific study involves the selection of keywords, which can be achieved through a macro (top-down) methodology, evolving from a broad search trajectory to more narrowly defined studies and topics. Therefore, after evaluating the inherent limitations of previous research and the scarcity of studies discussing Productive Zakat, this investigation includes the keyword “Productive Zakat” as a focal point in the title, abstract, and keywords sections of the article. Additionally, the Scopus database is used by researchers for various investigative purposes, including conducting literature reviews, identifying experts in the field of study, and monitoring research trends.

Figure 1
Systematic Literature Review Information Flow Using PRISMA



Source: Data Analysed 2026

Based on the search results obtained on June 30, 2026, from the Scopus database using the article title, abstract, and keywords: “Productive Zakat” across various academic disciplines, from the earliest publication in 2019 to the latest in 2026, the total number of articles on Productive Zakat is 103 documents. Following these findings, the screening process filtered documents based on their classification. Articles were initially screened based on document type, excluding book chapters (5), conference papers (3), and review articles (1), leaving 94 documents. Subsequently, 61 records were excluded due to a lack of specific thematic focus on productive zakat or being out of scope, resulting in a final sample of 33 articles. The selection of the single keyword phrase ‘Productive Zakat’ in the Scopus database search query is deliberately applied to maintain a high level of precision and ensure a strict focus on the main research construct. This approach aims to minimize the involvement of irrelevant articles (false positives) that only discuss zakat in general without examining the mechanisms of productive distribution and utilization. These documents were then further analyzed in this study to answer three focuses on this research. The problem formulation in this study is addressed by applying a hybrid approach, where bibliometric analysis is used to map the landscape and publication trends quantitatively, while a Systematic Literature Review (SLR) is used to synthesize conceptual findings and theoretical evolution qualitatively.

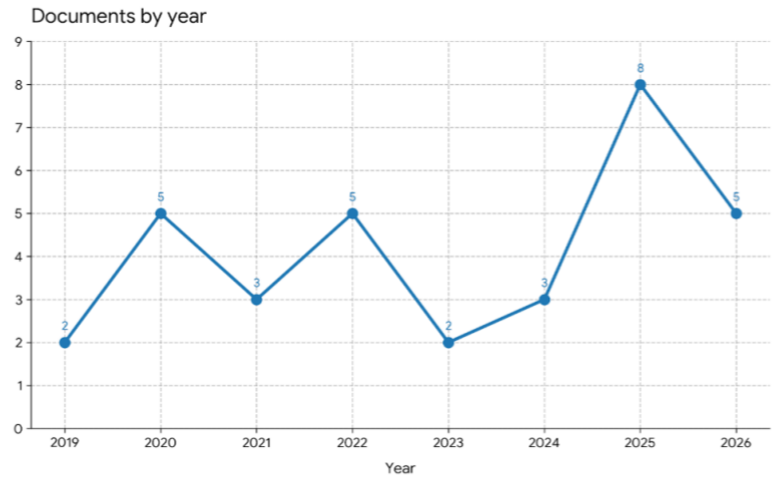
To ensure the rigor of the methodology and minimize selection bias in accordance with the PRISMA 2020 guidelines, the study selection and data extraction processes were conducted independently by two reviewers. In the initial screening phase, both reviewers independently evaluated the titles and abstracts based on the established inclusion and exclusion criteria. Next, the full text articles are examined for final eligibility. Discrepancies or disagreements among reviewers regarding the absorption of studies are resolved through structured discussion and consensus, with the third and fourth senior reviewers acting as arbiters if necessary. Additionally, the methodological quality and risk of bias of the included studies are formally evaluated using the Mixed Methods Appraisal Tool (MMAT), which assesses criteria such as clarity of research objectives, appropriateness of research design, adequacy of data collection, and coherence between findings and interpretation. Only articles that meet these quality assessment criteria are retained in the final synthesis.

RESULT AND DISCUSSION

Result

The analysis covers 33 Scopus-indexed articles on productive zakat published between 2019 and June 2026. The results are organised into three dimensions: the publication trajectory and thematic evolution of productive zakat research; the geographical, institutional, source, and author distribution of scientific production; and the intellectual structure of the field based on keyword co-occurrence analysis. Figure 2 presents the publication trajectory of productive zakat research from 2019 to June 2026. The dataset indicates that Scopus-indexed research on this topic emerged in 2019 and subsequently developed into a growing field, with a notable increase in publication activity in recent years. The earliest article identified in the dataset, Putri et al., (2019) examined productive zakat through a collaborative empowerment model involving Islamic banks and zakat management organisations, with business capital serving as an instrument for strengthening mustahiq economic capacity. Subsequent publications broadened this initial empowerment perspective by examining the mechanisms, institutional dimensions, and socio-economic outcomes of productive zakat.

Figure 2
Number of Productive Zakat Publication



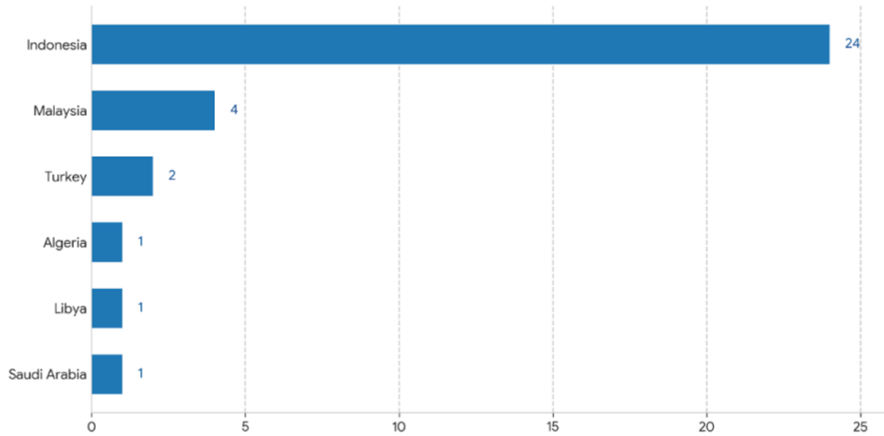
Source: Scopus Database 2026

Beyond publication growth, the reviewed literature demonstrates a gradual expansion in the thematic orientation of productive zakat research. Earlier studies primarily focused on empowerment models and the effectiveness of productive zakat in improving beneficiaries' economic conditions (Putri et al., 2019; Widiastuti & Rani, 2020; Arifin & Anwar, 2021). Subsequent studies increasingly examined the mechanisms through which productive zakat generates welfare outcomes. In particular, business growth and Sharia-compliant business success emerged as mediating mechanisms linking productive zakat interventions with improvements in mustahiq welfare (Widiastuti et al., 2021; Santoso et al., 2024)

The thematic scope subsequently expanded towards institutional and governance dimensions, including digitalisation, technology-based zakat management, accountability, and the integration of productive zakat with broader socio-economic development objectives (Ramadhita et al., 2022; Warizal et al., 2023). Recent studies further connect productive zakat with poverty alleviation, sustainable development, entrepreneurship, and Maqāṣid al-Sharīʿah oriented empowerment. Collectively, the 33 articles indicate a transition from evaluating productive zakat primarily as a capital-distribution mechanism towards examining it as a multidimensional socio-economic empowerment instrument involving financial, institutional, and non-financial mechanisms.

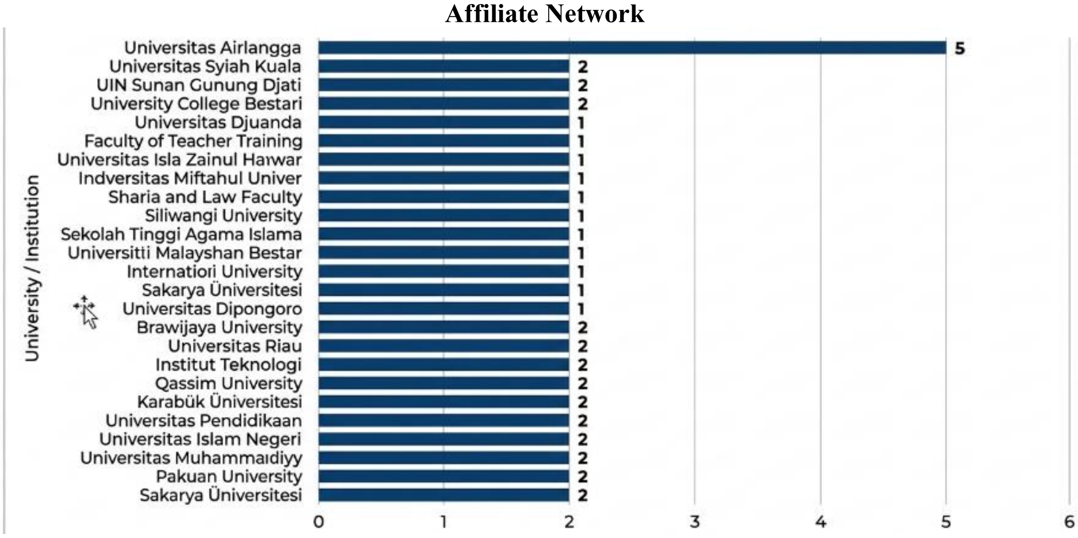
The distribution of scientific production was examined across countries, institutional affiliations, publication sources, and authors. This analysis identifies the geographical and institutional concentration of productive zakat scholarship and the principal contributors to the development of the field. As shown in Figure 3, the geographical distribution of productive zakat research is highly concentrated in Indonesia, which accounts for 24 of the 33 articles included in the review. Malaysia contributes four articles, followed by Turkey with two, while Algeria, Libya, and Saudi Arabia each contribute one article.

Figure 3
Number of Articles by Country or Territory



Source: Scopus Database 2026

Figure 4
Affiliate Network

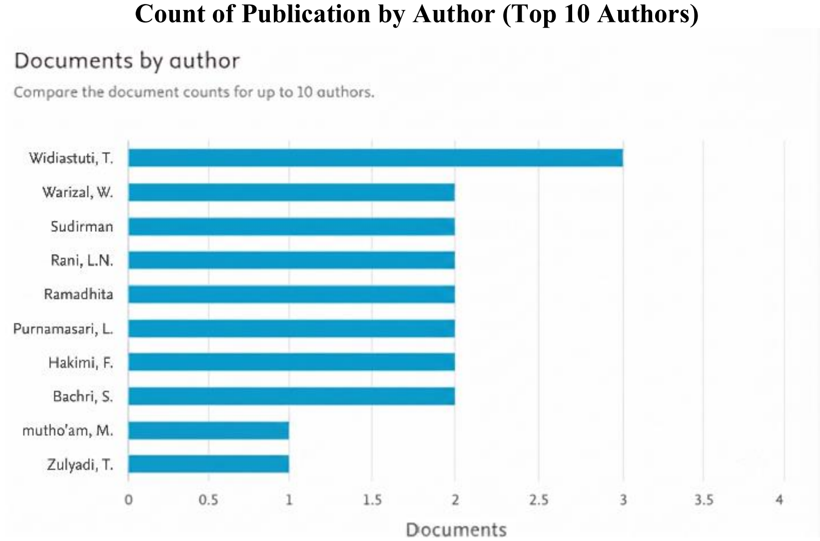


Source: Scopus Database 2026

Figure 4 presents the institutional distribution of productive zakat research. Universitas Airlangga records the highest number of publications, with five articles, followed by Universitas Syiah Kuala and UIN Sunan Gunung Djati, with two articles each. The remaining publications are distributed across various institutions, each contributing a relatively small number of articles. This pattern indicates that scientific production on productive zakat is dispersed across multiple institutions, although a limited number of universities account for a larger share of publications. Regarding publication outlets, the 33 reviewed articles are distributed across several peer-reviewed journals in the fields of Islamic economics, jurisprudence, and social finance, such as Al-Ahkam, Asy-Syari'ah, Global Journal Al-Thaqafah, and Jurisdictie: Jurnal Hukum. This distribution indicates that scholarly discourse on productive zakat is primarily concentrated in specialized academic platforms.

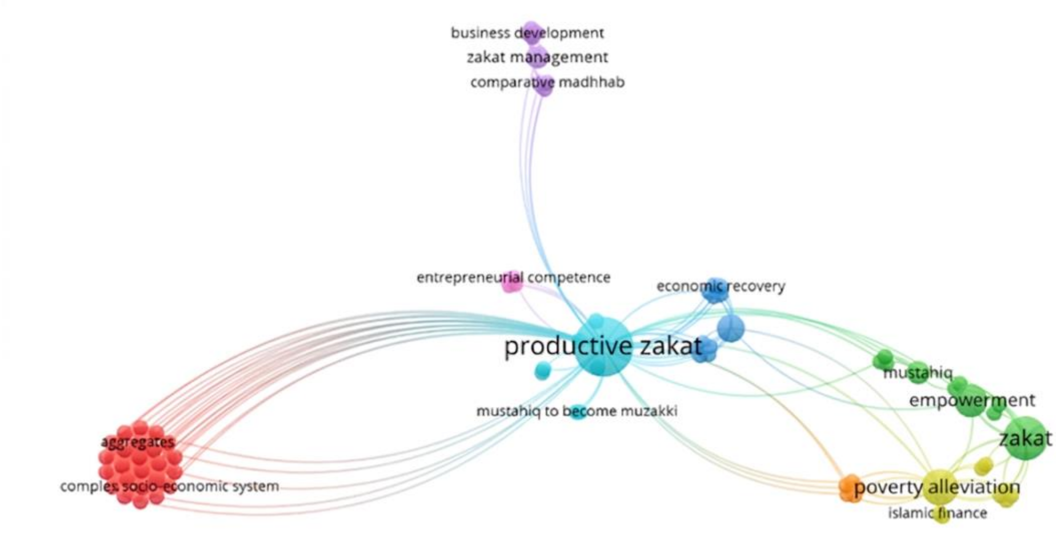
Figure 5 presents the ten most productive authors in the reviewed literature. Widiastuti, T. records the highest publication output with three articles, while several other authors contribute two publications each. Overall, the relatively narrow difference in publication counts among the leading authors indicates that productive zakat scholarship is distributed across multiple researchers rather than being concentrated around a single highly prolific author.

Figure 5
Count of Publication by Author (Top 10 Authors)



Source: Scopus Database 2026

Figure 6
Co-occurrence Framework and Representation of Key Terms



Source: Output of VOSviewer Software, 2026

The intellectual structure of productive zakat research was examined through keyword co-occurrence analysis using VOSviewer. Figure 6 visualises the relationships among frequently occurring keywords, while Table 2 reports their total link strength. Together, these results identify the dominant concepts and thematic relationships that characterise the current productive zakat literature.

Based on the co-occurrence network visualization in VOSviewer and the relationship strength table (total link strength), this bibliometric mapping identifies the intellectual structure of productive zakat research, which is divided into dynamically intertwined analytical clusters. The keyword “Productive Zakat” occupies the central position with the highest total link strength value of 70, serving as the main node connecting various theoretical and practical research clusters. This network shows a strong thematic orientation toward socio-economic impacts through close connections with keywords such as “Zakat” (26), “Poverty Alleviation” (25), “Mustahiq” (16), “Welfare” (15), and “Empowerment” (13). Furthermore, the mapping captures distinct thematic clusters, ranging from governance dimensions (zakat management and comparative *madhhab*) and individual economic transformation (*mustahiq* to *muzakki* and entrepreneurial competence) to macro-level strategies and complex socio-economic systems.

Table 2.
Leading Keywords by Total Link Strength

Rank	Keyword	Total Link Strength
1	Productive Zakat	70
2	Zakat	26
3	Poverty Alleviation	25
4	*Mustahiq*	16
5	Welfare	15
6	Empowerment	13
7	Zakat Management	8
8	Effectivity Zakat	6

Source: Output VOSviewer Software 2026

DISCUSSION

The synthesis of bibliometric mapping and systematic review reveals a fundamental paradigmatic shift in the academic discourse on productive zakat. The visual structure of interconnections across keyword clusters highlights that research in this domain has progressively evolved beyond traditional, normative distributive *fiqh* evaluations. Instead, modern scholarship increasingly conceptualizes productive zakat as a transformative and integrative strategic management system focused on generating verifiable socio-economic impacts. This conceptual evolution underscores that zakat is no longer viewed merely as an immediate financial transfer, but as an active economic development instrument designed to foster sustainable self-reliance and facilitate the structural transformation of *mustahiq* into *muzakki*.

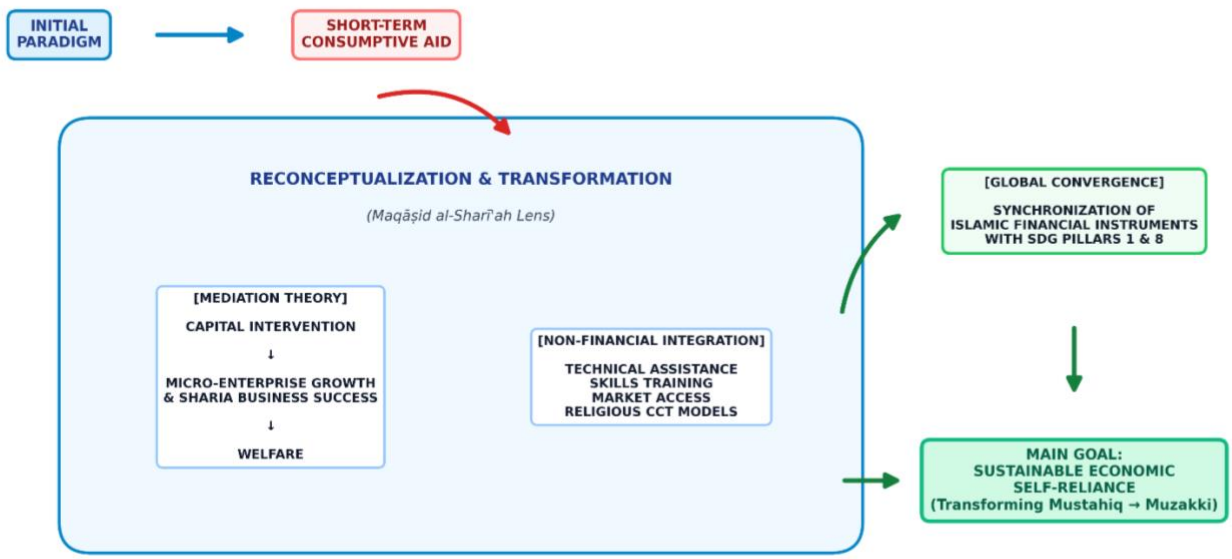
The findings of this bibliometric mapping and systematic review indicate that the development of productive zakat research has undergone a paradigmatic evolution. Theoretically, the analysis results indicate that the distribution of zakat funds can no longer be understood through a simple linear relationship between capital intervention and welfare improvement. The presence of mediating variables, such as the growth of micro enterprises and the success of sharia businesses, emphasizes the need for an integrated supporting ecosystem, including technical training and ongoing mentoring (Afrianty et al., 2025; Roziq et al., 2022). The utilisation of these funds focuses on economically empowering zakat recipients (asnaf) to achieve sustainable independence, which is considered an important pillar in breaking the long-term poverty cycle and supporting the achievement of the Sustainable Development Goals (SDGs) (Asni et al., 2025; Esa et al., 2025; Mohamed Esa et al., 2025). Geographically, the concentration of publications dominated by institutions in Indonesia reflects a high academic response to the practice of national zakat management. However, this also indicates the need for an expansion of global-scale research collaboration to test the generalisation of this empowerment model in other Muslim countries (Maulidizen & Rizapoor, 2026). The main issue stems from the management of zakat institutions, which are considered to lack deep understanding and have minimal program variation (Ramadhita et al., 2022).

To address these institutional challenges, recent theoretical findings indicate a significant transition in productive zakat research, from initially simple linear program evaluations to testing complex contemporary models. One of the most important conceptual findings is that zakat capital intervention does not automatically and directly improve welfare, but rather requires intermediary variables. This is supported by evidence of the mediating role of micro-business growth on zakat empowerment programs and the welfare of *mustahiq* (Widiastuti et al., 2021). This relationship is reinforced by theoretical findings that the success of sharia-compliant businesses acts as a crucial bridge mediating the relationship between productive zakat and the comprehensive welfare of *mustahiq* (Santoso et al., 2024). Furthermore, contemporary evolution in Islamic legal ijtihad has positioned productive zakat as an important pillar of economic empowerment for Muslim communities through the lens of *Maqāṣid al-Sharīʿah* (Solehudin et al., 2026). The practical implications of implementing this *Maqāṣid al-Sharīʿah*-based strategy have proven to provide concrete impacts, one of which is demonstrated by a significant 36% increase in farmers' welfare indicators (Syahputra et al., 2025).

Beyond individual productivity metrics, the geographical and institutional concentration of this literature indicates the presence of crucial structural dynamics in productive zakat research. The dominance of empirical studies rooted in the Indonesian context reflects a strong alignment of domestic academia with national Islamic social finance initiatives. However, this regional focus simultaneously highlights the knowledge gap regarding cross-country adaptability and global scalability of the productive zakat framework. To advance this discipline, future research must go beyond local empirical evaluations and encourage cross-country research collaboration, in order to test whether the empowerment models developed in Southeast Asia can be effectively adapted to the diverse institutional, socio-economic, and legal environments of the broader Muslim world.

The conceptual framework synthesised in Figure 7 illustrates the paradigmatic evolution of productive zakat, shifting from short-term consumptive aid towards a comprehensive empowerment ecosystem orientated towards Maqāṣid al-Sharīʿah. Instead of operating as a simple linear financial transfer, productive zakat functions as an integrated socio-economic mechanism where capital interventions are embedded within a non-financial supporting ecosystem (Adnan et al., 2019; Solehudin et al., 2026). The main theoretical contribution of this framework lies in demonstrating that direct capital allocation does not automatically result in an increase in welfare. On the contrary, achieving sustainable economic independence, which is reflected in the structural transformation of mustahiq into muzakki, depends on important mediating mechanisms, particularly the growth of micro-enterprises and the success of Sharia-compliant businesses (Santoso et al., 2024; Widiastuti et al., 2021). By complementing monetary resources with non-financial capacity building such as technical assistance, skills training, market access, and religious Conditional Cash Transfer (CCT) models, this framework aligns Islamic social finance with global development goals (SDGs 1 and 8), building a robust foundation for long-term economic independence (Duhriah et al., 2025; Esa, et al., 2025; Safitri & Juliana, 2025).

Figure 7
Theoretical Summary of Productive Zakat



Comparing these findings with previous systematic reviews and bibliometric analyses on zakat reveals clear theoretical and empirical advancements. While Alam et al., (2024) conducted a broad literature review on the mechanisms of zakat distribution in general without dissecting specific empowerment channels, the present study distinguishes productive zakat interventions and indicates that capital distribution alone may be insufficient unless mediated by the growth of micro-enterprises and the success of sharia-compliant businesses. Furthermore, while Mustaffa et al., (2025) primarily focus on internal institutional constructs for organisational development, this study bridges institutional governance with the end results for beneficiaries, indicating that administrative digitisation must be integrated with non-financial mentoring to promote the independence of *mustahiq*. Finally, in contrast to the macro-level bibliometric mapping of zakat institutions by Andriani et al., (2026), our findings articulate a granular shift towards the convergence of global SDGs (particularly SDGs 1 and 8) and innovative program architectures such as Conditional Cash Transfers (CCT). This comparative synthesis emphasises that productive zakat research has evolved from descriptive distribution studies into a complex and results-oriented socio-economic system.

As research on zakat progresses, the scientific landscape of productive zakat shows significant potential for further study, driven by advancements in methodology, alignment with global sustainability frameworks, and rapid digital transformation. Methodologically, research in this field is evolving from basic descriptive evaluations to more sophisticated structural models. Future studies can expand this analytical trajectory by using Structural Equation Modelling (SEM) to examine complex mediation and moderation dynamics, including digital literacy, social capital, and adaptive capacity among beneficiaries facing economic volatility (Widiastuti et al., 2021). Simultaneously, productive zakat is increasingly interacting with international development priorities, evolving from a topic of local jurisprudence to a strategic component in global socio-economic development. Future investigations should explore its convergence with the Sustainable Development Goals (SDGs 1 and 8), particularly concerning intergenerational poverty alleviation, inclusive employment, and empowerment for vulnerable populations (Safitri & Juliana, 2025). Additionally, the emergence of modern financial ecosystems, such as blockchain, AI-based recipient selection, and crowdfunding, requires zakat institutions to continuously adapt, presenting significant opportunities to study the integration of technology, transparency, and institutional governance (Ramadhita et al., 2022; Sudirman et al., 2021; Warizal et al., 2023). Synthesising these methodological and technological dimensions will ensure that future research provides a strong empirical contribution to Islamic social finance.

CONCLUSION

This research successfully mapped the development of literature and the intellectual structure of productive zakat research through a hybrid approach of Systematic Literature Review (SLR) and bibliometric analysis. The synthesis results confirm a paradigm shift, where productive zakat is no longer understood merely as a linear capital distribution instrument, but rather as a complex socio-economic system rooted in the ijtihad of *Maqāṣid al-Sharīʿah*. This study demonstrates that the effectiveness of zakat capital intervention in improving the welfare of *mustahiq* requires critical mediating variables, particularly the growth of micro-enterprises and the success of sharia-compliant businesses, supported by the integration of non-financial programs such as technical training, business mentoring, and alignment with the pillars of the Sustainable Development Goals (SDGs 1 and 8). Practically, this study provides an evidence-based framework for regulators and zakat management institutions to design measurable empowerment programs for entrepreneur asnaf, thereby reducing program failures and facilitating the structural transition from mustahiq to muzakki.

Methodologically, this research has limitations because the bibliometric data extraction is based exclusively on the Scopus repository with the single keyword "Productive Zakat." This limitation potentially excludes relevant publications that use alternative terminology (such as "zakat empowerment" or "zakat-based microfinance") or that are indexed in other databases. Therefore, future research is recommended to expand the search strategy by integrating a more inclusive combination of keywords and Boolean operators. Additionally, future research agendas are encouraged to apply advanced quantitative methodologies such as Structural Equation Modelling (SEM) to test new variables, including the digital literacy levels of beneficiaries and their economic adaptation capacity, and to evaluate the effectiveness of innovative schemes such as Conditional Cash Transfers (CCT) based on religiosity. In terms of the objectives of *Maqāṣid al-Sharīʿah*, every productive zakat program can also be measured for its achievement with quantitative metrics, making the standardisation of outcome-based evaluation metrics a top priority to ensure that the allocation of productive zakat achieves its main goal: transforming *mustahiq* into self-sufficient *muzakki* sustainably.

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