

# Challenges and Opportunities of Productive Zakat Empowerment in Indonesia: A Literature Review and Problem Tree Analysis

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**Article History:**

Received: May 20, 2025

Revised: June 14, 2025

Accepted: June 18, 2025

**Keywords:** Productive Zakat, Mustahiq Empowerment, Zakat Management, Poverty Alleviation, Sustainable Mentoring.

**Abstract:** Indonesia holds significant potential for economic empowerment through Productive Zakat as a strategic instrument for poverty alleviation. This study systematically reviews the implementation of Productive Zakat Empowerment in Indonesia, identifies key challenges, and proposes solutions using a Problem Tree Analysis. A total of 358 articles (2020–2025) were initially screened through Google Scholar using Publish or Perish 8, with the 10 most relevant and highly cited articles analyzed in-depth. A mixed-methods approach combining quantitative keyword coding and qualitative causal mapping was applied. Key challenges include ineffective distribution, limited management capacity, lack of mentoring, and uneven access. Recommended strategies include strengthening governance, enhancing transparency, digitalization, and sustained multi-stakeholder collaboration to optimize zakat's role in socio-economic empowerment.

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## Introduction

Indonesia, a country with a majority Muslim population, has great potential for economic empowerment through zakat management (Sari et al., 2013; Tobing et al., 2024). Zakat is an individual worship obligation for Muslims (Afrimaigus & Renata, 2022; Bahri et al., 2023). Zakat also serves as a strategic social and economic instrument to reduce social inequality and enhance the welfare of *Mustahiq* recipients (Herianingrum et al., 2024). In this context, Productive zakat is one of the important instruments used to encourage the economic independence of recipients by providing business capital that produces long-term benefits in their economic empowerment (Akbar & Zen, 2022; Widiastuti et al., 2021).

However, although the potential for zakat management in Indonesia is substantial, its optimization still faces various significant challenges. One of the main problems is the Zakat management system's inability to distribute funds effectively and on target (Amir et al., 2025). A study by Solikhan (2020) shows that most of the zakat funds collected have not been distributed optimally, resulting in the suboptimal effectiveness of *Mustahiq* empowerment. In addition, Jaya et al. (2024) noted that zakat management focusing on providing business capital or Productive Zakat has great potential to support the sustainability of the people's economy. Unfortunately, in practice, much zakat assistance is still prioritized for consumptive needs, so *Mustahiq* tends to rely on this assistance without any significant increase in economic capacity. This condition results in *Mustahiq's* dependence on zakat, hindering the creation of sustainable empowerment.

Furthermore, the problems of zakat managers' limited capacity and minimal

assistance to the *Mustahiq* are also factors that hinder the effectiveness of Productive zakat empowerment (Mawardi et al., 2023). For instance Kumalasari (2022) states that the low capacity of zakat managers and suboptimal business assistance for zakat recipients hinder the optimal development of Productive businesses established by *Mustahiq*. Inadequate assistance can even cause business failure and ineffectiveness in zakat management. Another problem that is no less important is the uneven distribution of zakat. Afif & Oktiadi (2018) stated that the uneven and poorly targeted distribution of Productive *Zakat* creates inequality of opportunity for *Mustahiq* in accessing *Zakat* funds for business capital. This inequality results in some areas still being severely underfunded for Productive *Zakat* purposes, while other areas may receive excessive distribution, thereby causing injustice in the use of *Zakat* funds.

Other ineffectiveness in *Zakat* management is related to the limited transparency and accountability of *Zakat* management institutions. The lack of a clear and effective monitoring system has the potential to lead to the misuse of *Zakat* funds, thereby reducing the level of public trust in *Zakat* management institutions. This hurts the participation of Muslims in distributing their *Zakat*, which ultimately hinders the optimization of the role of *Zakat* as an instrument for empowering the people's economy. Therefore, increasing transparency and accountability is essential in efforts to revitalize *Zakat* management in Indonesia.

To frame this study, the Community Empowerment Theory (Perkins, 1995) is adopted, which emphasizes that sustainable socio-economic change requires enhancing individual and institutional capacity, promoting participation, and fostering social capital. In the context of Zakat empowerment, this theory underlines the importance of moving beyond charity-based distribution toward capacity building and economic independence for *Mustahiq*. Additionally, the Resource-Based View (RBV) offers a complementary lens by highlighting that access to and effective utilization of resources—including human skills, financial capital, and institutional competencies—are critical determinants of empowerment outcomes (Barney, 1991). These theoretical perspectives guide this study in analyzing how institutional practices, managerial capacity, and sustainable mentoring contribute to the long-term effectiveness of Productive Zakat programs in Indonesia.

In the digital era like today, the use of technology is one of the potential solutions to overcome various obstacles in *Zakat* management (Nor et al., 2024). According to Sovia et al. (2020) the digitalization of *Zakat* fund management can accelerate the distribution process and increase the efficiency of *Zakat* fund utilization. Digital technology facilitates the distribution of *Zakat* more quickly and efficiently, allowing for better monitoring of its use. Additionally, technology enhances transparency in *Zakat* management, which can ultimately restore and increase public trust in *Zakat* institutions. However, Syahriza et al. (2019) remind us that technology cannot replace the need for strengthening the capacity of *Zakat* managers and training for the *Mustahiq*. Training and mentoring are important components that enable *Mustahiq* to manage business capital independently and sustainably without relying on *Zakat*'s assistance.

Based on these various studies, several main problems in empowering Productive *Zakat* in Indonesia can be formulated, namely: suboptimal *Zakat* management because many *Zakat* funds are still used for direct consumption and not for long-term empowerment; limited business capital experienced by *Mustahiq* as an obstacle to business development; lack of mentoring and business training for *Mustahiq* so that the businesses do not develop

or even fail; and uneven distribution of Productive *Zakat* funds which causes inequality of access for *Mustahiq* in various regions. To overcome these problems, several studies suggest improving the *Zakat* management system to be more transparent, structured, and based on multi-party collaboration. The statement emphasizes the importance of collaboration between *Zakat* institutions, the government, and the private sector in improving family welfare through programs such as Kampung KB. This type of collaboration creates a synergy that accelerates the empowerment process and enhances the effectiveness of *Zakat* distribution. In this way, the role of *Zakat* as an instrument for poverty alleviation and economic empowerment can be more optimally felt by all levels of society.

Strengthening management, enhancing transparency, utilizing technology, providing business assistance, and preparing equitable distribution strategies are crucial strategic steps to optimize the potential for Productive *Zakat* empowerment in Indonesia (Samsi et al., 2024). It is hoped that through these efforts, *Zakat* will not only serve as an instrument to fulfill religious obligations but also contribute significantly to encouraging economic growth within the community, reducing poverty, and increasing inclusive and sustainable welfare. Based on the above thoughts, the author seeks to study the topic through literature reviews further to provide a comprehensive understanding of the challenges and opportunities in implementing Productive *Zakat* empowerment in Indonesia. This research is also expected to serve as the basis for further empirical studies that focus on the socio-economic impacts and the effectiveness of the *Zakat* empowerment model.

## Method

This study employed a systematic literature review combined with a qualitative problem tree analysis to provide a comprehensive understanding of the challenges and opportunities in implementing Productive *Zakat* empowerment in Indonesia. The literature search was conducted using Google Scholar through the Publish or Perish 8 application, covering publications from 2020 to 2025. The search strategy used keywords such as "Productive Zakat," "Zakat empowerment," "*Mustahiq* business," and "*Zakat* management in Indonesia." The initial search produced 1,000 articles. A structured screening process was applied, setting inclusion criteria that included peer-reviewed journal articles, master's theses (S2), and empirical studies focusing on Productive *Zakat* in Indonesia. Exclusion criteria included conference papers, undergraduate theses, conceptual papers without empirical data, and articles unrelated to *Zakat* empowerment. Following this process, 776 articles remained after duplicate removal and relevance screening.

Further quality assessment, based on methodological rigor and thematic relevance, resulted in 358 articles being selected for content analysis. To enable in-depth qualitative analysis, the 10 most cited and relevant articles were then selected, as these were considered to represent the most influential and current discourse on the topic. Data analysis was conducted through a mixed-methods approach. First, keyword coding was performed, in which key terms (such as ZP1 = Productive *Zakat* and PM1 = *Mustahiq* Empowerment) were identified and their frequencies analyzed within the titles, abstracts, and conclusions of the articles, providing an overview of the dominant themes in the literature. Second, a problem tree analysis was conducted to identify the root causes, primary issues, contributing factors, and impacts associated with the current implementation of Productive *Zakat*. This approach aimed to explore the causal relationships between the identified issues and to support the formulation of appropriate recommendations.

To ensure the reliability of the coding process, two researchers independently conducted the coding, and discrepancies were resolved through discussion. Finally, findings from both the quantitative keyword analysis and qualitative problem tree mapping were integrated to provide a comprehensive understanding of the key challenges and potential solutions for enhancing Productive *Zakat* empowerment in Indonesia. It should be noted that this study is limited by its reliance on sources indexed only in Google Scholar, with the majority of literature being in Bahasa Indonesia, which may affect the generalizability of the findings to international contexts.

## Results and Discussion

This study presents several key findings regarding the implementation of Productive *Zakat* empowerment in Indonesia, based on a quantitative and qualitative literature analysis. The initial stage involves searching for literature on the theme of *Zakat* empowerment and Productive *Zakat* in various official online publications through the Google Scholar platform, utilizing the Publish & Perish application, and processing the data using the Excel application. Through keywords and coding, various content has been extracted from selected articles. Data verification and validation were then carried out through filtering, eliminating incomplete, duplicated, and inaccessible data, resulting in approximately 776 articles being obtained. The selection process was then tightened by selecting the type of article with a pure journal publication type, not S1 and Diploma Thesis, but maintaining the Thesis as study material, as well as various books that were not directly relevant to various problem studies or field research, resulting in around 358 articles so that they can be considered quality publications.

Because this study will explore more deeply the phenomenon of field reality with a problem tree approach and considering the limited time of the study will be limited to various case studies in the field that various authors have successfully raised and become references for various researchers and authors so that 10 articles were selected that have the most citations so that they can be assumed to represent the discourse of challenges and opportunities for empowerment in Indonesia through literature reviews and problem analysis. We present the results of Table 1. Related to the results of the selection and coding related to the Focus of the Study and the distribution of problems that have been found.

**Table 1.** Frequency of Study Focus

Discussion Items	Frequency										
Code	ZP1	EZP1	MZ1	UM1	PEU1	PZ1	PK1	PM1	MU1	KPK1	ZDS1
Frequency of Study Focus	6	4	2	2	2	1					
Frequency of Main Problems	7	2				3	3	1	1		
Frequency of Cause-Effect	2					9			5	1	
Frequency of Impact	4	2		2		1	1	5		1	1
Frequency of Solution Recommendations	6	4	4			3					
Recap of occurrences	25	12	6	4	2	17	4	6	6	2	1

**Table 2.** Thematic Findings of the 10 Highest Citation Articles

Keywords	Code	Thematic Description
Productive <i>Zakat</i>	ZP1	Issues related to distribution and empowerment through Productive <i>Zakat</i> .
<i>Mustahiq</i> Empowerment	PM1	Touching on the empowerment aspect of <i>Zakat</i> recipients ( <i>Mustahiq</i> ).
Business Capital	MU1	Discussion on the limitations or availability of business capital for <i>Mustahiq</i> .
Poverty Alleviation	PK1	Focus on poverty alleviation through Productive <i>Zakat</i> programs.
<i>Zakat</i> Management	MZ1	Touching on the topic of <i>Zakat</i> management, including the management of <i>Zakat</i> funds.
Effectiveness of <i>Zakat</i> Distribution	EZP1	Focus on how effective the distribution of <i>Zakat</i> is to <i>Mustahiq</i> .
<i>Zakat</i> Management	PZ1	Further discussion on <i>Zakat</i> management and administration.
Micro Business	UM1	Focus on micro-enterprises that are impacted by Productive <i>Zakat</i> empowerment.
<i>Zakat</i> as Social Fund	ZDS1	<i>Zakat</i> that functions as a social fund to improve the welfare of the community.
Educational Capacity and Skills	KPK1	Touching on the issue of education and training to improve the capacity of <i>Mustahiq</i> in running a business.
Economic Empowerment of the Community	PEU1	Focus on improving the community's economy through <i>Zakat</i> empowerment.

Description: Keywords, Codes and Thematic Descriptions

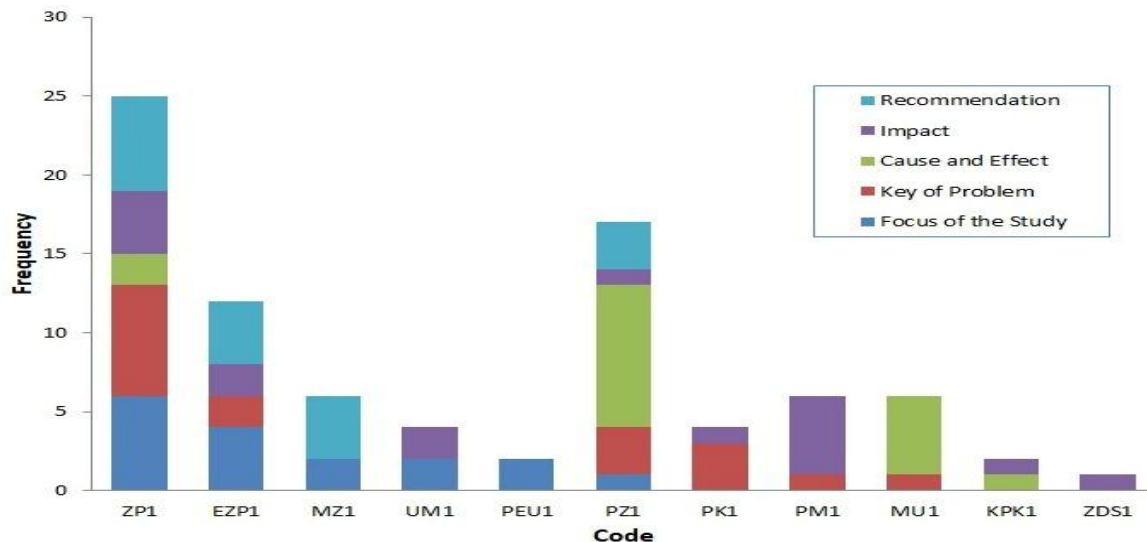
### Study Focus Analysis

A quantitative analysis of selected articles from the literature review between 2020 and 2025 provides a comprehensive overview of the dominant themes and focus of studies related to Productive *Zakat* in Indonesia. By using standard coding of the main keywords that appear in the title, abstract, and conclusion of the article, a frequency distribution is obtained that shows the consistency of research focus on central issues such as Productive *Zakat* (ZP1), *Zakat* Management (PZ1), empowerment of *Mustahiq* (PM1), Effectiveness of *Zakat* Distribution (EZP1), Business Capital (MU1), Poverty Alleviation (PK1) and *Zakat* Management (MZ1).

**Tabel 3.** Frekuensi Kode Secara Keseluruhan

Keywords	Code	Emergence
Productive <i>Zakat</i>	ZP1	13
<i>Mustahiq</i> Empowerment	PM1	5
Business Capital	MU1	4
Poverty Alleviation	PK1	4
<i>Zakat</i> Management	MZ1	4
Effectiveness of <i>Zakat</i> Distribution	EZP1	5
<i>Zakat</i> Management	PZ1	7
Micro Business	UM1	3
<i>Zakat</i> as Social Fund	ZDS1	1
Educational Capacity and Skills	KPK1	2
Economic Empowerment of the Community	PEU1	2

Furthermore, thematic distribution is evident in Figure 1, which illustrates the Distribution of Keywords and Thematic Codes based on the Identified *Zakat* Empowerment Issues. Distribution of Research on *Zakat* Empowerment.



**Figure 1.** Distribution of Research on *Zakat* Empowerment

Figure 1 clarifies the dominant focus of the study, confirming that most current research has been consistent and highly focused on efforts to empower *Mustahiq* through Productive *Zakat*, increasing human resource capacity to build *Mustahiq* independence, and issues related to management and business capital as key determinants of the success of empowerment programs. These findings align with the theoretical framework of economic empowerment through Productive *Zakat*, which emphasizes the importance of transforming *Zakat* from mere consumptive assistance to a means of generating business capital that empowers *Mustahiq* to achieve economic independence. This empowerment concept is supported by the theory of human development, which emphasizes increasing capacity and access to resources as the key to poverty alleviation.

Although the focus of the study is dominant, it is essential to note that the analysis results indicate that *Zakat* Management (PZ1) is not yet optimal due to various ongoing challenges that remain a concern. Therefore, a combination of quantitative data and qualitative approaches, such as problem tree analysis, is needed to explore the root of the problem and identify appropriate solutions. Overall, the results of this quantitative analysis present a clear picture of the research focus and central issues in the study of Productive *Zakat* in Indonesia, providing a strong empirical foundation for the next stage of qualitative analysis.

#### Qualitative Analysis with Problem Tree Approach

Based on the quantitative description obtained, a qualitative analysis is continued using the problem tree analysis approach. Several themes, issues, and pieces of information that have been explored in depth are presented in the problem mapping below, where the results of the problem tree analysis reveal several main categories organized in a hierarchy. First, root causes include ineffective *Zakat* distribution, low *Zakat* management capacity, and a lack of ongoing *Mustahiq* assistance [ZP1, PZ1, PK1, PM1].

Second, the Main Problems are non-transparent *Zakat* management and less than

optimal in strengthening capital or social access of *Mustahiq* [ZP1, PZ1, PEU1]. Third, Supporting Factors: The unequal distribution of *Zakat* worsens the effectiveness of distribution and poverty alleviation [ZP1, EZP1, PZ1, PK1]. Fourth, Manifestation of Problems (Symptoms): Inability of *Zakat* recipients to manage funds effectively due to limited skills and business capital [MZ1, PEU1, UM1].

A systematic understanding, achieved through this approach, underlies strategic recommendations that will help improve the effectiveness of Productive *Zakat* management and distribution in Indonesia. The Problem Tree Diagram in Figure 2 provides further visualization of the causal relationship between the root causes, causes, and impacts experienced in Productive *Zakat* management. This diagram shows that the ineffectiveness of *Zakat* distribution (the core problem) is rooted in management capacity constraints and weak *Mustahiq* assistance systems, which in turn cause ongoing dependency and obstacles to effective poverty alleviation.

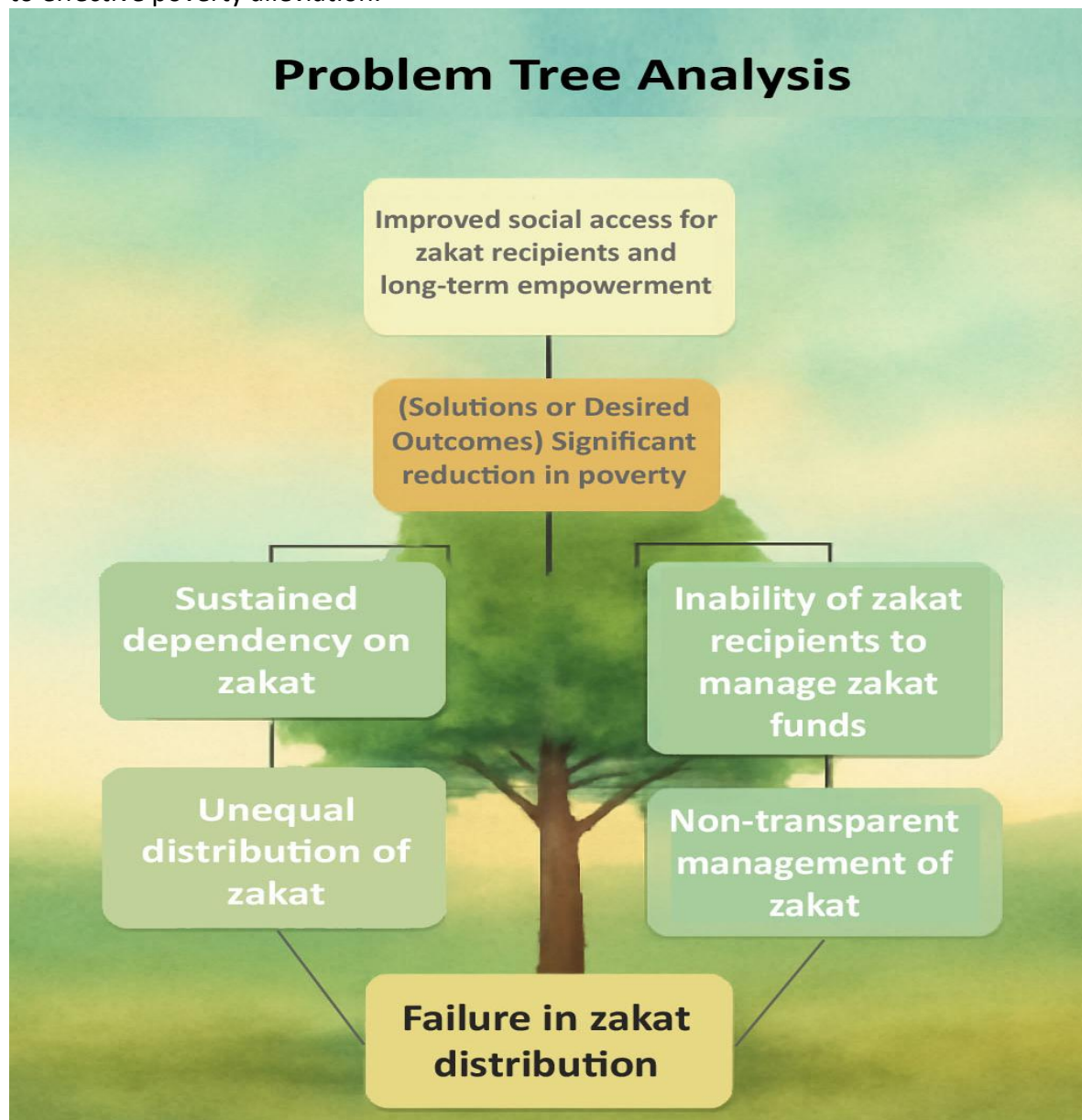


Figure 2. Problem Tree Visualization with Problem Tree Distribution

## Description:

- The root cause of the ineffective *Zakat* distribution problem is the inability to manage *Zakat* distribution properly.
- The indication of the cause and effect is reflected in the non-transparent management of *Zakat*, which leads to distrust and failure in *Zakat* distribution
- The supporting factor is the inequality in the distribution of *Zakat*, which affects the effectiveness of *Zakat* distribution to *Mustahiq*, or people who are entitled to receive *Zakat*.
- Symptoms that are reflected or visible from the problems that arise and have fatal impacts, such as the inability of *Zakat* recipients to manage *Zakat* assistance properly, which leads to dependency.
- The impact of the ineffective *Zakat* distribution problem is continued dependence on *Zakat* assistance, which cannot help in the long term in overcoming the problem of poverty.
- The expected solution is a significant reduction in poverty through better *Zakat* distribution, which leads to more equitable and independent welfare for *Mustahiq*.

Theoretically, these identified problems align with the concept of resource management and the principle of community empowerment, which emphasizes that the effectiveness of social programs is highly dependent on institutional capacity and the sustainability of interventions. The lack of training and leadership capable of managing *Zakat* Productively exacerbates the low empowerment outcomes. The results of this analysis underscore the urgent need to improve *Zakat* governance through increased transparency, intensive training for *Mustahiq*, and the use of technology to distribute *Zakat* more efficiently and equitably, in line with recommendations proposed in the literature. Thus, the problem tree approach not only enriches the results of the initial quantitative analysis but also provides a comprehensive framework for developing appropriate improvement strategies in the implementation of Productive *Zakat*.

Literature analysis reveals that the implementation of Productive *Zakat* plays a strategic role in empowering the *Mustahiq*. However, the real impact that occurs still faces various challenges that need to be systematically improved. Through the mixed-methods approach, the study integrates the frequency of emergence of *Mustahiq* empowerment issues recorded in quantitative data with in-depth qualitative analysis using problem trees to describe the overall impact of implementing Productive *Zakat*.

Table 4 below presents the frequency of occurrence of several principal codes related to the impact of Productive *Zakat* programs on the empowerment of *Mustahiq* in the analyzed literature..

**Table 4.** Frequency of Appearance of the *Mustahiq* Empowerment Theme

Keywords	Code	Occurrence	Percentage (%)
<i>Zakat</i> Management including <i>Zakat</i> Management	MZ1, PZ1	11	39%
<i>Mustahiq</i> Empowerment and Empowerment of the Ummah Economy	PM1, PEU1	7	25%
Business Capital	MU1	4	14%
Poverty Alleviation	PK1	4	14%
Education and Skills Capacity	KPK1	2	7%



The data above demonstrate the dominance of the theme of *Zakat* Management and Administration (MZ1 and PZ1), which is a significant focus in the literature, highlighting the major impact of Productive *Zakat* on improving the economic capacity of *Zakat* recipients. However, the sustainability of the business is often hampered by the lack of empowerment of *Mustahiq*, who are oriented towards the people's economy (MP1 and PEU1), which is caused by limited capital (MU1), so it is difficult to eradicate poverty (PK1) if there is enough capital then the hope of improving community welfare will undoubtedly be realized. The best solution, of course, is to strengthen the capacity of beneficiaries or the community in general through Education and Skills (KPK1) so that they can survive, be independent, and develop in the future.

### Qualitative Analysis and Impact Tree Model

The Impact Tree diagram presented in Graph 2 illustrates the relationship between the implementation of Productive *Zakat*, empowerment of *Mustahiq*, and the resulting socio-economic impacts. This diagram groups the results of *Mustahiq* empowerment into two main impacts: increased Productive business capacity and reduced long-term dependence on *Zakat* assistance. Qualitative analysis reveals that although Productive *Zakat* has helped develop *Mustahiq* businesses, many of these businesses remain unsustainable due to inadequate mentoring and ineffective capital management. The lack of technical and financial training for *Mustahiq* is also a significant obstacle. Therefore, the integration of intensive mentoring and ongoing training is crucial to achieving effective and independent empowerment.

This is undoubtedly very much determined by good and proper management and by the standards of mentoring management, such as the many successes that have been achieved, as stated by Bahri & Khumaini (2020) that the effectiveness of distribution describes the achievement of *Zakat* distribution for a specific period, either short, medium or long term. To optimize the distribution of *Zakat*, the *Amil Zakat* must carry out effective management by preparing distribution plans, implementing implementation strategies, implementing control measures, and maintaining good reporting. Thus, *Mustahiq* feels the benefits and blessings of *Zakat*.

The theoretical framework supports this finding by stating that effective economic empowerment requires more than just providing capital but also requires improving management skills and capacity to manage Productive businesses sustainably. Thus, Productive *Zakat* programs need to be designed as long-term solutions that empower *Mustahiq* holistically, not only meeting initial capital needs but also providing mentoring and business education.

### Productive *Zakat* Sustainability Strategy

Based on a comprehensive literature review that combines quantitative and qualitative data, this study presents several strategic recommendations to enhance the effectiveness and sustainability of Productive *Zakat* programs in Indonesia. The findings are compiled based on the frequency coding of key issues and mapping of root causes through a problem tree approach, as presented in Table 5.

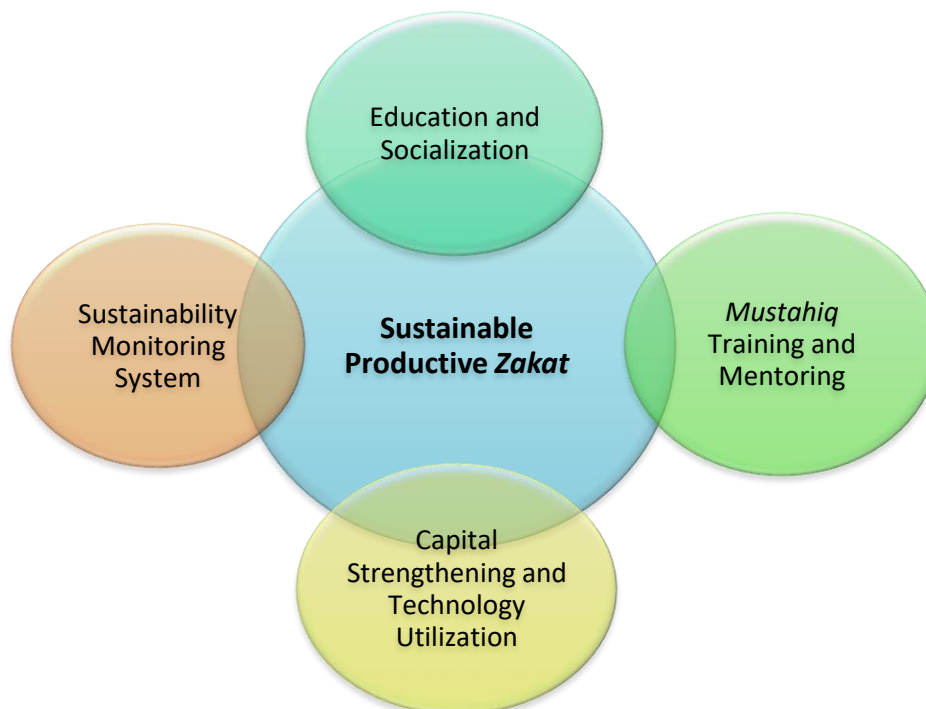
**Table 5.** Priority Strategies to Improve the Sustainability of Productive *Zakat*

Key Strategies	Supporting Components	Priority Level
Improving <i>Zakat</i> Management	Training of HR managers, transparency of funds	Very High

Continuous Assistance for <i>Mustahiq</i>	Business training programs, intensive mentoring	High
Multi-party Collaboration	Cooperation between <i>Zakat</i> institutions, government, private sector	High
Utilization of Digital Technology	Application-based <i>Zakat</i> distribution system	Medium
Strengthening <i>Mustahiq</i> Business Capital	Access to financing and working capital	High

This collaborative approach encourages the formation of an inclusive and sustainable *Zakat* management ecosystem. The role of digital technology, such as the *Zakat* Management Information System (ZMI), is a crucial pillar in accelerating the process of collecting data on beneficiaries (*Mustahiq*), increasing transparency in distribution, and facilitating real-time monitoring and evaluation of programs. Increasing managerial capacity and intensive assistance to *Mustahiq* are key aspects that can mitigate the risk of business failure and long-term dependence on assistance. Thus, the Productive *Zakat* program not only functions as a capital transfer but also as an empowerment intervention that encourages economic independence.

The development diagram of a sustainable, Productive *Zakat* model illustrates the integration of various main strategies, namely good management, mentoring, multi-party collaboration, and digital technology, as the main pillars towards the sustainability of Productive *Zakat*. With improved management and ongoing mentoring, *Mustahiq's* business capital can be optimally utilized to encourage sustainable, Productive businesses and reduce dependence on sustainable *Zakat* assistance. As indirectly discussed by those depicted in Figure 3.



**Figure 3.** Sustainable Productive *Zakat* Model Development Diagram

Figure 3 illustrates the integration of various strategies, including effective management, mentoring, multi-party collaboration, and digital technology, as the main pillars towards the sustainability of Productive *Zakat*. With improved management accompanied by continuous mentoring, *Mustahiq's* business capital can be utilized optimally to encourage sustainable, Productive businesses, reduce dependence on *Zakat* assistance, and contribute to long-term poverty alleviation.

### Implications

From the literature analysis that combines quantitative and qualitative methods, several important theoretical understandings can be drawn regarding Productive *Zakat* empowerment. First, Strengthening the theory of *Zakat*-based empowerment. This study contributes to the understanding of the concept of *Mustahiq* empowerment, which is a more holistic approach, expanding the focus from merely *Zakat* distribution to Productive and sustainable *Zakat* management. The problem tree analysis reveals that the success of *Zakat* distribution is highly dependent on proper management and mentoring, which must be accommodated by empowerment theory.

Second, Validation of the problem tree model in socio-economic analysis: The problem tree approach has proven effective in identifying complex and interrelated root causes in Productive *Zakat* management. This strengthens the theoretical framework of cause and effect in the context of social intervention, which can be applied in similar studies in other fields. Third, Contextualization of *Zakat* management theory: The findings of the frequency of occurrence of keywords (ZP1, MZ1, PM1, PK1, MU1) indicate that *Zakat* management theory and practice need to be adjusted to the context of dynamic economic empowerment of the people. The literature highlights the need for integration between administrative efficiency and the provision of business capital to achieve socio-economic sustainability for *Mustahiq*.

Based on the integration of quantitative and qualitative data, several practical recommendations are formulated to strengthen the implementation of Productive *Zakat* in Indonesia. First, Development of *Zakat* management capacity: Training and professionalization of *Zakat* management are urgent needs to increase transparency, accountability, and efficiency of *Zakat* distribution, thereby overcoming the problem of inaccurate distribution. Second, Sustainable mentoring of *Mustahiq*: Intensive mentoring for *Mustahiq* as recipients of Productive *Zakat* is important to avoid dependency and increase their business capacity. This is reflected in the root of the problem of ineffective *Zakat* distribution. Third, Utilization of digital technology: Implementation of information technology in *Zakat* data collection, distribution, and monitoring will accelerate the distribution process and expand the reach of eligible recipients, as proposed in the reviewed literature. Fourth, Multi-party collaboration: Synergy between *Zakat* institutions, government, private sector, and local communities is recommended to create a more robust and sustainable empowerment ecosystem. Fifth, Provision of business capital based on analysis of *Mustahiq's* needs: Business capital must be provided by considering the real conditions of the cooperative or *Mustahiq* micro-business so that the capital distributed effectively supports increased productivity, with regular evaluation to monitor the results.

### Conclusion

This study employs a mixed-methods approach that integrates quantitative and qualitative analysis, particularly through the problem tree technique, to comprehensively

evaluate the implementation of the Productive *Zakat* empowerment program in Indonesia. A literature review from 2020 to 2025 revealed that although Productive *Zakat* has strategic potential to improve socio-economic welfare and reduce poverty, there are substantive problems that hinder the optimization of the program. The fundamental issues identified include the ineffectiveness of the *Zakat* distribution mechanism, the limited management capacity of *Zakat* management institutions, and minimal ongoing assistance for *Mustahiq*. These cumulatively lead to low levels of success in Productive businesses and reduced long-term impacts in poverty alleviation. As a solution, the study recommends improving *Zakat* governance by increasing transparency and accountability, optimizing *Zakat* management training, and providing intensive and ongoing business assistance. It recommends integrating information technology into the *Zakat* distribution and monitoring system. The implementation of these steps is expected to enhance *Mustahiq's* capacity to run Productive businesses, thereby increasing the productivity and sustainability of the *Zakat* program nationwide. However, this study is limited by its reliance on Google Scholar-indexed publications, which may affect the comprehensiveness of the global perspective.

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