

Decolonizing Zakat Discourse: Rethinking the Transformation from Consumptive to Productive Zakat through Ibn ‘Āshūr’s *Maqāṣid al-Shari‘ah* in the Indonesian and Malaysian Contexts

Intan Nurrachmi¹, Yudiyanto Tri Kurniawan²
Mudrikatul Arafah³, Muhammad Hanif⁴, Taufiqurrachman⁵, Azri Bhari⁶

¹Universitas Islam Bandung, Indonesia

²BRIDAI Provinsi Jawa Timur, Indonesia

³Universitas Nusa Mandiri, Indonesia

⁴Universitas PGRI Madiun, Indonesia

⁵Universitas Teknologi Muhammadiyah Jakarta, Indonesia

⁶Universiti Teknologi MARA, Malaysia

¹intannurrachmi@unisba.ac.id, ²yudi.balitbang@gmail.com

³mudrikatulrafah@gmail.com, ⁴hanif@unipma.ac.id, ⁵taufiqurrachman@utmj.ac.id, ⁶azrib178@uitm.edu.my

Abstract

This article critically analyzes the transformation of zakat (Islamic almsgiving) in Indonesia and Malaysia through the ethical framework of Ibn ‘Āshūr’s *Maqāṣid al-Shari‘ah* (Higher Objectives of Islamic Law), focusing on the key values of public good (*maṣlahah*), social justice (*‘adl*), economic freedom (*hurriyyah*), and solidarity (*ta‘awun*). The discourse on shifting zakat distribution from consumptive to productive models has become central in contemporary Islamic social finance, particularly in debates surrounding sustainable poverty alleviation and the empowerment of zakat beneficiaries (*mustaḥik*). While consumptive zakat is often criticized for fostering dependency, productive zakat offers the promise of long-term socio-economic inclusion. Employing a qualitative-comparative method, this study draws on both classical and contemporary literature as well as field data from official reports of zakat institutions in Indonesia and Malaysia. The findings reveal varied degrees of alignment with the four ethical foundations. The public good (*maṣlahah*) is partially realized through measurable improvements in beneficiary income and skill development, though these outcomes often remain localized and lack integration into broader economic planning. Regarding social justice (*‘adl*), the selective nature of program access and weak accountability raise concerns about fairness. Economic freedom (*hurriyyah*) remains hindered by limited capital access, inadequate institutional support, and bureaucratic rigidity, impeding beneficiaries' long-term financial independence. Solidarity (*ta‘awun*) is the least developed principle, as current zakat programs tend to rely on top-down implementation models that limit community participation and mutual

Correspondence authors:

Intan Nurrachmi, e-mail: intannurrachmi@unisba.ac.id

Article History

Received: 02 May 2025 | Revised: 26 June 2025 | Accepted: 27 June 2025 | Available online: 30 June 2025

How to Cite this Article

Nurrachmi, I., Kurniawan, Y. T., Arafah, M., Hanif, M., Taufiqurrachman, & Bhari, A. (2025). Decolonizing Zakat Discourse: Rethinking the Transformation from Consumptive to Productive Zakat through Ibn ‘Āshūr’s *Maqāṣid al-Shari‘ah* in the Indonesian and Malaysian Contexts. *Tribakti: Jurnal Pemikiran Keislaman*, 36(2), 199-222. <https://doi.org/10.33367/tribakti.v36i2.7237>



© 2025. The author(s). Tribakti is licensed under a Creative Commons Attribution-NonCommercial-ShareAlike 4.0 International License (CC BY-NC-SA 4.0)

cooperation. Theoretically, this study contributes to a decolonial rethinking of Islamic social finance by challenging charity-centric paradigms inherited from colonial frameworks. It proposes a *maqāṣid*-oriented vision of zakat as an emancipatory instrument of social transformation. The article advocates for participatory governance, integration with micro, small, and medium enterprise (MSME) policies, and ethical institutional reform to ensure zakat functions as a sustainable driver of socio-economic justice in Muslim-majority societies.

Keywords: *Zakat Transformation, Maqāṣid al-Shari‘ah, Productive Zakat, Islamic Social Finance, Decolonial Islamic Thought, Indonesia and Malaysia.*

Introduction

In recent decades, the practice of zakat distribution has undergone a notable transformation from consumptive models toward more productive approaches that emphasize the economic empowerment of *mustāhik* (zakat recipients).¹ This shift is driven by growing awareness of the limitations of consumptive zakat in sustainably alleviating poverty, as well as the urgent need to reposition zakat as an instrument for socio-economic development within Muslim societies.² However, dominant discourses on zakat—both theoretically and in practice—remain heavily influenced by charity-based paradigms inherited from colonial frameworks and often fail to explore the emancipatory potential of Islamic economic ethics.³ In this context, Ibn ‘Āshūr’s *maqāṣid al-shari‘ah* offers a rich and relevant normative framework for rethinking zakat in a more transformative direction. Ethical values such as *maṣlahah* (public good), *‘adl* (social justice), *hurriyyah* (economic freedom), and *ta‘awun* (solidarity) are not merely abstract ideals but can serve as evaluative principles in assessing and redesigning productive zakat distribution practices.⁴

The gap in income and livelihood between individuals is an unavoidable reality in human life. Islam views Zakat as part of the *sunnatullah*, namely the natural law established by Allah to create social balance and interdependence among people, and Islam not only encourages generosity to reduce this inequality, but also strictly requires zakat as an obligation that must be fulfilled by those who have excess wealth.⁵ Zakat is present not only as a spiritual worship, but also as an

¹ Hisam Ahyani dkk., “Building Progressive Islamic Law in Zakat Distribution to Support Sustainable Development Goals: A Maqasid Sharia Perspective in Indonesia,” *Journal of Lifestyle and SDGs Review* 5, no. 2 (6 Januari 2025): e04071-e04071, <https://doi.org/10.47172/2965-730X.SDGsReview.v5.n02.pe04071>; Amelia Fauzia, “Islamic Philanthropy in Indonesia: Modernization, Islamization, and Social Justice,” *ASEAS - Austrian Journal of South-East Asian Studies* 10, no. 2 (2017): 223–36, <https://doi.org/10.14764/10.ASEAS-2017.2-6>.

² Juliana Nasution, Muhammad Idris Nasution, dan Abdullah Alfikri Murtadha, “Modernizing Zakat in Indonesia, from Masdar Farid Mas’udi, Safwan Idris, and Didin Hafidhuddin,” *Suhuf: International Journal of Islamic Studies* 36, no. 1 (24 Mei 2024): 55–65, <https://doi.org/10.23917/suhuf.v36i1.4412>; Moh Mufid dan Adamu Abubakar Muhammad, “Islamic Philanthropy and Public Policy: A Study of Zakat Fatwas from the New Order Era to the Post-Reform Era,” *Jurnal Hukum Islam* 21, no. 2 (11 Desember 2023): 201–30, https://doi.org/10.28918/jhi_v21i2_01.

³ Basheer A. Oshodi, “Can Islamic Finance Solve the Poverty Challenge? The Phenomenology Approach,” SSRN Scholarly Paper (Rochester, NY: Social Science Research Network, 21 Agustus 2015), <https://doi.org/10.2139/ssrn.2649152>; Muhammad Ali, “Indonesian Post-Orientalist Study of Islam,” *Studia Islamika* 32, no. 1 (30 April 2025): 43–73, <https://doi.org/10.36712/sdi.v32i1.45297>.

⁴ Sami Al-Daghstani, *The Making of Islamic Economic Thought* (Cambridge University Press, 2021).

⁵ Imron Mawardi dkk., “Analyzing the Impact of Productive Zakat on the Welfare of Zakat Recipients,” *Journal of Islamic Accounting and Business Research* 14, no. 1 (25 Juli 2022): 118–40, <https://doi.org/10.1108/JIABR-05-2021-0145>.

instrument for distributing wealth that aims to strengthen social solidarity, create equality, and foster a spirit of mutual cooperation in the lives of the people.⁶

Wahbah al-Zuhaily explained that zakat contains various wisdoms that touch on both individual and social aspects, he explained that zakat functions to maintain and cleanse wealth from things that are not blessed, as well as being a means of assistance for those who are in a state of deficiency.⁷ By giving zakat to the entitled group, economically weak people are encouraged to rise, work, and achieve a more decent life. More than that, zakat also plays a role in purifying the soul of the *muzakki* from stinginess, fostering a generous soul, and strengthening awareness of social responsibility, and zakat is also a real form of gratitude for the blessings that have been given by Allah SWT.⁸

This view is in line with the thoughts of Yusuf al-Qardhawi who stated that zakat is a worship that has a dual dimension, namely spiritual and social. According to him, zakat not only has an impact on the relationship between humans and God, but also brings real benefits to the wider social order. The wisdom of zakat, in al-Qardhawi's view, includes three main aspects: religious (*diniyyah*), moral (*khuluqiyah*), and social (*ijtimaiyyah*), which as a whole are important foundations in building a just and prosperous society.⁹ Abdul Hamid Mahmud al-Ba'ly sees zakat more macro as one of the economic instruments that can drive growth. He explains that zakat provides additional income for the poor, which in turn increases purchasing power and consumption in the market. This increase in demand encourages increased production, expands business activities, and opens up new investment opportunities, and a more even capital turnover will create stability and sustainability in national economic development in the long term.¹⁰

Zakat has a very broad scope of dimensions, including religious, moral-spiritual, financial, economic, and socio-political aspects. Zakat is seen as a means to achieve public welfare and collective welfare in a more holistic framework. He emphasized that the fulfillment of zakat is not only a form of worship that reflects obedience to Allah, but also a good deed that has a real impact on improving the quality of life of the community. From a social perspective, zakat also plays a role in strengthening human relations and empathy. From an economic perspective, zakat is viewed as something to encourage the circulation of wealth so that it is not concentrated only in a handful of groups, but can circulate and provide benefits to all levels of society, so the transformation of zakat from a consumptive form to a productive form becomes an urgent need by understanding the various dimensions and wisdom.¹¹ This change is not only aimed at meeting the short-term

⁶ Chuzaimatus Saadah, Az Zahra Aulya Salsabila, dan Dwi Khalimah, "Productive Zakat and Women's Empowerment for Inclusive Economy: Sharia Economic Law And Social Fiqh in Indonesia," *Mu'amalah: Jurnal Hukum Ekonomi Syariah* 3, no. 1 (7 Juni 2024): 77–92, <https://doi.org/10.32332/muamalah.v3i1.9248>.

⁷ Wahbah Al-Zuhaily, *al-Fiqh al-Islami wa Adillatuh* (Bairut: Dar al-Fikr, 1989).

⁸ Aditya Hadid Riyadi dkk., "The Effect of Utilizing Zakat Fund on Financing Production to Achieving Social Welfare: In Indonesia as a Case Study," *Journal of Islamic Finance* 10 (30 April 2021): 019–029, <https://doi.org/10.31436/jif.v10i.524>.

⁹ Arif Zunaidi, "Investment of Zakat Funds as an Effort to Improve Dhuafa's Economy Perspective Yusuf Qardhawi," *AZKA International Journal of Zakat & Social Finance*, 31 Maret 2024, 17–35, <https://doi.org/10.51377/azjaf.vol5no1.128>; Rosiul Adib dan Achmad Hamdani, "Community Economic Empowerment Through Productive Zakat in Yusuf Qardhawi's Fiqh Perspective," *Iqtishodiah: Jurnal Ekonomi Syariah* 7, no. 1 (29 Maret 2022): 30–35, <https://doi.org/10.35897/iqtishodiah.v7i1.853>.

¹⁰ Abdul Hamid Mahmud Al-Ba'ly, *Mafahim Asasiyah fi Al-Buruk Al-Islamiyyah* (Kaherah: Al-Ma'had al-Alami li al-Fikr al-Islami, 1996).

¹¹ Mohammad Nizarul Alim, "Utilization and Accounting of Zakat for Productive Purposes in Indonesia: A Review," *Procedia - Social and Behavioral Sciences*, 2nd Global Conference on Business and Social Sciences (GCBSS-2015)

needs of the *mustahik*, but also to build their economic independence in a sustainable manner, zakat can be a strategic solution in efforts to empower the community and realize more equitable social justice in society through a productive approach.

There are two main approaches used by zakat management institutions, namely the consumptive (traditional) pattern and the productive pattern (based on economic empowerment). The consumptive or charitable pattern tends to channel zakat funds directly to *mustahik* to meet their basic needs.¹² Although this pattern is able to provide rapid assistance in emergency conditions, this approach has not touched on the aspects of social and economic independence of the recipient, and the productive pattern aims to empower *mustahik*, so that they are gradually able to be economically independent and even transform into *muzakki* in the future. This pattern is also starting to be directed at advocacy efforts and participation in public policy, so that its social impact becomes broader.¹³

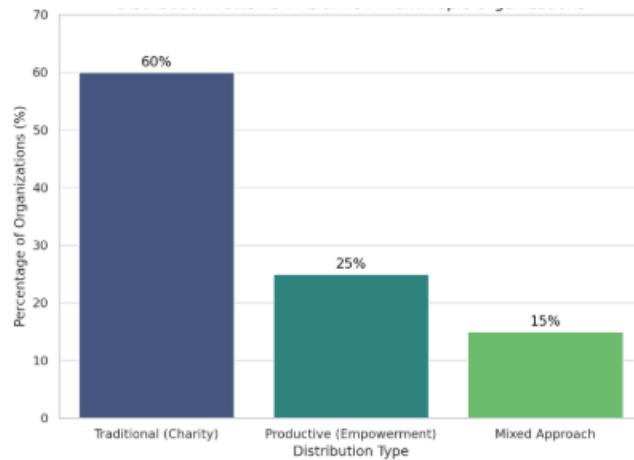


Figure 1. Distribution Patterns in Islamic Philanthropic Organization'

A survey conducted by the Islamic Philanthropy at UNHCR on Islamic philanthropic organizations identified three main orientations in the distribution of zakat: direct assistance (charity), economic empowerment, and a combination of both. The survey findings show that most Islamic philanthropic organizations still prioritize the distribution of zakat in the form of charity. In fact, if the distribution of zakat is carried out productively, its benefits can be felt in the long term and can create more significant social change.¹⁴

Several zakat institutions in Indonesia have begun to implement a productive distribution model. One of them is an initiative carried out by KH. Sahal Mahfudh through the establishment of the Pesantren Community Development Agency (BPMP). This institution distributes zakat with an approach based on the potential of the *mustahik*. For example, if someone has sewing skills, then he will be given a sewing machine; if he is able to drive a pedicab, then he is given a pedicab. This

on "Multidisciplinary Perspectives on Management and Society", 17- 18 September, 2015, Bali, Indonesia, 211 (25 November 2015): 232-36, <https://doi.org/10.1016/j.sbspro.2015.11.028>.

¹² Solahuddin Al-Ayubi, Ascarya, dan Bayu Taufiq Possumah, "Examining the Efficiency of Zakat Management: Indonesian Zakat Institutions Experiences," *International Journal of Zakat* 3, no. 1 (25 Mei 2018): 37-55, <https://doi.org/10.37706/ijaz.v3i1.66>.

¹³ Tika Widastuti dkk., "A mediating effect of business growth on zakat empowerment program and mustahiq's welfare," ed. oleh Len Tiu Wright, *Cogent Business & Management* 8, no. 1 (1 Januari 2021): 1882039, <https://doi.org/10.1080/23311975.2021.1882039>.

¹⁴ "Islamic Social Finance - 2019 UNHCR Annual Consultations with NGOs," UNHCR, diakses 26 Mei 2025, <https://www.unhcr.org/media/islamic-social-finance-2019-unhcr-annual-consultations-ngos>.

approach aims to ensure that zakat recipients can work and not continue to depend on assistance. In fact, KH. Sahal Mahfudh also developed a zakat-based cooperative mechanism, where funds submitted as zakat are managed as productive savings for *mustahik* to build business capital independently.¹⁵

A similar model was also developed by Dompet Dhuafa Republika through the "Independent Society" program which began in early 2000. This program targets poor groups in various regions such as Bogor, Tangerang, Bekasi, Bengkulu, Tasikmalaya, and Central Sulawesi. Part of the Zakat, Infak, and Sedekah (ZIS) funds collected are distributed as business capital loans to target groups, in order to support their sustainable economic development.¹⁶ The Jakarta Zakat, Infak, and Sedekah Agency (BAZIS) also adopted a similar approach by establishing the principle of educative, productive, and economic zakat distribution, so that zakat recipients in the future will no longer be dependent on assistance and will even be able to become *muzakki*.¹⁷ The Center for Zakat and Waqf Studies (El-Zawa) at the State Islamic University of Maulana Malik Ibrahim Malang is also an important example in managing zakat academically and practically. Established through a Rector's Decree in 2007, El-Zawa positions zakat and waqf not only as research objects, but also as strategic instruments in community development based on Islamic values.¹⁸

The transformation of zakat from a consumptive to a productive approach is very important, especially in countries with large Muslim populations such as Indonesia and Malaysia. In Indonesia, productive zakat is seen as one of the strategic solutions to overcome structural poverty and increase the economic independence of the people. Research conducted by CKhasanah & Putri (2024) shows that the distribution of zakat productively, such as in the form of micro-business capital, can significantly increase the income of *mustahik* in the long term.¹⁹ Similar findings were also expressed by Najib Kailani and Martin Slama who noted that productive zakat has a greater impact on economic empowerment compared to consumptive zakat which is only temporary.²⁰

Malaysia has zakat institutions such as the Federal Zakat Collection Center (PPZ) and the Selangor Zakat Institution (LZS) that have been more advanced in implementing productive zakat. According to a study by Mukhlishin et al. (2023), productive zakat programs implemented in Malaysia—for example in the form of skills training, work tool assistance, and small business development—have succeeded in lifting some *mustahik* out of poverty. The productive zakat contributes to sustainable economic development and strengthens social networks in society. Both countries show that the transformation of zakat towards productive is not just discourse, but a real need in the context of social and economic development of the community. This approach not

¹⁵ Maulida CKhasanah dan Oggie Maulidya Perdana Putri, "Empowering the Community's Economy through Productive Zakat (A Comparative Study of Yusuf Al-Qardhawi's and Sahal Mahfudh's Thoughts)," *Al-Kharaj: Jurnal Ekonomi, Keuangan & Bisnis Syariah* 6, no. 1 (1 Agustus 2023): 55–66, <https://doi.org/10.47467/alkharaj.v6i1.2507>.

¹⁶ H. Latief, "Islamic Charities and Social Activism: Welfare, Dakwah and Politics in Indonesia" (Doctoral thesis 2 (Research NOT UU / Graduation UU), Utrecht University, 2012).

¹⁷ Amelia Fauzia, "Faith and the State: A History of Islamic Philanthropy in Indonesia" (Brill, 2013), <https://brill.com/display/title/21997>.

¹⁸ Khairani Miftahul dan Marlina Ekawaty, "ZAKAT PRODUKTIF DAN PERANNYA TERHADAP PERKEMBANGAN UMKM (Studi Pada LAZ El-Zawa UIN Maulana Malik Ibrahim, Malang)," *Jurnal Ilmiah Akuntansi Dan Bisnis* 2, no. 1 (29 September 2017): 93–110, <https://doi.org/10.38043/jiab.v2i1.170>.

¹⁹ CKhasanah dan Putri, "Empowering the Community's Economy through Productive Zakat (A Comparative Study of Yusuf Al-Qardhawi's and Sahal Mahfudh's Thoughts)."

²⁰ Najib Kailani dan Martin and Slama, "Accelerating Islamic charities in Indonesia: zakat, sedekah and the immediacy of social media," *South East Asia Research* 28, no. 1 (2 Januari 2020): 70–86, <https://doi.org/10.1080/0967828X.2019.1691939>.

only strengthens the role of zakat as social worship, but also as a strategic Islamic financial instrument in achieving economic justice and reducing social inequality.²¹

The transformation of zakat towards a productive approach in Malaysia has shown significant development. Awareness of the importance of a more sustainable strategy in poverty alleviation efforts has encouraged zakat management institutions in the country to develop empowerment-based programs. The Selangor Zakat Institution (LZS) and the Federal Islamic Religious Council (MAIWP) are prime examples in implementing productive zakat through business capital assistance, entrepreneurship training, and business mentoring for *mustahik*.²² Another research shows that this approach has a positive impact on improving the standard of living of *mustahik*. Around 78% of aid recipients managed to get out of the category of poor and needy within two to three years after participating in the program. The study also emphasized the importance of post-aid mentoring and ongoing reporting so that the results remain consistent. The success of the productive zakat program is highly dependent on the accuracy of needs mapping and the involvement of *mustahik* in program planning.²³

The productive zakat not only functions as a tool for poverty reduction but also as a mechanism for more equitable wealth redistribution. At a macro level, the integration of zakat into national financial systems has the potential to enhance financial inclusion, particularly for marginalized groups who are often excluded from conventional banking services.²⁴ However, several challenges persist, including limited managerial capacity among zakat recipients (*mustahik*), restricted market access, and minimal institutional coordination. These issues underscore the need for a collaborative approach involving zakat institutions, government entities, and private sector actors. Malaysia's experience demonstrates that productive zakat is not only conceptually promising but also capable of delivering tangible results when supported by structured, data-driven strategies and consistent implementation.²⁵

This study aims to investigate the transformation of zakat from a consumptive to a productive model, using Ibn 'Āshūr's theory of *maqāṣid al-shari'ah* (higher objectives of Islamic law) as the principal analytical framework. Zakat is thus reconceptualized not merely as charitable relief but as a strategic instrument for advancing economic self-reliance and social justice. Focusing on Indonesia and Malaysia—two Muslim-majority countries with growing zakat infrastructures—this study compares implementation models, identifies contextual strengths and limitations, and formulates applicable policy recommendations to enhance the effectiveness of productive zakat.

More fundamentally, this research positions the transformation of zakat within the broader project of decolonizing Islamic studies. It challenges the technocratic, postcolonial view of zakat

²¹ Mukhlishin Mukhlishin dkk., "Zakat Maal Management and Regulation Practices: Evidence from Malaysia, Turki and Indonesia," *Journal of Human Rights, Culture and Legal System* 4, no. 2 (13 Juli 2024): 569–92, <https://doi.org/10.53955/jhcls.v4i2.204>.

²² Muhsin Nor Paizin, "Decentralization in Malaysia's Zakat Management Organizations: A Comparison of Some States' Zakat Collection Achievements," *International Journal of Zakat* 7, no. 1 (24 Agustus 2022): 33–46, <https://doi.org/10.37706/ijaz.v7i1.333>.

²³ Rusni Hassan dan Nur P'ffah binti Muhammad Nasir, "Prioritization of Zakat Distribution in Selangor and the Federal Territory of Malaysia: Are They Following the Right Distribution Principles According to Shariah?," *Intellectual Discourse* 24 (28 Desember 2016), <https://doi.org/10.31436/id.v24i0.928>.

²⁴ Burhan Rifuddin dkk., "Analyzing The Impact of Productive Zakat Utilization on The Mustahiq Economic Independence in Malaysia and Indonesia," *IKONOMIK4*, 13 Mei 2022, 75–96, <https://doi.org/10.24042/febi.v7i1.13501>.

²⁵ Igo Febrianto, Norhayati Mohamed, dan Imbarine Bujang, "Developing Shari'ah-Compliant Asset Pricing Model in the Framework of Maqasid al-Shari'ah and Islamic Wealth Management," *Intellectual Discourse* 32, no. 1 (28 Juni 2024), <https://doi.org/10.31436/id.v32i1.1910>.

as a neutral tool of state welfare policy and instead reclaims zakat as an ethical, epistemic, and political practice rooted in Islamic metaphysics and community-based knowledge systems. By foregrounding *maqāṣid*-informed reasoning and local agency, this study contributes to the restoration of zakat as a site of epistemic sovereignty—enabling Muslim societies to articulate their own visions of development, justice, and social transformation outside Western-imposed paradigms.

Method

This study employs a qualitative-descriptive and comparative research design to examine the transformation of consumptive zakat into productive zakat through the ethical framework of *Maqāṣid al-Shari‘ah* as articulated by Ibn ‘Āshūr.²⁶ The research integrates two main methodological components: (1) textual analysis of primary Islamic legal sources, and (2) empirical document analysis of zakat implementation in Indonesia and Malaysia.²⁷ The first component involves a close reading and thematic interpretation of Ibn ‘Āshūr’s *Maqāṣid al-Shari‘ah al-Islāmiyyah* to extract key ethical principles—*maṣlahah*, *‘adl*, *hurriyyah*, and *ta‘awun*—as a normative basis for evaluating the transformation of zakat. These values are positioned as part of a decolonial Islamic ethics framework that challenges externally imposed, charity-based paradigms of social finance shaped by colonial legacies.²⁸

The second component focuses on analyzing policy documents, strategic reports, and program evaluations from major zakat institutions in both countries. Primary data sources include the National Zakat Board (BAZNAS) and Rumah Zakat in Indonesia, and the Federal Territories Islamic Religious Council (MAIWP) and Zakat Collection Centre of Kedah (LZNK) in Malaysia. Additional data were obtained from official government publications, institutional websites, and relevant field reports.²⁹

Comparative analysis is employed not only to identify differences in institutional structure, policy integration, and program effectiveness, but also to explore how postcolonial trajectories shape each country’s zakat governance. The comparison is grounded in a decolonial lens that highlights how Indonesia’s decentralized and innovation-driven zakat sector contrasts with Malaysia’s more centralized and state-managed model, each reflecting different modes of negotiating Islamic economic ethics within postcolonial modernity. All data were analyzed using content analysis to interpret normative themes in both textual and institutional sources, and to evaluate the extent to which productive zakat initiatives in both contexts embody the principles of *Maqāṣid al-Shari‘ah* and contribute to the rethinking of zakat as a tool for ethical and emancipatory development.³⁰

²⁶ AM Ambert dkk., “Understanding and evaluating qualitative research,” *Journal of Marriage and the ...*, no. Query date: 2025-06-18 05:14:19 (1995), <https://www.jstor.org/stable/353409>.

²⁷ D Barrett dan A Twycross, “Data collection in qualitative research,” *Evidence-based nursing*, no. Query date: 2025-06-18 05:14:19 (2018), <https://ebn.bmjjournals.com/content/21/3/63?papetoc=1>.

²⁸ Kevin W. Fogg, “Decolonization and Religion: Islamic Arguments for Indonesian Independence,” *Leidschrijft* 31, no. oktober: Een beladen geschiedenis. De dekolonisatieoorlog in Indonesië, 1945-1955 (2016): 109–24.

²⁹ G Allan, “Qualitative research,” *Handbook for research students in the social sciences*, no. Query date: 2025-06-18 05:14:19 (2020), <https://doi.org/10.4324/9781003070993-18>.

³⁰ Carl Auerbach dan Louise B. Silverstein, *Qualitative Data: An Introduction to Coding and Analysis* (NYU Press, 2003).

Result and Discussion

Definition and Types of Zakat

Zakat is one of the pillars of Islam and holds a strategic position—not only as a form of personal worship but also as a social-economic mechanism designed to purify wealth and equitably redistribute it across society.³¹ In both classical and contemporary Islamic literature, zakat is defined as a financial obligation that must be fulfilled by every Muslim on a portion of their wealth once it meets the required threshold (nisab) and has been held for one lunar year (haul). The ultimate purpose of zakat is to purify the soul and wealth, while strengthening social solidarity and economic justice.³² Broadly, zakat distribution is categorized into two primary approaches: consumptive zakat and productive zakat. Consumptive zakat refers to direct and short-term aid provided to beneficiaries (mustahik), such as cash, food packages, or basic needs.³³ This approach is designed to address immediate necessities, especially in emergencies or for recipients who are unable to work. However, this form of zakat is charitable in nature and does not aim to economically empower the recipients.³⁴

On the other hand, productive zakat focuses on long-term empowerment. It involves distributing zakat in the form of business capital, vocational training, or other support mechanisms that enable mustahik to engage in income-generating activities. The goal is for recipients not only to rise out of poverty but also to eventually become zakat payers (muzakki) themselves. This approach emphasizes the need for careful planning, proper selection of beneficiaries, and continuous monitoring to ensure sustainable improvements in economic welfare.³⁵ Numerous studies have shown that zakat has great potential as a tool for economic development, especially when integrated with the objectives of maqashid al-shariah (the higher purposes of Islamic law). In this framework, zakat is not viewed merely as a religious obligation, but as a strategic instrument to foster inclusive and equitable economic growth. Professionally and transparently managed zakat can significantly reduce poverty and economic inequality, particularly among marginalized groups who are often excluded from formal financial systems.³⁶

However, the implementation of productive zakat faces several challenges, including limited managerial capacity of zakat institutions, inaccurate mapping of mustahik needs, and mismatches between programs and actual field conditions. Strong synergy is needed between zakat institutions, the private sector, and the government to establish an effective and sustainable zakat

³¹ Mek Wok Mahmud dan Sayed Sikandar Shah Haneef, “Debatable Issues in Fiqh Al-Zakat: A Jurisprudential Appraisal,” *Jurnal Fiqh* 5 (30 Desember 2008): 117–41, <https://doi.org/10.22452/fiqh.vol5no1.6>.

³² Hapsari Wiji Utami, “Contextualization of Productive Zakat in the Modern Era to Reduce Poverty,” *Management of Zakat and Waqf Journal (MAZAWA)* 4, no. 2 (6 Maret 2023): 134–48, <https://doi.org/10.15642/mzw.2023.4.2.134-148>.

³³ Amer Abdulraouf Aldershewi, Ameen Ahmad Abdullah Qasem al-Nahari, dan Noor Naemah Abdul Rahman, “تحقيق القول في جواز دفع القيمة في الزكاة بدراسة فقهية وأصولية,” *Jurnal Fiqh* 13 (30 Desember 2016): 163–90, <https://doi.org/10.22452/fiqh.vol13no1.7>.

³⁴ Muhammad Lutfil Hadi Mohd Effandi dan Mustafa Mat Jubri Shamsuddin, “الزكاة على الشركات المرتبطة بالحكومة في ماليزيا: دراسة تحليلية تطبيقية,” *Jurnal Fiqh* 21, no. 1 (30 Juni 2024): 151–76, <https://doi.org/10.22452/fiqh.vol21no1.5>.

³⁵ Mejda Bouanani dan Besma Belhadj, “Does Zakat Reduce Poverty? Evidence from Tunisia Using the Fuzzy Approach,” *Metroeconomica* 71, no. 4 (2020): 835–50, <https://doi.org/10.1111/meca.12304>.

³⁶ Nasim Shah Shirazi, “Providing For The Resource Shortfall For Poverty Elimination Through The Institution Of Zakat In Low-Income Muslim Countries,” *International Journal of Economics, Management and Accounting* 14, no. 1 (2006), <https://doi.org/10.31436/ijema.v14i1.116>.

ecosystem.³⁷ Without such collaboration, it is difficult to achieve systemic transformation of mustahik into productive economic agents. The discourse around zakat has now expanded beyond the realm of individual worship into a core component of economic development strategies that are rooted in spiritual values and social justice. Therefore, zakat management in the modern era should be directed not only at providing temporary aid but also at driving structural transformation through empowerment and social change. A hybrid model, which selectively combines consumptive and productive distribution, is increasingly being adopted to holistically address the complex needs of zakat recipients.

Maqashid Al-Shariah according to Ibn Ashur

Maqashid al-Shariah, as conceptualized by Ibn Ashur, offers a profound framework for understanding the fundamental objectives of Islamic law, particularly in the pursuit of societal well-being.³⁸ He emphasized that *Maqashid* is inherently centered on the promotion of public welfare (*maslahah*), economic empowerment, and social harmony. The implementation of Islamic legal principles, therefore, must not only cater to individual needs but also prioritize the collective good to support the creation of a just and prosperous society. Ibn Ashur viewed Islamic law as a dynamic instrument for achieving societal development, one that integrates every layer of the population into the broader economic and social ecosystem.³⁹

Within Ibn Ashur's framework, three core values underpin *Maqashid al-Shariah*: freedom (*hurriyyah*), justice (*'adl*), and social solidarity (*ta'awun*). Freedom is understood not merely as individual liberty, but also as the economic autonomy that allows individuals to thrive and prosper within an equitable economic system. This freedom supports the right of every person to access opportunities and resources necessary for a dignified life, guided by the ethical and distributive principles of Islam. Justice is central to ensuring sustainability in both economic and social realms. It mandates the fair and equitable distribution of wealth, which is actualized through instruments such as zakat. In this light, productive zakat becomes a practical embodiment of justice: rather than offering temporary relief, it facilitates long-term empowerment through entrepreneurial support and skills development. This approach enhances the potential for mustahik (zakat recipients) to become economically independent, thus aligning with the higher objective of promoting social justice.⁴⁰

The third pillar, social solidarity (*ta'awun*), underscores the importance of mutual cooperation and collective responsibility. It moves beyond mere charity to encourage the development of institutional and communal frameworks through which individuals and communities can support each other. Productive zakat exemplifies this value, as it builds enduring relationships between zakat donors and recipients. Through structured support systems, it fosters resilience and reinforces the socio-economic fabric of communities.⁴¹

³⁷ Selamat Muliadi, "The Role of Zakat on Sustainable Economic Development by Rumah Zakat," *Indonesian Conference of Zakat - Proceedings*, 25 November 2020, 355–70, <https://doi.org/10.37706/iconz.2020.208>.

³⁸ ابن عاشور, *al-tahrir wal tanwir* (Rufoof, 1903).

³⁹ ابن عاشور, *Maqashid al-Shariah Al-Islamiyah* (Rufoof, 1903).

⁴⁰ Ibrahim Maidawa, Fa'iza Kabir Umar, dan Shuaibu Umar Gokaru, "The Contributions of Al-Shatibi, Izzuddin Ibn Abdul Salam and Ibn Ashur on Maqasid Al-Shariah: An Exploration," *Jurnal Usuluddin* 52, no. 1 (30 Juni 2024): 135–48, <https://doi.org/10.22452/usuluddin.vol52no1.6>.

⁴¹ Putri Rizka Citaningati, "Towards Sustainable Development: Ibn Ashur's Insights on the Impact of Productive Zakat for Achieving SDGs," *Journal of Islamic Economic and Business Research* 4, no. 2 (20 Desember 2024): 213–33, <https://doi.org/10.18196/jiebr.v4i2.299>.

In the context of countries like Indonesia and Malaysia—where zakat institutions are increasingly professionalized and integrated into national development strategies—Ibn Ashur's interpretation of *Maqashid al-Shariah* offers a highly relevant foundation. The principles of economic freedom, justice, and social solidarity provide the conceptual tools to transform zakat from a consumptive model focused on short-term relief into a productive, developmental model that drives sustainable economic growth and social welfare. Such a transformation positions zakat not only as a form of religious observance but as a strategic pillar in building a just, empowered, and inclusive Muslim society.

The Concept of Transforming Consumptive Zakat into Productive Zakat

The concept of transforming zakat from a consumptive form to a productive one is a response to the evolving socio-economic dynamics of the Muslim community. Conceptually, consumptive zakat refers to the direct distribution of zakat funds to the *mustahik* to meet their basic needs in the short term, such as food, clothing, or shelter. Productive zakat is aimed at empowering the *mustahik* economically through business capital, skills training, or production facilities that enable them to become financially independent in the long term.⁴² This transformation is not only technical but also carries deep philosophical and normative dimensions, as it aims to elevate human dignity, reduce social inequality, and strengthen distributive justice in society.

The legal foundation for the transformation of consumptive zakat into productive zakat can be found in both classical texts of Shariah and contemporary thought. The Qur'an emphasizes that zakat is an instrument for purifying wealth and assisting the poor (QS. At-Taubah: 60).⁴³ The Hadith of the Prophet also illustrates that zakat was not only given in consumptive forms but was also used to help individuals escape poverty through empowerment mechanisms. In the field of Islamic jurisprudence, scholars have diverse views, but in general, they agree that if productive zakat is deemed more beneficial and effective in the long term, its use is permissible.⁴⁴ This thought is supported by the *Maqāṣid al-Syāri'ah* approach, particularly according to Ibnu 'Āsyūr, who emphasizes the importance of public benefit, social justice, and economic freedom as goals of Shariah. Thus, this transformation is not only normatively valid but also in line with the core spirit of Islamic law in achieving the welfare of the ummah.

The urgency of empowering *mustahik* has become one of the main pillars in the discourse of transforming consumptive zakat into productive zakat. Based on the qualitative-descriptive and comparative approach used in this research, along with literature reviews and analysis of zakat policy documents from institutions such as BAZNAS in Indonesia and MAIWP in Malaysia, it is found that empowering *mustahik* is not just a strategic option, but an urgent need in the effort to eradicate structural poverty.⁴⁵ Data from BAZNAS's annual report, for example, shows that productive zakat programs focused on economic empowerment, such as MSME training, capital assistance, and small business mentoring, have proven to significantly increase the income of *mustahik* in the medium term.⁴⁶ Data visualizations are presented in the following image:

⁴² Rifuddin dkk., "Analyzing The Impact of Productive Zakat Utilization on The Mustahiq Economic Independence in Malaysia and Indonesia."

⁴³ Utami, "Contextualization of Productive Zakat in the Modern Era to Reduce Poverty."

⁴⁴ Adib dan Hamdani, "Community Economic Empowerment Through Productive Zakat in Yusuf Qardhawi's Fiqh Perspective."

⁴⁵ Syahril Zulkefli, "Buku Laporan Tahunan," Pusat Pungutan Zakat-MAIWP, diakses 26 Mei 2025, <https://www.zakat.com.my/info-korporat/buku-laporan-tahunan/>.

⁴⁶ Badan Amil Zakat Nasional, "Statistik Zakat Nasional" (Puskas Baznas, 2019).

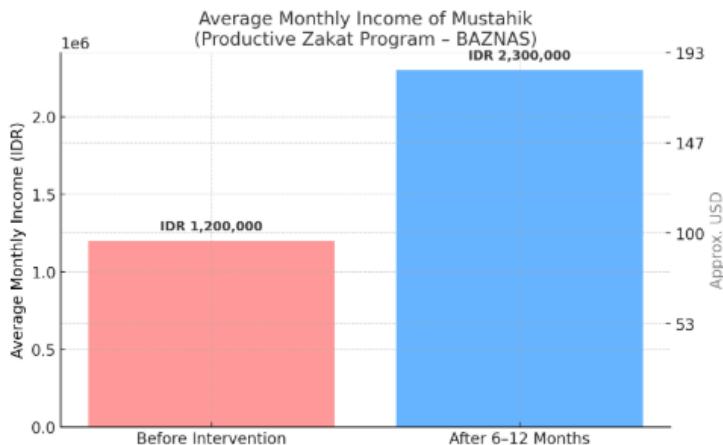


Figure 2. Average Monthly Income of Mustahik (Productive Zakat Program)

Data from the 2022 Annual Report of BAZNAS (Badan Amil Zakat Nasional) illustrates the significant economic impact of productive zakat programs aimed at empowering *mustahik* (zakat recipients). Specifically, the report shows that beneficiaries who received micro-enterprise training, capital assistance, and business mentoring experienced a notable increase in their monthly income. Prior to the intervention, the average income of *mustahik* stood at approximately IDR 1,200,000 (around USD 80) per month. After 6 to 12 months of participation in productive zakat programs, their average income rose to IDR 2,300,000 (around USD 153), indicating a growth of over 90%. This upward trend reflects not only improved economic conditions but also enhanced self-reliance among the recipients. BAZNAS attributes this progress to structured empowerment models that integrate capacity building with continuous mentoring and market access facilitation. Such outcomes are aligned with the *Maqāṣid al-Shari‘ah* framework, particularly in achieving *hifz al-mal* (protection of wealth) and *tahqīq al-maṣlahah* (realization of public benefit).⁴⁷

The empowerment-based approach and financial inclusion are two strategic elements in the transformation of consumptive zakat into productive zakat. Empowerment is not just defined as providing business capital, but also includes enhancing the capacity of *mustahik* through entrepreneurship training, financial literacy, and sustainable business mentoring. The goal is to create economic independence that is resilient to long-term social and economic risks.⁴⁸ Financial inclusion serves as an essential bridge to integrate *mustahik* into the formal financial system. This is realized through collaborations between zakat management institutions and financial institutions such as Islamic banks, Islamic cooperatives, or Sharia-based fintech, enabling *mustahik* to access financial services such as savings, microfinance, and Sharia-based insurance.⁴⁹ In practice, several productive zakat programs in Indonesia and Malaysia have adopted this approach, such as the Zakat Community Development (ZCD) program by BAZNAS, which not only provides capital assistance but also opens access for *mustahik* to Shariah financial institutions to sustainably develop their businesses. This approach aligns with the *Maqāṣid al-Syari‘ah* principles according to Ibnu

⁴⁷ Badan Amil Zakat Nasional, “Statistik Zakat Nasional” (Puskas Baznas, 2022).

⁴⁸ CKhasanah dan Putri, “Empowering the Community’s Economy through Productive Zakat (A Comparative Study of Yusuf Al-Qardhawi’s and Sahal Mahfudh’s Thoughts).”

⁴⁹ Fadli Daud Abdullah dkk., “Contemporary Challenges for Sharia Financial Institutions to Increase Competitiveness and Product Innovation Perspective of Sharia Economic Law: Evidence in Indonesia,” *MILRev: Metro Islamic Law Review* 3, no. 2 (6 Desember 2024): 141–73, <https://doi.org/10.32332/milrev.v3i2.9202>.

‘Āsyūr, particularly in protecting and developing wealth (*hifz al-māl*) and realizing public benefit (*maṣlahah ‘āmmah*).⁵⁰ Zakat becomes not only a tool for economic redistribution but also a means of social engineering to build an inclusive, just, and economically competitive societal structure. The integration of empowerment and financial inclusion is a crucial foundation for developing a sustainable and widely impactful model of productive zakat.

Implementation Model in Indonesia

The implementation model of productive zakat in Indonesia shows synergy between formal zakat management institutions, private zakat amil institutions, and the government. BAZNAS, as the official institution established by the government, plays a strategic role in formulating policies, setting standards, and directing zakat programs to align with national development goals. One of BAZNAS' crucial roles is to promote the transformation of zakat from a consumptive approach to productive empowerment, such as through the Zakat Community Development (ZCD) program, livestock centers, and BAZNAS Active Services, which focus on strengthening the economy of vulnerable groups.⁵¹

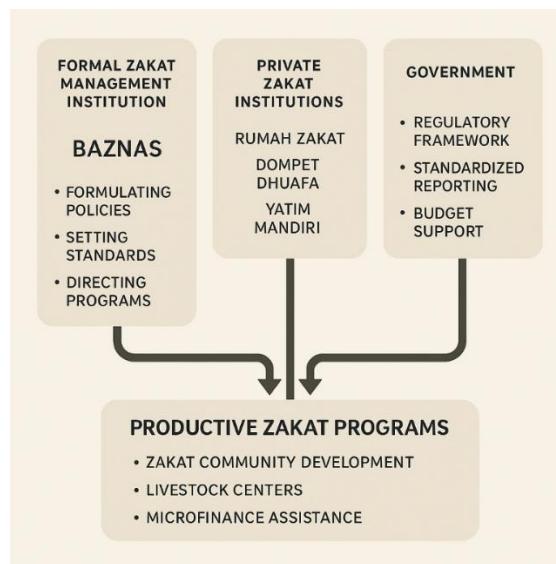


Figure 3. Zakat Implementation Model in Indonesia

Zakat Amil Institutions (LAZ) like Rumah Zakat, Dompet Dhuafa, and Yatim Mandiri also play a significant role in expanding the reach of productive zakat distribution. They possess flexibility and innovation in designing community-based empowerment programs, including skills training, MSME mentoring, and zakat-based village development. The collaboration between LAZ and local entrepreneurs is also a key strength in creating a sustainable zakat ecosystem.⁵²

The government acts as a regulator and facilitator, setting the policy direction and standardizing zakat reporting mechanisms through the Ministry of Religious Affairs and Presidential Regulations on Zakat Management. In some regions, local government programs also

⁵⁰ Jasser Auda, *Maqasid Al-Shari'ah as Philosophy of Islamic Law* (International Institute of Islamic Thought (IIIT), 2022).

⁵¹ Imam Yahya, “Zakat Management in Indonesia: A Legal Political Perspective,” *Al-Ahkam* 30, no. 2 (30 Oktober 2020): 195–214, <https://doi.org/10.21580/ahkam.2020.30.2.6420>.

⁵² Iza Fardan Nuha, “Strengthening MSMEs Through the Productive Zakat Scheme in the Perspective of Islamic Economics in Indonesia,” *OIKOS* 17, no. 1 (3 Juni 2025): 213–24.

support zakat through budget allocations, training, and integrating zakat programs with existing poverty alleviation efforts. This synergy reflects a collective effort to strengthen the role of zakat as a socio-economic instrument based on Islamic values. The implementation model in Indonesia emphasizes the importance of cross-institutional coordination, innovation in zakat distribution, and a focus on sustainability and long-term impact for *mustahik*. This approach also demonstrates a serious effort to realize *Maqāṣid al-Syāri‘ah* in the context of modern zakat management, particularly in achieving social justice and improving the welfare of the community.

Productive zakat programs in Indonesia have evolved in various innovative forms aimed at creating economic independence for *mustahik*. Prominent programs such as ZChicken, production houses, and business capital assistance represent concrete efforts in the transformation of consumptive zakat to productive zakat based on empowerment. One interesting example is the ZChicken program initiated by BAZNAS. This program is a form of social franchise where *mustahik* are positioned as business partners in managing fried chicken stalls with specific standards. They not only receive initial capital assistance but also undergo business management training, marketing, and intensive mentoring.⁵³ This program has proven to significantly increase the income of *mustahik* and boost their confidence in entrepreneurship. The production house program has become a community-based empowerment model widely adopted by zakat amil institutions like Rumah Zakat and Dompet Dhuafa. Mustahik with certain skills—such as sewing, cooking, or crafting—are grouped into joint business units through production houses, enabling production and marketing efficiencies while also building socio-economic networks among *mustahik*.⁵⁴

Equally important are micro-scale business capital programs, provided directly to individual *mustahik* or families. These funds are often accompanied by basic entrepreneurship training and simple financial record-keeping, ensuring that *mustahik* not only have capital but also the knowledge to sustainably manage their small businesses. These programs not only help *mustahik* escape the poverty cycle but also reflect the principles of *Maqāṣid al-Syāri‘ah* Ibnu ‘Āshūr, particularly in terms of the protection and development of wealth (*hifż al-māl*), increased economic freedom (*hurriyyah*), and the realization of public benefit (*maṣlahah ‘āmmah*).⁵⁵ This model allows productive zakat to become a strategic instrument in driving inclusive and just social transformation.

Empowering micro, small, and medium enterprises (UMKM) through zakat funds is a crucial strategy for creating sustainable economic change among *mustahik*. Zakat funds, which were previously predominantly used to meet short-term consumptive needs such as food and clothing, are now being allocated for productive activities that encourage *mustahik* to become independent entrepreneurs, particularly in the UMKM sector. This empowerment model involves several stages, starting with identifying the business potential of *mustahik*, providing business capital, managerial training, and ongoing mentoring. Many zakat institutions, such as BAZNAS and LAZNAS, have integrated productive zakat funds into their UMKM development programs. For example, BAZNAS's UMKM Naik Kelas program not only provides capital but also facilitates branding, packaging training, and access to digital markets.

⁵³ Baznas, “BAZNAS RI: Program ZChicken dan Zmart Jadi Upaya Tingkatkan Kesejahteraan Mustahik di Indonesia,” diakses 26 Juni 2025, <https://baznas.go.id/>.

⁵⁴ Baznas, “Program ZChicken BAZNAS Bantu Fitri Wujudkan Usaha Mandiri,” diakses 26 Juni 2025, <https://baznas.go.id/>.

⁵⁵ Ataina Hudayati dan Achmad Tohirin, “A Maqasid and Shariah Enterprises Theory-Based Performance Measurement for Zakat Institution,” *International Journal of Zakat* 4, no. 2 (16 Desember 2019): 101–10, <https://doi.org/10.37706/ijaz.v4i2.192>.

This approach also takes into account the principles of inclusivity and social justice, in line with the *maqāṣid al-syari‘ah* goal of protecting wealth (*hijz al-māl*) and promoting collective welfare. In the context of *maqāṣid* according to Ibnu ‘Āsyūr, strengthening the UMKM sector through zakat reflects efforts to foster economic freedom (*burriyyah iqtisādiyyah*) and social solidarity (*ta‘awun*) by not only giving but also encouraging productivity and economic participation. BAZNAS's annual report shows that *mustahik* who become UMKM entrepreneurs experience significant income growth within 6 to 12 months, many of whom also create new job opportunities for their surrounding communities, thereby expanding the social impact of the productive zakat program beyond increased income.

Implementation Model in Malaysia

The implementation model of productive zakat in Malaysia shows a structured and systematic approach through the active role of state zakat institutions such as *Lembaga Zakat Negeri Kedah* (LZNK) and *Majlis Agama Islam Wilayah Persekutuan* (MAIWP). Both institutions play a central role in managing zakat funds not only for consumptive assistance, but also for sustainable economic empowerment for *asnaf*. Consider the following illustration to understand how the implementation is carried out:

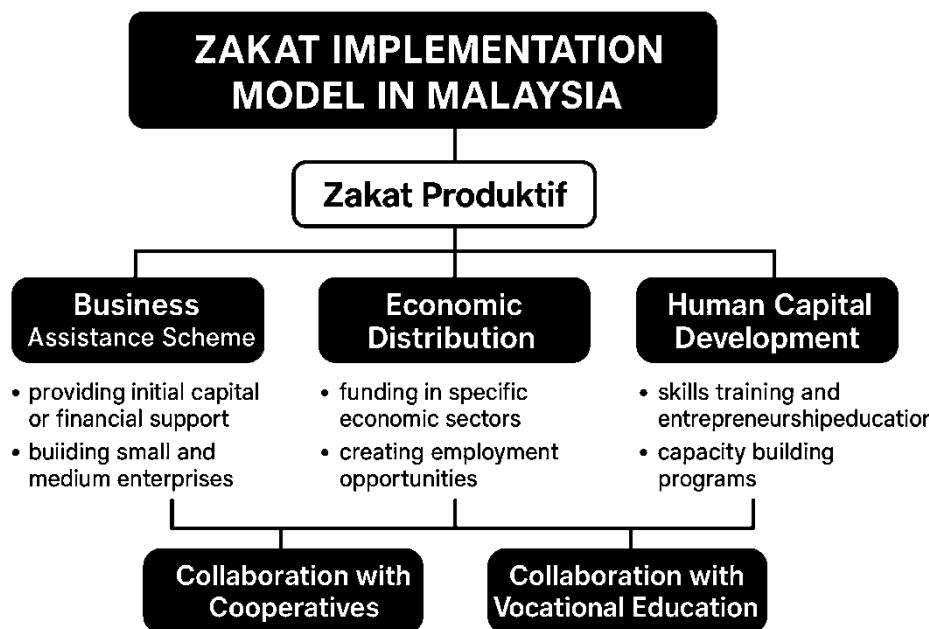


Figure 4. Zakat Implementation Model in Malaysia

LZNK has launched various productive zakat initiatives, one of which is the Ternak Sejahtera and Zakatpreneur programs. This program allows *asnaf* to be assisted with initial capital in the form of livestock or business equipment, then assisted by special officers in technical and managerial aspects. This model is participatory and based on the real needs of *mustahik*, so that the interventions carried out are more targeted. LZNK also utilizes digital technology to monitor the development of *mustahik* businesses periodically. MAIWP implements a productive zakat program through schemes such as the Asnaf Economic Assistance Scheme (SBEA) and Asnaf Entrepreneurs. This program provides assistance in the form of trading carts, kiosks, business

training, and marketing support. In some cases, MAIWP even collaborates with training institutions and universities to increase the capacity of *asnaf* to be able to compete in the MSME sector.⁵⁶

Both institutions also emphasize the principle of sustainable livelihood, where zakat not only fulfills today's needs, but creates long-term social transformation. This program is in line with Ibn 'Āsyūr's *maqāṣid al-syari'ah*, especially in the aspects of *maṣlahah 'āmmah, hurriyyah* (economic freedom), and *ta'awun* (social solidarity). The implementation of productive zakat in Malaysia is an example of a best practice that shows that professional and innovative zakat management can be an effective instrument in poverty alleviation and economic development of the community based on Islamic values with established regulations and institutional structures.⁵⁷

The transformation of consumptive zakat to productive zakat can be seen through a number of strategic initiatives that have been implemented to increase the economic empowerment of society, especially among disadvantaged groups. One prominent implementation model is the business assistance scheme program, which aims to provide initial capital or financial support to individuals or groups who wish to start or expand their business, and this program is very much in line with the principles of *maqāṣid al-shari'ah* which emphasizes economic empowerment and increasing community independence, while avoiding dependence on direct aid that is consumptive in nature.⁵⁸

This program involves distributing zakat in the form of microloans or grants that do not need to be repaid in certain situations, with the aim of building the capacity of small and simple businesses. Distribution of zakat in this form prioritizes the sustainability of economic businesses and provides zakat recipients with opportunities to achieve financial independence, which in turn can improve their quality of life and contribute to overall economic development. Economic distribution is also an important aspect in the productive zakat implementation model in Malaysia. This program not only provides assistance in the form of cash, but also introduces more structural mechanisms, such as financing funds for certain sectors that need economic encouragement, such as agriculture, small industry and the digital sector.⁵⁹ The aim is to create new jobs, foster an entrepreneurial spirit, and strengthen economic sectors that can have a long-term impact on the country's economic growth.

Human capital development is also a key component in this productive zakat implementation model. Initiatives such as the provision of skills training courses, entrepreneurship education, and other capacity building programs serve to prepare individuals to face the dynamics of the ever-evolving economy. Through strengthening human capital, zakat recipients are not only given financial assistance, but also knowledge and skills that are useful for managing their businesses more effectively and efficiently, and in the long term, this model will certainly reduce dependence on social assistance and contribute to the achievement of the goals of *maqāṣid al-shari'ah*, which focus on meeting the basic needs of society and improving the quality of life holistically.

⁵⁶ Paizin, "Decentralization in Malaysia's Zakat Management Organizations."

⁵⁷ Hassan dan Nasir, "Prioritization of Zakat Distribution in Selangor and the Federal Territory of Malaysia."

⁵⁸ Nur Fikriah Takril dan Nor Faizah Othman, "Effectiveness Of Zakat Collection And Distribution Of Zakat Counter At Higher Learning Institutions," *International Journal of Islamic Economics and Finance Research* 3, no. 2 December (1 Desember 2020): 91–106, <https://doi.org/10.53840/ijiefr35>.

⁵⁹ Pg Mohd Faezul Fikri Ag Omar dan Mohd Nur Hidayat Hasbollah Hajimin, "The Roles of Zakat Towards Maqasid Al-Shariah and Sustainable Development Goals (SDGs): A Case Study of Zakat Institutions in East Malaysia," *International Journal of Zakat* 8, no. Special (31 Juli 2023): 68–81, <https://doi.org/10.37706/ijaz.v8i2.406>.

Collaboration between zakat institutions with cooperatives and the vocational education sector is one of the strategic approaches in encouraging the implementation of sustainable productive zakat. This collaboration model is expected to not only create direct economic empowerment but also support the achievement of broader *maqāṣid al-shari'ah*, namely social welfare and human resource development. Cooperatives in Malaysia have a very significant role in the country's economy, especially in supporting community empowerment at the grassroots level. Within the framework of productive zakat, cooperatives can be strategic partners in the management and distribution of zakat.⁶⁰ Through this scheme, zakat institutions can work together with cooperatives to provide access to cooperative members, especially those in disadvantaged groups, to obtain more affordable business capital and support business development.

Cooperatives can also play a role as institutions that facilitate coaching and mentoring for small businesses that receive productive zakat, cooperative members can be given training in business management, marketing, and financial management through this collaboration, all of which are in line with the objectives of productive zakat to create economic independence, distributed zakat can develop better because there is a collective bond and a spirit of mutual cooperation among cooperative members who support and help each other with a cooperative-based system.⁶¹

The vocational education sector in Malaysia also plays a very important role in human capacity development and job creation. In the context of productive zakat, the vocational education sector can serve as a bridge connecting zakat assistance with the development of practical skills needed by the job market. Collaboration between zakat institutions and vocational education institutions allows zakat recipients to receive relevant training, whether in engineering, entrepreneurship, or other specialized skills that can increase their competitiveness in the job market.⁶² This productive zakat implementation model can include various initiatives, such as zakat scholarships to take vocational courses, providing training facilities for groups in need, or organizing internship programs and industrial cooperation. Thus, zakat recipients not only receive financial assistance, but also skills and knowledge that will enable them to improve their quality of life through better jobs or more productive businesses. This collaboration also focuses on the development of sectors based on skills and technology, such as the development of micro, small, and medium enterprises (MSMEs), as well as increasing expertise in the increasingly developing digital and technology sectors. This is very relevant to the demands of the times, where the ability to adapt to technological developments is essential for economic progress.

Comparison of Indonesia and Malaysia in a Decolonizing Perspective: Toward a Critical Theoretical

The discourse on zakat transformation from consumptive to productive forms cannot be separated from broader epistemological and political structures inherited from the colonial experience. In both Indonesia and Malaysia, the institutional configuration of zakat management

⁶⁰ Muhammad-Bashir Owolabi Yusuf dan Alias Mat Derus, "Measurement model of corporate zakat collection in Malaysia," *Humanomics* 29, no. 1 (1 Januari 2013): 61–74, <https://doi.org/10.1108/0828866131299321>.

⁶¹ Zubir Azhar, Muhammad Kamil Kader Mydin, dan Anwar Allah Pitchay, "Zakat Distribution Priorities in Malaysia: An Analytic Hierarchy Process Analysis," *Asian Journal of Business and Accounting*, 30 Juni 2023, 69–87, <https://doi.org/10.22452/ajba.vol16no1.3>.

⁶² Aznan Hasan dkk., "A Proposed Human Resource Management Model for Zakat Institutions in Malaysia," *ISRA International Journal of Islamic Finance* 11, no. 1 (3 April 2019): 98–109, <https://doi.org/10.1108/IJIF-10-2017-0036>.

reveals contrasting postcolonial trajectories that demand a critical, decolonial reading. Moving beyond surface-level administrative comparisons, this section situates zakat governance within a larger struggle over religious authority, community agency, and the reassertion of Islamic ethical knowledge outside Western-imposed developmental paradigms.

If we compare the institutional structure of zakat between Indonesia and Malaysia, it is clear that both countries have different approaches in managing zakat, although the goal is the same: empowering the people and eradicating poverty. To simplify, see the following table:

Table 1. Comparison of Zakat Institutional Structures – Indonesia vs Malaysia

Aspect	Indonesia	Malaysia
Zakat Institutions	BAZNAS (government) and LAZ (non-governmental)	State Islamic Religious Councils (e.g., LZNK, MAIWP)
Governance Structure	Decentralized and dual system: government + private LAZ	Centralized under state-level religious authorities
Legal Framework	Governed by Law No. 23 of 2011 on Zakat Management	Managed under State Islamic Religious Enactments
Flexibility and Innovation	High – LAZs often innovate in zakat distribution models	Moderate – centralized structure may limit flexibility
Public Participation	Broad involvement of civil society and Islamic NGOs	Limited to state-managed institutions
Coordination Challenges	Fragmentation and lack of integration across institutions	Strong coordination due to single authoritative body per state
Supervision and Monitoring	Dual oversight (Ministry of Religion & internal governance)	Direct oversight by state religious councils
Examples of Institutions	BAZNAS, Dompet Dhuafa, Rumah Zakat	MAIWP (Federal Territory), LZNK (Kedah), Zakat Selangor (Selangor)

Source: Data Proceed (2025)

In Indonesia, the dual zakat system—consisting of state-managed institutions (BAZNAS) and civil society-led Amil Zakat Institutions (LAZ)—has created a decentralized space where Islamic philanthropy can be interpreted, contested, and practiced with a degree of plurality. This model allows for innovation, contextual responsiveness, and grassroots engagement. Institutions like Dompet Dhuafa and Rumah Zakat, while operating within the formal framework of Law No. 23/2011, have developed empowerment programs aligned with the *maqāṣid* values of *hurriyyah* (economic agency), *maṣlahah* (public benefit), and *ta‘awun* (solidarity). From a decolonial perspective, this plurality challenges the legacy of colonial centralization of religious authority and opens up space for non-statist, community-rooted epistemologies.⁶³

In contrast, Malaysia's centralized model—where zakat collection and distribution is monopolized by state religious councils (such as MAIWP and LZNK)—reflects the continuation of a colonial bureaucracy that subsumed Islamic institutions under the logic of administrative control. While this model ensures uniformity and stronger integration with state development agendas, it risks reducing zakat to a tool of state-defined charity rather than a dynamic instrument

⁶³ Yahya, “Zakat Management in Indonesia.”

of moral-economic resistance. The absence of autonomous LAZ-like institutions in Malaysia limits community-driven innovation and restricts interpretive multiplicity, effectively reinforcing a technocratic model of Islamic social finance.⁶⁴

From a decolonial standpoint, these structural differences are not neutral. They reveal how zakat—originally a spiritual-ethical practice rooted in mutual care and socio-economic justice—is reconfigured under modern nation-state logics inherited from colonial rule. The decolonial critique thus urges scholars to move beyond viewing zakat merely as a technical solution to poverty and to reframe it as a site of epistemic struggle between Islamic ethical traditions and the hegemonic paradigms of modernity, bureaucracy, and neoliberal development.⁶⁵ Contemporary zakat studies cannot be detached from the legacy of colonial history and its epistemic consequences, which have shaped how Muslim societies perceive their religious institutions. Zakat, which in essence is a spiritual-ethical mechanism for Islamic social justice, has often been reduced to a technocratic instrument for poverty alleviation or a bureaucratic extension of state welfare policy. This reductionist view reflects a colonial logic that positions Islamic practices as administrative objects to be managed rather than as active epistemic subjects capable of articulating their own frameworks of justice, economy, and community.⁶⁶

The different institutional arrangements of zakat in Indonesia and Malaysia offer valuable insights into how postcolonial Muslim societies navigate the transformation of zakat from a consumptive to a productive model. Indonesia's zakat system is characterized by the presence of both state (BAZNAS) and civil society institutions (LAZ), creating an open and pluralistic ecosystem. This allows greater flexibility and innovation in implementing productive zakat programs, such as microenterprise support, training, and community-based empowerment. Malaysia, in contrast, has a centralized zakat administration under the authority of State Islamic Religious Councils, which ensures administrative uniformity and standardization but often limits grassroots engagement and interpretive pluralism.⁶⁷

These institutional differences are rooted in each country's historical, political, and legal trajectories. However, both systems reflect similar challenges in liberating zakat practices from the colonial epistemic frame that prioritizes quantifiable impact, administrative order, and policy integration over ethical depth, communal agency, and indigenous values. Thus, a decolonial approach to zakat studies must begin with reclaiming zakat as an ethical practice grounded in *maqāṣid al-shari‘ah*—not as legal abstraction, but as an embodied vision of socio-economic justice rooted in Islamic metaphysics and lived realities.⁶⁸

In this regard, Ibn ‘Āshūr’s theory of *maqāṣid al-shari‘ah* offers a fertile ground for rethinking zakat within a decolonial epistemological framework. For Ibn ‘Āshūr, *maqāṣid* are not merely legal objectives, but an ethical-intellectual framework (*al-‘aql al-mujtama‘i*) that guides societal order toward *maslāhah* (public good), *‘adl* (justice), *hurriyyah* (economic freedom), and *ta‘āruq* (solidarity). Applying this to the transformation of zakat implies a shift from paternalistic, top-down assistance

⁶⁴ Paizin, “Decentralization in Malaysia’s Zakat Management Organizations.”

⁶⁵ Sajjad Rizvi, “Decolonising ‘Islam,’” dalam *Conceptualizing Islam* (Routledge, 2025).

⁶⁶ Muhammad U. Faruque, “Decolonizing the Muslim Mind: A Philosophical Critique,” *The Philosophical Forum* 55, no. 4 (2024): 353–75, <https://doi.org/10.1111/phil.12378>.

⁶⁷ Adib dan Hamdani, “Community Economic Empowerment Through Productive Zakat in Yusuf Qardhawi’s Fiqh Perspective.”

⁶⁸ Walter D. Mignolo, “Introduction: Coloniality of power and de-colonial thinking,” dalam *Globalization and the Decolonial Option* (Routledge, 2010).

to participatory, empowering, and structurally liberating economic support for the *mustahik* (zakat recipients).⁶⁹

Productive zakat in both countries has demonstrated its potential to uplift livelihoods, support microenterprises, and foster self-sufficiency. However, challenges remain, including low public literacy on productive zakat, lack of results-based monitoring, and limited access to training and capital infrastructure. These challenges are not merely technical; they reflect deeper epistemic constraints inherited from colonial modes of governance that continue to define success through efficiency, standardization, and economic metrics, while neglecting the ontological and ethical dimensions of Islamic social practice.⁷⁰

A decolonial reading of zakat, therefore, rejects the monopolization of religious-economic authority by the state. It advocates for *institutional pluralism*, where legitimacy stems not only from state endorsement but also from the dialogical interplay between scripture (*nass*), context (*waqi*), and community praxis (*'amal*). Civil society actors such as *pesantren*, *halqah*, and Islamic NGOs are thus positioned as epistemic agents capable of interpreting and actualizing *maqasid* in diverse, locally embedded ways.⁷¹

Indonesia's fragmented yet vibrant ecosystem illustrates how participatory governance and community innovation can create more contextually relevant zakat programs, even as it struggles with integration and coordination. Malaysia's centralized model, while more administratively consistent, risks silencing subaltern voices and reducing zakat to a state-managed charity. Both models underscore the need to reimagine zakat not as a neutral financial tool, but as a contested space of ethical and political meaning-making.

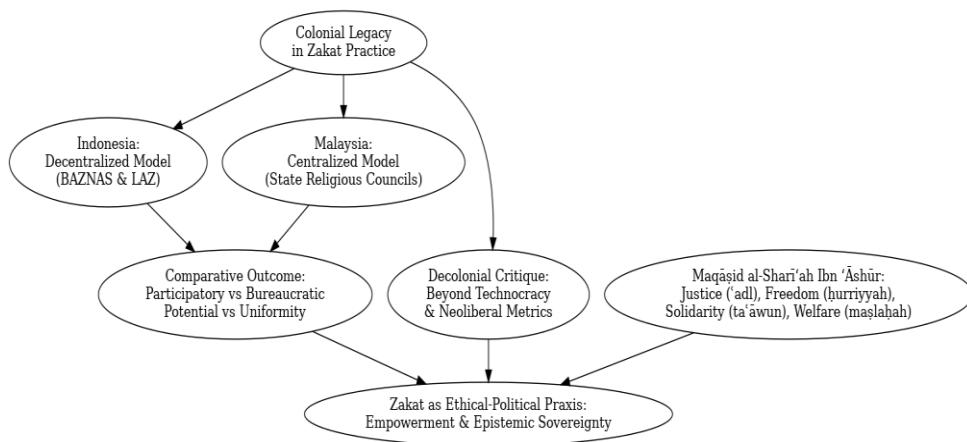


Figure 5. Comparison of Indonesia and Malaysia in a Decolonizing Perspective

In this sense, the transformation from consumptive to productive zakat must be theorized as an ethical-political project of epistemic emancipation. It represents the potential for zakat to move beyond welfare logic and toward *economic justice*—not only alleviating poverty but dismantling

⁶⁹ عاشور، *Maqashid al-Shariyah Al-Islamiyah*.

⁷⁰ Mark Woodward, “Paradigms, Models, and Counterfactuals: Decolonizing the Study of Islam in Indonesia,” *Studia Islamika* 32, no. 1 (30 April 2025): 101–35, <https://doi.org/10.36712/sdi.v32i1.46005>.

⁷¹ Muhammed Bilgehan Aytac, “A Decolonizing or Recolonizing Mindset? Semiotic Analysis of a Qurban Donation Appeal to Africa in Turkey,” dalam *Postcolonial Marketing Communication: Images from the Margin*, ed. oleh Arindam Das, Himadri Roy Chaudhuri, dan Ozlem Sandikci Turkdogan (Singapore: Springer Nature, 2024), 117–36, https://doi.org/10.1007/978-981-97-0285-5_9.

the structures that produce and perpetuate it. This includes critiquing neoliberal metrics of success, reclaiming indigenous knowledge systems, and building solidaristic economies that reflect *maqāṣid*-informed ethics.

The comparative analysis of Indonesia and Malaysia, seen through a decolonial lens, reveals not just institutional differences but competing visions of how Islamic ethics, community agency, and state power should interact in the postcolonial Muslim world. It shifts the question from “How much poverty does zakat alleviate?” to “Whose values, whose knowledge, and whose interests are represented in zakat governance?” This reorientation is essential for developing a zakat discourse that is ethically grounded, epistemically sovereign, and socially transformative.

To that end, this study proposes a critical theoretical framework for zakat studies that integrates *maqāṣid al-shari‘ah*—particularly Ibn ‘Āshūr’s ethical vision—with insights from postcolonial and decolonial thought. This framework rests on three interlinked commitments: reclaiming zakat as an epistemic subject; legitimizing non-state, community-based zakat actors; and positioning zakat as a praxis of structural transformation. Within this paradigm, zakat becomes more than a religious duty or policy tool—it becomes an emancipatory strategy rooted in Islam’s own ethical and historical traditions.⁷²

In conclusion, the project of decolonizing zakat studies is not merely academic. It is a spiritual, political, and intellectual imperative to restore zakat’s role as a cornerstone of Islamic social ethics in a world still haunted by the legacies of colonial dispossession. Through comparative and context-sensitive analysis, Indonesia and Malaysia offer valuable lessons for how zakat can be reimagined as a living, dynamic institution—one that serves not only to redistribute wealth, but to regenerate communal dignity, epistemic agency, and the moral economy of Islam in the postcolonial present.

Conclusion

The conclusion of this study shows that the transformation of zakat from a consumptive to a productive model in Indonesia and Malaysia reflects deeper epistemic and political legacies of colonialism that have shaped how Islamic institutions function in the postcolonial era. In Indonesia, the coexistence of state and civil society-based zakat institutions has fostered a pluralistic and participatory ecosystem that enables community innovation aligned with *maqāṣid al-shari‘ah*, particularly principles such as *hurriyyah* (economic freedom), *maslahah* (public benefit), and *ta‘āruq* (solidarity). In contrast, Malaysia’s centralized model offers administrative order but often limits interpretive plurality and grassroots involvement, reproducing a technocratic view of zakat tied to state agendas.

By adopting a decolonial lens and drawing from Ibn ‘Āshūr’s vision of *maqāṣid al-shari‘ah* as a social ethic rather than mere legal abstraction, this study reconceptualizes zakat as an emancipatory institution. Rather than treating zakat as a technical policy tool, it should be understood as an ethical-political practice that challenges structural marginalization and reclaims Islamic knowledge and agency. The challenges both countries face—such as limited public literacy, centralization of authority, and dominance of neoliberal evaluation metrics—are not just operational, but reflect colonial logics that continue to frame Islamic social finance.

This research therefore proposes a critical theoretical framework that integrates the ethical vision of *maqāṣid* with postcolonial critique. Zakat must be reclaimed as a dynamic and community-rooted institution, where legitimacy arises from the interaction between revelation, context, and

⁷² عاشور، *al-tahrir wal tamvir*.

social praxis. In doing so, zakat can fulfill its original role not only as a means of economic redistribution, but as a transformative force for epistemic sovereignty, social justice, and the revitalization of Islamic ethical traditions in the postcolonial Muslim world.

References

Abdullah, Fadli Daud, Doli Witro, Misbahul Munir Makka, Muhamad Sadi Is, dan Syahid Mujahid Wiwaha. "Contemporary Challenges for Sharia Financial Institutions to Increase Competitiveness and Product Innovation Perspective of Sharia Economic Law: Evidence in Indonesia." *MILRev: Metro Islamic Law Review* 3, no. 2 (6 Desember 2024): 141–73. <https://doi.org/10.32332/milrev.v3i2.9202>.

Adib, Rosiul, dan Achmad Hamdani. "Community Economic Empowerment Through Productive Zakat in Yusuf Qardhawi's Fiqh Perspective." *Iqtishodia: Jurnal Ekonomi Syariah* 7, no. 1 (29 Maret 2022): 30–35. <https://doi.org/10.35897/iqtishodia.v7i1.853>.

Ahyani, Hisam, Sérgio António Neves Lousada, Ending Solehudin, Naelul Azmi, Imron Hamzah, dan Ahmad Suganda. "Building Progressive Islamic Law in Zakat Distribution to Support Sustainable Development Goals: A Maqasid Sharia Perspective in Indonesia." *Journal of Lifestyle and SDGs Review* 5, no. 2 (6 Januari 2025): e04071–e04071. <https://doi.org/10.47172/2965-730X.SDGsReview.v5.n02.pe04071>.

Al-Ayubi, Solahuddin, Ascarya, dan Bayu Taufiq Possumah. "Examining the Efficiency of Zakat Management: Indonesian Zakat Institutions Experiences." *International Journal of Zakat* 3, no. 1 (25 Mei 2018): 37–55. <https://doi.org/10.37706/ijaz.v3i1.66>.

Al-Ba'ly, Abdul Hamid Mahmud. *Mafahim Asasiyyah fi Al-Buruk Al-Islamiyyah*. Kaherah: Al-Ma'had al-Alami li al-Fikr al-Islami, 1996.

Al-Daghistani, Sami. *The Making of Islamic Economic Thought*. Cambridge University Press, 2021.

Aldershewi, Amer Abdulraouf, Ameen Ahmad Abdullah Qasem al-Nahari, dan Noor Naemah Abdul Rahman. "تحقيق القول في جواز دفع القيمة في الزكاة: دراسة فقهية وأصولية." *Jurnal Fiqh* 13 (30 Desember 2016): 163–90. <https://doi.org/10.22452/fiqh.vol13no1.7>.

Ali, Muhamad. "Indonesian Post-Orientalist Study of Islam." *Studia Islamika* 32, no. 1 (30 April 2025): 43–73. <https://doi.org/10.36712/sdi.v32i1.45297>.

Alim, Mohammad Nizarul. "Utilization and Accounting of Zakat for Productive Purposes in Indonesia: A Review." *Procedia - Social and Behavioral Sciences*, 2nd Global Conference on Business and Social Sciences (GCBSS-2015) on "Multidisciplinary Perspectives on Management and Society", 17- 18 September, 2015, Bali, Indonesia, 211 (25 November 2015): 232–36. <https://doi.org/10.1016/j.sbspro.2015.11.028>.

Allan, G. "Qualitative research." *Handbook for research students in the social sciences*, no. Query date: 2025-06-18 05:14:19 (2020). <https://doi.org/10.4324/9781003070993-18>.

Al-Zuhaily, Wahbah. *al-Fiqh al-Islami wa Adillatuh*. Beirut: Dar al-Fikr, 1989.

Ambert, AM, PA Adler, P Adler, dan DF Detzner. "Understanding and evaluating qualitative research." *Journal of Marriage and the ...*, no. Query date: 2025-06-18 05:14:19 (1995). <https://www.jstor.org/stable/353409>.

Auda, Jasser. *Maqasid Al-Shari'ah as Philosophy of Islamic Law*. International Institute of Islamic Thought (IIIT), 2022.

Auerbach, Carl, dan Louise B. Silverstein. *Qualitative Data: An Introduction to Coding and Analysis*. NYU Press, 2003.

Aytaç, Muhammed Bilgehan. "A Decolonizing or Recolonizing Mindset? Semiotic Analysis of a Qurban Donation Appeal to Africa in Turkey." Dalam *Postcolonial Marketing Communication: Images from the Margin*, disunting oleh Arindam Das, Himadri Roy Chaudhuri, dan Ozlem Sandikci Turkdogan, 117–36. Singapore: Springer Nature, 2024. https://doi.org/10.1007/978-981-97-0285-5_9.

Azhar, Zubir, Muhammad Kamil Kader Mydin, dan Anwar Allah Pitchay. "Zakat Distribution Priorities in Malaysia: An Analytic Hierarchy Process Analysis." *Asian Journal of Business and Accounting*, 30 Juni 2023, 69–87. <https://doi.org/10.22452/ajba.vol16no1.3>.

Barrett, D, dan A Twycross. "Data collection in qualitative research." *Evidence-based nursing*, no. Query date: 2025-06-18 05:14:19 (2018). <https://ebn.bmjjournals.com/content/21/3/63?papetoc=1>.

Baznas. "BAZNAS RI: Program ZChicken dan Zmart Jadi Upaya Tingkatkan Kesejahteraan Mustahik di Indonesia." Diakses 26 Juni 2025. <https://www.baznas.go.id/>.

———. "Program ZChicken BAZNAS Bantu Fitri Wujudkan Usaha Mandiri." Diakses 26 Juni 2025. <https://www.baznas.go.id/>.

Bouanani, Mejda, dan Besma Belhadj. "Does Zakat Reduce Poverty? Evidence from Tunisia Using the Fuzzy Approach." *Metroeconomica* 71, no. 4 (2020): 835–50. <https://doi.org/10.1111/meca.12304>.

Citaringati, Putri Rizka. "Towards Sustainable Development: Ibn Ashur's Insights on the Impact of Productive Zakat for Achieving SDGs." *Journal of Islamic Economic and Business Research* 4, no. 2 (20 Desember 2024): 213–33. <https://doi.org/10.18196/jiebr.v4i2.299>.

CKhasanah, Maulida, dan Oggy Maulidya Perdana Putri. "Empowering the Community's Economy through Productive Zakat (A Comparative Study of Yusuf Al-Qardhawi's and Sahal Mahfudh's Thoughts)." *Al-Kharaj: Jurnal Ekonomi, Keuangan & Bisnis Syariah* 6, no. 1 (1 Agustus 2023): 55–66. <https://doi.org/10.47467/alkharaj.v6i1.2507>.

Effandi, Muhammad Lutfil Hadi Mohd, dan Mustafa Mat Jubri Shamsuddin. "في ماليزيا: دراسة تحليلية." "الزكاة على الشركات المرتبطة بالحكومة (GLC) تطبيقية" *Jurnal Fiqh* 21, no. 1 (30 Juni 2024): 151–76. <https://doi.org/10.22452/fiqh.vol21no1.5>.

Faruque, Muhammad U. "Decolonizing the Muslim Mind: A Philosophical Critique." *The Philosophical Forum* 55, no. 4 (2024): 353–75. <https://doi.org/10.1111/phil.12378>.

Fauzia, Amelia. "Faith and the State: A History of Islamic Philanthropy in Indonesia." Brill, 2013. <https://brill.com/display/title/21997>.

———. "Islamic Philanthropy in Indonesia: Modernization, Islamization, and Social Justice." *ASEAS - Austrian Journal of South-East Asian Studies* 10, no. 2 (2017): 223–36. <https://doi.org/10.14764/10.ASEAS-2017.2-6>.

Febrianto, Igo, Norhayati Mohamed, dan Imbarine Bujang. "Developing Shari'ah-Compliant Asset Pricing Model in the Framework of Maqasid al-Shari'ah and Islamic Wealth Management." *Intellectual Discourse* 32, no. 1 (28 Juni 2024). <https://doi.org/10.31436/id.v32i1.1910>.

Fogg, Kevin W. "Decolonization and Religion: Islamic Arguments for Indonesian Independence." *Leidschrift* 31, no. oktober: Een beladen geschiedenis. De dekolonisatieoorlog in Indonesië, 1945-1955 (2016): 109–24.

Hasan, Aznan, Rusni Hassan, Engku Rabiah Adawiah Engku Ali, Engku Muhammad Tajuddin Engku Ali, Muhamad Abduh, dan Nazrul Hazizi Noordin. "A Proposed Human Resource Management Model for Zakat Institutions in Malaysia." *ISRA International Journal of Islamic Finance* 11, no. 1 (3 April 2019): 98–109. <https://doi.org/10.1108/IJIF-10-2017-0036>.

Hassan, Rusni, dan Nur I'ffah binti Muhammad Nasir. "Prioritization of Zakat Distribution in Selangor and the Federal Territory of Malaysia: Are They Following the Right Distribution Principles According to Shariah?" *Intellectual Discourse* 24 (28 Desember 2016). <https://doi.org/10.31436/id.v24i0.928>.

Hudayati, Ataina, dan Achmad Tohirin. "A Maqasid and Shariah Enterprises Theory-Based Performance Measurement for Zakat Institution." *International Journal of Zakat* 4, no. 2 (16 Desember 2019): 101–10. <https://doi.org/10.37706/ijaz.v4i2.192>.

Kailani, Najib, dan Martin and Slama. "Accelerating Islamic charities in Indonesia: zakat, sedekah and the immediacy of social media." *South East Asia Research* 28, no. 1 (2 Januari 2020): 70–86. <https://doi.org/10.1080/0967828X.2019.1691939>.

Latief, H. "Islamic Charities and Social Activism: Welfare, Dakwah and Politics in Indonesia." Doctoral thesis 2 (Research NOT UU / Graduation UU), Utrecht University, 2012.

Mahmud, Mek Wok, dan Sayed Sikandar Shah Haneef. "Debatable Issues in Fiqh Al-Zakat: A Jurisprudential Appraisal." *Jurnal Fiqh* 5 (30 Desember 2008): 117–41. <https://doi.org/10.22452/fiqh.vol5no1.6>.

Maidawa, Ibrahim, Fa'iza Kabir Umar, dan Shuaibu Umar Gokaru. "The Contributions of Al-Shatibi, Izzuddin Ibn Abdul Salam and Ibn Ashur on Maqasid Al-Shariah: An Exploration." *Jurnal Usuluddin* 52, no. 1 (30 Juni 2024): 135–48. <https://doi.org/10.22452/usuluddin.vol52no1.6>.

Mawardi, Imron, Tika Widiastuti, Muhammad Ubaidillah Al Mustofa, dan Fifi Hakimi. "Analyzing the Impact of Productive Zakat on the Welfare of Zakat Recipients." *Journal of Islamic Accounting and Business Research* 14, no. 1 (25 Juli 2022): 118–40. <https://doi.org/10.1108/JIABR-05-2021-0145>.

Miftahul, Khairani, dan Marlina Ekawaty. "ZAKAT PRODUKTIF DAN PERANNYA TERHADAP PERKEMBANGAN UMKM (Studi Pada LAZ El-Zawa UIN Maulana Malik Ibrahim, Malang)." *Jurnal Ilmiah Akuntansi Dan Bisnis* 2, no. 1 (29 September 2017): 93–110. <https://doi.org/10.38043/jiab.v2i1.170>.

Mignolo, Walter D. "Introduction: Coloniality of power and de-colonial thinking." Dalam *Globalization and the Decolonial Option*. Routledge, 2010.

Mufid, Moh, dan Adamu Abubakar Muhammad. "Islamic Philanthropy and Public Policy: A Study of Zakat Fatwas from the New Order Era to the Post-Reform Era." *Jurnal Hukum Islam* 21, no. 2 (11 Desember 2023): 201–30. https://doi.org/10.28918/jhi_v21i2_01.

Mukhlishin, Mukhlishin, Abdul Wahab, Bambang Setiaji, dan Magomed Tazhdinov. "Zakat Maal Management and Regulation Practices: Evidence from Malaysia, Turki and Indonesia." *Journal of Human Rights, Culture and Legal System* 4, no. 2 (13 Juli 2024): 569–92. <https://doi.org/10.53955/jhcls.v4i2.204>.

Muliadi, Selamat. "The Role of Zakat on Sustainable Economic Development by Rumah Zakat." *Indonesian Conference of Zakat - Proceedings*, 25 November 2020, 355–70. <https://doi.org/10.37706/iconz.2020.208>.

Nasional, Badan Amil Zakat. "Statistik Zakat Nasional." Puskas Baznas, 2019.

_____. "Statistik Zakat Nasional." Puskas Baznas, 2022.

Nasution, Juliania, Muhammad Idris Nasution, dan Abdullah Alfikri Murtadla. "Modernizing Zakat in Indonesia, from Masdar Farid Mas'udi, Safwan Idris, and Didin Hafidhuddin." *Suhuf: International Journal of Islamic Studies* 36, no. 1 (24 Mei 2024): 55–65. <https://doi.org/10.23917/suhuf.v36i1.4412>.

Nuha, Iza Fardan. "Strengthening MSMEs Through the Productive Zakat Scheme in the Perspective of Islamic Economics in Indonesia." *OIKOS* 17, no. 1 (3 Juni 2025): 213–24.

Omar, Pg Mohd Faezul Fikri Ag, dan Mohd Nur Hidayat Hasbollah Hajimin. "The Roles of Zakat Towards Maqasid Al-Shariah and Sustainable Development Goals (SDGs): A Case Study of Zakat Institutions in East Malaysia." *International Journal of Zakat* 8, no. Special (31 Juli 2023): 68–81. <https://doi.org/10.37706/ijaz.v8i2.406>.

Oshodi, Basheer A. "Can Islamic Finance Solve the Poverty Challenge? The Phenomenology Approach." SSRN Scholarly Paper. Rochester, NY: Social Science Research Network, 21 Agustus 2015. <https://doi.org/10.2139/ssrn.2649152>.

Owolabi Yusuf, Muhammad-Bashir, dan Alias Mat Derus. "Measurement model of corporate zakat collection in Malaysia." *Humanomics* 29, no. 1 (1 Januari 2013): 61–74. <https://doi.org/10.1108/08288661311299321>.

Paizin, Muhsin Nor. "Decentralization in Malaysia's Zakat Management Organizations: A Comparison of Some States' Zakat Collection Achievements." *International Journal of Zakat* 7, no. 1 (24 Agustus 2022): 33–46. <https://doi.org/10.37706/ijaz.v7i1.333>.

Rifuddin, Burhan, Rismayanti Rismayanti, Nur Amal Mas, dan Betania Kartika. "Analyzing The Impact of Productive Zakat Utilization on The Mustahiq Economic Independence in Malaysia and Indonesia." *IKONOMIKA*, 13 Mei 2022, 75–96. <https://doi.org/10.24042/febi.v7i1.13501>.

Riyadi, Aditya Hadid, Abdukadir Abdullahi Sheik Abdukad, Bandar Mohammed Saif, Hawa Ahmed Takow, dan Ashurov Sharofiddin. "The Effect of Utilizing Zakat Fund on Financing Production to Achieving Social Welfare: In Indonesia as a Case Study." *Journal of Islamic Finance* 10 (30 April 2021): 019–029. <https://doi.org/10.31436/jif.v10i.524>.

Rizvi, Sajjad. "Decolonising 'Islam'." Dalam *Conceptualizing Islam*. Routledge, 2025.

Saadah, Chuzaimatus, Az Zahra Aulya Salsabila, dan Dwi Khalimah. "Productive Zakat and Women's Empowerment for Inclusive Economy: Sharia Economic Law And Social Fiqh in Indonesia." *Mu'amalah: Jurnal Hukum Ekonomi Syariah* 3, no. 1 (7 Juni 2024): 77–92. <https://doi.org/10.32332/muamalah.v3i1.9248>.

Shirazi, Nasim Shah. "Providing For The Resource Shortfall For Poverty Elimination Through The Institution Of Zakat In Low-Income Muslim Countries." *International Journal of Economics, Management and Accounting* 14, no. 1 (2006). <https://doi.org/10.31436/ijema.v14i1.116>.

Takril, Nur Fikhriah, dan Nor Faizah Othman. "Effectiveness Of Zakat Collection And Distribution Of Zakat Counter At Higher Learning Institutions." *International Journal of Islamic Economics and Finance Research* 3, no. 2 December (1 Desember 2020): 91–106. <https://doi.org/10.53840/ijiefer35>.

UNHCR. "Islamic Social Finance - 2019 UNHCR Annual Consultations with NGOs." Diakses 26 Mei 2025. <https://www.unhcr.org/media/islamic-social-finance-2019-unhcr-annual-consultations-ngos>.

Utami, Hapsari Wiji. "Contextualization of Productive Zakat in the Modern Era to Reduce Poverty." *Management of Zakat and Waqf Journal (MAZAWA)* 4, no. 2 (6 Maret 2023): 134–48. <https://doi.org/10.15642/mzw.2023.4.2.134-148>.

Widiastuti, Tika, Auwalin ,Ilmiawan, Rani ,Lina Nugraha, dan Muhammad and Ubaidillah Al Mustofa. "A mediating effect of business growth on zakat empowerment program and mustahiq's welfare." Disunting oleh Len Tiu Wright. *Cogent Business & Management* 8, no. 1 (1 Januari 2021): 1882039. <https://doi.org/10.1080/23311975.2021.1882039>.

Woodward, Mark. "Paradigms, Models, and Counterfactuals: Decolonizing the Study of Islam in Indonesia." *Studia Islamika* 32, no. 1 (30 April 2025): 101–35. <https://doi.org/10.36712/sdi.v32i1.46005>.

Yahya, Imam. "Zakat Management in Indonesia: A Legal Political Perspective." *Al-Ahkam* 30, no. 2 (30 Oktober 2020): 195–214. <https://doi.org/10.21580/ahkam.2020.30.2.6420>.

Zulkefli, Syahril. "Buku Laporan Tahunan." Pusat Pungutan Zakat-MAIWP. Diakses 26 Mei 2025. <https://www.zakat.com.my/info-korporat/buku-laporan-tahunan/>.

Zunaidi, Arif. "Investment of Zakat Funds as an Effort to Improve Dhuafa's Economy Perspective Yusuf Qardhawi." *AZKA International Journal of Zakat & Social Finance*, 31 Maret 2024, 17–35. <https://doi.org/10.51377/azjaf.vol5no1.128>.

عَاشُورَ, اِبْن. *al-tahrir wal tanwir*. Rufoof, 1903.

———. *Maqashid al-Shariah Al-Islamiyah*. Rufoof, 1903.