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Optimization of Zakat Management in Promoting Community Economic Empowerment

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ABSTRACT

This study aims to analyze the optimization of zakat management in promoting community economic empowerment. Zakat, as an Islamic economic instrument, has great potential in addressing poverty and social inequality, but its management is still not fully optimal. This study uses a qualitative approach with the type of library research, which examines various literature such as books, scientific journals, and documents related to zakat management. The results of the study show that there are three main models in zakat management, namely the consumptive, productive, and integrative models. The consumptive model plays a role in meeting the basic needs of mustahiks in the short term, while the productive model is more oriented towards economic empowerment through the provision of business capital, training, and mentoring. The integrative model is the most ideal approach because it gradually and continuously combines both models. Optimization of zakat management can be carried out through improving the quality of zakat institution management, utilizing digital technology, and creating synergy between the government, businesses, and educational institutions. Practically, these findings suggest that zakat management institutions should implement needs-based beneficiary classification, develop structured entrepreneurship assistance programs, strengthen digital monitoring and reporting systems, and establish measurable indicators of empowerment success, including income growth, business sustainability, and reduced dependency on zakat assistance. With optimal management, zakat has great potential to improve community welfare, encourage economic independence, and reduce poverty levels.

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INTRODUCTION

Zakat is one of the important instruments in the Islamic economic system that has both spiritual and socio-economic dimensions(Zailani et al., 2022; Zainal, 2024). As a pillar of Islam, zakat not only functions as a form of individual worship to Allah, but also as a wealth distribution mechanism aimed at creating social justice within society. In the context of modern life, zakat has a very significant potential to be a solution to various economic problems, especially poverty, social inequality, and unequal income distribution(Ayuniyyah et al., 2022). Beyond its redistributive function, zakat can contribute to inclusive economic development by strengthening the purchasing power of disadvantaged households, supporting productive economic activities, and reducing the vulnerability of low-income communities. Nevertheless, the effectiveness of zakat as an

instrument of economic empowerment depends largely on the quality of its institutional management, distribution strategies, and the sustainability of its utilization programs. However, this great potential has not been fully utilized optimally, so the role of zakat in promoting community economic empowerment is still not maximized.

In Indonesia, as a country with the largest Muslim population in the world, the potential of zakat is estimated to reach a very significant amount every year(Hassan et al., 2024; Muhammad, 2024). According to the National Amil Zakat Agency (BAZNAS), Indonesia's annual zakat potential is estimated at approximately IDR 327 trillion. However, the National Zakat Management Report for 2024 recorded approximately IDR 11.62 trillion in institutional collections of zakat, infaq, sadaqah, and other religious social funds (ZIS-DSKL). When off-balance-sheet collections were included, the reported national total reached approximately IDR 40.51 trillion (BAZNAS, 2025). Although this broader collection figure is equivalent to approximately 12.4% of the estimated zakat potential, the comparison should be interpreted cautiously because the collection figure includes financial instruments beyond zakat. Nevertheless, these figures illustrate the considerable difference between the estimated capacity of Islamic social finance and the funds currently mobilized through reported collection mechanisms. This discrepancy highlights the need to strengthen zakat collection mechanisms, institutional credibility, and public participation. The problem may be associated with several factors, including low public awareness of paying zakat through authorized institutions, limited trust in zakat management organizations, and inadequate professionalism, transparency, and accountability in zakat administration. Therefore, the challenge of zakat management in Indonesia concerns not only increasing the amount of collected funds but also ensuring that available resources are managed efficiently and translated into measurable improvements in community welfare.

The pattern of zakat distribution that is still consumptive also becomes a particular challenge in efforts to improve the welfare of mustahik(Aziz & Faruk, 2025; Nurrachmi et al., 2025). Direct financial or material assistance plays an essential role in meeting immediate household needs, particularly among vulnerable populations. However, when such assistance is not accompanied by sustainable livelihood programs, its contribution to long-term economic independence may remain limited. This condition highlights the importance of distinguishing between short-term poverty relief and long-term economic empowerment in evaluating zakat distribution strategies. Therefore, a transformation in

zakat management is needed, not by eliminating consumptive distribution, which remains necessary for certain categories of mustahik, but by strengthening productive zakat programs for eligible recipients with the capacity to undertake economic activities. Productive zakat can be utilized to provide business capital, entrepreneurship training, financial literacy, and sustainable economic assistance. Through these interventions, zakat distribution is expected to generate longer-term economic benefits rather than merely addressing immediate consumption needs.

Community economic empowerment through productive zakat represents a strategic approach to strengthening the economic independence of mustahik. In this context, zakat is not merely distributed as financial assistance but is also utilized as a stimulus for business development and income-generating activities. Productive zakat programs may include microenterprise financing, business mentoring, vocational training, market-access facilitation, and continuous monitoring of beneficiaries' economic progress. These initiatives are expected to improve entrepreneurial capacity, household income, and financial resilience among zakat recipients. With effective management, mustahik who initially depend on zakat assistance are expected to achieve greater economic independence and potentially become muzakki in the future. However, this transformation cannot be assumed to occur automatically, as its success depends on beneficiary characteristics, the suitability of economic assistance, institutional support, and the effectiveness of program implementation. Consequently, the success of productive zakat should be evaluated using measurable indicators, such as income growth, business sustainability, reduced economic vulnerability, and changes in beneficiaries' economic status. This approach aligns with the broader objective of zakat in promoting equitable and sustainable welfare.

Efforts to optimize zakat management cannot be separated from the role of zakat management institutions, including the National Amil Zakat Agency (BAZNAS) and authorized Amil Zakat Institutions (LAZ). These institutions are expected to manage zakat professionally by implementing good governance principles, particularly transparency, accountability, efficiency, and effectiveness. Institutional transparency enables muzakki and other stakeholders to access information regarding zakat collection and distribution, while accountability ensures that zakat resources are administered in accordance with applicable regulations and Islamic principles. Furthermore, effective institutional governance can strengthen public confidence, encourage zakat payments through

authorized channels, and improve the targeting and monitoring of distribution programs. The utilization of digital technology also plays an increasingly important role in zakat management. Digital payment platforms, integrated beneficiary databases, electronic reporting systems, and data-driven monitoring mechanisms offer opportunities to improve collection accessibility, administrative efficiency, and institutional transparency. Nevertheless, digital transformation must be accompanied by adequate organizational capacity, reliable information systems, and appropriate governance practices to produce meaningful improvements in zakat management.

Based on the above explanation, it can be understood that optimizing zakat management is an urgent need in order to enhance the role of zakat as an instrument for empowering the community's economy. Therefore, a comprehensive study is needed to analyze how zakat management can be optimized so that it is able to provide a significant impact on improving community welfare. This research is expected to contribute ideas to the development of a more effective, productive, and sustainable zakat management system, so that zakat can truly become a solution in realizing social justice and economic independence for the people.

METHOD

This study uses a qualitative approach with a type of research called library research, which is a research method conducted by reviewing various literature sources relevant to the topic studied(Andan et al., 2022). This approach was chosen because the research focuses on conceptual, normative, and theoretical analysis regarding the optimization of zakat management in promoting community economic empowerment. The data used in this study are secondary data obtained from various written sources, such as books on fiqh of zakat, Islamic economic literature, scientific journals, previous research results, laws and regulations, as well as official documents from zakat management institutions. Thus, this study does not involve direct field data collection, but rather emphasizes an in-depth study of concepts, theories, and existing research results.

The data collection technique in this study was carried out through documentation studies and systematic literature review of various sources relevant to the research object. The researcher identified, classified, and examined these sources to obtain a comprehensive understanding of the concept of zakat, its management, and its role in community economic empowerment(Andan et al., 2022). The data sources used consist of primary and secondary sources. Primary sources include classical and contemporary

books that discuss zakat from the perspective of Islamic law, while secondary sources include scientific journals, articles, reports from zakat institutions, and other publications that support the research analysis. All collected data were then selected based on their level of credibility, relevance, and timeliness so that the research results have academic validity that can be accounted for.

As for the data analysis techniques in this study, a descriptive-analytical method was used, which involves describing various concepts and theories related to zakat management, and then analyzing them critically to find relationships, suitability, and their relevance to the context of community economic empowerment. In addition, this study also used a normative approach to examine Islamic legal provisions related to zakat, as well as a conceptual approach to understand ideas and models of zakat management that have developed in Islamic economic literature(Darmalaksana, 2020). The analysis process was carried out systematically through the stages of data reduction, data presentation, and drawing conclusions, so that a comprehensive understanding could be obtained regarding how the optimization of zakat management can be carried out effectively and sustainably to improve community welfare.

RESULT AND DISCUSSION

Result

A. Zakat Management Model in Promoting Community Economic Empowerment

The zakat management model is a fundamental aspect in determining the extent to which zakat can have a real impact on the economic empowerment of society. Based on literature studies, the consumptive model is the most basic form of zakat distribution that is oriented towards fulfilling the primary needs of mustahik. This model has high urgency, especially in emergency situations or for communities at extreme poverty levels. In this context, zakat functions as a social safety net capable of sustaining the lives of mustahik(Mustamin et al., 2025; Zulaikha, 2025). However, the consumptive model tends to be short-term because it does not address the root causes of poverty, so the dependence of mustahik on assistance may continue if it is not accompanied by the right empowerment strategies.

Unlike the consumptive model, the productive zakat model offers a more progressive and long-term oriented approach. In this model, zakat is not only given as assistance but is utilized as capital to develop the economic potential of mustahik. The assistance can take the form of business capital, production tools, or training

programs relevant to market needs(Chatterjee, 2017; Zaytsev et al., 2020). This approach is based on the assumption that poverty is not only caused by limited resources but also by a lack of access to economic opportunities. Therefore, productive zakat seeks to open up that access so that mustahik can enhance their economic capacity and independence.

The success of the productive zakat model is greatly influenced by the existence of a sustainable mentoring system. Mentoring not only functions as a control over the use of funds, but also as a means of education and capacity building for mustahik in managing their businesses. Without mentoring, the capital assistance provided has the potential to not develop optimally and may even fail. Therefore, zakat management institutions need to develop structured mentoring programs, starting from the business planning stage, implementation, to evaluation. Effective mentoring will help mustahik face various business challenges, such as financial management, marketing, and product innovation.

In addition to these two models, an integrative approach that combines the consumptive and productive models is considered the most ideal strategy for community economic empowerment. In the initial stage, mustahik are given consumptive assistance to ensure their basic needs are met, so that they have a stable condition to start productive activities. After that, productive assistance is provided as a follow-up step to improve economic independence. This approach is not only realistic, but also more humane because it takes into account the diverse initial conditions of the mustahik. Thus, the empowerment process can proceed gradually and sustainably.

The three models of zakat management each have their own roles and functions in the context of community economic empowerment. The consumptive model serves as a short-term solution, the productive model as a long-term strategy, and the integrative model as a bridge connecting the two. Therefore, zakat management institutions need to have the ability to determine the appropriate model according to the condition of the recipients and the goals of the program to be achieved. With proper management, zakat not only functions as social assistance but also as an instrument of economic transformation capable of sustainably improving the community's standard of living.

B. Optimization of Zakat Management in Economic Empowerment

Optimizing zakat management is a strategic step in enhancing the effectiveness of zakat as an instrument for community economic empowerment. One of the main aspects of this optimization is improving the quality of zakat management institutions. Zakat institutions are required to implement the principles of good governance, such as transparency, accountability, and professionalism in every aspect of management. Transparency in financial and program reporting will increase public trust, while accountability ensures that zakat funds are used appropriately(Ansori & Violita, 2025; Jayanto & Munawaroh, 2019). Professionalism in management is also important so that zakat institutions can compete and adapt to the developments of the times.

In addition to managerial aspects, the use of digital technology is also an important factor in optimizing zakat management. In today's digital era, technology can be used to simplify the process of collecting and distributing zakat. Online zakat payment platforms enable people to fulfill their zakat obligations more easily and quickly. Additionally, zakat management information systems can assist institutions in managing donor (muzakki) and recipient (mustahik) data more comprehensively. Digitization also allows for more transparent and real-time reporting, thereby increasing public trust in zakat management institutions.

The development of productive zakat programs that are oriented towards the economic empowerment of mustahik also becomes an important part of optimizing zakat management(Damayanti et al., 2026; Junaidi & Arisandi, 2026). These programs must be designed systematically and based on needs (needs-based approach), so that they can provide tangible impacts on the improvement of mustahik welfare. Business capital assistance, skills training, and business mentoring must be carried out in an integrated manner to achieve optimal results. In addition, periodic evaluations are also necessary to ensure that the implemented programs truly provide significant benefits.

Optimizing zakat management also requires synergy between various parties, such as the government, zakat institutions, the business world, and universities. The government has a role in providing regulations and policies that support zakat management, while zakat institutions are responsible for program implementation. The business world can act as a partner in economic empowerment, for example through partnership programs or market access(Altenburg et al., 2024; Werhane et

al., 2020). Universities can contribute in the form of research and the development of innovative zakat management models. This synergy will create a conducive ecosystem for optimizing zakat management.

Thus, the optimization of zakat management does not rely on a single factor, but is the result of the integration of various aspects, ranging from management, technology, programs, to cross-sector collaboration. If all these aspects can be managed well, zakat has great potential to become an effective instrument in promoting community economic empowerment. Therefore, a strong commitment from all stakeholders is required to continuously improve the quality of zakat management so that it can provide broader and sustainable benefits for the welfare of the people.

Discussion

If examined from the perspective of both classical and contemporary Islamic economic theory, the zakat management model, which consists of consumptive, productive, and integrative approaches, is basically aligned with and reinforced by existing theories. In classical fiqh studies, zakat is indeed positioned as a distribution instrument to meet the basic needs of the mustahik, as explained in the concept of asnaf (the eight groups of zakat recipients). This strengthens the existence of the consumptive model as the initial and most fundamental form in zakat management. Therefore, the consumptive model cannot be rejected, but remains relevant, especially in emergency situations and to ensure the survival of the mustahik.

However, from the perspective of contemporary Islamic economics, thinkers such as Yusuf al-Qaradawi and Monzer Kahf emphasize that zakat is not only charitable in nature but also has a productive function in the economic development of the community. This theory strengthens the productive zakat model you described, where zakat is not only given for consumption but is also directed towards economic empowerment. In this framework, zakat is viewed as a redistribution instrument capable of creating economic justice and reducing social inequality sustainably. Thus, the productive approach is not only an alternative but represents an expansion of zakat's broader and more strategic function.

The concept of empowerment in productive zakat is also in line with the theory of maqashid sharia, particularly in the aspects of hifz al-mal (protection of wealth) and hifz al-nafs (protection of life). The provision of zakat in the form of business capital and skills

training not only sustains the livelihood of mustahik, but also enhances their economic capacity. In this regard, the theory of maqashid not only strengthens the productive model, but also provides normative legitimacy that zakat should be directed toward long-term benefits. Thus, the productive approach can be considered as an implementation of the objectives of sharia itself.

Meanwhile, an integrative approach that combines the consumptive and productive models can be understood as a synthesis of the two previous approaches. In Islamic economic development theory, a gradual approach is highly recommended, especially in addressing structural poverty. Therefore, the integrative model not only reinforces existing theory but also becomes the most realistic form of implementation in the field. This approach accommodates the initial conditions of mustahik while gradually guiding them towards economic self-sufficiency. Thus, the integrative model can be considered an optimization of classical and contemporary zakat theory.

Nonetheless, it should be noted that in practice there are still challenges in the implementation of these models, such as limitations in zakat institution management, lack of guidance, and low economic literacy among mustahik. Therefore, it can be critically stated that the existing theory is not rejected, but it needs to be strengthened with institutional innovation and contextual approaches. In other words, zakat theory is quite strong normatively, but its implementation needs to be adjusted to the social and economic dynamics of modern society.

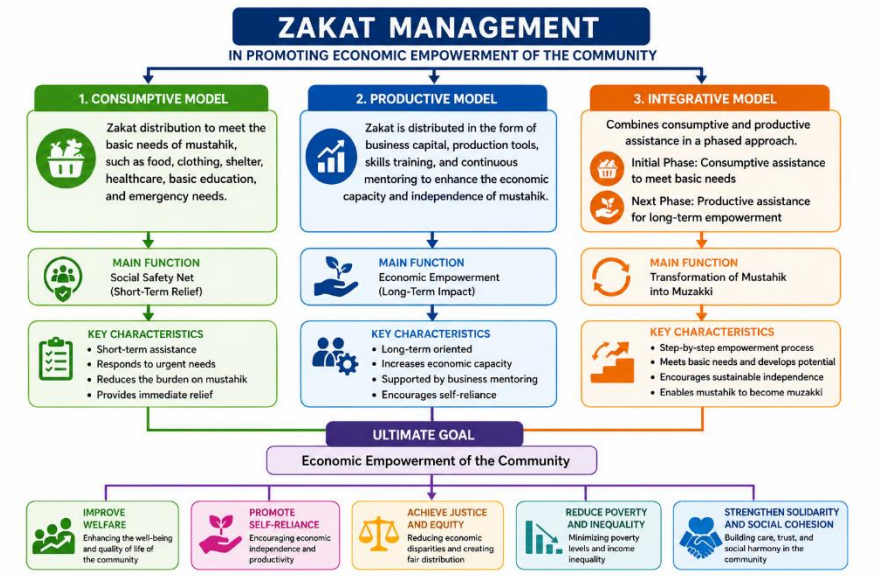


Figure 1 Zakat Management

CONCLUSION

The optimization of zakat management shows that zakat not only functions as an act of worship, but also as a strategic instrument in empowering the community's economy, which is capable of creating social justice and welfare. Zakat management models, which include consumptive, productive, and integrative approaches, are essentially complementary, where the consumptive model serves as a short-term solution, the productive model as an effort for sustainable empowerment, and the integrative model as an ideal approach that gradually connects the two. Theoretically, these three models are in line with the principles of Islamic economics and maqashid sharia, and thus are not contradictory, but instead strengthen the role of zakat in the economic development of the community.

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