

Productive Zakat between Self-Reliance and Capitalistic Rationality: An Islamic Economic Philosophy Perspective

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Abstract

Zakat is a fundamental instrument in Islamic economics that functions not merely as a mechanism of wealth redistribution, but also as a means of moral-based social transformation. However, contemporary zakat practices in Indonesia reveal a paradox between the normative objective of empowerment and the dominance of consumptive and technocratic distribution models. This article aims to critically examine productive zakat from the perspective of Islamic economic philosophy by addressing the tension between its normative ideals and practical implementation. This study employs a critical literature review method using a normative-philosophical approach combined with empirical analysis of zakat practices in Indonesia, drawing on classical, contemporary, and recent scholarly works. The findings indicate that productive zakat possesses strong normative legitimacy and significant empowerment potential, yet its effectiveness is conditional and highly dependent on institutional design, sustained assistance, and the socio-economic context of beneficiaries. The study also identifies the risk of reducing productive zakat to capitalist rationality, which may undermine its moral objectives. Accordingly, this article proposes a conceptual reconstruction of productive zakat based on Islamic moral economy, positioning productivity as a means, independence as a gradual process, and institutional assistance as an ethical obligation.

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INTRODUCTION

In the philosophy of Islamic economics, zakat is positioned as a moral instrument that not only functions as a mechanism for wealth redistribution but also as a means of fostering social justice and preserving human dignity. Classical literature places zakat within the framework of *maqāṣid al-sharī'ah*, namely the attainment of holistic and sustainable public welfare (*maṣlaḥah*) (al-Shātibī, 1968). Abū 'Ubayd (1986) emphasizes that zakat is not merely social assistance, but an Islamic public policy aimed at reducing structural inequality and strengthening the economic self-reliance of the Muslim community. This view is reinforced by Chapra (2000), who positions zakat as a corrective instrument for distributive distortions within the economic system. Thus, normatively, zakat is not intended to perpetuate the dependency of *mustahiq*, but rather to encourage sustainable social transformation.

The ethos of self-reliance in Islam has a strong philosophical foundation. Al-Ghazālī (2005) places work (*'amal*) as part of *tazkiyat al-nafs* and as a means of safeguarding human dignity. Ibn Khaldūn (2006) even views economic productivity as the primary foundation for the sustainability of civilization (*'umrān*), wherein prolonged dependency has the potential to weaken social vitality. Within this perspective, poverty is understood not only as material deprivation, but also as limited access to productivity and economic participation (Kuran, 2004). Therefore, in the philosophy of Islamic economics, zakat should ideally be directed toward creating transitional conditions that enable *mustahiq* to move from the position of recipients to empowered economic agents.

This normative framework is further strengthened by contemporary *maqāṣid* approaches. Kamali (2008) asserts that Islamic economic policies must be evaluated based on their contribution to tangible public welfare, including the enhancement of individual capacity, agency, and dignity. In this context, productive zakat can be understood as an instrument aligned with *maqāṣid al-sharī'ah* insofar as it is directed toward building economic self-reliance and does not stop at fulfilling short-term consumptive needs (Asutay, 2012). Moreover, Asutay and Harningtyas (2020) emphasize that Islamic economics constitutes a moral economy; therefore, policy success should not be measured solely by technical efficiency or economic growth.

However, when this normative ideal is confronted with the reality of zakat practices in Indonesia, a significant paradox emerges. Institutional data indicate that national zakat potential is substantial, yet the realization of its collection and distribution continues to face structural challenges. Official reports from BAZNAS (2023) show that more than half of national zakat distribution remains consumptive in nature, although productive zakat programs have exhibited an upward trend since 2020. This condition contributes to the formation of a social perception that zakat represents a permanent “right to receive,” rather than a transitional instrument toward economic self-reliance (Nazara, 2022).

A number of empirical studies in Indonesia confirm the complexity of this issue. Husein and Widiastuti (2020) find that productive zakat has the potential to increase income and business sustainability among *mustahiq*, but its effectiveness is highly dependent on program design and the quality of mentoring. Research by Mawardi et al. (2023) demonstrates that *mustahiq* who receive productive zakat accompanied by intensive mentoring exhibit significantly higher levels of economic self-reliance compared to recipients of consumptive zakat. Firmansyah (2024) also emphasizes that productive zakat can foster an entrepreneurial ethos among *mustahiq*, although its impact is uneven across regions due to differences in institutional capacity and market access.

On the other hand, productive zakat also gives rise to philosophical critiques that cannot

be ignored. Asutay and Harningtyas (2020) caution that contemporary Islamic economic practices risk adopting capitalistic rationality if productivity is treated as the sole objective without an ethical framework. This critique aligns with Polanyi (2001), who asserts that an economy detached from social values risks reducing human beings to mere factors of production. In the context of zakat, this risk emerges when *mustahiq* are judged as failures solely because they do not meet standards of economic productivity, without considering the structural constraints they face (Ascarya, 2021).

Recent research indicates that the failure of certain productive zakat programs in Indonesia is more attributable to weak institutional design than to low motivation among *mustahiq*. Nazara (2022) shows that policy fragmentation and the lack of integration among social programs constitute major obstacles to optimizing productive zakat. These findings are reinforced by Saprida et al. (2024), who assert that the success of productive zakat is largely determined by sustained mentoring, market access, and the capacity of *amil*. Ascarya (2021) also highlights the importance of integrating zakat with other Islamic social finance instruments to ensure systemic impact.

Most previous studies have examined productive zakat from the perspectives of normative *fiqh*, zakat management, or economic impact evaluation. While important, these approaches often fail to deeply engage with the philosophical dimensions of Islamic economic thought. Zaman (2012) and Kuran (2004) critique the tendency of modern Islamic economics to focus excessively on technical instruments without sufficient epistemological and ethical reflection. This gap constitutes the novelty of this article, which examines productive zakat as an economic practice imbued with values, power relations, and moral implications within the Indonesian social context.

Based on the foregoing discussion, this article aims to conduct a critical examination of productive zakat by situating it between the ethos of self-reliance and the risks of capitalistic rationality. By combining classical literature, theories of Islamic moral economy, and recent empirical findings in Indonesia (Ascarya, 2021; Mawardi et al., 2023; Firmansyah, 2024), this article seeks to reconstruct the meaning of productive zakat as a dignified and contextually grounded instrument of empowerment. This approach is expected to enrich zakat discourse within the philosophy of Islamic economics while also contributing conceptually to the development of zakat policy in Indonesia.

METHODS

This study employs a qualitative approach with a conceptual critical design within the framework of Islamic economic philosophy. This approach is chosen because the focus of the research does not lie in testing quantitative relationships, but rather in examining the meanings, values, and moral implications of productive zakat as an economic practice situated between normative ideals and empirical realities. Within the tradition of Islamic moral economy, a conceptual-critical approach is considered relevant for examining the tensions between the objectives of social justice and institutional practices that develop in contemporary contexts (Chapra, 2000; Asutay, 2012).

The research data are derived from primary and secondary literature. Primary literature includes classical Islamic works discussing zakat, social justice, and the ethos of self-reliance, such as those by Abū 'Ubayd, al-Ghazālī, Ibn Khaldūn, al-Shāṭibī, and Ibn Taymiyyah, which are used to formulate the ideal framework of zakat from the perspective of *maqāṣid al-sharī'ah*. Secondary literature comprises journal articles and contemporary works examining productive zakat, Islamic moral economy, and zakat management practices in Indonesia,

including recent empirical findings and institutional reports (Zaman, 2012; Asutay & Harningtyas, 2020; BAZNAS, 2023).

The research process is conducted through three main stages. The first stage is a normative analysis of classical literature and *maqāṣid* to identify the foundational values of zakat, particularly justice, self-reliance, and the preservation of human dignity. The second stage is a contextual analysis of zakat practices in Indonesia by examining empirical research findings and institutional data to understand trends in zakat distribution and their impacts on *mustahiq* (Husein & Widiastuti, 2020; Mawardi et al., 2023). The third stage is a critical-synthetic analysis, which confronts the ideal framework with empirical realities in order to formulate a contextual and dignified understanding of productive zakat.

The research findings take the form of a conceptual reconstruction of productive zakat from the perspective of Islamic economic philosophy, affirming that productive zakat is a normatively legitimate instrument of social empowerment, but one that must be constrained by the principles of Islamic moral economy so that it is not reduced to capitalistic productivity practices. The discussion of results links conceptual and empirical findings, so that this article is not only critical in nature, but also offers a theoretical contribution to the development of zakat policy in Indonesia.

RESULT AND DISCUSSION

The results section of this study is structured based on an analytical process that unfolds in a gradual and layered manner, rather than departing from predetermined findings. The findings produced are the logical consequences of a systematic dialogue between the normative framework of zakat in Islamic economic philosophy and the reality of productive zakat practices in Indonesia as reflected in recent empirical literature. Accordingly, the results of this study are not intended as statistical generalizations, but as conceptual constructions emerging from a process of critical reflection grounded in validated literature.

Methodologically, the process of deriving findings in this study takes place through two interrelated main stages. The first stage is directed toward constructing an ideal framework of zakat from the perspective of Islamic economic philosophy, while the second stage focuses on a critical reading of productive zakat practices in Indonesia and their dialogue with that ideal framework. Through these two stages, the research findings gradually crystallize and can be systematically formulated.

First Stage: Constructing the Ideal Framework of Zakat in Islamic Economic Philosophy

The first stage of the research is directed at a normative analysis of classical and theoretical literature in Islamic economics to formulate the ideal position of zakat as an instrument of moral economy. At this stage, the researcher conducts conceptual and hermeneutic readings of classical works that discuss zakat, social justice, work, and self-reliance, as well as contemporary *maqāṣid al-sharī'ah* literature. Classical literature is treated as a normative standard that provides a horizon of values, rather than as historical doctrine read literally.

The results of this stage indicate that zakat is conceptually positioned as a transformative instrument aimed at preserving human dignity, promoting economic self-reliance, and preventing structural dependency. The ethos of self-reliance inherent in zakat is not understood as an adoption of capitalistic values, but rather as an inherent component of Islamic moral economy that emphasizes a balance between social solidarity and individual responsibility. This ideal framework is further reinforced through a *maqāṣid* approach that evaluates zakat based on its contribution to sustainable public welfare, rather than mere

formal compliance.

Table 2. Results of the First Stage: The Ideal Framework of Zakat in Islamic Economic Philosophy

Normative Aspect	Conceptual Findings	Key Literature
Purpose of zakat	Social transformation and distributive justice	Abū ‘Ubayd (1986); al-Shāṭibī (1968)
Work ethic	Work as part of dignity and <i>tazkiyah</i>	al-Ghazālī (2005); Ibn Khaldūn (2006)
Self-reliance	Self-reliance as a moral value, not coercion	Kamali (2008); Chapra (2000)
Policy orientation	Moral economy, not efficiency alone	Asutay (2012)

This normative framework functions as the analytical starting point and evaluative standard in the subsequent stage. With a clear ideal framework in place, productive zakat practices in Indonesia can be read critically without falling into either normative justification or *a priori* rejection.

Second Stage: Critical Dialogue between the Ideal Framework and Zakat Practices in Indonesia

The second stage of the research focuses on contextual and critical analysis of productive zakat practices in Indonesia using empirical literature and institutional reports. Empirical literature is employed to map trends in zakat distribution, the impacts of productive zakat on *mustahiq*, and the factors influencing program success and failure. At this stage, empirical data are not treated as instruments of statistical generalization, but as mirrors of social reality that reveal how zakat is practiced within specific institutional and social contexts.

The results of the analysis reveal a gap between the ideal framework of zakat and distribution practices that remain dominated by consumptive approaches. Although productive zakat demonstrates positive potential in enhancing the self-reliance of *mustahiq*, its impacts are uneven and highly dependent on institutional design, mentoring, and market access. In addition, critical analysis of moral economy literature and epistemological critiques reveals risks when productive zakat is reduced to a mere instrument of economic productivity, potentially shifting zakat away from its moral objectives.

Table 3. Results of the Second Stage: Zakat Practices and Critical Findings in Indonesia

Practice Dimension	Empirical Findings	Sources
Distribution patterns	Dominance of consumptive zakat	BAZNAS (2023)
Impact of productive zakat	Conditional income improvement	Husein & Widiastuti (2020)
Success factors	Mentoring and institutional design	Mawardi et al. (2023); Saprida et al. (2024)
Normative risks	Reduction of zakat to productivity logic	Asutay & Harningtyas (2020); Polanyi (2001)
Roots of failure	Systemic rather than individual problems	Nazara (2022); Ascarya (2021)

Through the dialogue between the ideal framework at the first stage and the reality of practice at the second stage, this study gradually generates consistent conceptual patterns. From this process, six main research findings are formulated, representing a synthesis of normative values, empirical evidence, and critical analysis.

Literature Synthesis and Formulation of Research Findings

The discussion of productive zakat in this article begins with a review of key literature that forms the normative, philosophical, and empirical foundations of Islamic economics. Classical literature is used to affirm the ideal position of zakat within the framework of *maqāṣid al-sharīʿah*, the ethos of self-reliance, and social justice, while contemporary literature and recent empirical studies are used to examine how these principles are operationalized in productive zakat practices in Indonesia. At this initial stage, the analysis is not directed toward drawing specific findings, but toward identifying recurring conceptual and problematic patterns within zakat discourse.

Classical texts such as those by al-Shāṭibī, Abū ‘Ubayd, al-Ghazālī, and Ibn Khaldūn are analyzed to understand the normative objectives of zakat, particularly its rejection of permanent dependency and its emphasis on preserving dignity and economic self-reliance. These principles are then treated as ethical horizons for reading contemporary zakat practices. Subsequently, modern Islamic economics literature and post-2020 empirical research are analyzed to identify how productive zakat is implemented, the outcomes it produces, and the structural constraints that arise in its implementation.

Through critical dialogue between normative and empirical literature, a synthesis process is conducted by grouping arguments, research findings, and philosophical critiques into thematic clusters. These clusters represent fields of tension between the ideal values of zakat and the realities of its praxis, such as tensions between self-reliance and dependency, between productivity and social justice, and between moral objectives and technocratic approaches. This synthesis process forms the analytical basis for systematically formulating the structure of problems surrounding productive zakat.

The results of this literature synthesis are presented in Table 1 as a conceptual bridge between the literature review and the research findings. This table demonstrates how various bodies of literature contribute to shaping the analytical framework that subsequently crystallizes into the main research findings.

Table 4. Literature Synthesis as the Basis for Formulating Findings

Literature Basis		Analytical Focus	Key Issues		Direction of Synthesis
Classical literature	zakat	<i>Maqāṣid</i> and social justice	Zakat as social transformation		Rejection of permanent dependency
Islamic work ethic		Productivity and dignity	Work as a moral value		Self-reliance as an ethical objective
Contemporary <i>maqāṣid</i>		Actual public welfare	Conditional productivity		Productivity as a means
Empirical studies	zakat	Impacts of productive zakat	Diverse and contextual outcomes		Non-universal effectiveness
Moral critique	economy	Economic rationality	Risk of technocratization		Danger of capitalistic reduction
Institutional analysis		Zakat governance	Institutional weaknesses		Systemic problems

Based on the literature synthesis and analytical mapping as shown in Table 1, this study then formulates six main findings as a form of conceptual crystallization of consistent and recurring patterns within the discourse on productive zakat. These six findings do not stand alone, but are interrelated and reflect the problematic structure of productive zakat from the

perspective of Islamic economic philosophy.

The first finding is that zakat is normatively positioned as a transitional instrument toward economic self-reliance, rather than as a mechanism of permanent consumptive assistance. Classical literature and *maqāṣid* affirm that zakat aims to gradually transform the social position of *mustaḥiq* from recipients into empowered economic subjects. The second finding is that productivity in productive zakat is ethical and instrumental in nature, not an ultimate goal. Contemporary *maqāṣid* approaches show that productivity is only meaningful when it contributes to public welfare, dignity, and the sustainability of *mustaḥiq* livelihoods, rather than when it is treated as the sole standard of success. The third finding is that the effectiveness of productive zakat is conditional and highly dependent on social context, program design, and the quality of mentoring. Empirical studies in Indonesia demonstrate that productive zakat does not generate uniform impacts, making generalizations of success problematic.

The fourth finding is that productive zakat practices carry the risk of adopting capitalistic rationality when productivity is understood narrowly and technocratically. Under such conditions, zakat risks losing its moral dimension and reducing *mustaḥiq* to mere objects of economic evaluation. The fifth finding is that the failure of certain productive zakat programs is more appropriately understood as a structural and institutional problem rather than as an individual moral failure of *mustaḥiq*. Weak governance, limited policy integration, and constrained market access are dominant factors hindering program success. The sixth finding is that a conceptual reconstruction of productive zakat is required within the framework of Islamic moral economy, positioning self-reliance as a gradual process, productivity as a means, and mentoring as an institutional ethical obligation. This reconstruction is a prerequisite for ensuring that productive zakat remains aligned with its normative objectives and relevant to the social context of Indonesia.

The following section will discuss these six findings in depth by situating them within a dialogue between classical literature, Islamic moral economy theory, and contemporary productive zakat practices in Indonesia.

Discussion

Zakat as a Transformative Instrument of Moral Economy

The findings of this study affirm that, within the philosophy of Islamic economics, zakat is essentially a transformative instrument of moral economy rather than merely a mechanism for wealth redistribution. Classical literature demonstrates that zakat is positioned as part of the Islamic system of social justice aimed at transforming structures of inequality, not merely alleviating temporary hardship. Abū ‘Ubayd (1986) emphasizes that zakat is a *ḥaqq māli ijtimā’ī*, a social right with a public dimension, rather than an individual act of charity. This perspective aligns with *maqāṣid al-sharī‘ah*, which positions the preservation of wealth (*ḥifẓ al-māl*) as a means of safeguarding human dignity and the sustainability of life (al-Shāṭibī, 1968). Textually, the Qur’an affirms zakat as an instrument of purification and social development, as stated in QS. al-Tawbah [9]: 103, which describes zakat as a means to *tuzakkīhim wa tuṭahhirihim*. This verse carries not only a spiritual meaning but also a socio-economic one, as the purification of wealth is correlated with the improvement of social structures. The Prophetic hadith stating that “the upper hand is better than the lower hand” (narrated by al-Bukhari and Muslim) reinforces the principle that zakat is directed toward transforming the social position of *mustaḥiq* from recipients into givers. Thus, the transformative dimension of zakat has a strong textual foundation in the primary sources of

Islam.

Classical Islamic literature consistently places economic self-reliance as an ethical value rather than merely a material objective. Ibn Khaldūn (2006) emphasizes that societal sustainability depends on the productivity and economic participation of its members. Al-Ghazālī (2005) even criticizes forms of almsgiving that perpetuate laziness and dependency, as they contradict the objectives of the Sharī'ah. In this context, zakat is understood as a social stimulus that encourages economic activity, not as a legitimization of structural dependency. These findings demonstrate that the concept of productive zakat is not a modern innovation but has deep roots in Islamic intellectual tradition. In contemporary literature, zakat is increasingly understood as part of Islamic moral economy, which rejects the reduction of human beings to *homo economicus*. Chapra (2000) and Asutay (2012) assert that Islamic economic instruments, including zakat, must be directed toward holistic human development (*human well-being*), rather than mere economic growth. This perspective is consistent with the findings of this study that zakat carries a mission of social transformation rather than simple income distribution. Zakat that fails to promote self-reliance risks losing its moral meaning and becoming trapped within a narrow charitable logic.

Understanding zakat as an instrument of moral economy carries normative consequences for its management practices. If zakat is positioned merely as recurring consumptive assistance, it contradicts the transformative objectives outlined by *maqāṣid al-sharī'ah*. Ascarya (2021) emphasizes that the failure of zakat often lies not in its concept but in the reduction of its praxis. The findings of this study reinforce the view that zakat must be designed as a long-term socio-economic intervention, while still allowing space for emergency consumptive assistance.

Thus, the discussion of the first finding positions zakat as a transformative instrument of moral economy within the framework of Islamic economic philosophy. Zakat does not function solely as a redistributive mechanism but as a tool of social engineering grounded in the values of justice, self-reliance, and human dignity. The synthesis of classical literature, normative textual evidence, and contemporary moral economy theory demonstrates that the productive orientation of zakat has strong philosophical legitimacy, provided that it remains rooted in its ethical and social objectives. At this point, zakat stands as Islam's internal critique of purely charitable models of welfare.

The Paradox of Zakat Practice in Indonesia and the Production of Social Dependency

The findings reveal a strong paradox between the normative objectives of zakat and its distribution practices in Indonesia. On the one hand, zakat is theoretically directed toward building self-reliance and social justice; on the other hand, the dominant practices that have developed are consumptive and short-term in nature. BAZNAS (2023) reports that the majority of national zakat distribution is still directed toward direct cash assistance and the fulfillment of basic needs, while the proportion allocated to productive zakat remains relatively small. This paradox represents a critical point in Islamic economic philosophy, as an instrument intended to be transformative instead risks reproducing social dependency. Normatively, Islam does not valorize sustained social dependency. The Qur'an explicitly encourages productive effort, as stated in QS. al-Jumu'ah [62]: 10, "disperse through the land and seek the bounty of Allah." This verse affirms that the fulfillment of life's needs is inseparable from productive activity. The Prophetic hadith stating that begging without urgent necessity leads to humiliation (narrated by Muslim) reinforces the critique of zakat practices that inadvertently normalize the permanent status of *mustahiq* as recipients. These findings demonstrate that dependency is not a value endorsed by the Sharī'ah.

Classical Islamic literature does not view poverty and dependency merely as individual moral problems. Ibn Khaldūn (2006) emphasizes that poverty is often the result of unjust economic structures and public policies. Abū ‘Ubayd (1986) similarly stresses that the state and zakat-managing institutions bear significant responsibility in ensuring that zakat is not distributed arbitrarily. In this context, the findings affirm that the culture of “entitlement to receive zakat” does not arise solely from the mentality of *mustahiq*, but from distribution patterns that consistently position them as objects of assistance. Recent empirical studies reinforce these findings. Husein and Widiastuti (2020) and Mawardi et al. (2023) show that consumptive zakat assistance is effective in reducing short-term burdens but does not significantly enhance economic self-reliance. Nazara (2022) even notes that without a clear exit strategy, zakat programs risk creating institutional dependency. These findings demonstrate that the core problem lies not with zakat recipients, but with the absence of a transformative framework in program design.

From the perspective of Islamic moral economy, this condition reflects the reduction of zakat into an instrument of administrative charity. Asutay (2012) and Zaman (2012) criticize the tendency of modern Islamic economic institutions to focus excessively on technocratic efficiency while neglecting deeper ethical and social objectives. In the Indonesian zakat context, the orientation toward fund absorption and rapid distribution often overrides the mission of empowerment. As a result, zakat loses its critical power as an instrument for correcting structural inequality and becomes trapped within a minimalist welfare logic.

Thus, the discussion of the second finding affirms that the culture of dependency in zakat practices in Indonesia is a product of institutional design and distributive reasoning that are not yet fully aligned with Islamic economic philosophy. Dependency should not be read as a moral failure of *mustahiq*, but as a signal of systemic failure in translating zakat objectives into practice. The synthesis of normative texts, classical literature, and empirical findings indicates that zakat reform must be directed toward a paradigm shift in distribution—from merely “giving” toward “enabling.” It is at this point that zakat reclaims its role as a dignified instrument of social justice.

The Conditional and Non-Universal Effectiveness of Productive Zakat

The findings indicate that productive zakat does indeed have the potential to enhance the economic self-reliance of *mustahiq*, but its effectiveness is conditional and cannot be universally generalized. This finding is crucial in correcting two extremes in contemporary zakat discourse: first, the view that idealizes productive zakat as a singular solution to poverty; and second, the skeptical view that dismisses it as ineffective. Recent empirical literature in Indonesia demonstrates that the success of productive zakat is highly dependent on social context, institutional capacity, and the characteristics of *mustahiq* (Husein & Widiastuti, 2020; Mawardi et al., 2023). Normatively, Islam encourages productive activity but never absolutizes it without conditions. The Qur’an states that Allah “has favored some of you over others in provision” (QS. al-Nahl [16]: 71), indicating differences in human capacity and circumstance. The Prophetic hadith stating that it is better for a person to carry a rope and gather firewood than to beg (narrated by al-Bukhari) is often cited as a justification for productive zakat. However, this hadith also implies that productivity requires ability, opportunity, and support, not merely individual will. Thus, productive zakat is normatively contextual rather than a universal imperative.

Empirical studies show that productive zakat generates positive impacts on income and self-reliance when accompanied by intensive mentoring and well-designed programs. Husein and Widiastuti (2020) found income increases among *mustahiq* participating in MSME-based

productive zakat programs, but only among groups receiving sustained training and monitoring. Mawardi et al. (2023) similarly observed that without mentoring, zakat capital assistance tends to be diverted to consumption. These findings reinforce the conclusion that productive zakat is not merely about “providing capital,” but about building an empowerment ecosystem. From the perspective of Islamic economic philosophy, reducing productive zakat to mere economic output constitutes a form of reductionism. Asutay and Harningtyas (2020) warn that when productivity becomes the sole measure of success, zakat risks falling into capitalistic logic that evaluates human beings based on economic performance. Yet *maqāṣid al-sharīʿah* requires the preservation of life, intellect, and human dignity, not merely wealth. These findings affirm that the effectiveness of productive zakat must be assessed multidimensionally, encompassing social, psychological, and livelihood sustainability aspects.

Classical Islamic literature demonstrates considerable caution in determining appropriate forms of zakat distribution. Al-Ghazālī (2005) emphasizes the importance of considering the condition of *mustaḥiq* before determining assistance, as inappropriate aid may lead to *mafsadah*. Ibn Taymiyyah likewise stresses that Islamic economic policies must be adapted to social realities rather than imposed idealistically. These findings indicate that productive zakat is philosophically a strategic option rather than an absolute obligation for all *mustaḥiq*.

Thus, the discussion of the third finding affirms that the effectiveness of productive zakat is conditional, depending on *mustaḥiq* readiness, program design, and institutional capacity. Productive zakat is not a “miracle cure” for poverty, but one instrument that functions optimally under certain conditions. The synthesis of normative texts, classical literature, and empirical findings shows that failures in productive zakat should not justify its total rejection, nor should its potential be used to impose it universally. Within Islamic economic philosophy, productive zakat must be positioned as an ethical, contextual, and dignity-oriented empowerment strategy.

The Risk of Reducing Productive Zakat to Capitalistic Rationality

The findings reveal that productive zakat, although normatively legitimate and strategic, carries serious risks when operationalized through capitalistic rationality. This risk does not arise from the concept of productive zakat itself, but from the adoption of efficiency, profitability, and economic productivity as the primary measures of program success. In such contexts, zakat risks losing its moral character and shifting into a technocratic economic instrument. This finding aligns with Asutay’s (2012) critique that modern Islamic economics often experiences *value dilution*, namely the erosion of ethical values due to the dominance of modern economic rationality. Capitalistic rationality evaluates individuals based on productive capacity and economic contribution. When applied to productive zakat, *mustaḥiq* risk being positioned as “failed subjects” if they cannot demonstrate significant economic improvement. Polanyi (2001) warns that societies fully subordinated to market logic sacrifice the social and moral dimensions of humanity. In the zakat context, this is evident when *mustaḥiq* success is narrowly measured through turnover, profit, or business sustainability, without considering structural constraints and surrounding social conditions.

Islam firmly rejects the reduction of human beings to purely economic entities. The Qur’an affirms that human dignity is not determined by wealth or productivity, but by piety (QS. al-Ḥujurāt [49]: 13). This verse provides a philosophical foundation that zakat must not become a tool of moral judgment based on economic performance. The Prophetic hadith stating that Allah looks at hearts and deeds rather than appearances and wealth (narrated by Muslim) further strengthens the critique of productive zakat approaches that overemphasize

material output. These findings affirm that capitalistic rationality is fundamentally incompatible with Islamic ethics.

Within Islamic moral economy literature, technocratic tendencies in zakat management are regarded as a serious problem. Zaman (2012) criticizes the tendency of Islamic economic institutions to imitate capitalist systems under a Shari'ah label without substantive value transformation. In productive zakat practices, this imitation is evident when *mustahiq* are treated as "micro-entrepreneurs" without adequate social safety nets. The findings of this study reinforce the critique that productive zakat stripped of compassion (*rahmah*) and structural justice risks becoming a subtle instrument of social discipline. Several empirical studies in Indonesia reveal early signs of this reduction. Firmansyah (2024) notes that some productive zakat programs emphasize performance targets more than social mentoring processes. Nazara (2022) also shows that *mustahiq* who fail to develop their businesses are often removed from programs without adequate structural evaluation. These findings illustrate that when productive zakat is measured by capitalistic standards, individual failure tends to be personalized, while systemic responsibility is neglected.

Thus, the discussion of the fourth finding affirms that productive zakat requires clear normative boundaries to prevent its reduction into capitalistic rationality. Productivity must be understood as a means of empowerment, not as a tool of moral selection. The synthesis of Qur'anic texts, hadith, classical literature, and contemporary moral economy critique demonstrates that zakat loses its ethical meaning when *mustahiq* success is determined solely by economic performance. Within Islamic economic philosophy, productive zakat is morally legitimate only when it consistently places human beings as ends rather than means.

The Success and Failure of Productive Zakat as Systemic and Institutional Issues

The findings indicate that the success or failure of productive zakat cannot be adequately explained by focusing on the character, work ethic, or motivation of individual *mustahiq*. Such an individualistic approach oversimplifies the problem and risks generating moral bias. Classical and contemporary literature affirms that poverty and economic self-reliance are structural and systemic issues (Ibn Khaldūn, 2006; Chapra, 2000). These findings position productive zakat as a social intervention whose success is largely determined by the quality of management systems and institutional design. Normatively, Islam places responsibility for social welfare as a collective obligation (*farḍ kifāyah*), not merely an individual one. The Qur'an emphasizes the importance of trustworthy and professional management of public affairs (QS. al-Nisā' [4]: 58). This verse provides a normative foundation that zakat distribution must be conducted by competent and accountable institutions. The Prophetic hadith stating that every leader will be held accountable for their leadership (narrated by al-Bukhari and Muslim) reinforces the argument that failures in productive zakat cannot be attributed solely to *mustahiq*, but must be viewed as reflections of institutional performance.

Empirical studies show that productive zakat tends to succeed when managed by institutions with strong institutional capacity. Ascarya (2021) and Mawardi et al. (2023) identify key factors such as the quality of mentoring, program sustainability, integration with local markets, and adaptive monitoring systems. Conversely, productive zakat programs that focus solely on capital distribution without mentoring tend to fail. These findings reinforce the conclusion that productive zakat is a long-term social process rather than a one-off intervention. From the perspective of Islamic economic philosophy, failures in productive zakat are often linked to the dominance of managerialist approaches that emphasize administrative procedures and quantitative targets. Asutay (2012) criticizes the tendency of Islamic economic institutions to focus excessively on technical governance while neglecting

relational and ethical dimensions. In the zakat context, this managerialism is evident when program success is measured by the number of *mustahiq* who “graduate” from programs, without deep reflection on the quality of social transformation achieved. The findings indicate that administrative efficiency does not necessarily correlate with social effectiveness.

Classical Islamic literature emphasizes the importance of contextual and adaptive economic policy. Ibn Taymiyyah stresses that public policy must consider social conditions and public welfare rather than being applied rigidly. Al-Ghazālī (2005) similarly warns that policies with good intentions may produce *mafsadah* if social impacts are not carefully considered. These findings strengthen the argument that failures in productive zakat often result from non-contextual policies that lack sensitivity to *mustahiq* realities.

Thus, the discussion of the fifth finding affirms that the success of productive zakat reflects the quality of zakat management systems and institutions. Evaluation focus must shift from the morality of individual *mustahiq* to institutional capacity, policy design, and program sustainability. The synthesis of normative texts, classical literature, and empirical findings indicates that productive zakat reform must prioritize institutional strengthening and a paradigm shift from mere fund distribution toward the development of just empowerment systems. Within Islamic economic philosophy, zakat that fails to empower is not a failure of *mustahiq*, but a failure of the system.

Conceptual Reconstruction of Productive Zakat Based on Islamic Moral Economy

The findings affirm that the core problem of productive zakat does not lie in its basic concept, but in the absence of an adequate philosophical framework in contemporary practice. Productive zakat is often positioned technocratically as an income-enhancement program without a clear moral economic foundation. Yet within Islamic economic philosophy, economic instruments are never value-neutral; they are inherently value-laden. Therefore, a conceptual reconstruction of productive zakat is required to integrate the normative objectives of the Shari‘ah, empirical realities, and critiques of modern economic rationality (Chapra, 2000; Asutay, 2012).

This reconstruction is grounded in *maqāṣid al-sharī‘ah* as the primary ethical and philosophical framework. Al-Shāṭibī (1968) affirms that all Shari‘ah instruments must be directed toward the realization of comprehensive human welfare. In the context of zakat, the preservation of wealth (*ḥifẓ al-māl*) cannot be separated from the preservation of life, intellect, and human dignity. The Qur’an states that wealth should not “circulate only among the rich” (QS. al-Ḥasyr [59]: 7), providing a normative basis for directing productive zakat toward transforming social structures rather than merely enhancing economic efficiency.

A key element of this conceptual reconstruction is the repositioning of productivity as a means rather than the moral objective of zakat. In contemporary practice, productivity is often treated as a moral indicator of *mustahiq* success. This approach risks creating unjust ethical standards that contradict Islamic values. The Prophetic hadith stating that deeds are judged by intentions (narrated by al-Bukhari and Muslim) affirms that moral success is not identical to material achievement. Accordingly, productive zakat must be understood as an empowerment process that opens pathways to self-reliance, not as a mechanism of selection based on economic performance.

This reconstruction also positions *mustahiq* self-reliance as a gradual and contextual social process rather than an instant obligation. The Qur’an affirms that Allah does not burden a soul beyond its capacity (QS. al-Baqarah [2]: 286), which philosophically embodies the principle of justice in social demands. Classical literature such as al-Ghazālī (2005) and Ibn Taymiyyah emphasizes the importance of policies that consider the real conditions of

individuals and societies. These findings reinforce the view that productive zakat that forces self-reliance without structural readiness risks generating new forms of injustice.

Within Islamic moral economy, mentoring is not merely a technical aspect but an ethical relationship between zakat institutions and *mustahiq*. The Prophetic hadith emphasizing compassion toward others (narrated by al-Tirmidhi) shows that social relations in Islam are built upon empathy and moral responsibility. Empirical research in Indonesia indicates that productive zakat is more successful when zakat institutions act as social partners rather than mere fund distributors (Husein & Widiastuti, 2020; Mawardi et al., 2023). These findings affirm that conceptual reconstruction of productive zakat must incorporate relational dimensions as core elements.

Thus, the conceptual reconstruction of productive zakat based on Islamic moral economy proposed in this study affirms three core principles: productivity as a means of empowerment, self-reliance as a gradual process, and mentoring as an institutional ethical obligation. The synthesis of normative texts, classical literature, and recent empirical findings demonstrates that productive zakat can serve as a legitimate instrument of social transformation Shari'ah-compliant and contextually relevant provided it is not reduced to capitalistic rationality. The primary contribution of this study to Islamic economic philosophy lies in reaffirming that zakat is not merely an economic instrument, but a moral practice reflecting Islam's vision of justice, human dignity, and social responsibility.

CONCLUSION

This study affirms that zakat, within the philosophy of Islamic economics, constitutes a transformative moral-economic instrument rather than merely a mechanism of consumptive redistribution. Normative, empirical, and critical analyses reveal a paradox in zakat practices in Indonesia, where the objectives of self-reliance and social justice frequently confront distribution patterns that tend to be charitable and technocratic in nature. Productive zakat demonstrates clear empowerment potential; however, its effectiveness is conditional and highly dependent on institutional design, the quality of mentoring, and sensitivity to the social context of *mustahiq*. These findings further underscore that social dependency should not be interpreted as an individual moral failure, but rather as a consequence of zakat management systems that have not yet fully aligned with the principles of *maqāṣid al-sharī'ah*.

Furthermore, this research contributes to the development of Islamic economic philosophy through a conceptual reconstruction of productive zakat grounded in Islamic moral economy. This reconstruction positions productivity as a means rather than an end, self-reliance as a gradual process, and institutional mentoring as an ethical obligation, while simultaneously establishing normative boundaries to prevent zakat from being reduced to capitalistic rationality. Accordingly, productive zakat is understood as a moral practice that integrates the values of justice, human dignity, and social responsibility. This conclusion strengthens the position of zakat as an instrument of structural correction within Islamic economics, while also offering policy directions for zakat that are more just, humane, and responsive to contemporary socio-economic challenges.

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