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From *Mustahiq* to Contributors: Productive Zakat and Sustainable Community Empowerment in Kampung Zakat Gredek

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Abstract

Purpose – This study examines how productive zakat contributes to sustainable community empowerment through the Kampung Zakat Program in Gredek Village, Gresik Regency.

Methodology – This study employed a qualitative descriptive approach. Primary data were collected through semi-structured interviews with five purposively selected key informants, comprising UPZ administrators, community leaders, village officials, and productive zakat beneficiaries, supported by observations and document analysis. The data were analyzed using descriptive qualitative analysis and interpreted through the Maqashid Sharia dimensions of *hifz al-din* and *hifz al-mal*

Findings – The findings reveal four major contributions of the Kampung Zakat Program. *First,* productive zakat improved beneficiaries' income and business sustainability through business capital assistance, productive facilities, and entrepreneurship mentoring. *Second,* the program implemented an integrated empowerment model that combined economic assistance, social protection, healthcare support, and religious development activities. *Third,* productive zakat generated a village economic multiplier effect by involving local entrepreneurs in the provision of business facilities, thereby strengthening local economic circulation. *Fourth,* and most importantly, the program facilitated the transformation of *mustahiq* from passive recipients into active contributors through participation in philanthropic initiatives, community activities, and religious programs.

Implications – The findings suggest that productive zakat programs should move beyond financial assistance by integrating entrepreneurship development, continuous mentoring, social participation, and religious empowerment to achieve sustainable community development outcomes.

Originality – Unlike previous studies that primarily evaluate productive zakat based on income improvement and poverty reduction, this study demonstrates how productive zakat facilitates the transformation of mustahiq into active community contributors while generating a village-level economic multiplier effect. It also proposes an integrated empowerment model that links economic, social, health, and religious dimensions within the Maqashid Sharia framework.

Introduction

Poverty remains one of the most persistent socio-economic challenges in developing countries, including Indonesia. Despite various government initiatives and poverty alleviation programs, a significant proportion of the population continues to experience economic vulnerability and limited access to productive resources. In this context, Islamic social finance instruments have attracted increasing attention as alternative mechanisms for promoting social

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welfare, economic inclusion, and sustainable development (Ahmed et al., 2015; Ascarya et al., 2022; Widiastuti et al., 2022).

The contemporary management of zakat has evolved beyond conventional charitable distribution toward a more productive and sustainable approach. Productive zakat refers to the utilization of zakat funds for income-generating activities, such as business capital assistance, entrepreneurial support, vocational training, and other empowerment programs aimed at improving the economic capacity of beneficiaries (*mustahiq*). Unlike consumptive zakat, which primarily addresses short-term needs, productive zakat seeks to transform beneficiaries into economically independent individuals who are capable of sustaining their livelihoods and potentially becoming zakat contributors (*muzakki*) in the future (Beik & Arsyianti, 2016; Wibisono et al., 2024). Previous studies have demonstrated that productive zakat contributes positively to income enhancement, poverty reduction, and economic empowerment among disadvantaged communities.

The growing importance of productive zakat has encouraged zakat management institutions in Indonesia to develop various community empowerment programs. One of the notable initiatives is the Kampung Zakat Program implemented by the National Zakat Agency (BAZNAS). This program integrates zakat distribution, community participation, entrepreneurial development, and religious empowerment within a village-based framework. Through this model, zakat is expected to function not merely as a redistribution mechanism but also as a catalyst for sustainable socio-economic transformation (BAZNAS, 2025).

Gredek Village in Gresik Regency represents one of the villages selected as a productive zakat pilot project under the Kampung Zakat Program. The village was chosen due to its socio-economic characteristics, including the presence of low-income households and micro-enterprises requiring financial and managerial support. Through collaboration between BAZNAS Gresik and the Village Zakat Collection Unit (UPZ), productive zakat assistance has been distributed in the form of business capital, business facilities, business stall renovation, entrepreneurial training, and community-based development programs. Initial implementation involved support for dozens of micro-enterprises with the objective of strengthening local economic resilience and reducing poverty within the village community (BAZNAS, 2022).

Although numerous studies have examined productive zakat and community empowerment, they predominantly focus on economic outcomes such as income improvement, business development, poverty reduction, and beneficiaries' welfare. Research on Islamic social finance **consistently demonstrates** that productive zakat contributes positively to beneficiaries' income, business performance, and economic independence (Gofur & Kasri, 2025; Husein & Widiastuti, 2020). However, these studies generally evaluate program success using economic performance indicators while paying limited attention to broader dimensions of empowerment, including beneficiaries' social transformation, philanthropic participation, community engagement, and village-level economic dynamics. Consequently, the multidimensional impacts and long-term sustainability of productive zakat programs remain insufficiently explored.

Furthermore, empirical studies examining productive zakat through the Maqashid Sharia framework remain limited, particularly in village-based empowerment programs where economic, social, and religious dimensions operate simultaneously. Existing studies therefore provide only a partial understanding of how productive zakat contributes to holistic community development.

The Maqashid Sharia framework provides a comprehensive perspective for assessing the effectiveness of Islamic social finance programs. Beyond economic achievement, Maqashid Sharia emphasizes the realization of human welfare (*maslahah*) through the preservation of essential dimensions of life, including religion *(hifz al-din),* life *(hifz al-nafs*), intellect *(hifz al-aql),* lineage (*hifz al-nasl*), and wealth (*hifz al-mal*) (Auda, 2021; Kamali, 2017). In the context of productive zakat, this framework enables researchers to evaluate whether empowerment initiatives contribute not only to improving beneficiaries' economic conditions but also to strengthening religious awareness, social responsibility, and overall well-being. Therefore, examining productive zakat through the lens of Maqashid Sharia offers a broader understanding of its contribution to sustainable community development.

Despite these valuable contributions, three important gaps remain. First, previous studies predominantly evaluate productive zakat using economic performance indicators rather than examining beneficiaries' transformation into active contributors to community welfare. Second, limited research investigates how productive zakat creates village-level economic multiplier effects beyond individual business improvement. Third, empirical studies integrating these dimensions within the Maqashid Sharia framework remain scarce, particularly in village-based empowerment programs.

To address these gaps, this study differs from previous productive zakat and Kampung Zakat studies by conceptualizing the success of productive zakat more comprehensively through three interrelated dimensions: the transformation of *mustahiq* into active contributors, the emergence of a village-level economic multiplier effect, and their interpretation within the Maqashid Sharia framework. These dimensions constitute the primary originality and scientific contribution of this research.

Accordingly, this study seeks to answer the following research questions: *First*, how does productive zakat contribute to sustainable community empowerment in Kampung Zakat Gredek? *Second*, how does the Kampung Zakat Program facilitate the transformation of *mustahiq* from passive recipients into active contributors to community welfare? *Third,* how can this transformation be explained through the Maqashid Sharia framework, particularly in relation to *hifz al-din* and *hifz al-mal*? To address these questions, the study employs a qualitative descriptive approach using interviews, observations, and documentation as primary data collection methods.

This study advances the existing literature in three important ways. First, it reconceptualizes the success of productive zakat beyond income improvement by emphasizing beneficiary transformation into active community contributors. Second, it introduces the concept of a village-level economic multiplier effect as an additional indicator of sustainable zakat-based empowerment. Third, it demonstrates how these transformations can be systematically interpreted through the Maqashid Sharia framework, thereby providing a more comprehensive evaluation model for productive zakat programs.

Literature Review

Productive Zakat and Sustainable Community Empowerment

Zakat is one of the most important instruments of Islamic social finance aimed at promoting socio-economic justice through wealth redistribution. Beyond its religious obligation, zakat functions as a mechanism for reducing poverty, minimizing economic inequality, and improving social welfare among vulnerable groups. In recent decades, the management of zakat has evolved from a predominantly consumptive approach toward a productive approach that emphasizes sustainability and empowerment (Syamsuri, Arief, et al., 2024).

Productive zakat refers to the utilization of zakat funds for income-generating activities, including business capital assistance, entrepreneurial support, vocational training, and other capacity-building initiatives. Unlike consumptive zakat, which addresses short-term needs, productive zakat seeks to create sustainable economic opportunities that enable beneficiaries (*mustahiq*) to improve their livelihoods and achieve greater economic independence (Djalaluddin et al., 2026; Humaidah et al., 2024; Munir, 2025).

The concept of sustainable community empowerment emphasizes the development of individuals' and communities' capacities to manage resources, participate in economic activities, and improve their quality of life over the long term. Empowerment therefore extends beyond financial assistance and includes access to knowledge, skills, social networks, and institutional support. Within the context of productive zakat, sustainable empowerment is reflected in beneficiaries' ability to maintain businesses, generate stable income, adapt to economic challenges, and actively participate in community development (Gofur & Kasri, 2025; Mukhlis et al., 2026).

Previous studies have demonstrated that productive zakat contributes positively to income growth, poverty reduction, and economic resilience. However, sustainable empowerment requires more than economic improvement. It also involves strengthening social participation, community engagement, and long-term self-reliance. Therefore, productive zakat should be viewed not merely as a redistribution mechanism but as a strategic instrument for sustainable community development.

Beneficiary Transformation in Productive Zakat Programs

One of the fundamental objectives of productive zakat is to enable beneficiaries to move beyond dependency and achieve economic and social self-reliance. In Islamic social finance, the success of zakat programs is often associated with the transformation of *mustahiq* into economically independent individuals who are capable of supporting themselves and contributing to society. Beyond income improvement, successful empowerment programs are expected to foster social responsibility, community participation, and philanthropic engagement among beneficiaries (Achmad, 2024; Makhrus et al., 2024; Siregar, 2025).

Transformation in this context refers to a process of change in which beneficiaries experience improvements not only in their economic conditions but also in their attitudes, capabilities, and social roles. Productive zakat can facilitate this transformation by providing opportunities for entrepreneurship, business development, capacity building, and participation in community activities. Through these mechanisms, beneficiaries gradually develop the confidence and resources necessary to become active participants in local development (Hasan & Gohwong, 2026; Hidyantari et al., 2025).

Several studies have highlighted the potential of productive zakat to encourage self-reliance and reduce dependency on social assistance. Nevertheless, existing research generally focuses on economic indicators such as income growth and business performance (Ekaviana & Ramadhani, 2025; Zaki et al., 2026). Limited attention has been given to understanding how productive zakat contributes to broader social transformation, including beneficiaries' participation in philanthropic activities, community engagement, and social responsibility.

The concept of beneficiary transformation is particularly relevant for evaluating the long-term effectiveness of productive zakat programs. Sustainable empowerment is achieved not only when beneficiaries improve their economic conditions but also when they actively contribute to the welfare of others. Consequently, the transformation from *mustahiq* to contributors represents an important indicator of successful zakat-based empowerment (Syamsuri, Jakiyudin, et al., 2024).

Maqashid Sharia Framework

Maqashid Sharia refers to the objectives and wisdom underlying Islamic law. The concept seeks to promote human welfare (*maslahah*) and prevent harm (*mafsadah*) by protecting essential dimensions of life. Classical Islamic scholars, particularly Al-Shatibi, identified five fundamental objectives of Sharia known as al-kulliyat al-khams: the preservation of religion (*hifz al-din*), life (*hifz al-nafs*), intellect (*hifz al-aql*), lineage (*hifz al-nasl*), and wealth (*hifz al-mal*) (Kamali, 2017).

Within Islamic economics and social finance, Maqashid Sharia has increasingly been employed as a framework for evaluating the effectiveness of development and welfare programs. Unlike conventional approaches that emphasize economic performance alone, Maqashid Sharia incorporates both material and spiritual dimensions of well-being (Auda, 2021).

This study focuses on two dimensions that are most relevant to productive zakat empowerment. The first is *hifz al-din* (preservation of religion), which includes activities that strengthen religious awareness, charitable behavior, social solidarity, and community participation in religious life. The second is *hifz al-mal* (preservation of wealth), which relates to the protection, development, and productive utilization of economic resources to improve welfare and reduce poverty.

Therefore, the Maqashid Sharia framework provides a comprehensive lens for examining whether productive zakat programs contribute to both spiritual and economic welfare among beneficiaries. Recent studies have increasingly employed Maqashid Sharia as an evaluative framework for Islamic social finance initiatives, emphasizing that the success of such programs should be measured not only through economic outcomes but also through their contribution to holistic human well-being, social justice, and sustainable community development (Mawardi et al., 2023).

Research Framework

This study examines how productive zakat contributes to sustainable community empowerment through the Kampung Zakat Program in Gredek Village. Productive zakat is conceptualized as a comprehensive empowerment instrument that provides beneficiaries with business capital assistance, productive facilities, entrepreneurship training, mentoring, and religious-social development programs. These interventions are expected to enhance beneficiaries' economic capacity, social participation, and overall well-being.

The study further assumes that sustainable community empowerment extends beyond income improvement and business development. Empowerment also involves strengthening social responsibility, community engagement, and beneficiaries' active participation in local development processes. Through these empowerment activities, beneficiaries are expected to gradually transform from passive recipients of assistance (*mustahiq*) into active contributors to community welfare.

To assess the broader outcomes of this transformation, the study adopts the Maqashid Sharia framework, particularly the dimensions of *hifz al-din* (preservation of religion) and *hifz al-mal* (preservation of wealth). The *hifz al-din* dimension evaluates the extent to which the program promotes religious awareness, charitable behavior, social solidarity, and participation in religious activities. Meanwhile, the *hifz al-mal* dimension assesses how productive zakat contributes to income generation, business sustainability, economic resilience, and the productive circulation of wealth within the community.

Accordingly, this study proposes that productive zakat contributes to sustainable community empowerment not only through economic improvement but also through the transformation of beneficiaries into active contributors to community development. This transformation ultimately supports the realization of Maqashid Sharia objectives through the integration of economic, social, and religious empowerment. The analytical framework of the study is illustrated as follows:

Figure 1. Research Framework

Research Methods

This study employed a qualitative descriptive approach to examine how productive zakat contributes to sustainable community empowerment and facilitates the transformation of *mustahiq* into active contributors within the Kampung Zakat Program in Gredek Village. The study further analyzed this transformation through the Maqashid Sharia framework. A qualitative approach was selected because the research sought to explore participants' experiences, perceptions, and social realities associated with the implementation of productive zakat-based empowerment programs.

The research was conducted at Kampung Zakat Gredek, one of the productive zakat pilot projects established through collaboration between the National Zakat Agency (BAZNAS) of Gresik Regency and the Village Zakat Collection Unit (UPZ). The program aims to empower local communities through productive zakat distribution, business assistance, entrepreneurship development, social-religious activities, and community participation initiatives designed to promote sustainable welfare and self-reliance.

Data were collected from both primary and secondary sources. Primary data were obtained through field interviews with key stakeholders, while secondary data consisted of institutional documents, program reports, academic literature, government publications, and previous studies related to productive zakat, community empowerment, and Maqashid Sharia.

Given the qualitative nature of this study, purposive sampling was employed to select five key informants who represented the principal stakeholders directly involved in the planning, implementation, management, and beneficiaries of the productive zakat program. This composition enabled the researchers to obtain comprehensive perspectives from both program administrators and beneficiaries while ensuring adequate representation of the phenomenon under investigation. The categories of research informants are presented in Table 1.

Table 1. Research Informants

Code	Informant Category	Role in the Study
INF 1	Community Leaders	Provided information regarding social empowerment programs, philanthropic initiatives, and community participation.
INF 2	UPZ Administrator	Provided information regarding program planning, implementation, monitoring, evaluation, and productive zakat management.
INF 3	Community Religious Leaders	Provided supporting information regarding social and religious changes within the community
INF 4	Productive Zakat Beneficiary (*Mustahiq*)	Shared experiences regarding productive zakat assistance, business development, and perceived program impacts.
INF 5	Village Official	Provided information regarding village development, local economic conditions, and the economic multiplier effects generated by the Kampung Zakat Program within the village economy.

Source: Processed from field interview data (2025)

Three data collection techniques were employed. First, semi-structured interviews were conducted with the selected informants to obtain in-depth information regarding the implementation of productive zakat programs, beneficiaries' experiences, and perceived outcomes. Second, direct observation was undertaken to understand the actual conditions of beneficiaries and the operational activities of the Kampung Zakat Program. Third, documentation was used to collect supporting evidence, including program records, photographs, village data, and relevant institutional documents. Data collection continued until data saturation was achieved, indicated by the absence of substantially new information or themes emerging from subsequent interviews. Recurrent responses across different participant groups confirmed that the collected data were sufficient to comprehensively address the research objectives.

The data were analyzed using descriptive qualitative analysis following the interactive model of Miles, Huberman, and Saldaña (2014), which consists of data reduction, data display, and conclusion drawing (Miles et al., 2014). Data reduction involved selecting and organizing relevant information obtained from interviews, observations, and documentation. Subsequently, the data were systematically displayed to identify patterns, relationships, and emerging themes Finally, conclusions were drawn by interpreting the findings in relation to the research objectives and the Maqashid Sharia framework. To enhance the credibility of the findings, interview data were triangulated with observations and documentary evidence obtained from the Village Zakat Collection Unit (UPZ) and program reports.

To interpret the empirical findings comprehensively, this study adopted the Maqashid Sharia framework, particularly the dimensions of *hifz al-din* (preservation of religion) and *hifz al-mal* (preservation of wealth). The *hifz al-din* dimension was used to assess religious awareness, charitable behavior, social solidarity, and participation in community-based religious activities, whereas the *hifz al-mal* dimension was employed to evaluate economic empowerment, income generation, business sustainability, entrepreneurship development, and the productive circulation of wealth within the community.

Accordingly, the analysis focused on identifying evidence of beneficiaries' transformation from passive recipients of productive zakat into active contributors through philanthropic participation, community engagement, and local economic development initiatives. These indicators served as the principal analytical categories for evaluating the sustainability of community empowerment generated through the Kampung Zakat Program.

Results and Discussion

Productive Zakat as a Sustainable Community Empowerment Strategy

The Kampung Zakat Program in Gredek Village represents a village-based implementation of productive zakat designed to strengthen community empowerment through economic capacity building and micro-enterprise development. Unlike consumptive zakat, which primarily addresses immediate consumption needs, productive zakat seeks to enhance beneficiaries' long-term economic independence by providing income-generating opportunities, entrepreneurial support, and productive business assets (Beik & Arsyianti, 2016). Implemented through collaboration between the National Zakat Agency (BAZNAS) of Gresik Regency and the Village Zakat Collection Unit (UPZ), the program targets low-income households and micro-entrepreneurs with limited access to financial resources and productive capital (Tsaniyah, 2023).

Field findings indicate that community empowerment was implemented through several forms of productive assistance, including business capital grants, business facilities, mobile business carts, business stall renovation, and entrepreneurship development programs. During the initial implementation phase, 31 micro-enterprises received productive support consisting of six glass showcases, four mobile business carts, eleven business capital grants, and five business-place renovation projects, with a total allocation of approximately IDR 50 million. These interventions were intended to strengthen beneficiaries' productive capacity while improving the sustainability of their businesses (INF-1, Interview, 2025; Program Documentation, 2025). Table 2 presents selected examples of changes in beneficiaries' income following the receipt of productive zakat assistance.

Table 2. Income Changes of Beneficiaries After Receiving Productive Zakat Assistance

Beneficiary	Before Assistance (IDR)	After Assistance (IDR)	Type of Assistance
Yulianah Wulandari	50.000	250.000	Glass Showcase
Rofiatun Hasanah	200.000	400.000	Mobile Business Cart
Asmaliyah	300.000	660.000	Business Capital
Sa’iyah	0	450.000	Business Cart
Rosdiyah	200.000	500.000	Business Capital

Source: Processed from field interview data (2025)

The income data demonstrate a substantial improvement in beneficiaries' economic performance after receiving productive zakat assistance. For example, Yulianah Wulandari's daily income increased from IDR 50,000 to IDR 250,000 after receiving a glass showcase, while Sa'iyah, who previously had no regular income, began earning approximately IDR 450,000 after obtaining a mobile business cart. Beyond financial assistance, beneficiaries also received continuous mentoring, business guidance, and access to productive facilities that strengthened business management and encouraged entrepreneurial innovation. According to the UPZ administrator, these complementary interventions contributed to more organized business operations and higher income among beneficiaries (INF 2, Interview, 2025).

The findings suggest that the effectiveness of productive zakat in Kampung Zakat Gredek cannot be attributed solely to the provision of financial assistance. Rather, the combination of productive capital, business facilities, entrepreneurship mentoring, and continuous supervision created an enabling environment that allowed beneficiaries to improve their productive capacity and achieve greater economic independence. This indicates that productive zakat functions not merely as a redistribution mechanism but as a sustainable community empowerment strategy that strengthens beneficiaries' capabilities and long-term resilience.

These findings corroborate previous studies reporting that productive zakat contributes to income improvement and economic independence among beneficiaries (Djalaluddin et al., 2026; Muqorobin & Ussholihah, 2025). However, unlike many earlier studies that primarily evaluate program success using household income or business performance indicators, the present study demonstrates that sustainable empowerment is achieved through the integration of productive assets, entrepreneurial mentoring, and institutional assistance. The findings therefore suggest that business development support constitutes an essential component of productive zakat effectiveness rather than merely a complementary activity.

This finding is also consistent with broader international discussions on Islamic social finance, which emphasize that sustainable poverty alleviation requires capacity building, institutional support, and long-term community engagement rather than one-time financial transfers. From this perspective, the Kampung Zakat Program illustrates how productive zakat can generate sustainable economic empowerment when financial assistance is integrated with continuous mentoring and community participation.

Overall, this finding extends the existing productive zakat literature by demonstrating that the effectiveness of productive zakat should not be assessed solely through beneficiaries' income growth. Instead, sustainable community empowerment emerges from the interaction between productive financial assistance, entrepreneurship development, institutional mentoring, and community participation, thereby providing a more comprehensive understanding of productive zakat-based empowerment.

Integrated Community Empowerment Model

One of the distinguishing characteristics of the Kampung Zakat Program in Gredek Village is its adoption of an integrated community empowerment model. Unlike many productive zakat programs that primarily focus on business development, the Kampung Zakat Program combines economic assistance with social welfare, healthcare, and religious development initiatives. This multidimensional approach reflects the program's objective of addressing poverty comprehensively rather than merely increasing beneficiaries' income.

The field findings reveal that productive zakat funds were allocated to a variety of community empowerment programs. In addition to business capital assistance, the program supported maternal social assistance (*Dasolin*), orphan support, and free healthcare services for members of the dawn prayer congregation. These initiatives complemented productive business assistance and strengthened the social protection system within the village (INF-2, Interview, 2025).

Table 3. Distribution of Zakat Funds in Kampung Zakat Gredek (2025)

Program	Amount (IDR)
Business Capital Assistance	15.000.000
Maternal Social Fund (*Dasolin*)	1.500.000
Orphan Support	2.000.000
Free Medical Services for Dawn Congregation	500.000

Source: UPZ Kampung Zakat Gredek (2025)

Beyond financial distribution, interviews with the UPZ administrator and community representatives indicate that these initiatives were designed to improve overall community well-being through a holistic empowerment strategy. The program therefore extends beyond improving household income by strengthening healthcare access, social solidarity, and religious participation. Financial assistance for orphaned children and free healthcare services for members of the dawn prayer congregation illustrate how productive zakat is integrated with broader community welfare objectives (INF-1, Interview, 2025).

The findings indicate that the Kampung Zakat Program adopts a multidimensional approach to community empowerment. Rather than treating poverty solely as a shortage of income, the program recognizes that sustainable welfare also depends on social protection, access to basic services, and community participation. This integrated approach enables productive zakat to function not only as an economic instrument but also as a mechanism for strengthening social resilience and improving collective well-being.

This interpretation suggests that the effectiveness of productive zakat is influenced by the interaction between economic and non-economic dimensions of empowerment. Business capital assistance provides beneficiaries with opportunities to improve their livelihoods, while complementary social and health programs reduce vulnerabilities that may hinder long-term economic progress. Consequently, community empowerment is achieved through the simultaneous development of economic capacity, social security, and human well-being rather than through financial assistance alone.

These findings reinforce previous Indonesian studies emphasizing that Islamic social finance should address multiple dimensions of welfare through integrated empowerment mechanisms instead of concentrating exclusively on economic assistance (Mawardi et al., 2023). However, the present study offers a broader perspective by demonstrating how these dimensions are operationalized simultaneously within a village-based zakat program. Rather than implementing separate welfare initiatives, Kampung Zakat Gredek integrates economic, social, health, and religious interventions into a single empowerment framework.

The findings are also consistent with international discussions on Islamic social finance, which argue that sustainable development requires integrated interventions combining economic inclusion, social protection, and ethical values. Within this broader context, the Kampung Zakat Program illustrates how productive zakat can contribute to inclusive community development by strengthening not only beneficiaries' productive capacity but also the institutional and social environment supporting sustainable livelihoods.

Overall, this study extends the literature on productive zakat by demonstrating that sustainable community empowerment cannot be evaluated solely through economic indicators such as income growth or business expansion. Instead, empowerment should also be assessed through improvements in social protection, community participation, healthcare access, and religious engagement. This integrated perspective provides a more comprehensive understanding of how productive zakat contributes to sustainable rural development and reinforces the strategic role of Islamic social finance in addressing multidimensional poverty.

Village-Level Economic Multiplier Effect of Productive Zakat

Another significant finding of this study is the emergence of a **village-level economic multiplier effect** generated through the implementation of the Kampung Zakat Program. Unlike conventional productive zakat programs that primarily focus on improving the welfare of individual beneficiaries, the Kampung Zakat Program applies the principle of *"from the village community for the village community."* Under this principle, goods and services required for empowerment activities are procured from local entrepreneurs and craftsmen whenever possible, allowing zakat funds to circulate within the village economy rather than flowing to external suppliers.

Field observations demonstrate that business facilities distributed to beneficiaries—including glass showcases, mobile business carts, and business-place renovation materials—were largely produced by local craftsmen. According to the Village Head of Gredek, this procurement strategy generated economic benefits not only for direct zakat beneficiaries but also for local suppliers, craftsmen, and service providers who participated in the implementation of the program. Consequently, the circulation of zakat funds created additional income opportunities for multiple economic actors within the village (INF-5, Interview, 2025).

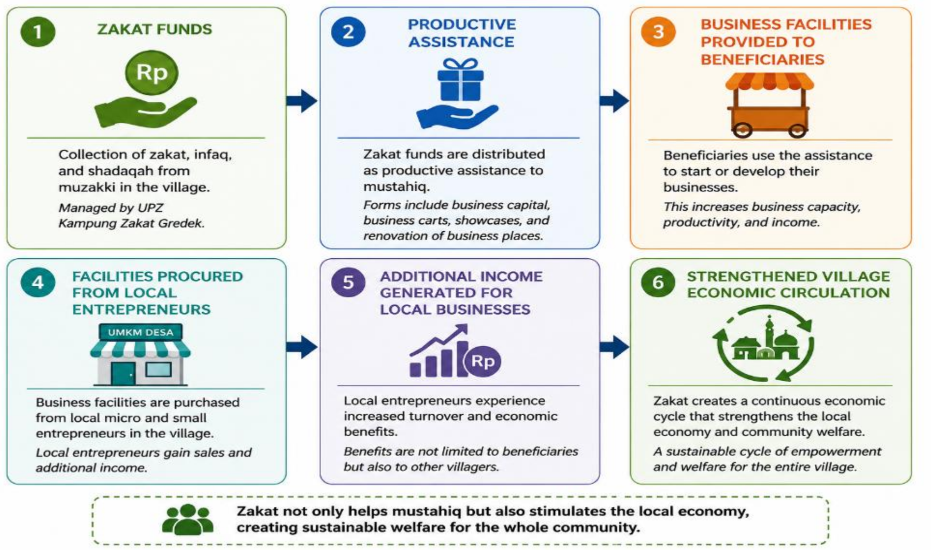

Figure 2. Conceptual Model of the Village-Level Economic Multiplier Effect of Productive Zakat

Figure 2 illustrates the circulation mechanism of productive zakat within the village economy. Rather than ending with the transfer of assistance to beneficiaries, zakat funds continued to circulate through local production networks, generating broader economic benefits for the surrounding community. This indicates that the economic impact of productive zakat extends beyond individual business development and contributes to strengthening the village's local economic ecosystem.

The findings demonstrate that productive zakat in Kampung Zakat Gredek generates economic impacts beyond the household level by creating a localized circulation of financial resources within the village economy. Rather than functioning solely as a mechanism for wealth redistribution between zakat institutions and beneficiaries, productive zakat stimulates interactions among beneficiaries, local producers, craftsmen, and service providers. This circulation enables the same financial resources to create value for multiple economic actors, thereby amplifying the developmental impact of zakat.

This finding suggests that the effectiveness of productive zakat should not be evaluated exclusively through improvements in beneficiaries' income or business performance. Equally important is its ability to strengthen local economic linkages that encourage resources to remain and circulate within the community. When productive assets are procured locally, the benefits of zakat extend beyond direct recipients and contribute to the development of a more resilient village economy. In this sense, productive zakat functions as a catalyst for endogenous local economic development rather than merely as a poverty alleviation instrument.

This finding extends previous studies on productive zakat, which have primarily focused on The present findings reinforce previous Indonesian studies highlighting the importance of social capital and community participation in maximizing the developmental impact of Islamic philanthropy (Fitriani et al., 2025). However, this study advances the existing literature by providing empirical evidence that productive zakat can generate a measurable village-level economic multiplier effect. While earlier studies primarily concentrated on individual welfare outcomes, the findings of this research reveal that productive zakat also strengthens local production networks through the strategic procurement of goods and services from within the community.

The findings also align with international discussions on community-based development, which emphasize that sustainable local economies depend on the continuous circulation of resources within communities rather than the leakage of financial capital to external markets (Kohsaka & Rogel, 2021). Nevertheless, the present study contributes a distinct perspective by demonstrating that Islamic social finance can serve as the institutional mechanism facilitating such localized economic circulation. In the context of Kampung Zakat Gredek, zakat is not only redistributed but also strategically managed to reinforce village-based production systems, thereby enhancing economic resilience and supporting sustainable rural development.

Overall, this finding represents one of the principal contributions of the present study. Existing productive zakat research has predominantly assessed program effectiveness using indicators such as income growth, business sustainability, or poverty reduction. The findings of this study suggest that another important indicator should be considered: the capacity of productive zakat to generate village-level economic multiplier effects through localized resource circulation. This perspective broadens the analytical framework of productive zakat by demonstrating that its developmental impact extends beyond individual beneficiaries to the wider local economy, offering a more comprehensive understanding of how Islamic social finance contributes to sustainable community development.

Transformation from *Mustahiq* into Active Contributors

One of the most significant findings of this study is the gradual transformation of beneficiaries from passive recipients of zakat assistance (*mustahiq*) into active contributors to community welfare. This transformation reflects a broader empowerment process in which beneficiaries not only improve their economic conditions but also become increasingly involved in social and religious activities within the village. Rather than measuring program success solely through income growth, the Kampung Zakat Program demonstrates that productive zakat can facilitate changes in beneficiaries' social roles and community participation.

The transformation begins with productive assistance in the form of business capital, business facilities, and continous entrepreneurial mentoring. As beneficiaries develop more stable businesses and experience improvements in income, they gradually participate in various community-based initiatives organized through the Kampung Zakat Program. Figure 3 illustrates the transformation process from productive assistance to active community participation.

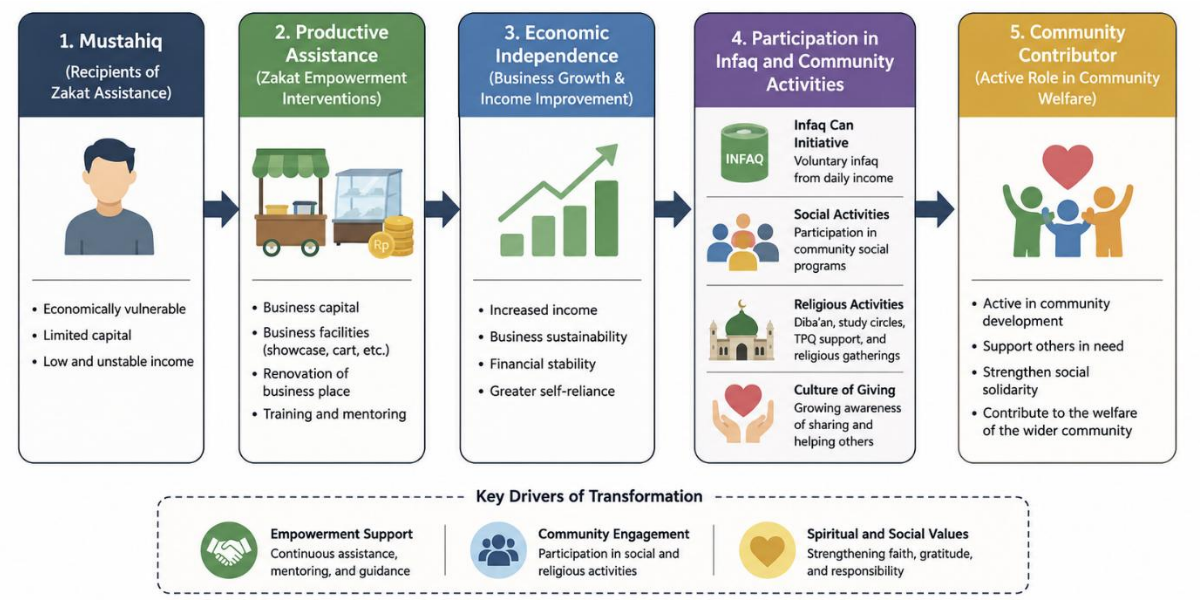

Figure 3. From *Mustahiq* to Contributors: The Transformation Model of Productive Zakat Empowerment

Field findings further indicate that this transformation is reflected through several forms of voluntary participation. Beneficiaries contribute to the *infaq* can initiative, participate in regular *diba'an* gatherings, support community-based charitable activities, and become actively involved in village institutions such as TPQ, PKK, and religious study groups. These activities demonstrate that productive zakat not only improves economic capacity but also encourages beneficiaries to assume greater social responsibility within their communities.

The findings suggest that the ultimate outcome of productive zakat extends beyond economic empowerment. While increased income and business development remain important indicators of program success, the Kampung Zakat Program demonstrates that sustainable empowerment also involves changes in beneficiaries' attitudes, social participation, and sense of responsibility toward the wider community. In this context, productive zakat serves as a catalyst for social transformation by encouraging beneficiaries to move from dependency toward active civic engagement.

A notable aspect of this transformation is the emergence of voluntary philanthropic behaviour among beneficiaries. Participation in the *infaq* can initiative and involvement in community welfare activities indicate that former recipients of assistance begin to perceive themselves not only as beneficiaries but also as contributors to collective well-being. This transition represents a significant shift in social identity, reflecting the internalization of Islamic values of mutual assistance (*ta'awun*) and social solidarity within the empowerment process.

These findings reinforce previous Indonesian studies suggesting that Islamic philanthropy can strengthen social responsibility and encourage community participation (Makhrus et al., 2024; Wibisono et al., 2024). However, the present study provides a broader interpretation by demonstrating that productive zakat contributes not only to economic self-reliance but also to the transformation of beneficiaries' social roles. Rather than remaining passive recipients of charitable assistance, beneficiaries gradually become active participants in community development and local philanthropic initiatives.

From a broader international perspective, community empowerment literature increasingly emphasizes that sustainable development should be assessed through improvements in both economic capacity and social participation. The findings of this study support this perspective by showing that productive zakat creates opportunities for beneficiaries to strengthen social networks, participate in collective activities, and contribute voluntarily to community welfare. Consequently, empowerment is understood not merely as an economic outcome but as a multidimensional process encompassing financial independence, social inclusion, and civic responsibility.

Overall, this study extends the productive zakat literature by demonstrating that successful empowerment should not be evaluated solely through beneficiaries' income growth or business performance. Equally important is the transformation of beneficiaries into active contributors who participate in philanthropic activities, community organizations, and collective development initiatives. This broader understanding highlights that the sustainability of productive zakat depends not only on improving livelihoods but also on fostering socially responsible individuals capable of contributing to the long-term welfare of their communities.

Productive Zakat Through the Maqashid Sharia Framework

The preceding findings demonstrate that the Kampung Zakat Program generates multidimensional outcomes extending beyond improvements in beneficiaries' income. The program strengthens community empowerment through integrated social services, stimulates village-level economic circulation, and facilitates the transformation of beneficiaries from passive recipients of zakat into active contributors to community welfare. To provide a broader theoretical interpretation of these findings, this section analyzes the empirical evidence through the Maqashid Sharia framework.

Among the five dimensions of Maqashid Sharia, this study focuses on **hifz al-din** (preservation of religion) and **hifz al-mal** (preservation of wealth). These two dimensions are considered the most relevant because they directly correspond to the objectives and implementation of the Kampung Zakat Program. Rather than functioning merely as a framework for categorizing program activities, Maqashid Sharia is employed as an analytical lens to evaluate how productive zakat contributes to sustainable community empowerment. The achievement of these dimensions is summarized in Table 4.

Table 4. Maqashid Sharia Achievement Through the Kampung Zakat Program

Hifz al-Din	***Hifz al-Mal***
Regular religious gatherings (*Diba'an*)	Business capital assistance
Infaq can initiate	Revolving business capital scheme
Free healthcare service for the dawn prayer congregation	Income improvement
Strengthening charitable awareness	Business sustainability
Institutionalized village philanthropy	Entrepreneurship training and mentoring

Source: Processed from field findings (2025)

***Hifz al-Din* (Preservation of Religion)**

The findings indicate that the Kampung Zakat Program promotes the preservation of religion through various religious and community-based initiatives, including regular *diba'an* gatherings, the *infaq* can initiative, financial assistance for orphaned children, and free healthcare services for members of the dawn prayer congregation. These programs integrate religious values with social welfare, encouraging beneficiaries and community members to participate actively in collective religious and charitable activities.

Field interviews further reveal that philanthropic participation extends beyond individual beneficiaries. Village institutions such as TPQ, PKK, and religious study groups voluntarily allocate part of their collective contributions to social welfare through the village zakat system. This institutional participation strengthens community solidarity while embedding charitable values within local organizations (INF-1, Interview, 2025).

The findings suggest that **hifz al-din** within the Kampung Zakat Program is manifested not only through the preservation of religious rituals but also through the strengthening of religiously inspired social responsibility. Religious values are translated into collective practices that encourage charitable giving, mutual assistance, and active participation in community development. Consequently, religious empowerment becomes an integral component of sustainable community empowerment rather than a separate spiritual activity.

The findings further reveal the existence of an *infaq* can initiative distributed among beneficiaries and local businesses. Beneficiaries are encouraged to voluntarily contribute a small portion of their earnings through these *infaq* cans, which are subsequently collected and redistributed to individuals in greater need. This initiative plays an important role in cultivating charitable behavior and strengthening social solidarity within the village.

These findings support previous studies reporting that productive zakat contributes to strengthening beneficiaries' religious awareness (Ekaviana & Ramadhani, 2025). However, the present study extends this perspective by demonstrating that religious preservation is institutionalized through village organizations rather than remaining solely an individual practice. The integration of religious activities with social welfare programs illustrates how Islamic values can strengthen community cohesion while supporting sustainable development.

From a Maqashid Sharia perspective, these findings indicate that preserving religion involves cultivating ethical behaviour, social solidarity, and philanthropic commitment alongside religious observance. Thus, *hifz al-din* is realized through the institutionalization of charitable values that reinforce both individual religiosity and collective responsibility for community welfare.

Overall, this finding expands the practical application of *hifz al-din* by demonstrating that productive zakat contributes to sustainable religious empowerment through the integration of philanthropy, social participation, and community-based religious institutions.

***Hifz al-Mal* (Preservation of Wealth)**

The findings demonstrate that the preservation of wealth is achieved through various productive empowerment mechanisms, including business capital assistance, business facilities, entrepreneurship training, business mentoring, and a revolving business capital scheme. These initiatives improve beneficiaries' entrepreneurial capacity while ensuring that productive zakat resources continue circulating among eligible community members (INF-2, Interview, 2025).

Another important finding concerns the continuous mentoring and evaluation conducted by the Village Zakat Collection Unit (UPZ). Beneficiaries regularly participate in business evaluations and entrepreneurship training, while those demonstrating strong entrepreneurial performance receive advanced capacity-building programs organized by BAZNAS Gresik. These interventions illustrate that productive zakat combines financial assistance with continuous institutional support.

The findings indicate that *hifz al-mal* within the Kampung Zakat Program extends beyond the conventional understanding of wealth preservation. Rather than merely protecting beneficiaries from economic hardship, productive zakat promotes sustainable wealth creation through entrepreneurship development, institutional mentoring, and the continuous circulation of productive capital. This broader interpretation reflects the dynamic nature of wealth preservation within the Maqashid Sharia framework.

One of the most distinctive mechanisms identified in this study is the revolving business capital scheme. By allowing productive capital to circulate continuously among beneficiaries, the program ensures that zakat assets generate long-term economic value rather than being exhausted through a single distribution cycle. This mechanism also complements the village-level economic multiplier effect discussed in the previous section by strengthening local economic resilience through repeated productive investment.

These findings are consistent with previous studies indicating that productive zakat contributes to poverty alleviation and economic independence (Wahyuni et al., 2025). However, this study broadens the understanding of *hifz al-mal* by demonstrating that wealth preservation also encompasses productive asset management, entrepreneurship development, institutional governance, and sustainable resource circulation. Consequently, wealth preservation is interpreted as a continuous process of developing productive capacity rather than merely safeguarding existing assets.

Overall, this study extends the application of the Maqashid Sharia framework by demonstrating that *hifz al-mal* is realized through an integrated system of productive financing, capacity building, institutional mentoring, and local economic circulation. These findings reinforce the role of productive zakat as a sustainable Islamic social finance instrument capable of strengthening both individual economic resilience and broader community development.

Challenges and Sustainability Issues

Despite the positive outcomes achieved through the Kampung Zakat Program, the findings identify several challenges that may influence the long-term sustainability of productive zakat-based community empowerment. Interviews with program administrators and beneficiaries indicate that business sustainability remains a significant concern. Some beneficiaries continue to experience difficulties in maintaining and expanding their businesses due to limited entrepreneurial skills, inadequate business management capabilities, and inconsistent commitment to business development.

Another challenge concerns beneficiaries' understanding of the objectives of productive zakat. Field findings reveal that some beneficiaries still perceive zakat assistance primarily as social aid rather than as productive capital intended to support long-term economic independence. This perception may reduce beneficiaries' motivation to develop their businesses and limit the sustainability of the empowerment process if continuous mentoring and supervision are not maintained.

The findings indicate that financial assistance alone is insufficient to ensure sustainable community empowerment. Although productive capital provides an important foundation for business development, the long-term effectiveness of productive zakat depends on beneficiaries' entrepreneurial capabilities, commitment to business growth, and continuous institutional support. Sustainable empowerment therefore requires a combination of financial resources, capacity building, and long-term accompaniment.

These findings also demonstrate that the sustainability of productive zakat is closely related to institutional governance. Continuous mentoring, entrepreneurship training, periodic business evaluation, and regular monitoring enable beneficiaries to strengthen business management skills, adapt to changing economic conditions, and maintain motivation to achieve financial independence. Consequently, productive zakat should be understood as a continuous empowerment process rather than a one-time financial intervention.

The findings reinforce previous studies arguing that sustainable productive zakat programs require continuous capacity building and institutional assistance rather than relying solely on financial transfers (Wahyuni et al., 2025). However, the present study extends this perspective by demonstrating that sustainability is also influenced by the successful transformation of beneficiaries into active contributors within their communities. Economic empowerment, social participation, religious engagement, and philanthropic awareness emerge as interconnected elements that collectively sustain the long-term impact of productive zakat.

From a broader perspective, the findings suggest that the sustainability of productive zakat should be evaluated through multidimensional indicators rather than economic performance alone. In addition to improvements in beneficiaries' income and business continuity, sustainable empowerment should also consider the strength of community participation, institutional collaboration, local economic circulation, and beneficiaries' transformation into socially responsible community members. These dimensions provide a more comprehensive framework for assessing the long-term effectiveness of productive zakat-based community development.

Overall, the Kampung Zakat Program demonstrates that sustainable community empowerment is achieved not only through the distribution of productive capital but also through the integration of institutional support, entrepreneurship development, social participation, and religious values. Although several implementation challenges remain, the findings indicate that productive zakat has the potential to function as a sustainable Islamic social finance instrument when supported by effective governance and continuous community engagement.

Conclusion

This study examined how productive zakat contributes to sustainable community empowerment through the implementation of the Kampung Zakat Program in Gredek Village. The findings demonstrate that productive zakat functions not merely as a mechanism for financial redistribution but as a comprehensive community empowerment strategy integrating economic development, social protection, religious engagement, and institutional support. By combining productive business assistance with continuous mentoring and community-based programs, the Kampung Zakat Program enhances beneficiaries' economic capacity while strengthening broader dimensions of community welfare.

Beyond improving beneficiaries' income and business sustainability, the findings reveal two important contributions to the productive zakat literature. First, productive zakat generates a village-level economic multiplier effect by encouraging the circulation of financial resources among local entrepreneurs, craftsmen, and service providers, thereby strengthening the local economic ecosystem. Second, the program facilitates the gradual transformation of beneficiaries from passive recipients (*mustahiq*) into active contributors who voluntarily participate in philanthropic activities, community organizations, and collective welfare initiatives. These findings indicate that the success of productive zakat should be evaluated not only through economic outcomes but also through its capacity to strengthen local economic resilience, social participation, and community responsibility.

From the perspective of Maqashid Sharia, the Kampung Zakat Program contributes to the realization of *hifz al-din* through the strengthening of religious awareness, institutionalized philanthropy, and community solidarity, while *hifz al-mal* is achieved through productive wealth development, entrepreneurship enhancement, and sustainable circulation of productive capital. These findings demonstrate that productive zakat can simultaneously promote spiritual, social, and economic well-being, thereby reinforcing its role as a sustainable Islamic social finance instrument for community development.

The study contributes to the existing literature by proposing a broader framework for evaluating productive zakat programs. Rather than relying solely on indicators such as income growth or poverty reduction, sustainable empowerment should also be assessed through integrated community development, localized economic circulation, and the transformation of beneficiaries into active contributors. This perspective expands current discussions on productive zakat by emphasizing its multidimensional role in achieving sustainable community empowerment.

Practically, the findings suggest that zakat institutions should complement productive financial assistance with continuous mentoring, entrepreneurship development, institutional collaboration, and community participation. Strengthening these supporting mechanisms will improve the long-term sustainability of empowerment programs and maximize the developmental impact of productive zakat.

This study is limited to a single Kampung Zakat program in Gredek Village, Gresik Regency. Consequently, the findings may not fully represent the implementation of productive zakat programs in other regions with different institutional and socio-economic contexts. Future studies are encouraged to conduct comparative research across multiple Kampung Zakat programs or other productive zakat initiatives and to employ mixed-methods or longitudinal approaches to evaluate the long-term sustainability of community empowerment and the broader socioeconomic impacts of productive zakat.

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