
The Role of Zakat in Improving Economic Resilience Generation

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Abstract. Zakat, as one of the pillars of Islam, plays a strategic role in improving economic resilience, especially among mustahik communities. In the digital era, the integration of financial technology (fintech) into zakat management strengthens the impact of productive zakat programs by enhancing transparency, accessibility, and efficiency. This study analyzes the synergy between zakat institutions and fintech platforms in empowering mustahik, supported by the example of digital zakat programs such as Zmart and ZISWAF crowdfunding platforms. The findings indicate that digital zakat has the potential to transform beneficiaries into muzaki, support MSME growth, and improve socio-economic inclusion.

Keywords: Zakat, Economic Resilience, Mustahik, BAZNAS, Fintech, Digital Zakat, Economic Empowerment

1. Introduction

In Islamic economics, zakat is not just an obligation but also a tool to ensure equitable wealth distribution and community empowerment. According to Chapra (2000), professionally managed zakat has the potential to strengthen the economic structure of the ummah as a whole. In recent years, the role of zakat has evolved beyond traditional charity and social support. It is increasingly recognized as a strategic instrument for sustainable economic development.

The digital era brings new momentum to zakat management. The integration of financial technology (fintech) into zakat systems through digital platforms, mobile payment applications, and blockchain-based traceability has transformed the way zakat is collected, distributed, and reported. Fintech enables zakat institutions to expand outreach, enhance transparency, and ensure the efficiency of zakat disbursement, particularly for productive zakat schemes targeting micro and small enterprises (MSMEs) (Budiman et al., 2024).

Firdaus, Muhammad Nur, Murtala, and Amru Usman (2024) from Malikussaleh University found that productive zakat significantly increases the income and welfare of mustahik, especially in the management of zakat funds at Baitulmal North Aceh. When supported by digital innovation such as mobile-based zakat platforms and e-wallet integration, the potential for mustahik to become economically resilient and socially mobile increases substantially.

Zakat also functions as a Social Safety Net, providing social protection during times of crisis such as economic downturns, pandemics, or natural disasters. According to Hidayah and Islami (2023), productive zakat increased mustahik income by up to 63.5 percent in Yogyakarta, highlighting its crucial role in household-level economic recovery. Digital tools can amplify this role by enabling targeted aid distribution and real-time monitoring of program outcomes.

A study by Mafluhah (2024) also affirms that productive zakat when coupled with training and mentoring strengthens mustahik businesses, fosters economic independence, and builds social solidarity. These outcomes are increasingly supported by financial technology innovations that facilitate digital onboarding, peer-to-peer support, and online marketplace access for mustahik entrepreneurs.

The latest BAZNAS data in 2025 reveals that productive zakat programs such as Zmart have succeeded in transforming 224 mustahik into muzaki within two years. Their incomes now range from IDR 5.6 to 25.3 million per month. This transformation underscores how zakat, particularly when supported by fintech, can drive inclusive economic transformation and elevate social strata within the community.

In this context, the collaboration between zakat institutions and fintech platforms is not merely a matter of efficiency but a necessary evolution to maximize the reach and impact of Islamic social finance in addressing contemporary socio-economic challenges. This study therefore explores how productive zakat combined with fintech innovations plays a critical role in strengthening the economic resilience of mustahik communities.

2. Methods

This research uses a qualitative method with a library research approach and content analysis. Data is collected from various relevant secondary sources, especially the Zakat Impact Assessment Report published by the National Zakat Agency (BAZNAS) for the period 2020 to 2023. In addition, this research also refers to indexed scientific articles, academic books, and policy documents related to zakat management in Indonesia.

The analysis process is descriptive and thematic, focusing on a number of key indicators that illustrate the impact of zakat on the economic resilience of mustahik. This analysis aims to understand the extent to which productive zakat contributes to the economic independence and social mobility of beneficiaries.

3. Results and Discussion

3.1. Increased Income for Mustahik: Concrete Evidence of the Impact of Productive Zakat

Zakat in Islamic economics has not only a spiritual dimension, but also a very important social and economic dimension. The productive distribution of zakat through the provision of business capital, training, and ongoing guidance has been proven to have a real impact on increasing the income of mustahik. For example, the Z Auto program, a zakat-based motorcycle workshop initiative launched by the National Zakat Management Agency (BAZNAS) in 2022, provides capital and training to beneficiaries with automotive skills but lacking production facilities. According to BAZNAS' official report, participants in this program average monthly revenue of Rp6,455,000, a significant figure for novice micro-entrepreneurs. (BAZNAS, 2023)

Additionally, the ZChicken program, a mass-launched franchise for ready-to-eat chicken, recorded an average monthly revenue of IDR 21,580,000. (BAZNAS, 2024) This program not only provides capital but also training in business management, product packaging techniques, marketing strategies, and basic financial record-keeping. This figure represents a significant increase compared to the average income of beneficiaries before participating in the program, which was typically below IDR 1,500,000 per month. (BAZNAS, 2024)

3.2. Transforming Mustahik into Muzaki: Social Mobility Through Zakat

The transformation of mustahik into muzaki is the highest indicator of the success of the zakat empowerment program. This signifies not only economic improvement, but also real vertical social mobility. Data from the BAZNAS Livestock Center program shows progress: from 2 recipients becoming donors in 2020, the number increased to 11 in 2021, 8 in 2022, and reached 15 in 2023. (BAZNAS, 2024)

This transformation is driven by consistent income growth, business success, and improved zakat literacy among beneficiaries. BAZNAS not only provides capital but also conducts spiritual guidance and strengthens Islamic values in daily economic practices.

Interestingly, the ZChicken program also opens up new potential for creating muzaki. BAZNAS's 2023 internal report states that there are 35 to 38 mustahik participants in the ZChicken program who are predicted to meet the criteria for muzaki within one to two years, based on income simulations and zakat payment compliance. (Robby Firdaus M. N., 2024)

This transformation indicates that productive zakat can break the cycle of poverty and structural dependency, as emphasized by M. Umer Chapra (2000) that professionally managed zakat not only improves wealth distribution but also strengthens the economic foundation of the community. (Chapra M. U., 2000)

3.3. Business Resilience and Economic Independence: Important Pillars of Program Sustainability

In addition to increased income and social transformation, the aspects of business resilience and economic sustainability of mustahik are also very important. The BAZNAS report notes that more than 70% of mustahik businesses that received productive zakat program interventions are still actively operating more than 12 months after the mentoring period ended. (BAZNAS, 2024)

This indicates that the capital provided is not consumed but transformed into sustainable productive assets. This business resilience is supported by BAZNAS' holistic approach, which combines financial interventions, business education, and the strengthening of Islamic ethical and spiritual values.

Programs such as ZMart (zakat-based minimarkets), Balai Ternak, and Digital Micropreneur tailor their approaches to the characteristics of the beneficiaries, but all emphasize the importance of managerial and spiritual mentoring. In Islamic economics, sustainability is not only measured by business profits but also by the sustainability of social benefits and blessings. (Islami, 2023)

This approach aligns with the principles of *maqasid al syari'ah*, which aim to protect wealth (*hifz al mal*) and life (*hifz al nafs*) through economic activities that are non-exploitative and supportive of vulnerable groups. (Auda, 2008) Therefore, productive zakat is not merely social assistance, but part of social engineering that can create systemic transformation in the economic development of the community.

3.4. Islamic Views on Zakat

In Islam, zakat is not merely a spiritual ritual, but also a very important social and economic instrument. Zakat is seen as a mechanism to balance the distribution of wealth, reduce social inequality, and increase the economic resilience and independence of the community.

3.4.1. Zakat as an Obligation and Mechanism for Wealth Redistribution

According to Islamic law, zakat is one of the pillars of Islam that must be fulfilled by every Muslim who meets certain requirements. Allah SWT commands zakat in the Quran as a means to purify wealth and souls, as well as an expression of social responsibility by taking a portion of the wealth of the wealthy and distributing it to the mustahik (those entitled to receive zakat). Zakat thus serves as a fair and systematic tool for wealth redistribution, as stated in (QS. At-Taubah [9]: 103).

خُذْ مِنْ أَمْوَالِهِمْ صَدَقَةً تُطَهِّرُهُمْ وَتُرْكِيْهُمْ بِهَا وَصَلِّ عَلَيْهِمْ إِنَّ صَلَوَاتَكَ سَكُنٌ لَّهُمْ وَاللَّهُ سَمِيعٌ عَلَيْهِمْ

Meaning: *"Take zakat from their wealth (to) purify and cleanse them, and pray for them, for indeed your prayer is a source of comfort for them. Allah is All-Hearing, All-Knowing."*

In the previous verse, it is explained that there was a group of people who acknowledged their sins and repented to Allah. Since the cause of their sins was their love for wealth, this verse explains the form of repentance and obedience, including the payment of zakat. The Prophet Muhammad was commanded to take zakat from their wealth to purify their souls from stinginess and excessive love for wealth, and to purify their hearts so that their good qualities may flourish, and to pray for them. Indeed, your prayer brings peace of mind to those who have long been anxious and worried because of the sins they have committed. Tell them that Allah hears the pleas for forgiveness from His servants and knows whether their repentance is sincere or not.

3.4.2. Zakat as an Instrument for Economic Resilience

Economic resilience in Islam means the ability of individuals and communities to survive, recover, and thrive from economic pressures or crises. In this context, well-managed productive zakat can function as working capital, investment, and support for vulnerable groups, especially mustahik who have business potential but are constrained by capital.

According to M. Umer Chapra (2000), professional zakat management can strengthen the economic structure of the community by empowering mustahik to become independent and productive, thereby reducing dependence on consumptive social assistance. Thus, zakat is not merely a temporary aid but a sustainable social investment. (Chapra M. U., 2000)

3.4.3. Zakat as a Social Safety Net in Islam

Islam places great emphasis on social protection (Social Safety Net). In times of economic crisis, disasters, or pandemics, zakat functions as a social safety net that prevents extreme poverty and aids in the economic recovery of families. Zakat provides assistance that not only meets basic needs but also builds the economic capacity of recipients to become self-reliant.

Modern studies, such as those conducted by Khusnul Hidayah and Sangga Akbarul Islami (2023), demonstrate that productive zakat significantly increases the income of recipients, making them more resilient to economic shocks and enabling them to contribute back to society. (Khusnul Hidayah, 2023)

3.4.4. The Principle of Maqasid al-Shari'ah in Zakat

The role of zakat in Islamic economics is also in line with the principle of maqasid al-shari'ah, which are the objectives of sharia to protect the welfare of the people, such as protecting wealth (hifz al-mal), life (hifz al-nafs), and social justice. Zakat plays a role in maintaining social and economic balance so that wealth does not accumulate in the hands of a few people and structural poverty is minimized.

3.5. Challenges in Zakat Management

Zakat management in Indonesia has seen positive developments in terms of institutionalization, regulation, and accountability. However, its implementation still faces a number of structural and cultural challenges that affect the effectiveness and optimization of zakat as an instrument of social justice and economic empowerment for the community. These challenges come from various aspects, ranging from public awareness and institutional capacity to systemic integration with state social programs.

3.5.1. Low Compliance Rate Among Zakat Payers

One of the main challenges in zakat management is the low participation rate among zakat payers, particularly among professionals and businesspeople. Most Muslims in Indonesia still choose to distribute zakat directly to mustahik without going through official institutions such as BAZNAS or LAZ. This is due to a lack of zakat literacy, a lack of trust in zakat institutions, and the perception that distributing zakat oneself is considered more targeted. (Sula, 2020)

However, this individual approach results in the national zakat potential not being optimally utilized. According to BAZNAS data from 2022, the national zakat potential is estimated to reach Rp327 trillion, but the collection has only reached around Rp24 trillion or approximately 7.3% of that potential.

3.5.2. Uneven Institutional Capacity

Although BAZNAS has an institutional structure down to the provincial and district/city levels, not all regions have adequate managerial and information technology capacity. The limitations of professional zakat collectors, lack of training, and low use of digital technology in zakat collection and distribution are obstacles to improving the efficiency and accountability of zakat management at the local level. (Fadillah, 2022)

Zakat institutions in the regions also still depend on limited operational funds, making them less able to innovate programs or build integrated zakat information systems.

3.5.3. Need for Integration of Mustahik and Muzakki Data

One of the systemic challenges in zakat management is the lack of national data integration between BAZNAS, LAZ, local governments, and ministries/institutions that handle social welfare programs. This causes zakat distribution to not always be on target or overlap with government social assistance programs. An integrated database is very important for accurately mapping mustahik and avoiding program redundancy.

3.5.4. Synchronization of Zakat Programs with National Development

Zakat, as part of Islamic social finance, should be a complementary instrument to the government's development budget. However, in reality, there is still a coordination gap between zakat management institutions and government agencies. The lack of policy harmonization between BAZNAS and local governments also poses an obstacle to making zakat an integral part of the national poverty alleviation strategy. (Juwaini, 2021)

3.5.5. Lack of Innovation in Empowerment Programs

Charitable (consumptive) zakat management still dominates in some areas, particularly in the form of direct aid distribution or basic food supplies. Meanwhile, productive empowerment approaches such as business training, assistance for beneficiary MSMEs, and community-based zakat (Zakat Community Development) have

not been implemented evenly. This poses a challenge in creating long-term economic independence for beneficiaries.

3.5.6. Regulatory Challenges and Institutional Dualism

In addition to BAZNAS, zakat management is also carried out by various private Zakat Management Institutions (LAZ) that have their own respective scopes. Although the existence of LAZ is regulated by Law No. 23 of 2011, in practice, competition and fragmentation among institutions in zakat collection occur, sometimes leading to inconsistencies in reporting and zakat management standards.

Weak coordination between BAZNAS as the regulator and LAZ as the operator can also reduce the efficiency of zakat distribution at the national level. (Nur Rohmah, 2023)

3.6. Integration of Productive Zakat and Fintech: Digital Innovation for Mustahik Economic Empowerment

The rapid development of financial technology (fintech) has become a catalyst for transformation in the management of zakat, particularly productive zakat. Fintech allows zakat institutions to increase efficiency, transparency, and the distribution reach of zakat funds through the use of digital technology such as electronic payments, mobile applications, crowdfunding, big data, and blockchain. These innovations facilitate the shift from traditional administrative zakat systems to digital systems that are more adaptive and responsive to the needs of the times and the mustahik.

Digital zakat platforms such as BAZNAS Digital Platform, Dompet Dhuafa Digital, Rumah Zakat Online, and sharia-based crowdfunding platforms like Kitabisa Syariah, BenihBaik, and ZISWAF ID have emerged as key instruments for distributing productive zakat on a large and structured scale. Through these systems, zakat can be collected and distributed efficiently, quickly, and securely to mustahik located in various regions, including underdeveloped and remote areas.

Fintech supports four essential aspects of digital productive zakat management. First, digital payment systems such as QRIS, e-wallets (including LinkAja Syariah, OVO Syariah, and Gopay Zakat), and auto-debit features from e-commerce platforms like Tokopedia Salam facilitate zakat payments anytime and anywhere, expanding the base of muzakki, especially among urban populations and younger, tech-savvy generations. Second, using big data analytics, zakat institutions can build integrated zakat information systems to verify the economic status of mustahik quickly and accurately while continuously monitoring their economic development. These systems also assist in integrating data with government agencies such as the Ministry of Social Affairs or the Central Statistics Agency to avoid overlaps with state aid programs.

Third, real-time reporting and transparency in fund utilization are enabled through technologies such as blockchain and interactive dashboards. These tools increase trust among muzakki by allowing them to track the allocation and impact of their contributions, enhancing institutional accountability. Fourth, the integration of fintech and zakat supports the distribution of productive zakat in the form of sharia-compliant microfinancing or business capital for mustahik-run MSMEs, along with entrepreneurial training and digital mentorship. This model ensures that zakat is not merely financial aid, but part of a holistic empowerment process aimed at fostering independence and competitiveness among beneficiaries.

A study by Jefik Zulfikar Hafizd and Anik Kholidah (2023) confirms that the digitalization of productive zakat accelerates business capital disbursement and enhances financial literacy among mustahik. Through sharia-based mobile applications,

mustahik are trained to manage their finances, record transactions, prepare simple financial reports, and access digital markets through halal e-commerce platforms.

Furthermore, zakat crowdfunding platforms such as BenihBaik and ZISWAF ID have enabled greater public participation by using compelling social narratives and digital campaigns. These platforms allow donors to allocate zakat to specific themes, such as zakat for farmers, female entrepreneurs, or youth empowerment initiatives. This participatory approach fosters a sense of involvement and collective ownership in social problem-solving through zakat.

Collaboration between zakat institutions and Islamic fintech startups has also expanded access to zakat for previously underserved populations. Partnerships between BAZNAS and fintech firms such as LinkAja Syariah and Paytren have driven digital zakat inclusion in rural areas through offline-to-online systems, enabling communities with limited internet infrastructure to engage with digital zakat services.

Conceptually, this integration aligns strongly with the principles of maqasid al-shariah, particularly in safeguarding wealth (hifz al-mal), empowering livelihoods (hifz al-nafs), and achieving social justice. Zakat is no longer seen merely as an individual obligation but as part of a larger architecture of Islamic social finance that is responsive, connected, and digitally empowered.

As Indonesia's sharia fintech ecosystem continues to grow, strategic collaboration between zakat institutions and technology providers is increasingly essential. This is not only a matter of technical innovation but also a form of contemporary ijтиhad to optimize zakat's role in promoting economic justice, mustahik empowerment, and the resilience of the ummah.

These findings align with the research by Firdaus et al. (2021), which states that productive zakat can enhance the economic capacity of beneficiaries and lead to sustainable improvements in well-being. (Firdaus, 2021) Additionally, a study by Sari and Putri (2023) confirms that productive zakat is more effective than consumptive zakat in building the economic empowerment of beneficiaries, as it fosters economic independence. (Rizka Ayu Sari, 2023)

4. Conclusion

Zakat plays an important role in strengthening the economic resilience of communities, especially for economically vulnerable mustahik groups. Through professional management by BAZNAS, zakat is not only given in the form of consumptive assistance, but also developed into productive zakat through programs such as Zakat Community Development (ZCD) and the Mustahik Economic Empowerment Institution (LPEM). These programs have proven effective in increasing the income of mustahik and promoting their economic independence, with some even successfully transitioning into muzaki.

Additionally, zakat serves as a social safety net during crises such as disasters, pandemics, or other economic pressures. To optimize this strategic role, there is still a need to enhance zakat literacy, strengthen the institutional capacity of zakat administrators, and integrate data across zakat management institutions. With these steps, zakat has the potential to become a key instrument in creating more equitable and sustainable well-being within society.

With the integration of financial technology, zakat now possesses significantly greater reach and effectiveness. Fintech serves as a crucial catalyst in enhancing the efficiency of zakat collection, the transparency of its distribution, and the sustainability

of productive zakat programs. Therefore, strengthening collaboration between zakat institutions and Islamic fintech providers has become a strategic necessity to expand the impact of zakat on the economic resilience of the Muslim community.

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