

RECONSTRUCTION OF THE PRODUCTIVE ZAKAT PARADIGM BASED ON MULTIDIMENSIONAL POVERTY: AN INTEGRATIVE ANALYSIS OF CONTEMPORARY MAQASID SHARIAH

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ABSTRACT

This study aims to bridge the theoretical gap in Islamic social finance by reconstructing the paradigm of productive zakat evaluation through the lens of contemporary Maqasid Shariah to effectively address multidimensional poverty. The methodology uses the Integrative Qualitative Literature Review method, this research extracts and synthesises qualitative data from 28 core journal articles that have undergone the peer review process published between 2016 and 2026. The data reduction process was carried out systematically through three structural phases: coding, categorisation, and theoretical synthesis. The findings of this study reveal that the existing evaluation of productive zakat is biased towards a linear monetary approach, which strictly reduces poverty alleviation metrics to the achievement of nominal income. This reductionist approach leads to structural vulnerabilities and an artificial level of success, as it overlooks overlapping non monetary deficiencies. To address this, the study deconstructs al-daruriyyat al-khams into an operational matrix of micro-indicators: Hifzh al-Din (business integrity), Hifzh al-Nafs (access to health and nutrition), Hifzh al-Aql (financial literacy and psychological resilience), Hifzh al-Nasl (intergenerational education), and Hifzh al-Mal (income diversification and emergency savings). These indicators are consolidated into the Maqasid Based Productive Zakat Impact Framework. Theoretically, this model enriches Islamic economics by combining Amartya Sen's capability approach with Jasser Auda's dynamic systems thinking. Practically, this functions as a sharia compliant and actionable social impact audit tool for amil institutions (BAZNAS/LAZ) to transition from simple fund distribution entities to architects of sustainable human development.

Keywords: *Productive Zakat, Maqasid Shariah, Multidimensional Poverty, Economic Empowerment, Sustainable Human Development*

ABSTRAK

Studi ini bertujuan untuk menjembatani kesenjangan teoretis dalam keuangan sosial Islam dengan merekonstruksi paradigma evaluasi zakat produktif melalui lensa Maqasid Shariah kontemporer untuk secara efektif mengatasi kemiskinan multidimensional. Penelitian ini menggunakan metode Tinjauan Pustaka Kualitatif Integratif, penelitian ini mengekstrak dan mensintesis data kualitatif dari 28 artikel jurnal inti yang telah melalui proses peer-review yang diterbitkan antara tahun 2016 dan 2026. Proses reduksi data dilaksanakan secara sistematis melalui tiga fase struktural yaitu pengkodean, pengkategorian, dan sintesis teoretis. Temuan studi ini mengungkapkan bahwa evaluasi zakat produktif yang ada dinyatakan bias linier monetari yang mengurangi metrik pengentasan kemiskinan secara ketat hanya pada pencapaian pendapatan nominal. Pendekatan reduksionis ini menyebabkan kerentanan struktural dan tingkat keberhasilan yang artifisial, karena mengabaikan kekurangan non moneter yang tumpang tindih. Untuk mengatasi hal ini, studi ini mendekonstruksi al-daruriyyat al-khams menjadi matriks operasional dari mikro indikator: Hifzh al-Din (integritas bisnis), Hifzh al-Nafs (akses kesehatan dan nutrisi), Hifzh al-Aql (literasi keuangan dan ketahanan psikologis), Hifzh al-Nasl (pendidikan antar generasi), dan Hifzh al-Mal (diversifikasi pendapatan dan tabungan darurat). Indikator-indikator ini dikonsolidasikan ke dalam Maqasid Based Productive Zakat Impact Framework. Secara teoretis, model ini memperkaya ekonomi Islam dengan menggabungkan pendekatan kemampuan Amartya Sen dengan pemikiran dinamis sistem Jasser Auda. Secara praktis, ini berfungsi sebagai alat audit dampak sosial yang dapat ditindaklanjuti dan sesuai syariah bagi lembaga amil (BAZNAS/LAZ) untuk bertransisi dari entitas penyalur dana sederhana menjadi arsitek pembangunan manusia yang berkelanjutan.

Kata kunci: *Zakat Produktif, Maqasid Shariah, Kemiskinan Multidimensi, Pemberdayaan Ekonomi, Pembangunan Manusia Berkelanjutan.*

INTRODUCTION

Productive zakat has been widely recognised in Islamic social finance literature as one of the strategic instruments in alleviating structural poverty. Unlike consumptive zakat, which provides an instant but temporary impact, the utilisation of zakat through productive schemes focuses on providing business capital, skills training, and continuous mentoring to transform the role of mustahik (zakat recipients) into muzakki (zakat payers).¹ The presence of productive zakat programs is one manifestation of efforts to alleviate poverty, as various studies have proven the correlation between poverty and zakat. Beik & Arsyianti provide strong evidence of the impact of zakat in reducing poverty, with a productive-based zakat program reducing material poverty by 30.15% and absolute poverty by 91.30% among 221 mustahik households in Jakarta and Bogor.² Next, Choiriyah et al., studied 28 provinces in Indonesia and found that zakat significantly reduced the poverty headcount ratio (P₀), although the effects on the poverty gap index (P₁) and severity (P₂) were not significant.³

The effectiveness of the productive zakat program still faces significant challenges. The reality on the ground shows that the failure rate of micro-enterprises funded by zakat institutions is still quite high, largely due to program determinations that have yet to address the root causes of vulnerability among the poor.^{4,5} The root of the problem regarding the suboptimal impact of productive zakat stems from methodological biases in defining and measuring poverty itself. The majority of Zakat Management Organisations (OPZ) and previous researchers are still trapped in the use of success indicators that are mechanistic and absolute monetary, such as the increase in nominal monthly income or the material poverty line.⁶ This reductionist measurement overlooks the fact that poverty is actually multidimensional, encompassing deprivation of access to education, health vulnerability, neglect of social rights, and the loss of agency or self-capacity (powerlessness).⁷ As a result, the current evaluation of the impact of productive zakat often produces a false bias, where a program is declared financially successful on paper but fails to build the long-term resilience of the beneficiaries. In the discourse of contemporary Islamic social finance, productive zakat represents a paradigm shift from a charity-based philanthropy model to an economic empowerment based on social justice,⁸ meaning that it has shifted from mere consumptive aid to economic empowerment through the

¹ Eka Wahyu Hestya Budianto, *Zakat Produktif, Dinamika Perkembangannya (Tahun 622-2025)* (Malang: Afanin Media Utama, 2025), <https://play.google.com/books/reader?id=MixlEQAAQBAJ&pg=GBS.PA499&hl=id>.

² Irfan Syauqi Beik and Laily Dwi Arsyianti, "Measuring Zakat Impact on Poverty and Welfare Using CIBEST Model," *Journal of Islamic Monetary Economics and Finance* 1, no. 2 (February 29, 2016): 141–60, <https://doi.org/10.21098/JIMF.V1I2.524>.

³ Evi Aninatin Ni'matul Choiriyah et al., "Zakat and Poverty Alleviation in Indonesia: A Panel Analysis at Provincial Level," *Journal of Islamic Monetary Economics and Finance* 6, no. 4 (September 15, 2020): 811–32, <https://doi.org/10.21098/JIMF.V6I4.1122>.

⁴ Siti Maryam, Rais Abdullah, and Sri Wahyuni, "Efektivitas Program Zakat Produktif Sebagai Instrumen Pengentasan Kemiskinan dalam Perspektif Amil, Muzzaki Dan Mustahik Pada LAZNAS Inisiatif Zakat Indonesia (IZI) Cabang Kaltim," *Jurnal Syntax Imperatif: Jurnal Ilmu Sosial Dan Pendidikan* 6, no. 3 (July 28, 2025): 492–500, <https://doi.org/10.54543/SYNTAXIMPERATIF.V6I3.723>.

⁵ Azwan Nasrul, Materan Materan, and Zulia Rahmi binti Yunus, "Efektivitas Zakat Produktif Serta Dampaknya Terhadap Peningkatan Pendapatan Mustahik," *Ghaly: Journal of Islamic Economic Law* 3, no. 1 (March 3, 2025): 49–60, <https://doi.org/10.21093/GHALY.V3I1.9230>.

⁶ Amartya Sen, *Development as Freedom* (New York City: Oxford University Press, 1999), <https://books.google.co.id/books?id=NQs75PEa618C&printsec=copyright&hl=id#v=onepage&q&f=false>.

⁷ World Bank, "Multidimensional Poverty Measure," World Bank Group, 2026, <https://www.worldbank.org/en/topic/poverty/brief/multidimensional-poverty-measure>.

⁸ Andy Putra Wijaya, "Zakat Produktif dalam Perspektif Ushul Fikih: Relevansi dan Aplikasinya di Era Modern," *Cessie : Jurnal Ilmiah Hukum* 4, no. 1 (2025): 169–77, <https://doi.org/10.55904/cessie.v4i1.1527>.

distribution of business capital for the micro, small, and medium enterprise sector.⁹ Historically, the distribution of traditional zakat was dominated by a consumptive approach to meet the immediate food needs of the *mustahik*. However, the complexity of modern poverty demands a reconstruction of the capital distribution methodology that can break the structural dependency. The use of zakat funds as working capital, rolling investments, and the provision of micro-business infrastructure is seen as an embodiment of the concept of *tamkin* (economic capacity strengthening),¹⁰ which is the granting of freedom to *mustahik* in developing their businesses to achieve economic empowerment. In the theoretical landscape of Islamic studies, this evaluation disparity occurs due to the gap between the operationalisation of programs and the fundamental philosophy of Islamic law. This is where the relevance of contemporary *Maqashid Syariah* becomes crucial. The classical *Maqasid* theory formulated by al-Ghazali and al-Syatibi tends to be applied rigidly and is orientated towards individual protection (*hifzh/protection*).¹¹ However, in the contemporary reconstruction initiated by thinkers like Jasser Auda,¹² *Maqasid Shariah* has transformed into a systemic approach that emphasises human development, social justice, and sustainability. However, the integration of this holistic contemporary *Maqasid* thinking with metrics for evaluating the impact of productive zakat is still very limited in the current academic literature.

The contemporary reorientation of *Maqasid Shariah* involves the reformulation of the universal goals of Islamic law to be adaptive to the challenges of modern society without negating its core principles. In the academic landscape, there is a strong convergence regarding the elastic and dynamic nature of *Maqasid*. Aziz et al.¹³ and Rajafi,¹⁴ for example, agree that the relevance of *Maqasid* is based on its character that is responsive to space, time, and constant social changes. This view is further empirically developed by Yusuf et al.,¹⁵ who documented how *Maqasid* reasoning successfully adapted Islamic law in Indonesia in the legal, social, and economic sectors while maintaining the five pillars of *al-daruriyyat al-khams*. However, the focus of *Maqasid's* application in the literature has expanded and diverged in themes. If Bahrudin¹⁶ and Yusuf et al.¹⁷ emphasise the implementation of *Maqasid* on legal certainty and general

⁹ Zainal Arif and M. Nurzansyah, "Zakah and Its Utilization as Working Capital for Micro, Small and Medium Enterprises," *International Journal of Innovative Science and Research Technology* 5, no. 7 (2020): 58–65, <https://doi.org/10.38124/ijisrt20jul077>.

¹⁰ Tika Widiastuti et al., *Model Pemberdayaan Masyarakat Berbasis Keuangan Sosial Islam* (Surabaya: Airlangga University Press, 2023), https://www.google.co.id/books/edition/Model_Pemberdayaan_Masyarakat_Berbasis_K/OsQ6EQAAQBAJ?hl=id&gbpv=1&dq=konsep+tamkin&pg=PA17&printsec=frontcover.

¹¹ Jasser Auda, *Re-Envisioning Islamic Scholarship: Maqasid Methodology as a New Approach* (Amerika Serikat: Maqasid Institute, 2021), <https://maqasid.org/excerpts-from-re-envisioning-islamic-scholarship/>.

¹² Jasser Auda, *Memahami Maqasid Syariah* (Selangor: PTS Islamika SDN. BHD., 2014).

¹³ Muhammad Aziz et al., "Reconstruction of Maqashid Shari'ah Perspective Muhammad Thahir Ibn 'Assyria: Efforts to Re-Discuss Sharia with Reality," *Jurnal Hukum Islam* 17, no. 2 (December 2, 2019): 231–49, <https://doi.org/10.28918/JHI.V17I2.2396>.

¹⁴ Ahmad Rajafi, "The Contemporary Ushul Fiqh in Indonesia: An Idea and Practice," *Jurnal Ilmiah Al-Syir'ah* 21, no. 1 (June 19, 2023): 19–34, <https://doi.org/10.30984/JIS.V21I1.2260>.

¹⁵ Nasruddin Yusuf et al., "Examining The Basis of Maqashid Sharia in Renewal of Islamic Law in Indonesia," *Petita: Jurnal Kajian Ilmu Hukum dan Syariah* 9, no. 1 (January 29, 2024): 357–75, <https://doi.org/10.22373/PETITA.V9I1.258>.

¹⁶ A . Bahrudin, "Implementasi Maqasid Al-Shari'ah Sebagai Solusi Problematika Sosial dan Kemasyarakatan Kontemporer," *Ijtihad: Jurnal Wacana Hukum Islam dan Kemanusiaan* 17, no. 1 (June 1, 2017): 1–18, <https://doi.org/10.18326/IJTIHAD.V17I1.1-18>.

¹⁷ Yusuf et al., "Examining The Basis of Maqashid Sharia In Renewal of Islamic Law In Indonesia."

social problems, Nasir et al.,¹⁸ confront this theory in a more specific area, namely environmental sustainability. The synthesis of these various perspectives shows that the reorientation of contemporary *Maqasid* is no longer merely a justification of rigid legal texts, but has evolved into a multidimensional framework that bridges spiritual welfare and the practical needs of modern development.

Epistemologically, the concept of *Maqasid Shariah* has undergone a radical metamorphosis in recent decades. The classical formulations of al-Ghazali and al-Syatibi limit *Maqasid* to the protection of five basic elements (*al-daruriyyat al-khams*) that are individual and defensive in nature, namely *hifzh al-din* (religion), *al-nafs* (soul), *al-'aql* (intellect), *al-nasl* (progeny), and *al-mal* (wealth).¹⁹ This limitation is considered no longer adequate for dissecting the systemic problems of modern society. Jasser Auda reoriented *Maqasid Shariah* towards a systems approach and human development.²⁰ In this new paradigm, the essence of *Sharia* is no longer interpreted merely as protection, but rather as development and inclusive welfare. Based on this logic, contemporary *Maqasid Shariah* provides a theoretical foundation for integrating universal development goals such as the Sustainable Development Goals (SDGs) into Islamic legal instruments.²¹

Conventional poverty indicators that rely on an absolute monetary approach (such as an income of less than per day) are increasingly being challenged because they fail to capture the true reality of human deprivation. Criticism of conventional monetary poverty indicators shows a theoretical convergence that income-based approaches fail to capture the full reality of human deprivation. The methodological weaknesses identified by Moatsos²² regarding inter-country cost variations align with Nishimwe-Niyimbanira's²³ argument, which asserts that income measures produce overly conservative poverty estimates compared to multidimensional measures. This inaccuracy is further emphasised more radically by Anand et al.,²⁴ who demonstrated a demographic shift of the poor subjects when poverty is defined as a lack of capabilities rather than just low income. This conceptual divergence is further expanded by Aguilar & Sumner,²⁵ who confirm that a multidimensional approach is capable of uncovering overlapping non-monetary deprivations such as education, infrastructure, and nutrition, that have previously gone unnoticed within the confines of conventional monetary thresholds.

Islam views poverty not merely as a phenomenon of material scarcity (*al-faqr*), but rather as a complex situation that undermines human dignity (*al-*

¹⁸ Norita Mohd Nasir, Mahendhiran Sanggaran Nair, and Pervaiz Khalid Ahmed, "Environmental Sustainability and Contemporary Islamic Society: A Shariah Perspective," *Asian Academy of Management Journal* 27, no. 2 (December 7, 2022): 211–31, <https://doi.org/10.21315/AAMJ2022.27.2.10>.

¹⁹ Auda, *Memahami Maqasid Syariah*.

²⁰ Auda, *Re-Envisioning Islamic Scholarship: Maqasid Methodology as a New Approach*.

²¹ M. Kabir Hassan, Aishath Muneza, and Rashedul Hasan, *Islamic Finance and Sustainable Development* (Cambridge: Cambridge University Press, 2025), <https://doi.org/10.1017/9781009464963>.

²² Michail Moatsos, "Global Absolute Poverty: Behind the Veil of Dollars," *Journal of Globalization and Development* 7, no. 2 (December 20, 2016), <https://doi.org/10.1515/JGD-2016-0033/XML>.

²³ Rachel Nishimwe-Niyimbanira, "Income Poverty versus Multidimensional Poverty: Empirical Insight from Qwaqwa," *African Journal of Science, Technology, Innovation and Development* 12, no. 5 (July 28, 2020): 631–41, <https://doi.org/10.1080/20421338.2019.1638585>.

²⁴ Paul Anand et al., "Non-Monetary Poverty and Deprivation: A Capability Approach," *LSE Research Online Documents on Economics*, February 1, 2021, <https://ideas.repec.org/p/ehl/lserod/103168.html>.

²⁵ Gisela Robles Aguilar and Andy Sumner, "Who Are the World's Poor? A New Profile of Global Multidimensional Poverty," *World Development* 126 (February 1, 2020): 104716, <https://doi.org/10.1016/J.WORLDDEV.2019.104716>.

maskanah) and limits a person's basic capabilities.²⁶ When a *mustahik* has business capital but lacks access to adequate healthcare or formal education, their economic vulnerability will remain constant.²⁷ Multidimensional poverty from an Islamic perspective includes the loss of security, social alienation, moral spiritual degradation, and lack of self agency.²⁸ Therefore, poverty alleviation through productive zakat should not be evaluated using linear economic measures, but rather should involve multidimensional welfare indicators. Widiastuti et al., expanded the literature by providing a unique measurement of *mustahik* welfare and incorporating *maqasid shariah* considerations to measure welfare.²⁹

Previous literature consistently confirms that the distribution of zakat has met the principles of *Maqasid Shariah*, but there has been a shift from normative justification to empirical operationalisation. This macro alignment was initially demonstrated by Meerangani et al., in the context of Malaysia³⁰ and locally validated by Toni in the BAZNAS program of Bengkulu Province to respond to the changing times.³¹ Expanding that focus from mere proof of alignment, Mawardi et al. went further by operationalising *Maqasid* as a direct measurement tool to assess the positive impact of business assistance on the growth of *mustahik* welfare.³² This methodological transformation culminates in the argument by Bashori et al., who synthesise that the modernisation of contemporary zakat practices is no longer partial,³³ but rather relies on *maqāṣidī ijtihād* that structurally links normative teachings with modern social welfare indicators. Previous research generally examines *Maqasid Shariah* in a macro conceptual manner or merely uses it as normative legitimacy for zakat jurisprudence. There has not yet been a systematic effort to deconstruct the metrics of productive zakat using the lens of contemporary *Maqashid* to address the issue of multidimensional poverty.

Zakat and *maqasid shariah* are theoretically united through a common goal to achieve *maslahah* (benefit and public welfare) for society. The point of convergence focuses on how the mechanism of zakat distribution can fulfil the core objectives of Islamic law. The effort to integrate zakat and *Maqasid Shariah* to achieve public welfare has evolved from testing basic indicators to index standardisation. If Hapsari & Abidin have only mapped the alignment of

²⁶ Waluyo Satrio Adji et al., *Al-Qur'an dan Pencegahan Kemiskinan: Pendekatan Islam dalam Mengatasi Kemiskinan Ekstrem* (Bantul: Mata Kata Inspirasi, 2025), <http://repository.uin-malang.ac.id/23391/>.

²⁷ Sita Sari Nur Hidayah dan Iskandar Chang, "Pendidikan, Kesehatan dan Pertumbuhan Ekonomi Terhadap Tingkat Kemiskinan dengan Zakat sebagai Variabel Moderasi di Jawa Tengah," *Journal of Economics Research and Policy Studies* 4, no. 2 (2024): 225–35, <https://doi.org/10.53088/jerps.v4i2.915>.

²⁸ World Bank and Islamic Development Bank, "Islamic Finance and Climate Agenda (From Green Sukuk Innovation to Greener Halal Value Chains)" (Malaysia, 2025).

²⁹ Tika Widiastuti et al., "A Mediating Effect of Business Growth on Zakat Empowerment Program and Mustahiq's Welfare," *Cogent Business & Management* 8, no. 1 (January 1, 2021), <https://doi.org/10.1080/23311975.2021.1882039>.

³⁰ Khairul Azhar Meerangani et al., "Distribution of Zakat Funds in Malaysia From The Maqasid Al-Syariah Perspective Muhibbuddin Abu Bakar," *International Journal of Academic Research in Business and Social Sciences* 12, no. 11 (2022): 2313–26, <https://doi.org/10.6007/IJARBS/v12-i11/15177>.

³¹ Hariya Toni, "Zakat Institution and Maqasid Al-Shari'ah: A Study of a Community Empowerment-Based Zakat Program Run by the BAZNAS Bengkulu Province," *Al-Risalah: Forum Kajian Hukum dan Sosial Kemasyarakatan* 20, no. 2 (December 28, 2020): 277–91, <https://doi.org/10.30631/ALRISALAH.V20I2.644>.

³² Imron Mawardi et al., "Analyzing the Impact of Productive Zakat on the Welfare of Zakat Recipients," *Journal of Islamic Accounting and Business Research* 14, no. 1 (January 2, 2023): 118–40, <https://doi.org/10.1108/JIABR-05-2021-0145>.

³³ Akmal Bashori et al., "The Transformation of Zakat Law: an Analysis of Ijtihād Maqāṣidī in the Modernisation of Zakat Practices in Indonesia," *Jurisdictie: Jurnal Hukum dan Syariah* 15, no. 1 (July 9, 2024): 34–72, <https://doi.org/10.18860/J.V15I1.26733>.

indicators at the level of zakat fund managers in Bangkalan,³⁴ Kusuma & Ryandono have expanded their theoretical contribution by conceptualising the aspect of public welfare into a 'Zakat Index' as a standardised measure of Islamic economics.³⁵ This index-based measurement finds its practical relevance in the legal scholarship of Bashori et al., and the empirical study of Mawardi et al. While Bashori et al. highlight how BAZNAS Kendal adopted these principles to modernise local zakat law regulations to be responsive to welfare,³⁶ Mawardi et al. complement this by demonstrating the effectiveness of operationalising the framework to measure real welfare fluctuations at the *mustahik* level.³⁷

The conceptual relationship between productive zakat, contemporary *Maqasid Syariah*, and multidimensional poverty lies in the principle of distributive justice (transformative justice). Zakat is not merely the right of the poor over the wealth of the rich, but rather a structural instrument to uphold the theology of liberation from all forms of life deprivation³⁸. The theoretical integration between productive zakat and contemporary *Maqasid* gives rise to a postulate that the success of *mustahik* transformation does not occur when their income surpasses the formal material poverty line, but rather when their human capabilities are holistically fulfilled. This integrative framework demands a repositioning of the role of zakat institutions, from merely being fund channellers to becoming architects of human development that sustainably transform all dimensions of the *mustahik*'s life.

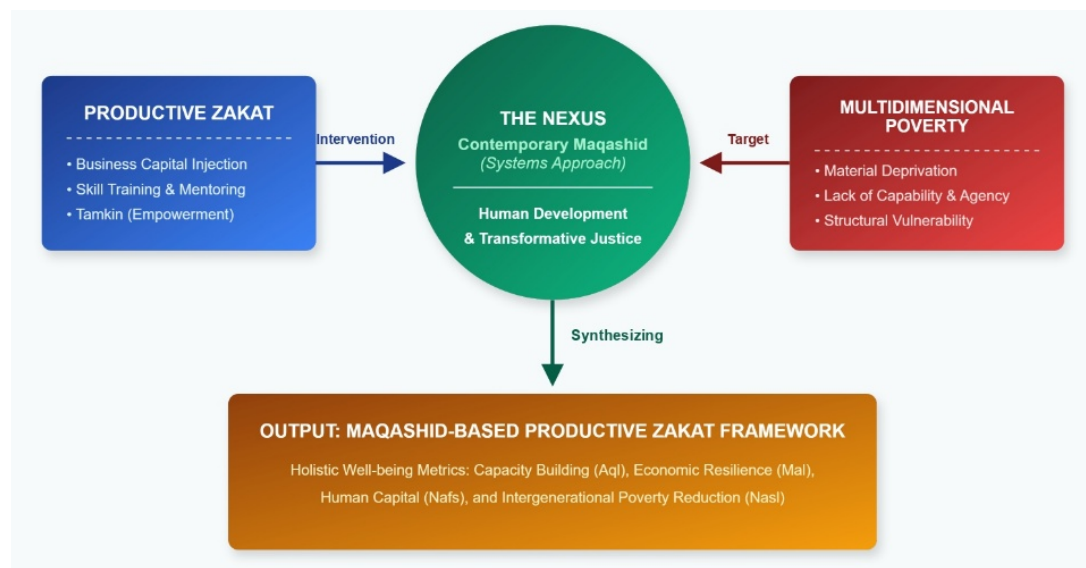


Figure 1. The Relationship between the Concept of Productive Zakat and *Maqasid Syariah*

³⁴ Meri Indri Hapsari and Zainal Abidin, "Zakat Distribution in Maqasid Al-Shariah Framework," *Journal of Islamic Financial Studies* 2, no. 2 (December 1, 2016): 15–25, <https://doi.org/10.12785/JIFS/020202>.

³⁵ Kumara Adji Kusuma and Muhamad Nafik Hadi Ryandono, "Zakah Index: Islamic Economics' Welfare Measurement," *Indonesian Journal of Islam and Muslim Societies* 6, no. 2 (December 1, 2016): 273–301, <https://doi.org/10.18326/IJIMS.V6I2.273-301>.

³⁶ Bashori et al., "The Transformation Of Zakat Law: An Analysis of Ijtihād Maqāṣidī in the Modernisation of Zakat Practices in Indonesia."

³⁷ Mawardi et al., "Analyzing the Impact of Productive Zakat on the Welfare of Zakat Recipients."

³⁸ Ivan Rahmat Santoso, *Zakat Produktif dan Pemberdayaan Ekonomi* (Yogyakarta: CV. Bintang Semesta Media, 2025), <https://books.google.co.id/books?id=EppyEQAAQBAJ>.

Based on the theoretical synthesis of the literature discussed above, this study establishes a conceptual relationship as illustrated in Figure 1. This framework conceptualises that Productive Zakat cannot effectively reduce Multidimensional Poverty if evaluated through a linear monetary lens. Therefore, Contemporary *Maqashid* serves as a critical dynamic systems approach to bridge this gap, shifting the focus towards comprehensive human development. This nexus ultimately synthesises a new framework that expands the metrics of zakat success into integrated socio-economic welfare indicators.

Maqasid shariah as an analytical framework and paradigm has shifted from a value and juridical basis to social indicators,³⁹ especially regarding efforts to alleviate poverty. Therefore, this article aims to fill the theoretical gap through the Integrative Literature Review (ILR) method. The main research question posed is how academic literature evaluates gaps in productive zakat programs, and how the contemporary conceptualisation of *Maqasid Shariah* can synthesise a new paradigm for measuring the impact of zakat holistically. The originality of this research lies in the formulation of a new conceptual framework called the *Maqasid Based Productive Zakat Impact Framework*. By uniting the branches of Islamic social accountability theory and *Sharia* based human development, this article offers a new analytical lens for academics as well as practical guidance for policymakers in zakat institutions to audit the real impact of community economic empowerment programs in a more inclusive and sustainable manner.

METHOD

This research is designed using a qualitative method with an Integrative Literature Review (ILR) approach. The ILR approach is applied to critically review and synthesise previous literature in depth, thereby generating new theoretical perspectives or conceptual frameworks.⁴⁰ The integrative literature review is a distinctive form of research that generates new knowledge about the topic reviewed. Little guidance is available on how to write an integrative literature review.⁴¹ In this study, the ILR method is used as an analytical tool to bring together two discussion domains that are often studied separately, namely the evaluation model of productive zakat in the microeconomic sector and the contemporary epistemology of *Maqasid Shariah* as a systemic approach. The data in this study are secondary data sourced from reputable scientific articles.

The article selection process in this Integrative Literature Review (ILR) is systematised using the PRISMA 2020 Flow Diagram framework to ensure the transparency and reproducibility of the study, as illustrated in Figure 2. The initial search stage (Identification) successfully identified 142 potentially relevant articles from the specified database. After the de-duplication process, 125 articles remained to be screened. At the screening stage, titles and abstracts are strictly evaluated based on topic relevance, resulting in the exclusion of 63 articles because they do not focus on the integration of productive zakat and *Maqasid*.

³⁹ Deri Wanto, Rahmad Hidayat, and Repelita, "Maqasid Shari'ah Change as Theory: From Classical to Contemporary Maqasid Shari'ah," *Al-Istinbath: Jurnal Hukum Islam* 6, no. 2 November (November 11, 2021): 427–54, <https://doi.org/10.29240/JHI.V6I2.3122>.

⁴⁰ Catherine Compton Lilly, Rebecca Rogers, and Tisha Lewis. Ellison, *Making Sense of Literacy Scholarship: Approaches to Synthesizing Literacy Research* (New York City: Routledge, Taylor & Francis Group, 2021).

⁴¹ Richard J. Torraco, "Writing Integrative Literature Reviews: Guidelines and Examples," *Human Resource Development Review* 4, no. 3 (2005): 356–67, <https://doi.org/10.1177/1534484305278283>.

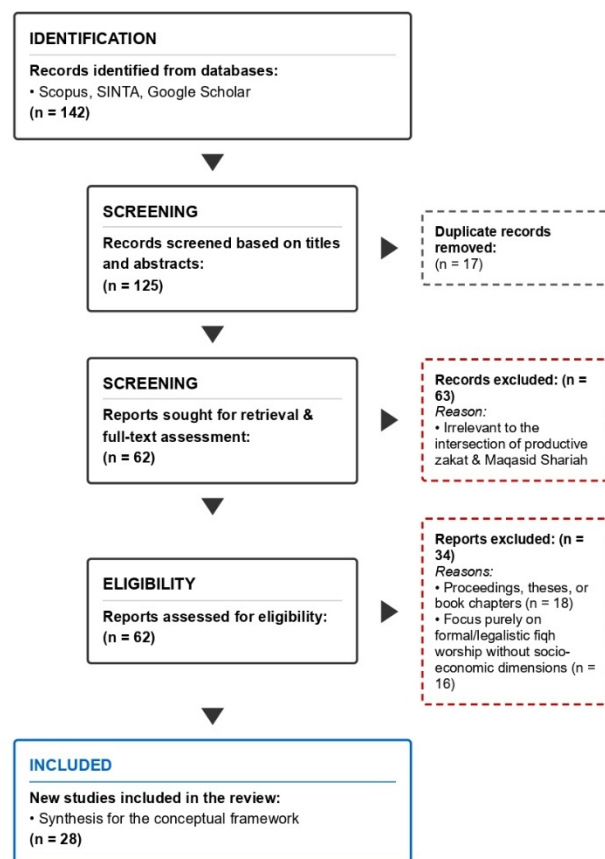


Figure 2. PRISMA 2020 Flow Diagram for Systematic Reviews

Subsequently, at the eligibility stage, 62 full-text articles are thoroughly reviewed using inclusion and exclusion criteria. At this stage, 34 articles were excluded with the following reasons: 18 articles in the form of proceedings, theses, or book chapters; and 16 articles on zakat research that purely discuss the aspects of formal/legalistic worship jurisprudence without touching on the dimensions of economic empowerment or multidimensional poverty alleviation. This process resulted in 28 core articles that were included for synthesis. The strategy for searching secondary data in this study is designed in a tiered manner through three main data sources with specific methodological justifications to maintain a balance between global and local literature coverage. The data collection process was conducted in a structured manner through the search of databases of accredited national journals (Sinta 1 to Sinta 4) as well as reputable international journals (Scopus/Google Scholar).

1. Scopus is used as the main international database to filter globally reputable articles with cutting-edge methodologies in the field of Islamic Social Finance and macro-scale non-monetary poverty theory.
2. SINTA (Sinta 1 to Sinta 4) is intentionally used to capture empirical dynamics, contextualisation of Islamic law, and case studies of the governance of zakat management institutions (BAZNAS/LAZ) that specifically occur in Indonesia as the main locus of productive zakat development.
3. Google Scholar is strictly optimised not as a primary quality standard determinant, but rather as a secondary search engine to minimise the risk of publication bias and ensure that relevant articles not fully indexed in Scopus/SINTA but with high citation impact can still be identified in

literature tracking.

The division of this research cluster ensures that the resulting conceptual synthesis is not only strong in international theory but also grounded and applicable to the reality of Islamic philanthropy governance at the national level. The publication period of the selected literature is limited to the last ten years (2016–2026). This limitation aims to ensure that the relevance and contextualisation of the raised Islamic social finance issues remain current.⁴² The data search strategy was carried out using a combination of keywords: "Productive Zakat," "*Maqasid Shariah*," "Multidimensional Poverty," and "Economic Empowerment." To maintain the objectivity of the review, the selection of articles is carried out through strict inclusion and exclusion criteria. Inclusion criteria include:

1. Articles from scientific journals relevant to the topic of zakat and *Maqasid Shariah*;
2. Written in Indonesian or English; and
3. Having a discussion that focuses on the socio-economic impact on society.

Meanwhile, the exclusion criteria applied are:

1. Proceedings articles, theses, or book chapters; and
2. Zakat research articles that purely discuss the legal formal aspects of worship without touching on the dimensions of poverty alleviation or community economic empowerment.

Through the selection stages, out of the 142 articles initially screened, 28 core articles were deemed suitable for further analysis. After the literature data has been collected, the next step is to conduct qualitative content analysis combined with thematic analysis.⁴³ The process of drawing conceptual conclusions is carried out through three main stages:

1. Coding
Stage Extracting ideas, findings, and indicators of the success of productive zakat as well as the *Maqasid Shariah* application model from 28 selected articles.
2. Categorising
Stage Grouping the coding results into clusters of multidimensional poverty variables and the five pillars of contemporary *Maqasid* (*Nafs, Aql, Mal, Nasl, Din*).
3. Synthesising
Stage Logically connecting themes to reconstruct a new impact measurement model, which is then visualised into the *Maqasid-Based Productive Zakat Impact Framework*.

RESULTS AND DISCUSSION

Characteristics and Critique of Existing Literature

Based on the content and thematic analysis of the selected 28 core articles, a significant methodological bias was found in previous research on the evaluation of productive zakat. Most of the mapped literature is still dominated by a quantitative linear approach that measures program success based solely on absolute financial metrics. This theoretical reduction is trapped in the use of absolute monetary metrics that place nominal income indicators and the fulfilment of the material poverty line as the sole determinants of intervention

⁴² Ipa Hafisah Yakin et al., *Metode Penelitian Kuantitatif* (Garut: CV. Aksara Global Akademia, 2023), https://www.researchgate.net/publication/374373839_metode_penelitian_kualitatif.

⁴³ Lexy J. Moleong, *Metode Penelitian Kualitatif* (Bandung: PT. Remaja Roesdakarya, 2021).

success. This reductionist framework reflects the conventional income poverty approach that overlooks the reality that poverty is essentially a multicausal and multidimensional phenomenon. As criticised by Sen development and poverty alleviation should not be defined merely as the accumulation of material utility or the increase of per capita gross domestic product, but rather should be viewed as a process of substantially expanding human capabilities (development as freedom).⁴⁴

This monetary bias has a direct implication on the high structural vulnerability of the community economic empowerment program. When the Zakat Management Organization claims the success of the program solely based on the increase in monthly turnover of the fostered micro enterprises, on paper, the program is declared successful in crossing the material poverty line. However, findings from secondary data in the literature indicate that the income leap is superficial and lacks long term resilience. When beneficiaries are faced with unexpected shocks such as market price fluctuations or family health issues, the productive business capital provided often disappears instantly as it is redirected to cover urgent non monetary deprivations. The results of the codification show that indicators such as the increase in the monthly nominal income of beneficiaries and the shift in position above the material poverty line have become the single standard used by the majority of Zakat Management Organisations. This linear model has proven to be reductionist because it ignores the reality on the ground that material improvement does not automatically guarantee the long-term sustainability of the beneficiaries' livelihoods. The Reality proves the accuracy of the theoretical argument by Aguilar & Sumner which asserts that monetary measures often conceal overlapping deprivations faced by the poor, such as poor health quality, low literacy, and the absence of social safety nets.⁴⁵ This finding is also supported by Timur Kuran's sharp critique, as assessed by Ulum & Aziz regarding the lack of flexibility of traditional Islamic social financial institutions in adapting to the dynamics of modern capital, which ultimately leads to low capital allocation efficiency due to the neglect of psychosocial factors and the managerial capacity of beneficiaries.⁴⁶

This theoretical reduction impacts the high rate of unanticipated failures in microcapital intervention programs. When zakat institutions only focus on the aspect of distributing business capital without building a supporting ecosystem, personal capacity, and the spiritual capital of the mustahik, the productive funds provided tend to be exhausted for emergency consumption needs during economic shocks. Conventional measurements fail to capture the non-monetary dimensions of multidimensional poverty, such as low self capability, health vulnerability, limited access to formal education, and lack of social agency. Therefore, existing literature confirms the presence of a significant conceptual gap, where financial success on paper often results in a false bias that does not reflect the true resilience of the beneficiaries' well being. As a result of data reduction from dozens of articles, this research formulates a new operational taxonomy. This process transforms scattered qualitative data into a structured evaluation workflow. The diagram below (Figure 3) represents the New

⁴⁴ Sen, *Development as Freedom*.

⁴⁵ Aguilar and Sumner, "Who Are the World's Poor? A New Profile of Global Multidimensional Poverty."

⁴⁶ Afif Saeful Ulum and Jamal Abdul Aziz, "Timur Kuran's Critique of Zakat and Waqf and Their Relevance in the Modern Economy," *Jurnal Ilmiah Manajemen Kesatuan* 13, no. 1 (January 1, 2025): 593–600, <https://doi.org/10.37641/JIMKES.V13I1.3114>.

Taxonomy Operationalisation Diagram, which moves from raw literature data to producing measurable interventions.

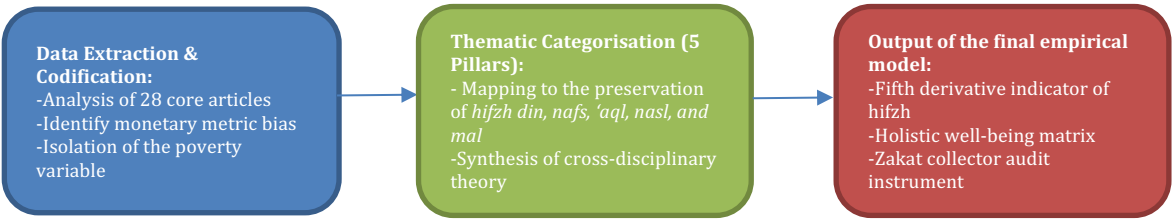


Figure 3. Operational Taxonomy Flow from Literature Data Reduction

To ensure data traceability and prove that the reconstruction of this evaluation matrix is built inductively from the literature, the data coding process from core articles is systematised into a tracking matrix. Table 1 maps how empirical findings, methodological critiques, and recommendations from contemporary studies are extracted into initial codes until they form specific indicators for each pillar of Maqasid. This process affirms that the visualisation of the model does not arise from the rigid deductive-normative elaboration of classical fiqh, but rather from a qualitative synthesis of the real evaluation gaps observed in the field.

Table 1. Data Coding Matrix and Traceability of Induced Maqasid Indicators (Sample of Core Synthesized Studies)

Pillar of Maqasid	Core References (Sample of 28 Included Studies)	Extracted Empirical Evidence / Qualitative Findings	Derived Operational Indicator (Inductive Output)
<i>Hifzh al-Din</i> (Religion & Spirituality)	Bashori et al. (2024); ⁴⁷ Wijaya (2025); ⁴⁸ Maryam et al. (2025) ⁴⁹	Modern zakat requires maqāṣidī ijtihād to shift philanthropy from individual ritual compliance towards social accountability, honesty in business contracts (muamalah), and the purification of business commodities.	1. Sharia Business Integrity Index 2. Worship & Guidance Commitment Scale
<i>Hifzh al-Nafs (Soul & Body)</i>	Hidayah & Chang (2024); ⁵⁰ Aguilar & Sumner (2020); ⁵¹ World Bank (2026) ⁵²	The nominal income of beneficiaries often disappears instantly due to emergency medical expenses caused by the lack of health insurance; non-monetary poverty overlaps with family malnutrition issues.	1. Independent Healthcare Services Access 2. Family Nutritional Sufficiency Ratio

⁴⁷ Bashori et al., “The Transformation of Zakat Law: an Analysis of Ijtihād Maqāṣidī in the Modernisation of Zakat Practices in Indonesia.”

⁴⁸ Wijaya, “Zakat Produktif dalam Perspektif Ushul Fikih: Relevansi dan Aplikasinya di Era Modern.”

⁴⁹ Maryam, Abdullah, and Wahyuni, “Efektivitas Program Zakat Produktif Sebagai Instrumen Pengentasan Kemiskinan dalam Perspektif Amil, Muzzaki dan Mustahik Pada LAZNAS inisiatif Zakat Indonesia (IZI) Cabang Kaltim.”

⁵⁰ Hidayah and Chang, “Pendidikan, Kesehatan dan Pertumbuhan Ekonomi terhadap tingkat Kemiskinan dengan Zakat sebagai Variabel Moderasi di Jawa Tengah.”

⁵¹ Aguilar and Sumner, “Who Are the World’s Poor? A New Profile of Global Multidimensional Poverty.”

⁵² World Bank, “Multidimensional Poverty Measure.”

Hifzh al-'Aql (Reason & Intellect)	Santoso et al. (2024); ⁵³ Anand et al. (2021); ⁵⁴ Adji et al. (2025) ⁵⁵	The main failure of micro-enterprises for mustahik is not the lack of capital, but rather financial illiteracy (mixing personal and business funds) and low mental resilience (adversity quotient) when facing market shocks.	1. Micro Financial & Managerial Literacy Index 2. Entrepreneurial Psychological Resilience Scale
Hifzh al-Nasl (Lineage & Social)	Widiastuti et al. (2021); ⁵⁶ Widiastuti et al. (2023) ⁵⁷	Empowerment programs are unsustainable if beneficiary children drop out of school to work; domestic harmony (free from violence) is a prerequisite for the stability of the micro-business ecosystem.	1. Inter-Generational Education Funding Sustainability 2. Family Social Cohesion Indicator
Hifzh al-Mal (Wealth & Economy)	Herianingrum et al. (2023); ⁵⁸ Mawardi et al. (2023); ⁵⁹ Nasrul et al. (2025) ⁶⁰	The monetary poverty line indicator produces a false sense of success; beneficiaries are proven to be vulnerable to falling back into poverty if they do not have product diversification, emergency cash savings, and the accumulation of fixed assets	1. Income Diversification Ratio 2. Emergency Savings & Fixed Asset Accumulation Index

Theoretical Synthesis: Reconstruction of the Maqasid-Based Paradigm

As a manifestation of the deconstruction of the contemporary Maqasid Shariah concept, this research elaborates on the five pillars of protection (*al-daruriyyat al-khams*) into detailed evaluation instruments. The essence of Sharia is defined as inclusive development and welfare, not merely protection. Here is the elaboration of the derived indicators:

1. *Hifzh al-Din* (Religion & Spirituality)

In conventional zakat jurisprudence literature, the pillar of *Hifzh al-Din* is almost always reduced to the individual's formal ritual obligations, such as the performance of *mahdah* worship. However, the results of contemporary data reduction demand the repositioning of *Hifzh al-Din* as the formation of spiritual capital and business ethics with integrity. The integration of these pillars gives rise to the indicators of the Sharia Business Integrity Index and Sharia Accountability Commitment. The implementation of productive zakat is said to successfully maintain the dimension of *Din* if capital intervention can foster honest muamalah behaviour, uphold distributive justice, be transparent, and avoid economic fraud practices. This finding expands the conceptualisation of Bashori et al., which states that contemporary Maqasid

⁵³ Ivan Rahmat Santoso et al., "Mediating Effects of Islamic Business Success on Productive Zakat and Mustahiq Welfare," *International Journal of Business and Society* 25, no. 1 (2024): 111–27, <https://doi.org/10.33736/IJBS.6903.2024>.

⁵⁴ Anand et al., "Non-Monetary Poverty and Deprivation: A Capability Approach."

⁵⁵ Adji et al., *Al-Qur'an Dan Pencegahan Kemiskinan: Pendekatan Islam dalam Mengatasi Kemiskinan Ekstrem*.

⁵⁶ Widiastuti et al., "A Mediating Effect of Business Growth on Zakat Empowerment Program and Mustahiq's Welfare."

⁵⁷ Widiastuti et al., *Model Pemberdayaan Masyarakat Berbasis Keuangan Sosial Islam*.

⁵⁸ Sri Herianingrum et al., "Zakat as an Instrument of Poverty Reduction in Indonesia," *Journal of Islamic Accounting and Business Research* 15, no. 4 (March 29, 2023): 643–60, <https://doi.org/10.1108/JIABR-11-2021-0307>.

⁵⁹ Mawardi et al., "Analyzing the Impact of Productive Zakat on the Welfare of Zakat Recipients."

⁶⁰ Nasrul, Materan, and Yunus, "Efektivitas Zakat Produktif serta Dampaknya terhadap Peningkatan Pendapatan Mustahik."

Ijtihad must connect normative religious teachings with considerations of modern social welfare.⁶¹ Spirituality in productive zakat acts as a driver for the emergence of social accountability, which is also reflected in the transformation of the selfish mustahik into a collective awareness to give and build community social solidarity.

2. *Hifzh al-Nafs* (Soul & Body)

Classically, *Hifzh al-Nafs* is defined as physical protection to preserve the right to life from the threat of murder or extreme hunger. In the framework of this integrated evaluation, the pillar is expanded into the parameters of Independent Health Service Access and Family Nutrition Fulfilment Ratio. Productive zakat should not overlook the sociological fact that the economic productivity of a mustahik is linearly correlated with their health status. If business profits are spent on emergency medical expenses due to the lack of health protection, then the mustahik will remain trapped in poverty. This argument is supported by the findings of Hidayah & Chang which prove that health and education act as fundamental prerequisites for zakat in moderating poverty alleviation.⁶² The success of productive zakat based on *Hifzh al-Nafs* is achieved when mustahik have adequate physical and nutritional resilience, thereby able to prevent intergenerational biological vulnerabilities (such as stunting issues) that can severely impact family economic productivity.

3. *Hifzh al-'Aql* (Reason & Intellect)

The pillar of *Hifzh al-'Aql* in traditional jurisprudence is generally associated with aspects of criminal law, such as the prohibition of consuming alcohol to maintain the awareness of the mind. In the contemporary perspective of Jasser Auda this pillar is radically reconstructed as an effort to develop thinking capacity, mastery of knowledge, and stimulation of human agency.⁶³ Through data reduction, this aspect is distilled into the Micro Financial Literacy Index and the Business Psychological Resilience Scale. Financial interventions without the reinforcement of *'Aql* (intellect) have proven to be the main cause of micro mustahik business failures. Zakat institutions must incorporate managerial training, simple accounting, and product innovation guidance as integral parts of productive zakat. Sharpening this sociological aspect aligns with the findings of Santoso et al., which emphasise that entrepreneurial competence and internal motivation act as crucial psychological mediating variables to ensure that productive zakat truly leads to the sustainable improvement of the mustahik's quality of life.⁶⁴

2. *Hifzh al-Nasl* (Lineage & Social)

The classical textual meaning of *Hifzh al-Nasl* focuses on the protection of lineage and the institution of marriage in family law. Contemporary reorientation expands this pillar into a more macro social dimension, namely breaking the intergenerational structural poverty chain. The proposed derivative indicators are the Inter-Generational Education Index and Domestic Social Cohesion. The true welfare of the productive zakat program is not only measured by the current generation of mustahik but also by the

⁶¹ Bashori et al., "The Transformation Of Zakat Law: An Analysis of Ijtihād Maqāṣidī in the Modernisation of Zakat Practices in Indonesia."

⁶² Hidayah and Chang, "Pendidikan, Kesehatan dan Pertumbuhan Ekonomi terhadap Tingkat Kemiskinan dengan Zakat sebagai Variabel Moderasi di Jawa Tengah."

⁶³ Auda, *Re-Envisioning Islamic Scholarship: Maqasid Methodology as a New Approach*.

⁶⁴ Santoso et al., "Mediating Effects of Islamic Business Success on Productive Zakat and Mustahiq Welfare."

future guarantee for their descendants. If the profits from productive ventures can finance the formal education of mustahik's children up to higher education levels, then the program has successfully implemented liberation theology. It is the education of the children that will become the main structural lever so that their next generation does not fall back into the same pit of poverty. This is in line with Widiastuti et al., who state that zakat empowerment programs can only provide optimal welfare impact if they can stimulate the growth of a stable and visionary family social ecosystem.⁶⁵

3. *Hifzh al-Mal* (Wealth & Economy)

The final pillar, *Hifzh al-Mal*, is deconstructed from the classical orientation that emphasises the protection of private property rights to the achievement of distributive justice and macroeconomic resilience. Specific derivative indicators of this pillar include the Income Diversification Ratio, the Business Fixed Asset Accumulation Index, and the Emergency Savings Fund Capacity. Within this final empirical framework, the achievement of *Hifzh al-Mal* rejects the use of a single linear income measure. The success of economic empowerment of the community is assessed based on the ability of beneficiaries to manage microeconomic risks, convert a portion of business profits into independent productive assets (such as machines or rental business spaces), and maintain cash reserve savings. Diversification of income and the establishment of emergency savings form a strong defence or true financial resilience, so that mustahik have the independent capacity to face market shocks without falling back into poverty or relying on charitable social assistance. This result confirms the argument of Herianingrum et al., that the effectiveness of poverty reduction instruments through zakat must consider the sustainability of long-term economic impacts.⁶⁶

Table 2. Matrix of Specific Derivative Indicators for Zakat Evaluation
Based on the Five Pillars of *Maqashid*

Pillar Maqasid	Contemporary Transformation Orientation	Derived Indicator of Operational Specification
<i>Hifzh al-Din</i> (Religion & Spirituality)	Repositioning ritual worship into the integrity of sharia business and social accountability.	1. Business Integrity Index: The level of honesty in contracts, transparency in bookkeeping, and the halal status of business commodities. 2. Worship & Guidance Commitment: The level of active participation of mustahik in spiritual guidance assemblies.
<i>Hifzh al-Nafs</i> (Soul & Body)	Transformation of basic physical protection into health quality and life expectancy.	1. Access to Healthcare Services: Financial ability to cover family health expenses without depleting business capital. 2. Nutritional Sufficiency Ratio: The quality of daily food nutrition to prevent stunting and physical

⁶⁵ Widiastuti et al., "A Mediating Effect of Business Growth on Zakat Empowerment Program and Mustahiq's Welfare."

⁶⁶ Herianingrum et al., "Zakat as an Instrument of Poverty Reduction in Indonesia."

<i>Hifzh al-'Aql</i> (Reason & Intellect)	The expansion from merely prohibiting alcohol to the development of intellectual and mental capabilities.	deprivation. 1. Micro Financial Literacy: The ability to separate household money and business money, as well as managerial skills. 2. Psychological Resilience: Increased self-confidence, perseverance (adversity quotient), and business innovation.
<i>Hifzh al-Nasl</i> (Lineage & Social)	Transforming lineage protection into breaking the chain of intergenerational poverty.	1. Child Education Index: Guarantee of the sustainability of formal education for mustahik children from business profits. 2. Family Social Cohesion: Domestic harmony that supports a micro-business ecosystem without violence.
<i>Hifzh al-Mal</i> (Wealth & Economy)	Shift from consumptive donations to sustainable financial resilience and stability.	1. Revenue Diversification Ratio: The ability to create new product lines to mitigate market shocks. 2. Emergency Savings & Assets: The level of profit allocation for savings, as well as the conversion of profit into fixed assets (machines/equipment).

Based on Table 2, this research formulates the Final Empirical Model that has been expanded in detail. This model is no longer macro in nature, but rather details the operationalisation of the five pillars of Maqashid in their entirety as a filter that bridges zakat intervention towards multidimensional welfare output.

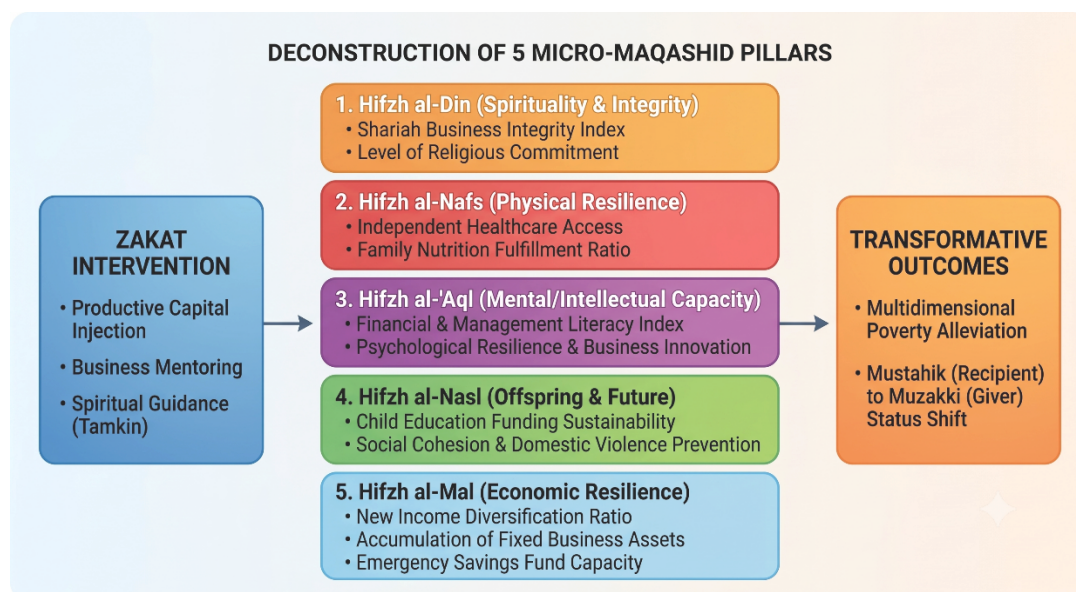


Figure 4. Final Empirical Model of Zakat Evaluation Based on the 5 Pillars of Maqashid

Formulation of a New Conceptual Framework

The integrative synthesis of all stages of analysis gives birth to a new model called the Maqasid-Based Productive Zakat Impact Framework (as visualised in Figure 4). This final empirical model positions contemporary Maqashid Syariah not merely as a passive legal concept, but as an epistemological bridge (conceptual nexus) that functionally connects the input of zakat institution interventions with the reality of multidimensional poverty alleviation targets. Unlike conventional impact evaluation models that tend to be partial and mechanistic, the new framework offered in this study deconstructs the five basic pillars of Sharia (*al-daruriyyat al-khams*) into comprehensive non-monetary indicators on a micro-operational level. This framework radically rejects the single linear evaluation approach that has long been criticised for causing the emergence of spurious biases in reporting the success of community economic empowerment programs.

In the structure of The Emerging Framework, the flow of productive zakat intervention is strictly filtered through the fulfilment of the five pillars of *Hifzh (Din, Nafs, 'Aql, Nasl, Mal)* to ensure the achievement of comprehensive human transformation. This conceptualisation expands the CIBEST welfare model proposed by Beik & Arsyianti which divides the welfare quadrant into material and spiritual.⁶⁷ This new framework offers greater flexibility by detailing non-material aspects into dynamic sub-dimensions, such as psychological resilience in entrepreneurship (*Hifzh al-'Aql*), physical resilience of the family (*Hifzh al-Nafs*), and breaking the intergenerational transmission of poverty (*Hifzh al-Nasl*). Through the formulation of this framework, the relationships between themes are no longer viewed separately, but rather as a unified social-religious ecosystem that interlocks (interlocking dynamic system), where the fulfilment of moral-spiritual capabilities (*Hifzh al-Din*) becomes the driving force for the creation of independent and sustainable economic resilience (*Hifzh al-Mal*).

Theoretical and Practical Implications

Theoretically, this finding makes an important contribution to the development of Islamic Social Finance epistemology by enriching the literature on the methodology of knowledge integration. The results of this study critique the dominance of secular-linear economic theory in zakat research and offer an alternative model rooted in contemporary Islamic legal philosophy. This conceptual framework demonstrates that Maqasid Shariah can function as an operational social indicator, rather than merely justifying normative macro fiqh texts. Practically, this framework can be directly adopted by Zakat Management Organisations (such as BAZNAS and LAZ) as a guide for the social impact audit tool. By using these Maqashid-based multidimensional indicators, zakat administrators are no longer trapped in pursuing administrative targets in the form of the quantity of capital distribution, but can instead focus on designing empowerment programs that address the root causes of mustahik vulnerability, improve the quality of mentoring supervision, and measure program success more accurately and inclusively. This study offers a critical alternative to the dominant secular conventional economic paradigm in the parameters of zakat evaluation research thru the lens of an absolutist reductionist quantitative-monetary approach. By offering the Maqasid-Based Productive Zakat Impact Framework, this research provides a strong theoretical alternative that Islamic legal

⁶⁷ Beik and Arsyianti, "Measuring Zakat Impact on Poverty and Welfare Using CIBEST Model."

instruments possess a much more comprehensive analytical tool to dissect and address the problem of multidimensional poverty in modern society. This reinforces the argument by Wanto et al., that Maqasid Shariah has undergone a radical paradigm shift, from originally functioning as a basis for classical juridical-normative values to becoming operational and empirical social indicators in the public sector.⁶⁸

The theoretical contribution of this study lies in its success in the scientific study of Islam or the contextualisation of legal *ijtihad* into the socio-economic reality. This study bridges the theoretical gap by dialoguing the system of Jasser Auda⁶⁹, and the capability approach of Amartya Sen⁷⁰, into a harmonious synthesis space. The formulation of the five pillars of micro *Hifzh* produced by this research proves that the originality of Islamic thought is capable of absorbing and expanding universal development indicators, such as the Sustainable Development Goals (SDGs), without losing its spiritual essence. This theoretical implication positions productive zakat research not merely as a rigid and legal-formal study of worship jurisprudence, but rather as part of the discourse on structural liberation theology that is responsive to the dynamics of contemporary societal change. Practically, the final empirical model formulated in this research offers direct implications for the governance of Zakat Management Organisations (OPZ), both BAZNAS and LAZ at the national and regional levels. This framework is proposed as an initial conceptual basis for the development of the Shariah-Compliant Social Impact Audit Tool in the future. Through the operationalisation of the hypothesised indicators in Table 1, this model offers a theoretical perspective for field amils to avoid hastily terminating the coaching status or declaring program success merely because the mustahik have crossed the formal material poverty line. When empirically tested later, this matrix is projected to guide the amil... to ensure that the distributed capital successfully encourages the creation of income diversification, the formation of emergency savings funds, and guarantees the sustainability of their children's education to prevent recurring poverty.

Moreover, the practical implications of this framework demand a repositioning of the fundamental role of zakat institutions; from merely acting as charitable fund channelling agencies, they must transform into architects of sustainable human development. This implication is in line with the empirical findings of Herianingrum et al.,⁷¹ and Widiastuti et al.,⁷² which emphasise that effective community economic empowerment programs based on Islamic social finance must integrate capacity strengthening (*tamkin*) and intensive psychosocial support factors. By applying this conceptual model, policymakers in zakat institutions can develop more inclusive, accurate, and accountable intervention strategic plans, ensuring that the utilisation of religious public funds can be socially, managerially, and theologically justified.

Study Limitations and Future Research Directions

This research has fundamental limitations that need to be transparently acknowledged. As a study that uses the Integrative Literature Review (ILR) method, the Maqasid-Based Productive Zakat Impact Framework produced is still at the conceptual-theoretical level, inductively built from secondary

⁶⁸ Wanto, Hidayat, and Repelita, "Maqasid Shari'ah Change as Theory: From Classical to Contemporary Maqasid Shari'ah."

⁶⁹ Auda, *Re-Envisioning Islamic Scholarship: Maqasid Methodology as a New Approach*.

⁷⁰ Sen, *Development as Freedom*.

⁷¹ Herianingrum et al., "Zakat as an Instrument of Poverty Reduction in Indonesia."

⁷² Widiastuti et al., *Model Pemberdayaan Masyarakat Berbasis Keuangan Sosial Islam*.

literature. This study has not yet undergone the expert validation stage involving Islamic economics academics, nor has it been clinically tested (pilot testing) with active zakat practitioners from BAZNAS or LAZ.

Therefore, the indicators presented in this study should be positioned as academic propositions that require further empirical validity and reliability testing in the field. Future research is highly recommended to directly test this instrument on productive zakat empowerment programs, either through a qualitative approach (in-depth case studies on amil institutions) or quantitatively using Structural Equation Modelling (SEM) to examine the significance of the relationships between the formulated Maqasid pillar indicators.

CONCLUSION

This research concludes that the evaluation of previous productive zakat programs has proven to be methodologically biased due to a rigid dependence on absolute linear monetary metrics in measuring poverty alleviation. That reductionist measurement ignores the sociological fact that poverty is actually multidimensional, thus claiming a superficial financial success on paper but failing to build the long-term resilience of the mustahik's life. As a solution, the Integrative Literature Review (ILR) method, through three stages of analysis (codification, categorisation, and theoretical synthesis), successfully reconstructed a new paradigm based on contemporary Maqasid Shariah. This conceptualisation transforms contemporary Maqasid system thinking into operational micro-indicators, which are articulated into the dimensions of *Hifzh al-Din* (business integrity), *Hifzh al-Nafs* (access to health and nutrition), *Hifzh al-'Aql* (financial literacy and psychological resilience), *Hifzh al-Nasl* (sustainability of children's education), and *Hifzh al-Mal* (income diversification, asset accumulation, and emergency savings).

The originality (novelty) contribution of this research lies in the formulation of the Maqasid-Based Productive Zakat Impact Framework, which is expanded into a final empirical model to dismantle the dominance of secular conventional economics in Islamic philanthropy research. Its theoretical implications successfully enrich the epistemology of Islamic Social Finance through the harmonisation of Amartya Sen's capability approach and Jasser Auda's systems thinking. Practically, this framework can be directly adopted by BAZNAS or Zakat Management Institutions as a guide for the real impact audit instrument (Shariah-Compliant Social Impact Audit Tool) so that the repositioning of the zakat institution's role shifts from merely fund channelling to becoming architects of sustainable human development. Although it has limitations due to its purely theoretical nature based on secondary data, this model opens up future research agendas to be tested quantitatively-empirically using Structural Equation Modelling (SEM) on primary field data.

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