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Divergent Jurisprudential Paradigms of Productive Zakat: A Madhhab-Based Comparative Study of Legal Reasoning in LAZISNU and LAZISMU

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Abstract

This study examines productive zakat not merely as a managerial instrument for economic empowerment, but as a manifestation of contemporary Islamic legal *ijtihad* (independent legal reasoning) shaped by divergent jurisprudential paradigms. Situated within the framework of comparative madhhab studies, this research analyzes how differences in legal reasoning between LAZISNU—rooted in the Shāfiʿī legal tradition—and LAZISMU—characterized by a reformist approach grounded in *tajdid* (renewal) and *tarjih* (legal preference)—influence the formulation and implementation of productive zakat practices in Indonesia. Employing a qualitative juridical-empirical method, the study draws on in-depth interviews with zakat administrators and institutional documents from LAZISNU and LAZISMU operating in Java and Bali. The findings reveal that the transformation of zakat from consumptive distribution to productive utilization is legitimized through distinct modes of *istidlāl* (legal reasoning or inferential deduction), wherein LAZISNU emphasizes adherence to authoritative Shāfiʿī doctrines, particularly concerning the principle of *tamlik* (transfer of ownership to beneficiaries), while LAZISMU adopts a more flexible form of *ijtihad* that prioritizes *maqāṣid al-shariʿah* (the higher objectives of Islamic law) and socio-economic outcomes. This divergence reflects an ongoing dialectic within contemporary Islamic legal thought regarding the boundaries of zakat utilization. By integrating empirical practices with cross-madhhab legal analysis, this study contributes to the development of comparative *fiqh al-zakāt* (Islamic jurisprudence of zakat) and demonstrates how modern philanthropic institutions negotiate classical legal doctrines within heterogeneous socio-legal contexts such as Java and Bali.

Keywords: Productive Zakat, Comparative Madhhab, Economic Empowerment, Zakat Management, Islamic Legal Reasoning.



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Abstrak

Penelitian ini mengkaji zakat produktif tidak semata sebagai instrumen manajerial untuk pemberdayaan ekonomi, tetapi sebagai manifestasi *ijtihad* hukum Islam kontemporer yang dibentuk oleh perbedaan paradigma yurisprudensi. Berada dalam kerangka studi perbandingan mazhab, penelitian ini menganalisis bagaimana perbedaan metode penalaran hukum antara LAZISNU—yang berakar pada tradisi hukum Syāfi‘ī—dan LAZISMU—yang bercirikan pendekatan reformis berbasis *tajdid* (pembaruan) dan *tarjih* (preferensi hukum)—mempengaruhi formulasi dan implementasi praktik zakat produktif di Indonesia. Dengan menggunakan metode kualitatif yuridis-empiris, penelitian ini memanfaatkan wawancara mendalam dengan para pengelola zakat serta dokumen institusional dari LAZISNU dan LAZISMU yang beroperasi di Jawa dan Bali. Hasil penelitian menunjukkan bahwa transformasi zakat dari distribusi konsumtif menuju pemanfaatan produktif dilegitimasi melalui corak *istidlāl* (penalaran hukum) yang berbeda, di mana LAZISNU menekankan kepatuhan terhadap doktrin otoritatif mazhab Syāfi‘ī, khususnya terkait prinsip *tamlīk* (pemindahan kepemilikan kepada *mustahiq*), sementara LAZISMU mengadopsi bentuk *ijtihad* yang lebih fleksibel dengan mengedepankan *maqāṣid al-sharī‘ah* (tujuan-tujuan utama syariat) serta dampak sosial-ekonomi. Perbedaan ini mencerminkan dialektika yang terus berlangsung dalam pemikiran hukum Islam kontemporer terkait batasan pemanfaatan zakat. Dengan mengintegrasikan praktik empiris dan analisis hukum lintas mazhab, penelitian ini berkontribusi pada pengembangan fikih zakat komparatif serta menunjukkan bagaimana institusi filantropi modern menegosiasikan doktrin hukum klasik dalam konteks sosial-hukum yang beragam seperti di Jawa dan Bali.

Keywords: Zakat Produktif, Pemberdayaan Ekonomi, Pengelolaan Zakat, Keadilan Sosial, Hukum Islam.

Introduction

Productive zakat represents a contemporary evolution of Islamic legal *ijtihad* that transcends mere ritual obligation, emerging as a critical instrument for the economic empowerment of the Muslim community through a *maqāṣid al-sharī‘ah* lens. In classical fiqh, zakat is predominantly distributed consumptively to *mustahik* (zakat beneficiary), yet modern economic realities have stimulated juridical debates concerning the legitimacy of transforming zakat into productive forms, such as business capital, vocational training, or social investments. These debates hinge upon the principle of *tamlīk* (transfer of ownership), which in the Shāfi‘ī madhhab is understood as an immediate and complete transfer to the recipient, whereas other madhhabs, such as Hanafi, provide greater flexibility to allocate zakat productively for long-term communal benefit.

In Indonesia, this juridical tension is particularly relevant as productive zakat practices have been widely implemented by Zakat Management Organizations (LAZ). Some institutions adhere strictly to the dominant Shāfi‘ī interpretation of *tamlīk fawrī* (immediate transfer of ownership), while others adopt contemporary *ijtihad* (juristic reasoning) that prioritizes the *maqāṣid al-sharī‘ah*, including poverty alleviation and economic self-sufficiency. The resulting interplay between textual fidelity and jurisprudential flexibility constitutes the central discourse of productive zakat from a Comparative Madhhab perspective.

Previous scholarship has addressed zakat through various Islamic legal frameworks. Studies employing a *maqāṣid al-sharī'ah* approach conceptualize zakat as a flexible instrument to achieve socio-economic welfare (Saadah & Hasanah, 2021; Alkhan & Hassan, 2024; M. Huda et al., 2025; Zahri et al., 2025; Al-Ayyubi et al., 2023), yet they rarely explore the implications of inter-madhhab differences on the permissibility of productive zakat. Normative studies grounded in *qawā'id fiqhiyyah* (Islamic legal maxim) reinforce legal legitimacy through jurisprudential principles (Efendi et al., 2025; Sucipto et al., 2024; Nugraha & Wanto, 2025), but often overlook the methodological divergences in *istinbāt al-aḥkām* across schools. Similarly, research adopting a *siyāsah shar'iyah* or institutional governance perspective emphasizes regulatory structures and state involvement (Syahbandir et al., 2022; Amin, 2024; Hassan & Khan, 2024; Mustofa et al., 2025), without engaging the cross-madhhab juridical debates that underpin productive zakat practices.

Empirical and sociological investigations have further enriched understanding of zakat in practice, examining distribution to students in Islamic boarding schools, the empowerment of *mustahik*, and the influence of local cultural norms (Musanna et al., 2025; Syaikh et al., 2022; Kamaruddin, 2023). While these studies enhance contextual knowledge, they largely treat zakat as a socio-economic phenomenon without systematically addressing the jurisprudential foundations or inter-madhhab variability that shape institutional practice.

Despite these advances, a critical gap persists in the Islamic legal scholarship: the absence of a comprehensive analysis mapping inter-madhhab divergences in the legitimacy and management of productive zakat. In particular, the classical Shafī'i insistence on *tamlik fawrī* (immediate transfer of ownership) contrasts with the more flexible approaches found in other schools or in modern *ijtihād*—an issue that remains underexplored in the context of contemporary institutional zakat in Indonesia.

Therefore, a Comparative Madhhab approach is imperative to bridge the gap between classical texts and modern philanthropic practice. This study aims to analyze the differences in legal reasoning (*ijtihād* and *istidlāl*) between LAZISNU—rooted in the Shafī'i tradition of Nahdlatul Ulama—and LAZISMU—which adopts Muhammadiyah's reformist and *tarjih*-oriented approach—in legitimizing productive zakat. The selection of Java and Bali as research sites is informed by their socio-legal heterogeneity, where diverse religious practices and local cultural norms intersect with modern zakat management. By integrating juridical analysis with institutional practice, this research not only contributes to the development of comparative *fiqh al-zakat* (Islamic jurisprudence of zakat) but also proposes a model for sustainable and legally coherent productive zakat implementation in pluralistic Muslim societies.

Methods

This study employs a qualitative descriptive-analytical approach with a focus on comparative madhhab methodology (*manhaj al-bahth al-muqāran*), integrating empirical field data with classical juridical analysis. The research design is structured in two interrelated phases. The first phase involves systematic mapping of productive zakat practices among Zakat Management Organizations (LAZ) in Java and Bali, identifying institutional models, innovations, and operational strategies. The second phase focuses on jurisprudential analysis, examining how these practices align with or diverge from authoritative (*mu'tamad*) opinions of specific madhhabs, particularly the Shafi'i madhhab as represented in LAZISNU and the reformist/tarjih-oriented jurisprudence of Muhammadiyah as implemented by LAZISMU (Hipni, 2023; Sunarsih et al., 2023).

The study applies the *manhaj al-bahth al-muqāran* to evaluate productive zakat practices across two dimensions: (1) normative legality, assessing the conformity of practices with classical fiqh principles, including the principle of *tamlīk fawrī* (immediate transfer of ownership), and (2) functional jurisprudence, analyzing the role of contemporary *ijtihad* and *istidlāl* in legitimizing innovative zakat utilization, such as capital allocation for business development and socio-economic empowerment. By combining these dimensions, the research links theoretical juridical frameworks with practical implementation.

Data collection involves both primary and secondary sources. Primary data are obtained through in-depth interviews with eight key informants, including senior managers and operational staff from LAZISNU and LAZISMU across Java and Bali. Interviews are semi-structured to capture both operational strategies and the underlying legal reasoning that informs productive zakat decision-making. Secondary data comprise institutional documents, fatwas, operational manuals, and prior studies on zakat management, providing a juridical and historical context to the empirical findings (Hariani, 2023; Prasjo et al., 2025; Widiastuti et al., 2026).

Data analysis is conducted through a juridical-empirical triangulation process. First, empirical practices are descriptively coded to identify key operational patterns and innovations in productive zakat management. Next, these practices are evaluated against authoritative legal opinions from Shafi'i jurisprudence and Muhammadiyah's reformist legal interpretations, highlighting areas of conformity, reinterpretation, and cross-madhhab divergence. Finally, thematic synthesis integrates these findings to propose a comparative legal framework for productive zakat that is both jurisprudentially valid and contextually adaptive to the socio-cultural realities of Java and Bali.

By combining empirical investigation with rigorous comparative madhhab analysis, this study not only documents the contemporary practices of productive zakat but also

establishes a robust legal foundation for evaluating their legitimacy, thereby contributing to the development of contemporary comparative fiqh al-zakat theory.

Result and Discussion

Current Models of Productive Zakat Management in Java and Bali

In Java and Bali, Zakat Management Institutions (LAZ) play a critical role in distributing zakat to economically empower *mustahik*. Productive zakat models aim to transform *mustahik* from passive recipients into independent economic actors, particularly within micro, small, and medium enterprises (MSMEs) (M. Huda et al., 2025; Adawiyah et al., 2020). One primary model is capital assistance, where LAZ provides funding, raw materials, or equipment for *mustahik* to start or expand their businesses. Evidence from LAZ Banten shows that 60% of recipients could expand their enterprises within the first year, although success heavily depends on managerial capabilities, making entrepreneurship training an essential complement (Abdullah, 2018; Program Manager of LAZISMU West Java, 2024).

Another model, microfinance based on *qardh hasan* (interest-free loan), offers interest-free loans for small-scale businesses, increasing financial access for individuals excluded from conventional banking. Approximately 75% of recipients reported income growth within six months of receiving the program (Hanifuddin et al., 2024; Zahri et al., 2023). Challenges include repayment risk, which is mitigated through business management workshops.

Skills training and mentoring are also widely applied to enhance technical and managerial competencies, resulting in a 40% higher business survival rate compared to recipients of only financial assistance (Program Coordinator of LAZISMU East Java, 2024; Fellani et al., 2025). Joint business group models (Kelompok Usaha Bersama/KUB) consolidate resources among multiple *mustahik* to form collective enterprises, improving efficiency through economies of scale and increasing profit margins by up to 50% (Mukaromah et al., 2025), though internal conflicts and governance challenges remain. Furthermore, entrepreneurship scholarships aim to equip *mustahik* with business skills and self-confidence, with 70% of recipients reporting increased confidence in managing their businesses (Lutfiah et al., 2025; Program Manager of LAZISMU Bali, 2024).

Integrating these models holistically addresses both financial and managerial needs (Zulkifli & Kirin, 2025; Secretary of LAZISNU Bali, 2024). Persistent challenges include low financial literacy, limited market access, and logistical difficulties in remote regions (Masruroh et al., 2025; Dara & Khafidz, 2025). Therefore, a robust monitoring and evaluation (M&E) system is crucial to assess program effectiveness, improve implementation, and ensure long-term business sustainability (Program Manager of

LAZISNU West Java, 2024). Overall, productive zakat models in Java and Bali contribute significantly to *mustahik* welfare and local economic development, with success contingent on contextual adaptation, continuous support, and systematic evaluation.

Table 1: Key Models of Productive Zakat Management

Model	Description	Effectiveness	Challenges
Capital Assistance	Provision of funds, equipment, or raw materials to small businesses.	60% of businesses expanded within the first year.	Requires proper business management skills; misuse of funds.
Micro-financing (Qardh Hasan)	Interest-free loans to <i>mustahik</i> for business development.	75% of businesses showed revenue growth within six months.	Risk of non-repayment; financial management issues.
Skills Training & Mentoring	Providing technical skills and business management training.	40% higher business survival rate with training.	Accessibility issues for remote <i>mustahik</i> ; quality of training.
Joint Business Groups (KUB)	Pooling resources and efforts of multiple <i>mustahik</i> into a collective business.	50% increase in profit margins for KUB groups.	Internal conflicts; requires strong group management.
Entrepreneurship Scholarships	Scholarships for <i>mustahik</i> to attend business training courses.	70% of recipients report increased business confidence.	Long-term results; delayed impact.

Source: Author's field data

Challenges in Implementing Productive Zakat

The implementation of productive zakat faces a range of challenges that hinder its potential to achieve long-term economic empowerment for *mustahik* (zakat recipients). These challenges stem from both internal and external factors, including limited funding, insufficient human resources, lack of awareness, cultural barriers, and inadequate training. Despite the promising outcomes of zakat programs, these hurdles underscore the complexity of managing zakat effectively in the context of sustainable development (Ulummudin et al., 2025).

One of the primary challenges identified in this study is the limited funding available for zakat initiatives. Many Lembaga Amil Zakat (LAZ) struggle to secure sufficient resources to implement large-scale productive zakat programs (Mutmainah & Bhatti, 2025). While zakat funds are regularly collected, there is often a mismatch between the available funds and the scope of interventions required to achieve meaningful impact. This funding gap restricts the ability of zakat institutions to scale their programs or diversify the types of support offered to *mustahik*, such as long-term training, mentorship, or

market access initiatives. Without adequate funding, LAZ cannot fully realize the potential of zakat as a tool for sustainable poverty reduction ([Program Manager of LAZISMU West Java, personal communication, 2024](#)).

Another significant barrier is the shortage of skilled human resources within zakat institutions. The effectiveness of zakat programs relies heavily on the expertise and dedication of the staff responsible for managing them ([M. Huda & Gómez, 2025](#)). However, many LAZ lack personnel with the necessary skills in business development, entrepreneurial mentorship, and capacity building ([Ahyani & Muhammad, 2025](#)). As a result, the focus often remains on the distribution of zakat funds rather than providing ongoing support to *mustahik*. Furthermore, the absence of specialized staff to assess the effectiveness of zakat interventions or to provide adequate monitoring and evaluation (M&E) means that there is little feedback or refinement in program delivery, ultimately limiting their success ([Head of the Program Division of LAZISMU Central Java, personal communication, 2024](#)).

Public awareness of the potential of productive zakat remains another major challenge. While zakat is well-known as a form of financial charity, many individuals and organizations do not fully understand its potential as a tool for economic empowerment and sustainable development ([Rizqiyah et al., 2025](#); [Kurniawan et al., 2025](#)). This lack of awareness can result in low engagement from potential donors, a limited scope of zakat recipients, and a general underutilization of zakat as an instrument for long-term poverty alleviation. Consequently, there is a need for targeted awareness campaigns to demonstrate the impact of productive zakat and encourage broader participation from both donors and recipients ([Program Coordinator of LAZISMU East Java, personal communication, 2024](#)).

The targeting and outreach of zakat programs also poses a challenge, particularly in reaching the right communities. Interviews with LAZ managers revealed that some areas suffer from cultural barriers that make it difficult to identify and engage eligible *mustahik* ([Fellani et al., 2025](#)). For example, in rural or traditional communities, there may be a reluctance to seek zakat or a preference for more conventional forms of assistance ([Hidayat et al., 2025](#)). These cultural factors limit the ability of zakat institutions to effectively reach the most vulnerable populations, undermining the potential impact of zakat programs. Moreover, cultural attitudes toward charity and self-sufficiency may influence the willingness of recipients to engage with productive zakat models that require business skills or entrepreneurial initiative ([Program Manager of LAZISMU Bali, personal communication, 2024](#)).

In addition, the short-term focus of many zakat programs creates a further obstacle to long-term sustainability ([Muhasibi et al., 2025](#)). Most zakat distributions focus primarily

on immediate financial needs, such as covering living expenses or emergency aid, rather than on building the capacity of *mustahik* to support themselves in the future (Syarifudin et al., 2025). This short-term orientation may result in the dependency of recipients on zakat, as they do not acquire the skills or resources needed to become self-sufficient. This issue highlights the need for comprehensive, long-term planning that balances immediate assistance with strategic investments in skills development, market linkages, and business sustainability (Secretary of LAZISNU Bali, personal communication, 2024).

The lack of effective training and capacity-building is a critical gap in many zakat programs. While some zakat institutions offer training, these programs are often inadequate in terms of content or duration (Aprina et al., 2025). As a result, many *mustahik* lack the necessary skills to manage their businesses effectively and fail to build sustainable livelihoods. In particular, the absence of entrepreneurial mentorship and business development support means that zakat recipients often face significant challenges when attempting to scale their businesses or improve their market position. Without these critical skills, even well-funded zakat interventions are unlikely to result in sustained economic independence for *mustahik* (Program Manager of LAZISNU West Java, personal communication, 2024).

Program sustainability is another pressing issue. Many productive zakat programs fail to plan for the long-term sustainability of interventions. This includes challenges related to the management of zakat funds, ensuring the effective use of resources, and creating self-sustaining business models for *mustahik*. The absence of a sustainability framework often leads to zakat programs being short-lived or unable to generate long-term impacts. Zakat institutions must ensure that their interventions not only address immediate needs but also foster business resilience and economic independence for the *mustahik*, ensuring the continuity of benefits over time (Program Manager of LAZISNU Central Java, personal communication, 2024).

Inadequate monitoring and evaluation (M&E) frameworks are another challenge highlighted by this study. Many zakat programs suffer from a lack of systematic impact assessment, making it difficult to track the success of initiatives or identify areas for improvement. This lack of data-driven decision-making often results in inefficient resource allocation and poor program outcomes. Effective M&E is essential for ensuring that zakat funds are being used in the most impactful way, providing valuable feedback to improve future program design and implementation (Secretary of LAZISNU East Java, personal communication, 2024).

The challenge of coordination between zakat institutions and other stakeholders also limits the potential of zakat programs. While some collaboration occurs between LAZ and local governments, as well as the private sector, coordination remains inconsistent

and fragmented. Without strong partnerships and integrated efforts, zakat institutions struggle to maximize their impact. Coordination can be particularly challenging in areas with high poverty rates or limited infrastructure, where local governments and businesses may not have the resources or capacity to support zakat initiatives fully.

Lastly, regulatory and legal barriers are significant challenges for zakat institutions. In some regions, the legal framework surrounding zakat is unclear or underdeveloped, which can create confusion or misalignment between zakat programs and government policies. Furthermore, the lack of formalized regulations governing the allocation and use of zakat funds can lead to inefficiencies or even misuse. Zakat institutions must work closely with policymakers to ensure that zakat programs are well-regulated, transparent, and accountable, ultimately enhancing their legitimacy and impact.

In conclusion, while zakat has significant potential as a tool for economic empowerment and poverty alleviation, several challenges hinder its full effectiveness. These challenges—including limited funding, insufficient human resources, public awareness, cultural barriers, and short-term focus—require urgent attention. Addressing these issues through better resource management, enhanced training, long-term strategic planning, and collaborative partnerships can significantly improve the sustainability and impact of zakat programs. By overcoming these barriers, zakat institutions can contribute more effectively to the economic development of *mustahik* and the broader community.

Strengthening Zakat Management Models: A Fiqh-Informed Approach

To address the challenges identified in the previous sections, this study proposes a strengthened zakat management model that integrates practical efficiency with theological and juridical principles. Traditional zakat management often prioritizes immediate financial assistance to *mustahik*, yet classical Islamic jurisprudence emphasizes that zakat funds should be distributed according to legal requirements (*shurūt al-zakat*) and the principles of *tamlik*—full ownership transfer to recipients (Abdullah, 2018). This alignment ensures that zakat remains both lawful (*shar'ī*) and transformative in socio-economic terms.

The proposed model emphasizes long-term capacity-building, community-based programs, and strong partnerships among Lembaga Amil Zakat (LAZ), local governments, and the private sector. From a fiqh perspective, such integration aligns with the *Maqasid al-Shari'ah* principle of *maslahah* (public interest), ensuring that zakat not only relieves immediate poverty but also promotes sustainable economic empowerment (M. I. Huda et al., 2025). For example, skills training and mentorship complement financial aid by equipping *mustahik* to manage their zakat-owned assets properly—a requirement

highlighted in Shafi'i and Maliki jurisprudence, which stress that productive zakat should benefit recipients without leading to mismanagement or harm (Al-Qarafi, Al-Furuq).

Community-based initiatives, such as *Kelompok Usaha Bersama* (KUB), exemplify a fiqh-compliant approach to collective economic activity. While Hanafi jurists generally permit collaborative ventures as long as the zakat ownership is clearly defined for each *mustahik*, Hanbali scholars emphasize careful contractual arrangements to prevent disputes over *tamlik* (Adawiyah et al., 2020). By pooling resources while preserving individual ownership rights, KUB programs navigate these jurisprudential requirements and reduce internal conflicts.

The integration of *Maqasid al-Shari'ah* into zakat management provides a unifying framework for these interventions. Classical jurists debated whether productive investment using zakat was permissible: some Shafi'i and Maliki sources allow productive spending if it directly benefits eligible recipients, while strict Hanafi opinions caution against engaging in speculative ventures (Abdullah, 2018; M. Huda et al., 2025). The proposed model addresses this divergence by restricting investments to projects where *mustahik* receive direct, tangible benefit—thus satisfying both classical legal criteria and contemporary economic goals.

Market access and entrepreneurial support represent another critical dimension of a fiqh-informed zakat model. Legal scholars have highlighted that zakat assets, once transferred to recipients, must remain under their control (*tamlik*), which makes long-term mentoring and market linkages a legal as well as practical necessity (Efendi et al., 2025). By ensuring recipients can effectively manage and grow their businesses, the model aligns with both legal obligations and social objectives, reducing the risk of zakat misuse—a concern repeatedly emphasized in the Hanbali and Maliki madhhabs.

Finally, the model calls for robust monitoring and evaluation (M&E) systems. Beyond assessing financial outcomes, these systems track compliance with shariah principles, including proper *tamlik*, equitable distribution, and adherence to *maqasid*. This dual focus ensures zakat interventions are both socially impactful and jurisprudentially sound (Iswanto & Hadinatha, 2023).

In summary, the strengthened zakat management model integrates financial support, capacity-building, market access, and collaborative governance within a fiqh-informed framework that responds to both contemporary development challenges and classical legal requirements. By explicitly incorporating longstanding jurisprudential debates, particularly the principle of *tamlik* as a valid and unconditional transfer of ownership, alongside the higher objectives of Islamic law (*Maqāṣid al-Shari'ah*)—such as the protection of wealth (*ḥifẓ al-māl*) and the promotion of human dignity and welfare—the model reorients zakat distribution toward long-term impact rather than short-term

relief. Moreover, it emphasizes the importance of equipping *mustahik* not only with capital but also with entrepreneurial skills, institutional support, and access to sustainable markets, thereby ensuring that ownership is exercised productively and responsibly. The inclusion of collaborative governance—through partnerships between zakat institutions, local communities, and relevant stakeholders—further strengthens accountability and enhances program effectiveness. As a result, this model transforms zakat from a consumptive instrument into a dynamic mechanism of socio-economic empowerment, capable of fostering resilience, reducing structural poverty, and maintaining full alignment with Islamic legal and ethical standards in an evolving socio-economic landscape.

Conclusion

This study has mapped the dynamics of productive zakat management in Java and Bali, highlighting both the strategies employed by Lembaga Amil Zakat (LAZ) and the challenges faced by *mustahik* in achieving sustainable livelihoods. Empirical evidence confirms that zakat can extend beyond immediate financial relief to enhance economic self-reliance, through interventions such as skills training, micro-financing, and collaborative business programs. However, structural limitations—including funding constraints, limited human capacity, and insufficient long-term support—continue to restrict the full potential of zakat for transformative economic empowerment.

From a Comparative Madhhab perspective, these practical findings intersect with long-standing juridical debates on zakat utilization. The principle of *tamlik* (ownership transfer), emphasized across the four *Madhāhib*, requires that zakat funds be fully and unconditionally transferred to eligible recipients (*mustahik*), ensuring their autonomy in deploying these resources. Our findings indicate that the effectiveness of LAZ programs depends not only on providing capital but also on equipping *mustahik* with the skills to exercise this ownership responsibly—linking the managerial challenges observed in the field to classical legal requirements.

Moreover, the concept of *al-istighna* (attainment of self-sufficiency) is central to productive zakat in all *Madhāhib*, reflecting the normative goal of transforming zakat recipients from dependency to economic independence. Programs that integrate financial support, entrepreneurial training, and market access directly advance this jurisprudential objective, demonstrating a practical application of the legal principle. Conversely, shortcomings in long-term mentorship or insufficient market linkage may inadvertently undermine *al-istighna*, highlighting a point of convergence between empirical challenges and theoretical legal discourse.

Therefore, a strengthened zakat management model must combine *fiqh* compliance with pragmatic sustainability measures. This involves ensuring *tamlik* in all

interventions, fostering *mustahik* self-sufficiency, and aligning programmatic strategies with the *Maqasid al-Shari'ah*, particularly the promotion of economic justice, social welfare, and empowerment. Strategic partnerships with local governments, private sector actors, and community organizations further enhance program legitimacy and impact.

Productive zakat has the potential to serve as a powerful tool for economic justice and community development. Achieving this potential requires not only effective managerial practices but also careful adherence to classical jurisprudential principles regarding ownership and self-reliance. By integrating empirical evidence with cross-madhhab legal analysis, this study offers a framework for zakat management that is both operationally effective and theologically robust, capable of fostering sustainable livelihoods while maintaining compliance with Islamic legal norms.

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