

Effectiveness of Zakat as an Instrument for Civil Society Empowerment: A Systematic Review of Mustahik Consumption Behavior

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Abstract

Zakat is a fundamental instrument of Islamic economics with significant potential for poverty alleviation and community empowerment. Despite the growing body of research on zakat's social-economic roles, there remains a research gap regarding the specific mechanisms through which zakat programs influence the consumption behavior transformation of mustahik across diverse Muslim-majority contexts. This research aims to analyze the effectiveness of zakat as an instrument for civil society empowerment in changing mustahik consumption behavior through a systematic literature review. It also identifies key factors influencing the success of zakat programs in establishing more productive and sustainable consumption patterns. The Systematic Literature Review (SLR) method with PRISMA protocol was applied. Data were sourced from articles published during 2013–2023 in international databases including Emerald Insight, Google Scholar, and DOAJ. Of 47 articles initially identified, 11 were selected through rigorous inclusion criteria for in-depth thematic analysis. The findings reveal that zakat significantly impacts mustahik consumption behavior by shifting patterns from consumptive to productive. Key success factors include program quality, financial literacy, sustained mentoring, institutional governance, and local cultural context. This study contributes a novel synthesis framework linking zakat governance dimensions with behavioral transformation outcomes, providing evidence-based policy recommendations for zakat institutions.

Keywords:

Zakat, Civil Society Empowerment, Consumption Behavior, Mustahik, Systematic Literature Review

INTRODUCTION

Zakat is one of the fundamental instruments of Islamic economics with significant potential for poverty alleviation and community empowerment (Hunjra dkk., 2024). As the third pillar of Islam, zakat functions not only as a ritualistic act of worship but also carries profound socio-economic dimensions in building the welfare of the Muslim community. In the context of civil society development, zakat plays a strategic role as a wealth redistribution mechanism capable of reducing economic disparities between the wealthy (muzakki) and the poor (mustahik) (Judijanto dkk., 2024).

In recent decades, zakat management across Muslim-majority countries has undergone significant transformation from traditional systems toward more professional and organized management (Muhammad, 2024). The establishment of modern zakat institutions with transparent and accountable management systems has positively impacted the effectiveness of zakat distribution (Maisyarah & Hamzah, 2024), thereby reinforcing zakat's position as a reliable instrument of economic empowerment in civil society development.

One of the most important aspects in studying zakat effectiveness is its impact on changing the consumption behavior of mustahik. Consumption behavior is a key indicator in measuring the success of zakat empowerment programs, as it reflects the level of welfare and economic independence of zakat recipients (Karunia & Amir, 2024). A shift in consumption patterns from consumptive to more productive behavior can serve as a catalyst for the transformation of mustahik into muzakki in the future (Firmansyah dkk., 2024).

Prior studies have analyzed the role of zakat from diverse perspectives. From a macroeconomic standpoint, (Jedidia & Guerbouj, 2020) found that zakat contributes to economic growth in Islamic countries. From an institutional dimension, (Mawardi dkk., 2023) and (Ismail dkk., 2022) demonstrated that productive zakat significantly improves mustahik welfare. Regarding consumption behavior, (Shaikh dkk., 2017) developed an integrative framework for understanding Muslim consumption behavior by incorporating Islamic values.

Nevertheless, these studies tend to be context-specific (single-country) and have not systematically synthesized cross-country findings to answer the key question: which factors consistently influence the success of zakat in transforming mustahik consumption behavior? This gap constitutes the primary motivation for the present study.

Based on the literature mapping, three gaps remain inadequately addressed: (1) there is no systematic cross-country synthesis on the determinants of mustahik consumption behavior transformation; (2) most studies rely on a single database or are limited to one geographic region; and (3) the governance dimension of zakat institutions has not been explicitly linked to

consumption behavior change outcomes. This study aims to fill these gaps through a Systematic Literature Review (SLR) approach with broader database coverage.

The objectives of this study are: (1) to analyze the effectiveness of zakat as an instrument for civil society empowerment in changing mustahik consumption behavior based on a synthesis of empirical studies across Muslim-majority countries; and (2) to identify the factors that consistently influence the success of zakat programs in establishing more productive and sustainable consumption patterns.

METHODS

This study employs a Systematic Literature Review (SLR) approach to analyze and synthesize empirical evidence on the effectiveness of zakat in changing the consumption behavior of mustahik in Muslim-majority countries. The SLR methodology was chosen for its capacity to integrate diverse research findings systematically and objectively, and to identify patterns of consumption behavior change among mustahik following zakat receipt.

The PRISMA (Preferred Reporting Items for Systematic Reviews and Meta-Analyses) protocol was applied to ensure quality, transparency, and replicability of the review process. This protocol is an internationally established standard for systematic review research, ensuring comprehensiveness and analytical objectivity.

Literature searches were conducted across three international databases: (1) Emerald Insight, (2) Google Scholar, and (3) DOAJ (Directory of Open Access Journals). Search terms used included: “zakat”, “mustahik”, “consumption behavior”, “empowerment”, “civil society”, “productive zakat”, and their combinations. The publication timeframe was restricted to 2013–2023 (the past 10 years), with a minimum Muslim population of 50% in the country of study.

Inclusion criteria: (1) articles published in international peer-reviewed journals; (2) topic relevant to zakat and consumption behavior or mustahik empowerment; (3) conducted in a country with a Muslim population $\geq 50\%$; (4) publication period 2013–2023; and (5) full text available. Exclusion criteria: duplicate articles, incomplete data, or no direct relevance to zakat and consumption/empowerment variables.

Table 1 below summarizes the article selection process following the PRISMA flow:

Table 1. Article Selection Flow Based on the PRISMA Protocol

PRISMA Stage	Description	No. of Articles
Identification	Database search in Emerald Insight, Google Scholar, and DOAJ using keywords: zakat, mustahik, consumption behavior, civil society, empowerment	47
Title & Abstract Screening	Filtering based on relevance to zakat and mustahik consumption behavior topics	28
Eligibility Assessment	Selection based on inclusion criteria: (1) Muslim-majority country $\geq 50\%$, (2) publication period 2013–2023, (3) full text available, (4) peer-reviewed	18
Exclusion	Articles with incomplete data, duplicates, or not directly relevant to zakat and consumption/empowerment variables	7
Final Inclusion	Articles meeting all criteria for in-depth analysis	11

Source: Author's data processing (2025)

Data analysis was conducted using a thematic approach to identify patterns and trends in research findings. Each article was analyzed based on: (1) country and research context; (2) research method used; (3) focus variables; (4) key findings; and (5) contribution to the research topic.

RESULT AND DISCUSSION

The systematic literature review of 11 articles meeting the inclusion criteria revealed several important findings on the effectiveness of zakat in changing mustahik consumption behavior across Muslim-majority countries. Table 2 presents a synthesis of findings from each article analyzed.

Table 2. Synthesis of Selected Research Findings (n=11)

No	Author (Year)	Country	Method	Focus/Variables	Key Findings	Contribution to Topic
	Zauro et al. (2020)	Nigeria	Qualitative	Zakat, Sadaqah, Qardhul Hassan	Financial exclusion decreased from 52.5% to 39.7%	Significant improvement in financial inclusion
	Shaikh et al. (2017)	Malaysia	Quantitative	ZA-OLG Model	Zakat shapes	Importance of integrating Islamic

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No	Author (Year)	Country	Method	Focus/Variables	Key Findings	Contribution to Topic
					Muslim consumption patterns	values into economic theory
	Mahmud et al. (2014)	Bangladesh	Quantitative	Food zakat	Zakat had no significant effect on food security	Income & agricultural factors more dominant
	Jedidia & Guerbouj (2020)	8 Islamic Countries	Panel Data	Zakat & economic growth	Zakat stimulates economic growth	Effective when directed toward consumption/investment
	Binti Tamby Omar et al. (2024)	Malaysia	Mixed Method	Tie strength & asnaf	Social bonds positively influence normative commitment	Trust & emotion are key to program success
	Mawardi et al. (2022)	Indonesia	Quantitative	Productive zakat & business	Zakat + business assistance improves mustahik welfare	Business growth → consumption behavior change
	Herianingr	Indonesia	Quantitative	Zakat &	Increased	Improved

No	Author (Year)	Country	Method	Focus/Variables	Key Findings	Contribution to Topic
	um et al. (2023)	a	ve	poverty	zakat → higher mustahik consumption	fulfillment of basic needs
	Pg Md Salleh (2014)	Brunei	Qualitative	Zakat & financial inclusion	Zakat promotes banking access for mustahik	Financial products must be tailored to mustahik needs
	Bilqis et al. (2017)	Nigeria	Descriptive	Mustahik identification	128/150 recipients classified as poor	More effective zakat distribution systems needed
0	Rahmat & Nurzaman (2019)	Indonesia	Case Study	Zakat Village Index	IDZ of Bringinsari Village = 0.47 (relatively good)	Index-based zakat distribution is effective
1	Bilo & Machado, (2019)	Jordan, Sudan	Comparative	Zakat Fund & social protection	Zakat plays a role in cash transfers & microcredit	Zakat as a social protection instrument

Source: Author's data processing from various sources (2025)

Of the 11 articles analyzed, 7 studies (63.6%) demonstrated a positive impact of zakat on changes in consumption behavior or mustahik welfare. Two studies (18.2%) yielded mixed findings depending on implementation context, and one study (9.1%) indicated limited direct effects of zakat on food security (Mahmud dkk., 2014) These findings suggest that zakat effectiveness is conditional and highly dependent on program quality and contextual factors.

Effectiveness of Zakat in Civil Society Empowerment

The synthesis of 11 articles demonstrates that zakat plays a significant empowerment role when managed professionally and in a structured manner. This finding aligns with the Redistribution-Empowerment theory, which posits that resource transfers not only address immediate needs but also break the poverty cycle by enhancing the productive capacity of recipients (Jedidia & Guerbouj, 2020).

Studies in Nigeria (Zauro et al., 2020) and Sudan (Bilo & Machado, 2019) consistently show that integrating zakat with other Islamic financial instruments (Sadaqah, Qardhul Hassan) strengthens the empowerment effect through a multi-instrument approach. In contrast to the conventional perspective that views social assistance as a passive transfer, these findings affirm that well-managed zakat functions as social capital that activates the economic agency of mustahik.

However, the study by (Mahmud et al., 2014) in Bangladesh underscores the limits of zakat effectiveness: when distribution is not accompanied by mentoring and capacity building, its impact on food security indicators becomes insignificant. This confirms that consumptive zakat and productive zakat operate through different mechanisms of change and therefore require distinct program designs.

Impact of Zakat on Mustahik Consumption Behavior Transformation

Cross-study analysis identifies a three-stage pattern of mustahik consumption behavior transformation: (1) the basic needs fulfillment stage, in which mustahik allocate zakat for essential consumption (food, healthcare); (2) the human capital investment stage, in which consumption surplus is directed toward children's education and skills development; and (3) the productive accumulation stage, in which mustahik begin investing in micro-enterprises and savings ((Mawardi et al., 2023); (Herianingrum et al., 2023)).

The findings of (Binti Tamby Omar et al., 2024) on the importance of social tie strength in shaping mustahik normative commitment offer a relevant perspective from Bourdieu's social capital theory: trust and emotional intensity between zakat institutions and mustahik create a conducive psychological environment for long-term consumption behavior change—a mechanism frequently overlooked in conventional economic analyses of social transfers.

Pg Md Salleh (2015) study in Brunei adds the dimension of financial inclusion: access to bank accounts and formal financial products serves as a bridge between receiving zakat and shifting toward more planned consumption behavior. Without financial inclusion, even mustahik with productive intentions face structural barriers to changing their consumption behavior.

Key Determinants of Zakat Empowerment Program Success

Cross-study synthesis identifies six factors that consistently influence the success of zakat empowerment programs in changing mustahik consumption behavior, as summarized below.

First, needs-based program design and implementation. Programs that are well-structured and tailored to the specific needs of mustahik produce greater impact (Mawardi et al., 2023). A combinative distribution model—integrating short-term consumptive needs fulfillment with long-term productive enterprise development—has proven most effective.

Second, financial literacy and sustained mentoring. Programs that include financial education components significantly enhance mustahik capacity for budgeting and consumption decision-making (Pg Md Salleh, 2015); (Binti Tamby Omar dkk., 2024)). Consistent mentoring from amil institutions reinforces this effect.

Third, governance and transparency of zakat institutions. Mustahik trust in zakat institutions is strongly influenced by the level of institutional transparency and accountability (Mawardi dkk., 2023). Institutions operating under high good-governance standards produce greater behavioral change impact, as mustahik are more motivated and committed to the program.

Fourth, cultural context and local values. Programs that account for local values, beliefs, and customs of zakat recipients demonstrate higher success rates (Pg Md Salleh, 2015). This contextual approach prevents social resistance and improves mustahik participation.

Fifth, community engagement and social support. Active community participation in the planning and implementation of zakat programs increases a sense of ownership and sustains impact (Rahmat & Nurzaman, 2019). Strong social bonds between zakat institutions and mustahik reinforce normative commitment to change.

Sixth, macroeconomic conditions and market accessibility. Economic stability and ease of market access determine the extent to which mustahik can convert zakat capital into sustainable productive activities (Shaikh et al., 2017). In contexts of high economic instability, the effectiveness of zakat empowerment programs tends to be lower.

CONCLUSION

Based on a systematic literature review of 11 articles from various Muslim-majority countries, this study concludes that: (1) zakat is proven effective as an instrument for civil society empowerment, transforming mustahik consumption behavior from consumptive to productive and sustainable patterns; (2) this effectiveness is conditional—determined by program design quality, institutional governance, and local socio-economic context; and (3) six key factors consistently influence success: program design, financial literacy, mentoring, governance, local cultural values, and macroeconomic conditions. The policy implications of these findings are: zakat amil institutions should adopt evidence-based program approaches that integrate economic, social, and institutional dimensions; governments should support capacity-building of amil zakat institutions through regulations promoting transparency and accountability; and cross-

sector collaboration among zakat institutions, government, academics, and civil society is essential to create a comprehensive empowerment ecosystem. Limitations of this study include: (1) the database coverage remains limited to three sources, meaning some relevant studies may have been missed; (2) methodological heterogeneity across analyzed articles complicates direct comparisons between findings; and (3) most available studies focus on Southeast Asian contexts, so generalization to African and Middle Eastern contexts should be undertaken cautiously. Future research is recommended to employ quantitative meta-analysis with broader database coverage to produce more accurate effect estimates.

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