

## Original Article

# From Grant to Growth: Long-term Economic Sustainability of Productive Zakat for Asnaf

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## Abstract

*This study examines the transformation of zakat assistance from one off relief to sustained, productive support for asnaf through a long-term economic sustainability. The study aims to analyse how productive zakat strengthens beneficiaries as participants in an inclusive socioeconomy, to map the Shariah legal framework that enables productive modalities, and to assess the practical implementation of productive zakat by Malaysian zakat institutions and partner agencies over time. Using multi wave data from program records, beneficiary surveys, and follow up interviews, the findings reveal that access to Shariah compliant startup capital paired with mentoring, financial literacy, and values based entrepreneurship training is essential for expanding market participation, raising business survival rates, and improving household resilience. Outcomes are further enhanced when beneficiaries adopt simple digital tools such as mobile bookkeeping, cashless payments, online marketplaces, social media promotion, and data driven monitoring to increase reach and operational efficiency. Existing frameworks, including state zakat enactments, risk sharing, and transparency in Islamic jurisprudence, support this transition by enabling compliant financing, structured capacity building, and accountable oversight. Nevertheless, policy refinements are needed to strengthen beneficiary protection, data privacy, standardized impact measurement, and clearer guidance on disbursement modalities and performance thresholds. The study also highlights regional and international platforms, including OIC and G20 forums, as strategic opportunities for aligning standards, crowding in partnerships, and scaling best practices. By leveraging productive capital, digital enablement, and cross sector collaboration, zakat institutions can accelerate the journey from grant to growth and contribute to sustainable and inclusive economic development for asnaf.*

**Keywords:** Asnaf Empowerment; Economic; Growth; Islamic Microfinance; Zakat;

## Introduction

Introduction to the study of productive zakat in the Malaysian context begins from the reality that the *asnaf* assistance ecosystem is shifting from a short-term welfare model to an empowerment model oriented toward economic growth. In this article, productive zakat is understood as business capital assistance and cash support disbursed by zakat institutions to stimulate recurring cash flows, income stability, and structured reinvestment capacity. This shift is aligned with the *maqasid al-shariah*, which require the preservation of wealth, the reduction of dependency, and the strengthening of dignity through ethical economic participation.<sup>1</sup> The *Maqasid al-Shariah* comprise five principal components, namely the preservation of religion (*Hifz al-Din*), life (*Hifz al-Nafs*), intellect (*Hifz al-'Aql*), lineage (*Hifz al-Nasl*), and property (*Hifz al-Mal*). All of these components function as foundational guidance in formulating and interpreting Islamic law and principles in a comprehensive manner.<sup>2</sup>

Every zakat recipient must demonstrate a sense of responsibility toward the capital received so that the assistance can be utilized optimally and on an ongoing basis. Responsibility is also a

<sup>1</sup> W. N. I. W. N. Anas, W. M. K. F. W. Khairuldin and A. K. Karim, 'Konsep Hak Asasi Menurut Perspektif Islam Dan Barat: Analisis Terhadap Golongan Transgender', *Global Journal Al-Thaqafah*, 2024, 181–91 <<https://doi.org/10.7187/GJATSI22024-12>>.

<sup>2</sup> Anas, Khairuldin and Karim.



command or obligation that is burdensome, tiring, challenging, and difficult for an individual.<sup>3</sup> In contrast to consumptive assistance that is immediate in nature, consumptive zakat is a one-off form of aid used by *asnaf* solely for subsistence needs without generating long term economic self-reliance. Productive zakat requires *asnaf* to strive to generate economic resources and exit the cycle of poverty, with the potential to shift their status from zakat recipient (*mustahiq*) to zakat payer (*muzakki*). Accordingly, scholarly discussion must evaluate not only the breadth of distribution but also the depth of its effects on *asnaf* self-reliance.<sup>4</sup>

From the perspective of historiography and contemporary literature, discourse on productive zakat still tends to focus on normative rationales and distribution procedures without systematically tracing long term outcomes. Many writings emphasize the shariah mandate, *asnaf* categories, and administrative procedures, yet they insufficiently address enduring outcome dimensions such as business continuity, financial discipline, and the capacity of *asnaf* to transition to zakat payers.<sup>[4]</sup> Moreover, differences in implementation at the state level create challenges for comparability across programs, especially when performance indicators are not defined uniformly. This gap calls for a conceptual framework that integrates normative objectives with outcome metrics that can be tracked over time. This article fills that space by restructuring the discussion toward the logic of economic growth from grant to outcome.<sup>5</sup>

Furthermore, zakat recipient and operate food businesses must ensure that the food produced originates from halal sources. As a basic principle, halal food must be produced entirely from halal ingredients without any mixture of haram (prohibited) or *syubhah* (doubtful) elements, because such a mixture renders the food haram as well. This aligns with the demands of the shariah, which emphasize the blessedness of sustenance and ensure that the products produced benefit consumers. In conclusion, adherence to halal principles not only reflects the integrity of *asnaf* businesses but also forms the basis for the effectiveness of productive zakat in building an ethical and blessed economy.<sup>6</sup>

Within the proposed conceptual framework, productive zakat is assessed through three interrelated layers of outcomes, namely capital, capability, and market connectedness. Cash and equipment assistance are viewed as capital triggers that require prudent management and consistent daily transaction records. Capability encompasses the cultivation of trustworthiness, diligence, and work discipline that support basic business practices such as inventory control, pricing, and customer service. Connectedness requires strengthening networks of buyers and suppliers so that cycles of repeat sales can be sustained. When these three layers are aligned, the conceptual hypothesis is a reduction in misuse, higher survival rates, and incremental increases in income that can be demonstrated over time. This constitutes the trajectory of long-term economic growth.<sup>7</sup>

Nevertheless, long-term economic sustainability will not materialize automatically from capital injection alone, because program governance structures shape implementation discipline. Significant gaps often occur at the stages of screening, baseline setting, and post distribution monitoring, which are not robust. Foundational documents such as business profiles, sales targets, timelines, and mitigation plans are rarely developed as shared references between the institution and the recipient. The absence of simple yet consistent log data hinders the tracking of trends and the identification of inflection points for improvement or decline. Therefore, outcome focused governance will facilitate a balance between local flexibility and minimum standards that must be achieved. Furthermore, the

<sup>3</sup> A. H. Embong and others, 'Analysis of the Book Al-Ahkam Al-Sultaniyyah: Towards the Development of a Fiqh Employment Model', *Global Journal Al-Thaqafah*, 2024, 1–10 <<https://doi.org/10.7187/GJATSI122024-1>>.

<sup>4</sup> N. H. S. Mohhamed, *Integrating Artificial Intelligence, Security for Environmental and Business Sustainability*, ed. by Allam Hamdan, *Studies in Systems, Decision and Control* (Cham: Springer Nature Switzerland, 2025), DXCVIII <<https://doi.org/10.1007/978-3-031-91424-9>>.

<sup>5</sup> Shifa Mohd Nor, Amelia Nur Natasha Binti Nazeri, and others, 'Will the Application of Blockchain Technology in Malaysia's Zakat Management Lead to Sustainability?', in *The Routledge Handbook of Islamic Economics and Finance* (London: Routledge, 2025), pp. 155–66 <<https://doi.org/10.4324/9781003168508-13>>.

<sup>6</sup> N. Nordin and others, 'Integrating Tayyib Principles in Halal Health Products and Services: A Holistic Consumerism Approach', *Global Journal Al-Thaqafah*, 2024, 228–39 <<https://doi.org/10.7187/GJATSI122024-15>>.

<sup>7</sup> Syaparuddin Razak and others, 'Strengthening Zakah Compliance Among Indonesian Muslims Through The Role Of Institutional Capabilities', *Journal of Islamic Monetary Economics and Finance*, 10.3 (2024), 497–520 <<https://doi.org/10.21098/jimf.v10i3.2081>>.



history of education and writing by Muslim scholars began long ago, and they placed great importance on ethics and integrity in every endeavor produced.<sup>8</sup>

Grounded in the above considerations, this conceptual article proposes a framework that defines long-term economic sustainability in four dimensions, namely income stability, business resilience, accumulation of productive assets, and the transformation of status from recipient to contributor. Each dimension is linked to measurable indicators, for example the consistency of gross margins, stock turnover rates, the condition of donated assets, and the rate of giving back to welfare funds.<sup>9</sup> This framework focuses on shariah rationales, program structures, and implementation discipline that guide demonstrable economic growth. In this way, productive zakat is evaluated not only in terms of procedural compliance but also in terms of its capacity to generate lasting effects that support the economic mobility of asnaf.<sup>10</sup>

The principal contribution of this study is to build a bridge between the normative aims of zakat and operational outcome metrics for assessing the trajectory of economic growth. *First*, the article systematizes the concept of productive zakat as a growth-oriented intervention that requires outcome-based design. *Second*, it proposes indicators that integrate aspects of cash flow, business continuity, and asset stewardship. *Third*, it elaborates realistic governance prerequisites to reduce implementation variation across districts without denying local distinctiveness. Finally, this framework provides a basis for future evaluations that are more uniform, transparent, and open to scrutiny by stakeholders.

Consistent with its nature as a conceptual paper, the article is organized into four interrelated main sections. The introduction sets out the background, research problem, and rationale for the shift from grants to economic growth. The methodology section explains a directed review approach to regulations, institutional guidelines, and program reports to construct a conceptual framework of long-term economic sustainability. The results and discussion section maps the proposed outcome dimensions and examines the implications of program governance for the trajectory of economic growth. The concluding section outlines conclusions and practical recommendations for strengthening minimum standards, scheduled monitoring, and design improvements so that productive zakat truly becomes a catalyst for long term economic growth.

## Method

This study uses an integrative, theory informed analytic method to examine productive zakat as a capability oriented policy instrument based solely on secondary sources. The corpus includes state zakat enactments and regulations, institutional guidelines, standard operating procedures, audited annual reports, program evaluations, peer reviewed scholarship on Islamic social finance and enterprise development, and other authoritative sources. Content analysis is used as the primary method for analyzing qualitative data, allowing for systematic and objective interpretation of the collected materials.<sup>11</sup> Materials are identified through structured database and portal searches, screened for relevance and rigor, then extracted and coded a shared constructs that link instruments to effects. The analysis combines doctrinal reading with explanatory synthesis to trace how assistance moves from one-off grants to growth pathways, deriving long-term economic sustainability claims from repeated observations in secondary materials. It does not use interviews or field observation.

## Results and Discussions

Various policies, guidelines, and institutional procedures have been developed to regulate productive zakat across Malaysian states and several ASEAN countries. However, their

<sup>8</sup> W. M. K. F. W. Khairuldin and others, 'Model Holistik Integriti Akademik Berteraskan Islam Bagi Institut Pendidikan Tinggi Di Malaysia', *Global Journal Al-Thaqafah*, 2024, 193–207 <<https://doi.org/10.7187/GJATSI122024-13>>.

<sup>9</sup> L. S. S. W. Hawariyuni and others, *AI and IoT: Driving Business Success and Sustainability in the Digital Age*, ed. by Bahaa Awwad, Studies in Systems, Decision and Control (Cham: Springer Nature Switzerland, 2025), DCI <<https://doi.org/10.1007/978-3-031-92240-4>>.

<sup>10</sup> Mohd Suffian Mohamed Esa, Hairunnizam Wahid and Salmi Edawati Yaacob, 'Revamping Zakat Distribution: Asnaf Empowerment Through Conditional Cash Transfer', *International Journal of Sustainable Development and Planning*, 20.5 (2025), 2055–64 <<https://doi.org/10.18280/ijstdp.200522>>.

<sup>11</sup> Marilyn Domas White and Emily E Marsh, 'Content Analysis: A Flexible Methodology', *Library Trends*, 55.1 (2006), 22–45 <<https://doi.org/10.1353/lib.2006.0053>>.



implementation is still inconsistent. The evidence surveyed indicates that rule proliferation has not always translated into operational clarity, which leads some observers to call for more coherent, cross state standards on eligibility, financing modalities, mentoring, and monitoring.<sup>12</sup> Even so, existing enactments and institutional circulars already provide sufficient authority to realize long term economic uplift for asnaf, provided that administrators use them consistently and align them with clear program logic.<sup>13</sup> Asset based assistance is central to the productive zakat model. Equipment and working capital function as catalytic inputs that enable recipients to generate revenue, stabilize cash flows, and build enterprise capacity.<sup>14</sup> The nature of these transfers is best understood as trust based social capital directed to productive use rather than as discretionary largesse. When assets are fit for purpose, delivered on time, and bundled with basic operating, they create a durable platform for growth that far outperforms short term subsistence aid.<sup>15</sup>

Institutional governance has gradually expanded the role of beneficiaries from passive recipients to active economic participants.<sup>16</sup> Regulations and program manuals increasingly recognize the need for beneficiary participation in business planning, training selection, and milestone setting. Where planning, designation of support, and staged disbursement are co-designed with recipients, the probability of correct asset use and subsequent growth rises. This alignment also improves transparency, since expectations about performance and maintenance are explicit from the outset.<sup>17</sup> Impact strengthens further when legal and administrative clarifications remove ambiguity about permissible uses of funds, asset ownership, and responsibilities for maintenance. However, the translation of policy to practice is hindered by data gaps, including incomplete beneficiary profiles, weak enterprise baselines, and irregular progress records. Without reliable, long-term economic sustainability data on sales, margins, and asset condition, institutions struggle to differentiate temporary setbacks from structural failure, which in turn weakens timely remediation and targeted support.<sup>18</sup>

Protection against exclusion and discrimination matters for outcomes. Programs that attend to women, youth, people with disabilities, and care burdened households improve take up, training completion, and enterprise survivability. Practical accommodations such as flexible training hours, safe workspaces, and support for family care reduce attrition. Similarly, fair screening and equal access to markets and credit adjacent services help beneficiaries translate assets into repeat sales rather than one off transactions.<sup>19</sup> In addition, the success of productive zakat depends greatly on factors within the recipient. These include self-efficacy, discipline in using capital, and basic financial management skills. Continuous exposure to such abuse may result in severe emotional consequences, including depression, anxiety, post-traumatic stress disorder (PTSD), and diminished self-esteem. This psychology issues can disrupt day by day business decisions Understanding divine decree must be accompanied by effort and trust in God so that it does not produce passivity. Continuous

<sup>12</sup> Mustofa Mustofa and others, 'Strengthening Zakat Regulation through the Siyāsah Māliyah Approach: A Constitutional and Legal Analysis of Indonesia and Malaysia', *JURIS (Jurnal Ilmiah Syariah)*, 24.1 (2025), 111 <<https://doi.org/10.31958/juris.v24i1.14637>>.

<sup>13</sup> Abdul Halim Abdul Majid and others, 'The Ummah Economic Development Zone: An Innovative Community Development Initiative by Lembaga Zakat Negeri Kedah', *Paper:ASIA*, 40.6b (2024), 331–39 <<https://doi.org/10.59953/paperasia.v40i6b.293>>.

<sup>14</sup> Suhaili Sarif, Nor Aini Ali and Nor 'Azzah Kamri, 'Zakat for Generating Sustainable Income: An Emerging Mechanism of Productive Distribution', *Cogent Business & Management*, 11.1 (2024) <<https://doi.org/10.1080/23311975.2024.2312598>>.

<sup>15</sup> Shifa Mohd Nor, Salmi Edawati Yaacob, and others, 'Digitizing Zakat Distribution in Malaysia: A Case Study on Application Process at Kedah State Zakat Board', *Samarah: Jurnal Hukum Keluarga Dan Hukum Islam*, 8.3 (2024), 1901 <<https://doi.org/10.22373/sjhk.v8i3.24158>>.

<sup>16</sup> Mohamad Syahmi Mat Daud and Hairunnizam Wahid, 'Assessing the Role of Zakat Institutions in the Socio-Economic Sustainability of the Poor and Destitute in Malaysia', *International Journal of Sociology and Social Policy*, 45.11–12 (2025), 1121–36 <<https://doi.org/10.1108/IJSSP-01-2025-0036>>.

<sup>17</sup> Md. Mahmudul Alam and others, 'Sustainable Development Status of Zakat Recipients: Empirical Investigation Based on Malaysia's Kedah State', *J. for Global Business Advancement*, 14.5 (2021), 612 <<https://doi.org/10.1504/JGBA.2021.123544>>.

<sup>18</sup> Mohd Zaidi Daud and others, 'EMPOWERING FUTURES: Unveiling Zakat's Vital Role Economic Development and Legal Framework in Malaysia's', *Jurisdictie: Jurnal Hukum Dan Syariah*, 16.1 (2025), 235–74 <<https://doi.org/10.18860/j.v16i1.31424>>.

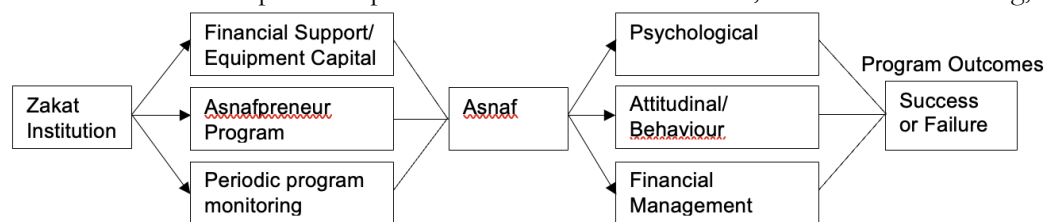
<sup>19</sup> Nik Mohd and others, 'Penentu Fenomena Penyisihan Sosial: Dimensi Ekonomi (Determinants of Social Exclusion Phenomenon: The Economic Dimensions)', *Jurnal Ekonomi Malaysia*, 57.3 (2023), 2024–2163 <<http://dx.doi.org/10.17576/JEM-2024-5703-11>>.



emotional pressure can lead to stress, isolation, and deep trauma that is difficult to heal. Therefore, in running a business, effective emotional management is essential to help entrepreneurs stay calm, think rationally, and remain resilient when facing challenges. Training in self-management and the internalization of trustworthiness helps to build good habits. When these habits are firm, the use of capital becomes more productive.<sup>20</sup>

External factors also exert a strong influence on outcomes. Health, family dependents, and fluctuations in market demand affect sales and cash flow. Access to suppliers, customers, and digital channels determines costs and the speed of business growth. In urban areas, networks are denser and learning is faster. In rural areas, community trust and niche markets become advantages. Chronic illness or mobility constraints can limit operating hours. Therefore, success does not depend on assets alone, but on adaptability to environmental change. The role of zakat institutions is to connect capital with capability and networks. Recipient selection must be clear and based on reasonable baseline data. Scheduled field monitoring helps provide guidance after disbursement. Training should be staged, covering financial literacy, stock management, and maqasid based business ethics. Simple records such as a mobile cash book and periodic sales evidence facilitate review.<sup>21</sup> Remedial mechanisms such as restructuring assistance and referring cases for social or health support add resilience. Harmonizing guidelines across districts reduces unnecessary disparities. Success occurs when three elements align, namely capital, capability, and connectedness. Capital opens opportunities to start economic activity. Capability built through mentoring and training prevents misuse of assets. Connectedness to suppliers, customers, and digital platforms lowers costs and expands markets. Discipline and self-confidence reinforce these effects. Health and market conditions are modifiers that must be managed. Efficient institutions reduce information gaps and accelerate learning. When these are coordinated, risk declines and income growth is easier to demonstrate.<sup>22</sup>

Finally, the conceptual evidence indicates that productive zakat succeeds when character formation, business skills, and program governance advance together. At the asnaf level, a combination of psychological support, meaningful commitment to effort and trust in God, and daily financial skills builds capital discipline.<sup>23</sup> At the institutional level, scheduled monitoring, data



standards, uniform indicators, and continuous mentoring provide a supportive ecosystem.<sup>24</sup> At the contextual level, local differences are taken into account without compromising shared standards. With this approach, the shift from assistance to growth becomes more realistic and measurable. The overall finding is that productive zakat is an effective instrument for long term economic improvement relative to consumptive assistance. Many asnaf convert assets into sustained income when they manage the grant with integrity, apply basic financial discipline, and engage consistently with mentors and markets. At the same time, success is contingent on beneficiary attitudes and institutional follow through. Under these conditions, the shift from grant to growth is attainable and verifiable.

Figure 1: Determinants of Long-Term Success and Program Effectiveness

<sup>20</sup> Nurul Farhana Azmi and others, 'The Concept of Emotional Abuse in Marriage from an Islamic Perspective', *International Journal of Academic Research in Business & Social Sciences*, 14.12 (2024), 3250–55 <<https://doi.org/10.6007/IJARBS/v14-i12/24298>>.

<sup>21</sup> Zuaini Ishak, Shamharir Abidin and Nor Aziah Abd Manaf, 'Cultivating Change: Examining the Influence of Financial Management Courses on the Financial Practices of Asnaf', *Indian Journal of Information Sources and Services*, 15.1 (2025), 357–65 <<https://doi.org/10.51983/ijiss-2025.IJISS.15.1.46>>.

<sup>22</sup> Nurul Ilyana Muhd Adnan and others, 'THE POTENTIAL FOR IMPLEMENTING MICROFINANCING FROM THE ZAKAT FUND IN MALAYSIA', *Humanities & Social Sciences Reviews*, 7.4 (2019), 542–48 <<https://doi.org/10.18510/hssr.2019.7473>>.

<sup>23</sup> Mohd Suffian Mohamed Esa and others, 'Asnaf Development Outcome: A Systematic Literature Review and Logic Model Development', *SAGE Open*, 15.3 (2025) <<https://doi.org/10.1177/21582440251357982>>.

<sup>24</sup> Yusuf HAJI Othman, Mohd Sholeh Sheh Yusuff and Abdeltawwab Moustafa Khaled Moawad, 'Analyzing Zakat as a Social Finance Instrument to Help Achieve the Sustainable Development Goals in Kedah', *Studies of Applied Economics*, 39.10 (2021) <<https://doi.org/10.25115/ea.v39i10.5346>>.



## Conclusion

Across the reviewed regulations, reports, and program manuals, productive zakat in the form of equipment grants or working capital consistently outperforms consumptive aid over medium to long horizons by enabling repeat sales, income stabilization, and reinvestment, yet outcomes vary widely across districts due to uneven screening, weak monitoring cadence, and fragmented baseline documentation; to translate assistance into durable growth, institutions should institute scheduled site visits, adopt lightweight digital tracking for sales and asset condition, and apply clear remediation pathways, while harmonizing eligibility rubrics, milestone definitions, and performance indicators across districts to reduce discretion and improve comparability without ignoring local market realities; at the beneficiary level, integrating spiritual and motivational formation that cultivates amanah and restraint with practice based financial management modules on daily cash recording, inventory control, pricing, and customer discipline strengthens stewardship of capital and reduces leakage, and when this ethical formation is coupled with mentoring, peer circles, and timely aftercare, capital, capability, and connectivity become coherently sequenced so that misuse declines, enterprise survivability rises, and long-term economic sustainability improvements in income can be documented, thereby fulfilling the long term objective of productive zakat for asnaf and advancing the shift from grant to growth.

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