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DEVELOPING AN INTEGRATED PRODUCTIVE ZAKAT EMPOWERMENT FRAMEWORK FOR MUSTAHIK SELF-RELIANCE: A CASE STUDY OF BAZNAS SUKOHARJO

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ABSTRACTS

Productive zakat is increasingly recognized as a strategic instrument of Islamic social finance for poverty alleviation and sustainable economic empowerment. However, previous studies have generally focused on program effectiveness based on economic outcomes or examined empowerment components separately, while integrated frameworks explaining the relationships among these components in fostering mustahik self-reliance remain limited. This study aims to analyze productive zakat implementation, identify factors influencing mustahik self-reliance, and develop an Integrated Productive Zakat Empowerment Framework based on empirical evidence from BAZNAS Sukoharjo Regency. A qualitative case study was conducted through in-depth interviews, observations, and document analysis. Data were analyzed using the interactive model of Miles, Huberman, and Saldaña and concept analysis based on Rodgers and Walker and Avant. The findings show that mustahik self-reliance develops through the interaction of beneficiary assessment, need-based productive capital, entrepreneurial capacity development, continuous business mentoring, spiritual empowerment, institutional and market networking, and sustainability-oriented monitoring and evaluation. Institutional commitment, mustahik motivation, mentoring quality, stakeholder collaboration, and the business environment also influence this process. The study's novelty lies in integrating previously fragmented components into a coherent framework that explains their functional relationships in fostering mustahik self-reliance, positioning productive zakat as a sustainable empowerment process rather than merely capital distribution.

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A. INTRODUCTION

Poverty is a multidimensional condition that extends beyond income deprivation to include limited access to resources, opportunities, and capabilities. Sen (1999) conceptualizes poverty as capability deprivation, emphasizing that sustainable poverty reduction requires strengthening people's ability to achieve valued forms of living. This perspective is particularly relevant to *mustahik*, whose economic vulnerability may persist despite receiving short-term assistance. Productive zakat therefore offers an empowerment-oriented approach that seeks to transform zakat from temporary consumption support into productive resources that strengthen beneficiaries' economic capacity. Previous studies indicate that productive zakat can contribute to poverty alleviation and economic empowerment when assistance is aligned with beneficiaries' needs and productive potential (Adawiyah et al., 2020; Mulyawisdawati & Nugrahani, 2019). Thus, productive zakat should be understood as a process toward sustainable *mustahik* self-reliance.

Within Islamic social finance, zakat has a broader socioeconomic function than income redistribution because it can support economic empowerment and strengthen community welfare. Productive zakat enables beneficiaries to utilize assistance as business capital, equipment, or other productive resources rather than relying solely on consumptive support (Adawiyah et al., 2020; Mulyawisdawati & Nugrahani, 2019). Studies have also highlighted the potential of zakat-based programs to improve economic conditions, entrepreneurial capacity, and beneficiary welfare (Afqidah & Aulia, 2023; Izza & Yuniarto, 2023). Furthermore, effective zakat management increasingly involves empowerment, institutional support, and sustainability-oriented interventions (Ningsih & Fauziah Balgis, 2024; Nurwahidin et al., 2024). Recent research further emphasizes the role of institutional and entrepreneurial dimensions in strengthening productive zakat outcomes (Gofur & Kasri, 2025; Rifuddin et al., 2022). In Indonesia, productive zakat is implemented within a formal institutional framework established through Law No. 23 of 2011 on Zakat Management and Government Regulation No. 14 of 2014. The National Amil Zakat Agency (BAZNAS) plays an important role in managing zakat and developing programs aimed at improving beneficiary welfare. The Zakat Outlook Indonesia 2024 emphasizes the continuing potential of zakat for economic empowerment (Badan Amil Zakat Nasional, 2024), while the BAZNAS Strategic Plan 2020–2025 highlights strengthening institutional and empowerment programs (BAZNAS, 2022). However, the provision of productive capital alone does not automatically generate sustainable self-reliance. Beneficiaries also require entrepreneurial knowledge, mentoring, institutional assistance, and opportunities to develop their businesses (Firmansyah et al., 2024a, 2024b; Khatimah et al., 2024).

The effectiveness of productive zakat empowerment is also influenced by beneficiary participation and institutional support. Active participation enables beneficiaries to engage in business development, respond to challenges, and utilize assistance more effectively. Jamal & Turasih (2022) emphasize the importance of beneficiary involvement in productive zakat programs, while Khatimah et al. (2024) highlight the contribution of institutional support to empowerment outcomes. Recent studies further demonstrate that mentoring, organizational assistance, and beneficiary engagement are important elements in sustaining empowerment processes (Habie et al., 2026; Santika & Muliansyah, 2026). Other research has identified the importance of

participation, institutional facilitation, and continuous support in strengthening program implementation (Abidin et al., 2026; Faizal et al., 2026; Resti & Sintia Dwi, 2026). These findings indicate that productive zakat requires an integrated process rather than isolated interventions.

Despite growing research on productive zakat, the existing literature remains largely focused on specific outcomes or individual program components. Studies have examined its contribution to welfare improvement, income generation, and poverty alleviation (Firmansyah et al., 2024a; Gofur & Kasri, 2025; Ningsih & Fauziah Balgis, 2024). Other studies have addressed entrepreneurship, mentoring, participation, and implementation mechanisms (Habie et al., 2026; Jamal & Turasih, 2022; Khatimah et al., 2024).A systematic review by Junaidi and Arisandi (2026) further demonstrates the expanding research on zakat empowerment. However, limited attention has been given to how these components interact as an integrated empowerment process leading to *mustahik* self-reliance. This gap is important because the sustainability of productive zakat may depend not on individual interventions, but on the functional relationships among assessment, assistance, capacity development, mentoring, and institutional support.

Developing an integrated framework is therefore important for explaining how productive zakat can generate sustainable *mustahik* self-reliance. Recent studies suggest that effective empowerment requires alignment between beneficiaries' needs, productive resources, capacity development, and continuous institutional support (Pratama et al., 2026; Sutrisno & Hakimi, 2026). Other research emphasizes the importance of strengthening empowerment mechanisms through participatory approaches, entrepreneurial development, and sustained assistance (Fauziah & Sahida, 2024; Yasir & Yasir, 2024). Building on these perspectives, this study proposes an Integrated Productive Zakat Empowerment Framework that connects beneficiary assessment, need-based productive capital, entrepreneurial capacity development, continuous business mentoring, spiritual empowerment, institutional networking and market collaboration, and sustainability-oriented monitoring and evaluation. The framework positions *mustahik* self-reliance as the overarching outcome of an interconnected empowerment process.

BAZNAS Sukoharjo provides a relevant context for examining this integrated process because its productive zakat program involves economic assistance and empowerment activities directed toward beneficiary development. Rather than examining only whether productive zakat improves beneficiaries' economic conditions, this study investigates how different empowerment components are connected and contribute to the development of self-reliance. Previous studies have established the relevance of productive zakat, institutional support, beneficiary participation, mentoring, and empowerment mechanisms (Afqidah & Aulia, 2023; Hosen et al., 2024; Jamal & Turasih, 2022; Khatimah et al., 2024; Santika & Muliansyah, 2026; Sutrisno & Hakimi, 2026). Accordingly, this study aims to develop an integrated framework explaining the functional relationships among productive zakat empowerment components and their contribution to *mustahik* self-reliance at BAZNAS Sukoharjo.

B. METHOD

Research Design

This study employed a qualitative case study design to examine the implementation of productive zakat and the development of an integrated empowerment framework within its real-life institutional context. A qualitative approach was selected to capture the experiences, perceptions, practices, and interactions of actors involved in productive zakat implementation, while the case study design enabled an in-depth examination of these processes within a single institution as the unit of analysis Yin, 2018) The design was particularly appropriate because the study sought not only to describe program implementation but also to identify the functional relationships among empowerment components and develop an empirically grounded conceptual framework.

Research Setting and Duration

The research was conducted at BAZNAS Sukoharjo Regency, Central Java, Indonesia, which was purposively selected for its established productive zakat programs integrating productive capital assistance, business mentoring, monitoring, and evaluation to support *mustahik* empowerment, as well as its documented program management and access to relevant stakeholders. The study was conducted from January to May 2026, covering research preparation, data collection through interviews, observations, and document analysis, followed by data analysis, member checking, and conceptual framework development.

Participants and Sampling Technique

Participants were selected through purposive sampling to identify individuals with direct knowledge and experience of productive zakat implementation and *mustahik* empowerment (Patton, n.d.; Sugiyono, 2019). Four categories were included: institutional decision-makers, productive zakat program officers, economic empowerment facilitators, and beneficiaries. The study initially involved 12 participants: one Chairperson, one Vice Chairperson for Distribution and Utilization Programs, two program officers, two economic empowerment facilitators, and six beneficiaries with direct experience receiving assistance and participating in business development and mentoring. Data collection continued until thematic saturation was reached, indicated by the absence of substantially new themes regarding assessment, productive capital, capacity development, mentoring, spiritual empowerment, institutional and market networking, monitoring and evaluation, and *mustahik* self-reliance. Emerging findings were compared across participant groups and triangulated with observations and documents, with the final sample determined by information adequacy and thematic saturation rather than a predetermined statistical size.

Data Collection

Primary data were collected through semi-structured in-depth interviews, direct observations, and document analysis. Interviews examined productive zakat

implementation, beneficiary assessment, productive assistance, entrepreneurial capacity, mentoring, participation, spiritual empowerment, institutional and market collaboration, monitoring, and *mustahik* self-reliance; interviews were recorded with consent and transcribed verbatim. Observations focused on program implementation, mentoring, facilitator–*mustahik* interactions, and monitoring practices, while secondary data included institutional reports, strategic plans, program guidelines, *Indonesia Zakat Outlook*, regulations, and other relevant documents. Data collection was conducted iteratively, with emerging findings informing subsequent interviews and evidence continuously compared across sources. Triangulation was used to strengthen credibility and identify recurring patterns and functional relationships among empowerment components, providing the empirical basis for developing the Integrated Productive Zakat Empowerment Framework.

Trustworthiness

The trustworthiness of the findings was ensured through source and method triangulation and member checking. Information from institutional leaders, program officers, facilitators, and beneficiaries was compared, alongside evidence from interviews, observations, and document analysis, to assess consistency across participants and methods. Preliminary interpretations were also presented to selected participants through member checking to confirm their accuracy and alignment with participants' experiences. These procedures strengthened the credibility and dependability of the findings and provided a robust basis for developing the Integrated Productive Zakat Empowerment Framework (Creswell et al., 2018; Lincoln & Guba, 1985).

Data Analysis

Data were analyzed using the interactive model of Miles et al. (2014) through data condensation, display, and conclusion drawing and verification. Interview transcripts, observation notes, and documents were coded and grouped into categories covering beneficiary assessment, productive capital, entrepreneurial capacity development, mentoring, spiritual empowerment, institutional networking, market collaboration, monitoring and evaluation, and *mustahik* self-reliance. The categories were compared across participants and data sources, refined iteratively, and synthesized into themes and functional relationships. Rodgers' evolutionary concept analysis and Walker and Avant's systematic approach were used to identify attributes, antecedents, consequences, and contextual characteristics, while Jabareen's approach guided the synthesis of interconnected concepts into the Integrated Productive Zakat Empowerment Framework (Jabareen, 2009; Tofthagen & Fagerstrøm, 2010). The final framework positions *mustahik* self-reliance as the overarching outcome of an integrated empowerment process.

C. RESULT

Implementation of Productive Zakat in Promoting Mustahik Self-Reliance at BAZNAS Sukoharjo Regency

The findings revealed that productive zakat at BAZNAS Sukoharjo Regency was implemented through an interconnected process of beneficiary assessment, need-based productive assistance, business mentoring, and monitoring and evaluation. Assessment considered household economic conditions, business feasibility, entrepreneurial potential, and commitment; as the Chairperson explained, *"We do not immediately provide assistance to everyone who submits an application. Our team first conducts field surveys to assess the family's economic condition, the type of business, its development potential, and the applicant's commitment"* (Participant 1). Assistance was then tailored to beneficiaries' needs, including business capital, food carts, production equipment, display cabinets, and machinery. Mentoring supported business management, financial recording, problem-solving, and entrepreneurial confidence, with the facilitator emphasizing that *"Financial capital is important, but it is not the determining factor. The most important aspect is ensuring that beneficiaries are able to sustain and develop their businesses"* (Participant 3). Field observations indicated improvements in production capacity, product diversification, facilities, and financial management, while monitoring and evaluation provided feedback for identifying challenges and adapting support. Overall, these components functioned as an integrated empowerment mechanism supporting sustainable *mustahik* self-reliance rather than as stand-alone capital assistance.

Table 1. Thematic Synthesis and Analytical Interpretation of Productive Zakat Implementation

Theme	Supporting Participants	Analytical Synthesis
Beneficiary assessment	P1	Functions as the entry mechanism for matching beneficiary characteristics and business needs with appropriate interventions.
Need-based productive capital	P2	Provides productive resources that address specific business constraints rather than functioning as uniform financial assistance.
Business mentoring	P3, P7	Converts productive assistance into entrepreneurial capabilities, business management skills, and confidence for continued development.
Monitoring and evaluation	P1, P2, P3	Functions as a feedback mechanism for identifying challenges, adapting support, and sustaining business development.
Integrated process	Triangulation	The components operate as interconnected mechanisms through which productive resources are converted into capabilities and progressively support mustahik self-reliance.

Mustahik Self-Reliance among Beneficiaries of the Productive Zakat Program at BAZNAS Sukoharjo Regency

The findings indicated that productive zakat contributed to *mustahik* self-reliance through improved income, business management, financial decision-making, problem-solving, confidence, and reduced dependence on external assistance. One beneficiary explained, *"Before receiving productive zakat, I only sold products in small quantities because my capital was very limited. Now I can purchase more inventory, maintain regular customers, and manage my business income separately from household expenses"* (Participant 8). Field observations showed increased product variety, facilities, production capacity, regular customers, and financial records, while mentoring strengthened business planning and entrepreneurial competence. However, market competition, limited market access, fluctuating raw material prices, and limited entrepreneurial experience constrained some beneficiaries. As Participant 12 stated, *"Sales sometimes decrease because many competitors sell similar products. During those periods, I have to reduce production and manage my capital more carefully."* Thus, self-reliance is a multidimensional and dynamic outcome arising from the interaction of productive resources, beneficiary capabilities, mentoring, institutional support, and business conditions.

Table 2. Thematic Synthesis and Analytical Interpretation of Mustahik Self-Reliance

Theme	Supporting Participants	Analytical Synthesis
Economic self-reliance	P8, P10	Productive assistance strengthened business operations, financial management, and income stability, reducing reliance on external financial support.
Entrepreneurial competence	P8, P10	Mentoring supported the development of business management, planning, and independent decision-making capabilities.
Psychological empowerment	P8, P10	Increased confidence strengthened beneficiaries' willingness and capacity to manage and develop their businesses independently.
Structural challenges	P9, P12	Market competition, limited market access, and fluctuating input prices constrained the achievement of sustainable self-reliance.
Integrated outcome	Triangulation	Mustahik self-reliance emerged as a multidimensional outcome shaped by the interaction of individual capabilities, productive resources, institutional support, and external business conditions.

Supporting and Inhibiting Factors Affecting the Implementation of Productive Zakat in Promoting Mustahik Self-Reliance

The findings revealed that productive zakat implementation at BAZNAS Sukoharjo was shaped by institutional, individual, and environmental factors.

Supporting factors included institutional commitment, beneficiary motivation, continuous mentoring, and stakeholder collaboration, while constraints involved limited mentoring personnel, entrepreneurial capacity, market competition, and market access. Institutional commitment ensured program continuity, as the Chairperson stated, *"Our objective is not simply to distribute zakat funds. We want beneficiaries to develop sustainable businesses and gradually become economically independent"* (Participant 1), while mentoring addressed changing needs in marketing, financial management, and business development, as reflected by the facilitator's statement, *"We regularly visit beneficiaries because business challenges constantly change"* (Participant 3). Collaboration with local government, village authorities, community organizations, and business networks further supported program implementation. However, limited mentoring personnel, entrepreneurial experience, financial and digital management skills, market competition, limited access, and fluctuating raw material prices constrained business sustainability. Overall, *mustahik* self-reliance emerged from the interaction of institutional commitment, beneficiary capabilities, continuous mentoring, stakeholder collaboration, and the broader business environment rather than productive capital alone.

Table 3. Thematic Synthesis and Analytical Interpretation of Supporting and Inhibiting Factors

Theme	Supporting Participants	Analytical Synthesis
Institutional commitment	P1	Provided continuity and organizational support for assessment, mentoring, monitoring, and evaluation.
Beneficiaries' motivation	P8, P10	Strengthened participation, persistence, and agency in business development.
Continuous business mentoring	P3	Enabled adaptive support and strengthened beneficiaries' capacity to address business challenges independently.
Stakeholder collaboration	P1, P2	Expanded institutional resources, networks, and opportunities for beneficiary development.
Institutional and business constraints	P2, P11, P12, Field Observation	Limited mentoring capacity, entrepreneurial skills, market access, and exposure to competition constrained sustainable business development.
Integrated interpretation	Triangulation	The interaction of institutional, individual, and environmental factors determined the extent to which productive zakat could support sustainable mustahik self-reliance.

Reconceptualizing Productive Zakat to Strengthen Mustahik Self-Reliance

The empirical findings indicate that the seven framework components function as an interconnected empowerment mechanism: beneficiary assessment identifies *mustahik*'s conditions and needs; need-based productive capital provides appropriate resources; entrepreneurial capacity development and continuous mentoring build business knowledge, management skills, problem-solving capacity, and confidence;

spiritual empowerment strengthens ethical responsibility; institutional networking and market collaboration expand access to opportunities and resources; and monitoring and evaluation provides feedback for adaptation and business continuity. These components operate continuously and mutually reinforce one another, enabling productive resources to develop into capabilities, agency, and sustainable *mustahik* self-reliance, reflected in improved economic management, entrepreneurial competence, independent decision-making, confidence, problem-solving, and business sustainability. This relational structure constitutes the study's main conceptual contribution and provides the basis for developing the Integrated Productive Zakat Empowerment Framework, as presented in Figure 1.

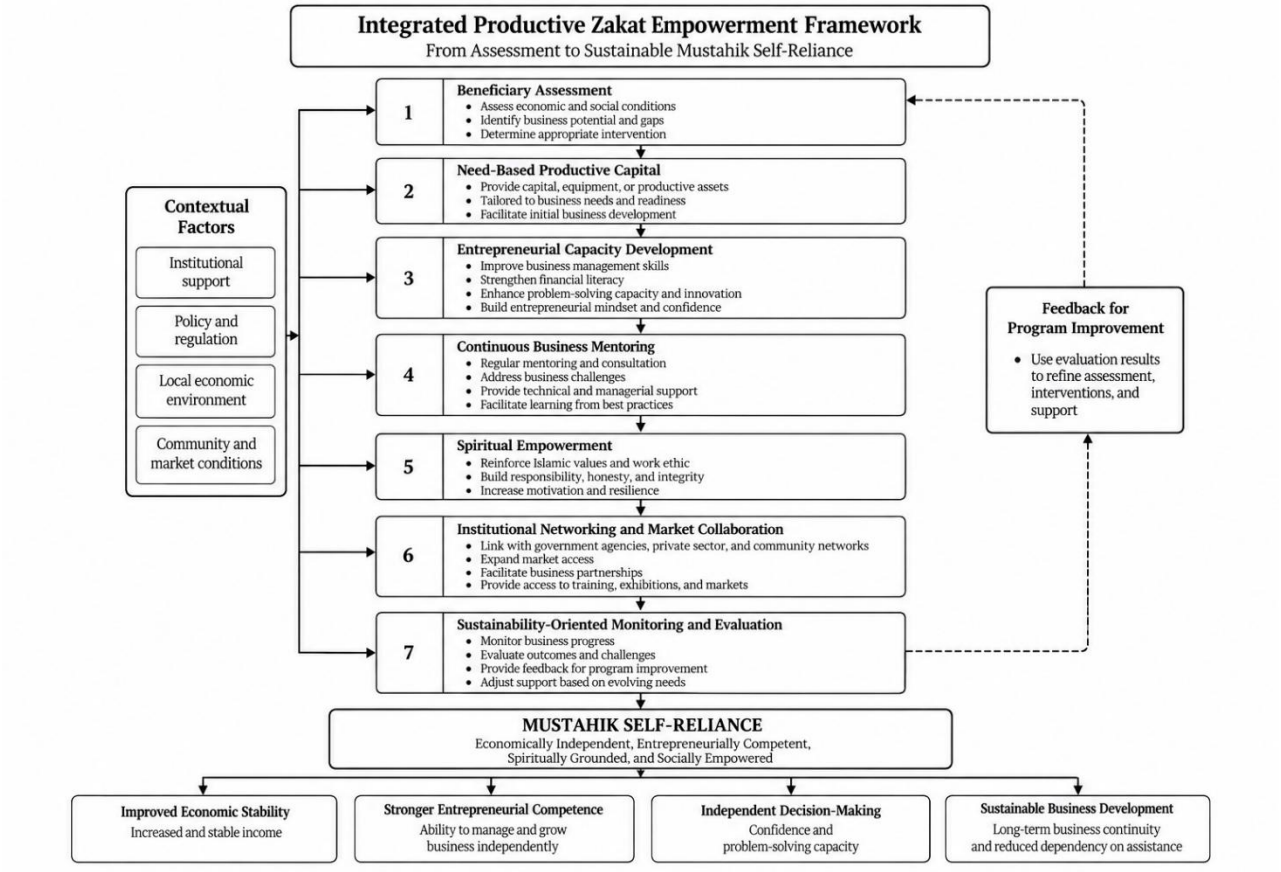


Figure 1. Integrated Productive Zakat Empowerment Framework

Figure 1 illustrates the functional relationships among the seven empowerment components, showing how beneficiary assessment guides need-based productive capital, which is converted into capabilities through entrepreneurial capacity development and continuous mentoring, strengthened by spiritual empowerment and institutional networking and market collaboration, and sustained through monitoring and evaluation. The process leads to multidimensional mustahik self-reliance, while evaluation provides feedback for continuous program adaptation.

D. DISCUSSION

Implementation of Productive Zakat as an Integrated Empowerment Process

The findings show that productive zakat at BAZNAS Sukoharjo functions as an integrated empowerment process rather than merely distributing productive capital. Beneficiary assessment determines appropriate assistance, while productive capital provides resources that are transformed into practical capabilities through entrepreneurial capacity development and continuous mentoring. This finding is consistent with studies linking productive zakat to empowerment, welfare, entrepreneurship, and economic independence (Adawiyah et al., 2020; Hosen et al., 2024; Mulyawisdawati & Nugrahani, 2019; Rifuddin et al., 2022). The effectiveness of capital also depends on beneficiary participation, entrepreneurial capacity, mentoring, and institutional support (Jamal & Turasih, 2022; Khatimah et al., 2024). Accordingly, these elements operate as interconnected functions that strengthen business knowledge, management skills, confidence, and independent decision-making (Firmansyah et al., 2024b; Gofur & Kasri, 2025; Nurwahidin et al., 2024).

Mustahik self-reliance is consequently conceptualized as a multidimensional outcome encompassing economic capability, agency, and the capacity to sustain productive activities. Productive capital provides the initial resource, while capacity development and mentoring strengthen beneficiaries' ability to manage businesses and make independent decisions, consistent with evidence on business growth and economic empowerment (Firmansyah et al., 2024a; Izza & Yuniarto, 2023; Ningsih & Fauziah Balgis, 2024; Simbolon & Afdawaiza, 2023). Institutional networking, market collaboration, and continuous monitoring further expand opportunities and enable program adaptation (Faizal et al., 2026; Fauziah & Sahida, 2024; Habie et al., 2026; Junaidi & Arisandi, 2026; Resti & Sintia Dwi, 2026; Sutrisno & Hakimi, 2026). Thus, the study integrates these components into a coherent pathway: assessment → productive capital → capacity development and mentoring → networking and market access → monitoring and adaptation → *mustahik* self-reliance, emphasizing self-reliance as the outcome of an interconnected empowerment process.

Mustahik Self-Reliance as the Outcome of Sustainable Productive Zakat Empowerment

The findings indicate that *mustahik* self-reliance develops gradually through improvements in entrepreneurial competence, financial management, decision-making, confidence, and business sustainability rather than increased household income alone. Productive capital functions primarily as an enabling resource, while mentoring, entrepreneurial learning, and capacity development transform these resources into practical business capabilities (Hosen et al., 2024; Khatimah et al., 2024). This finding is consistent with studies linking productive zakat to empowerment, economic independence, welfare, entrepreneurship, and business development (Adawiyah et al., 2020; Gofur & Kasri, 2025; Ningsih & Fauziah Balgis, 2024; Rifuddin et al., 2022). The development of self-reliance is therefore a capability-formation process in which beneficiaries strengthen management skills, problem-solving, confidence, and independent decision-making through the interaction of productive assistance and

continuous empowerment (Firmansyah et al., 2024a, 2024b; Izza & Yuniarto, 2023; Nurwahidin et al., 2024)

Variations in self-reliance further demonstrate that outcomes are shaped by beneficiaries' entrepreneurial experience, business capacity, market access, and institutional support, requiring interventions responsive to different needs and capacities (Firmansyah et al., 2024b; Izza & Yuniarto, 2023; Nurwahidin et al., 2024). Accordingly, this study conceptualizes *mustahik* self-reliance as a multidimensional and emergent outcome of an integrated empowerment process, encompassing economic capability, entrepreneurial competence, financial capability, independent decision-making, and business sustainability. Within the Integrated Productive Zakat Empowerment Framework, productive capital provides the resource foundation; capacity development and mentoring build capabilities; institutional and market collaboration expand opportunities; and monitoring and evaluation support adaptation and sustainability (Faizal et al., 2026; Habie et al., 2026; Sutrisno & Hakimi, 2026). Thus, self-reliance emerges progressively from the interaction of complementary empowerment mechanisms rather than directly from productive zakat distribution.

Supporting and Inhibiting Factors in Strengthening Sustainable Mustahik Empowerment

The findings show that productive zakat effectiveness depends on the interaction of institutional commitment, beneficiary participation, mentoring, stakeholder collaboration, and market conditions rather than productive capital alone. Institutional commitment supports assessment, mentoring, monitoring, and evaluation, while beneficiary participation strengthens the utilization of assistance and entrepreneurial agency. Continuous mentoring develops business management, financial, problem-solving, and entrepreneurial capabilities, consistent with previous studies (Firmansyah et al., 2024b; Gofur & Kasri, 2025; Jamal & Turasih, 2022). Stakeholder collaboration further expands access to information, markets, partnerships, and productive resources. However, limited human resources, entrepreneurial experience, market access, and business competition may constrain outcomes, indicating the need for adaptive interventions aligned with beneficiaries' capabilities and economic conditions (Fauziah & Sahida, 2024; Fauziyah, 2024; Junaidi & Arisandi, 2026).

Overall, these findings strengthen the Integrated Productive Zakat Empowerment Framework by positioning supporting and constraining factors as interconnected conditions. Institutional commitment provides the foundation, beneficiary participation strengthens agency, mentoring builds capabilities, stakeholder collaboration expands opportunities, and monitoring enables adaptation. Conversely, limited institutional capacity and unfavorable market conditions can weaken the empowerment process. Sustainable *mustahik* self-reliance therefore emerges from the interaction of institutional capacity, beneficiary agency, continuous capability development, and enabling economic opportunities. This perspective reinforces evidence that productive zakat contributes to entrepreneurship, business development, and economic welfare when supported by structured and context-responsive empowerment mechanisms, rather than through productive capital distribution alone.

Theoretical Contribution of the Integrated Productive Zakat Empowerment Framework

The Integrated Productive Zakat Empowerment Framework conceptualizes productive zakat as an integrated empowerment process in which *mustahik* self-reliance emerges through the interaction of beneficiary assessment, need-based productive capital, capacity development, mentoring, institutional and market collaboration, and monitoring. Assessment guides appropriate interventions, capital provides productive resources, mentoring develops capabilities, collaboration expands opportunities, and monitoring enables adaptation (Afqidah & Aulia, 2023; Hosen et al., 2024; Junaidi & Arisandi, 2026; Khatimah et al., 2024). The framework further positions *tamkīn al-mustahik* as a progressive transformation toward economic self-reliance, with entrepreneurial learning and practical experience strengthening resource management, problem-solving, decision-making, and business sustainability. This interpretation aligns with studies linking productive zakat to entrepreneurship, welfare, and economic independence (Gofur & Kasri, 2025; Rifuddin et al., 2022).

The framework's main theoretical contribution is the integration of established productive zakat components through their functional relationships rather than claiming that individual components are entirely new. Institutional support, participation, entrepreneurship, and sustainable empowerment mechanisms collectively strengthen this process (Faizal et al., 2026; Fauziah & Sahida, 2024; Habie et al., 2026; Jamal & Turasih, 2022). Practically, the framework suggests evaluating empowerment through capability development, business sustainability, participation, collaboration, and adaptive monitoring rather than capital distribution alone. However, because it was developed from a qualitative case study at BAZNAS Sukoharjo, it represents a contextually grounded conceptual model rather than a universally validated framework. Further validation through expert review, Delphi studies, mixed methods, or multi-institutional research is therefore needed to assess its transferability.

Research Limitations

This study has several limitations, including its focus on a single zakat institution, BAZNAS Sukoharjo Regency, which may limit the transferability of findings to other institutional and regional contexts. The qualitative case study provided an in-depth understanding of productive zakat implementation through interviews, observations, and document analysis but did not produce statistically generalizable evidence. The Integrated Productive Zakat Empowerment Framework was also developed from a single case and has not been validated across different zakat institutions. Future research should therefore validate and refine the framework through mixed-method or quantitative studies involving multiple institutions and contexts, supported by comparative research, expert judgment, Delphi techniques, and quantitative model testing to assess the relationships among its components and strengthen its theoretical and practical applicability.

E. CONCLUSION

This study demonstrates that productive zakat at BAZNAS Sukoharjo functions as an integrated empowerment process through beneficiary assessment, need-based assistance, entrepreneurial capacity development, continuous mentoring, spiritual empowerment, institutional and market collaboration, and sustainability-oriented monitoring and evaluation. The Integrated Productive Zakat Empowerment Framework conceptualizes these components as interconnected mechanisms that transform productive resources into capabilities, agency, and sustainable *mustahik* self-reliance, encompassing economic capability, entrepreneurial competence, independent decision-making, ethical responsibility, and business sustainability. The framework also strengthens the perspective of *tamkīn al-mustahik* and *maqāṣid al-syarī'ah* within Islamic social finance and provides practical guidance for zakat institutions to implement systematic, continuous, and adaptive empowerment. As a qualitative model grounded in BAZNAS Sukoharjo, further validation across diverse zakat institutions and contexts is needed to assess its broader applicability.

Conflicts of Interest: The authors declare no conflict of interest.

Author contributions:
Risang Pamungkas contributed to the conceptualization, methodology, data collection, formal analysis, investigation, manuscript drafting, and manuscript preparation. **Budi Sukardi** contributed to the conceptualization, methodology, manuscript review, editing, supervision, and validation of the research. All authors have read and approved the final version of the manuscript.

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