

Zakat as a Social Welfare Architecture: A Path Toward Economic Justice in the Era of Global Inequality

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Abstract

The persistent challenge of global economic inequality has prompted scholars to explore alternative mechanisms for wealth distribution beyond conventional fiscal policies. Zakat, as an Islamic financial obligation, has emerged as a potential instrument to promote social welfare and economic justice. This study aims to examine the role of zakat as a system of social welfare architecture capable of addressing poverty and reducing inequality in the contemporary global context. Employing a Systematic Literature Review (SLR) with the PRISMA framework, this research reviewed 527 initial articles published between 2016 and 2025, which were filtered through rigorous screening and eligibility processes, leaving 24 articles for in-depth analysis. The findings indicate that zakat contributes significantly to poverty alleviation, income redistribution, and empowerment of marginalized groups, particularly when managed through strong institutional governance, productive utilization, and integration with digital platforms. Furthermore, zakat demonstrates potential as a complementary tool to state welfare systems, offering both economic and spiritual dimensions of development. However, the analysis also reveals gaps in standardization, regional disparities in implementation, and limited global coordination. This study concludes that zakat, when optimized through evidence-based strategies, can serve as an alternative model for achieving equitable economic growth and addressing the challenges of global inequality.

Keywords: Zakat, Social Welfare, Economic Justice, Inequality.

INTRODUCTION

Wealth distribution inequality remains one of the most pressing economic issues worldwide, including in Indonesia (Zahid, 2024). Although national economic growth has shown a positive trend over the past decades, the benefits of such growth are not always evenly experienced across all segments of society. The Gini index, a measure of income inequality, has remained relatively stagnant at a medium-to-high level, reflecting the persistent gap between the rich and the poor (Raza et al., 2024). This situation poses a serious challenge to sustainable development, as it can hinder the achievement of social justice and collective welfare.

In Indonesia, the uneven distribution of wealth is increasingly evident from the stark differences between those with broad economic access and those trapped in cycles of poverty (Rahman et al., 2018). According to Malik (2016), urbanization, concentrated asset ownership, and limited access to formal financial services further widen socio-economic disparities. Meanwhile, lower-income groups often struggle to meet basic needs without opportunities to significantly improve their quality of life. This phenomenon demonstrates that economic growth alone is insufficient to reduce inequality without effective distribution instruments.

From an Islamic perspective, wealth distribution is not only an economic matter but also a moral and spiritual obligation (Khasandy & Badrudin, 2019). Islam emphasizes social justice by ensuring that wealth does not circulate exclusively among the rich (Khan, 2025a). The Qur'an and Hadith mandate Muslims to distribute a portion of their wealth through instruments such as zakat, infak, and sadaqah. Among these instruments, zakat occupies a fundamental position because it is obligatory and has a clear legal mechanism, making it a strategic Shariah-compliant tool for redistributing wealth and assisting mustahik (eligible recipients).

As the country with the largest Muslim population in the world, Indonesia has enormous zakat potential. Various studies and reports indicate that national zakat potential reaches hundreds of trillions of rupiah annually. However, actual collection remains far below this potential (Kakar et al., 2022). Challenges include public awareness, institutional capacity, and distribution effectiveness (Hassan et al., 2024). With proper optimization, zakat can serve as a significant economic instrument for poverty reduction and mitigating wealth inequality.

Beyond its religious obligation, zakat can also be viewed as a redistribution mechanism aligned with the concept of social justice in modern economies. Targeted zakat distribution provides mustahik not only with consumptive assistance but also with access to economic empowerment (Hafandi & Helmy, 2021). Thus, zakat serves a dual function: meeting urgent needs while providing capital to enhance recipients' economic capacity. The effectiveness of zakat distribution is key to ensuring a tangible impact on inequality (Azrai et al., 2024).



The role of zakat management institutions is equally crucial in the distribution process. Transparency, accountability, and innovation in disbursing zakat funds significantly influence public trust and collection sustainability (Atah et al., 2018). With government regulatory support and active community participation, zakat institutions can drive a more equitable wealth distribution. If professionally and effectively managed, zakat can strengthen the economic structure of lower-income communities, thereby reducing social inequality (Afandi et al., 2021).

Furthermore, effective zakat distribution has long-term implications for social stability and national economic development (Salleh et al., 2019). According to Rasheed and Munawar (2025), more prosperous communities are more productive, possess higher purchasing power, and contribute to overall economic growth. Conversely, uncontrolled inequality may trigger social problems such as horizontal conflict, crime, and weakened social cohesion. Therefore, zakat should be regarded not only as a ritual obligation but also as a strategic instrument for equitable economic development.

Saoqi et al. (2025) found that BAZNAS programs in Indonesia empower mustahik through a zakat-based da'wah approach that emphasizes not only economic assistance but also spiritual development, significantly contributing to poverty alleviation. Setiawan et al. (2024), using a system dynamics model, showed that zakat has considerable potential to reduce poverty levels in Indonesia if distribution is consistent and properly targeted.

Arbi et al. (2024) confirmed that zakat distribution during the COVID-19 pandemic helped alleviate the economic burden of mustahik in Indonesia, despite ongoing distribution challenges. Pratama (2024) highlighted that zakat plays a vital role in addressing multidimensional poverty, encompassing not only income but also access to education, healthcare, and overall quality of life.

Although numerous studies have demonstrated zakat's role in poverty reduction and inequality alleviation, research gaps remain. Most prior studies employed case studies or quantitative analyses in specific regions, resulting in partial findings without providing a comprehensive overview. Moreover, few studies systematically map patterns, trends, and contributions of zakat at a macro level, particularly by comparing different distribution models and their impacts. These gaps underscore the need for a more comprehensive approach to review the literature extensively.

Based on this context, the present study aims to conduct a Systematic Literature Review (SLR) to summarize, analyze, and synthesize key findings related to zakat in the context of poverty alleviation and inequality reduction. The results are expected to provide academic contributions by offering a more complete knowledge mapping while identifying open research areas. Practically, this study can guide zakat institutions, policymakers, and communities in optimizing zakat strategies to function more effectively as instruments of social justice and economic redistribution.

METHOD

This study employs a Systematic Literature Review (SLR) method guided by the Preferred Reporting Items for Systematic Reviews and Meta-Analyses (PRISMA) framework. This method was chosen because it provides a comprehensive overview of the development of research related to zakat and its role in reducing socio-economic inequality. PRISMA is used to ensure that the processes of literature search, selection, and analysis are conducted transparently, systematically, and can be replicated by other researchers.

The initial stage of the study began with the formulation of inclusion and exclusion criteria. Inclusion criteria encompassed articles published between 2016 and 2025, discussing zakat in the context of wealth distribution, social justice, and poverty alleviation, and published in reputable journals with DOI access or other official sources. Exclusion criteria included purely literature review articles, non-academic publications, and studies that were not relevant to the focus on zakat distribution within the framework of economic justice.

The literature search was conducted through international and national academic databases such as Scopus, Web of Science, Google Scholar, and Garuda. Keywords used included "zakat and poverty alleviation," "zakat and income inequality," "zakat distribution and social justice," and "Islamic philanthropy and welfare." The search results were then extracted and imported into a reference management tool to facilitate the selection and analysis process.

The article selection process followed the PRISMA flow, starting from identification, initial screening, eligibility assessment, to the determination of final articles meeting the study criteria. Each selected article was analyzed based on its research context, methodology, main findings, and relevance to the overarching theme of zakat as an instrument of wealth distribution and social justice. This process ensures that only valid, relevant, and high-quality articles are included in the final synthesis.

The data obtained were then analyzed using a thematic synthesis approach. This analysis aims to identify patterns, gaps, and trends in zakat research within the context of social welfare. The synthesis results not only summarize zakat’s contributions to poverty alleviation and inequality reduction but also provide recommendations for future research and practical implications for zakat institutions and policymakers to strengthen the role of zakat distribution.

RESULTS AND DISCUSSION

A total of 527 initial records were identified from various databases, including Scopus, Web of Science, Google Scholar, and Garuda. Before screening, 72 records were removed, consisting of 43 duplicates, 19 automatically excluded for not meeting basic eligibility criteria, and 10 removed due to technical issues or incomplete metadata. This left 455 records for title and abstract screening. After screening, 326 records were excluded because they did not focus on zakat, income distribution, or social justice, or were published in non-academic sources. The remaining 129 full-text articles were retrieved for further evaluation, of which 17 could not be accessed due to paywalls or missing files. This left 112 articles for full-text eligibility assessment. Following a detailed review, 88 articles were excluded: 41 for thematic irrelevance, 27 from non-indexed or non-peer-reviewed journals, and 20 for failing to meet methodological standards. Through this rigorous selection process, 24 articles were included in the final systematic review, as illustrated in Figure 1.

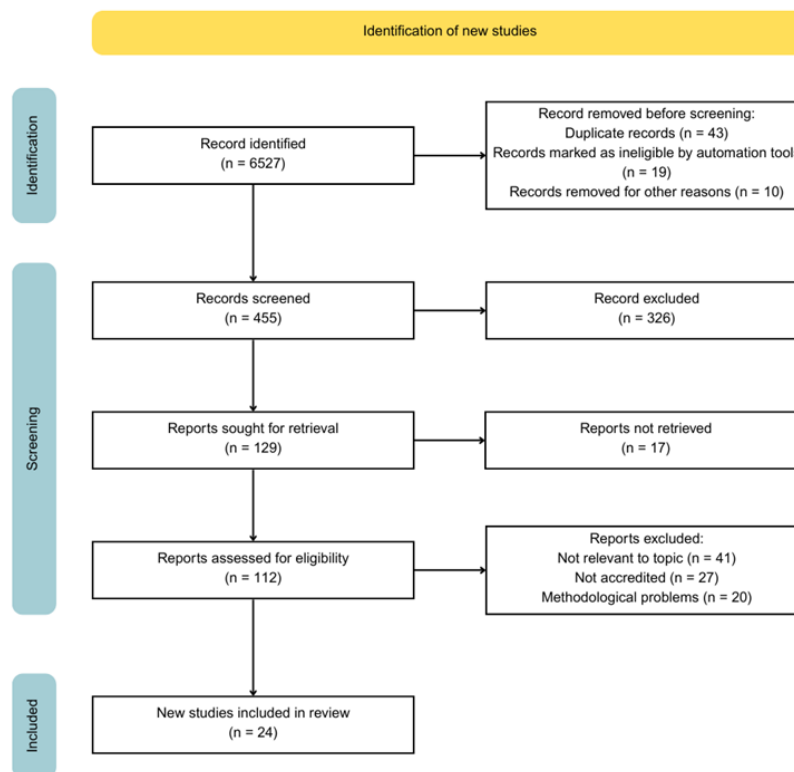


Figure 1. PRISMA Review Diagram

Out of the total 24 articles that met the final criteria, 10 selected articles are presented in Table 1 as a representation of the studies most relevant to the topics of zakat, wealth distribution, and socio-economic justice.

Table 1. Summary of Selected Articles

No.	Title	Authors and Year	Research Findings
1	Empowering Mustahik Through Da'wah Zakat: Evaluating the Impact of BAZNAS Programs on Poverty Alleviation in Indonesia	Saoqi, A. A. Y., Choirin, M., Zaenal, M. H., & Mohd Isa, M. Y. (2025)	BAZNAS zakat programs succeeded in lifting 49% of mustahik out of poverty through the difference-in-difference approach and the moving out mustahik model.
2	A system dynamics model on how zakat can reduce poverty in Indonesia	Setiawan, D., Qurtubi, Q., & Khairullah, R. (2024)	The dynamic model shows that accelerating the allocation of productive zakat and reducing conversion program delays can significantly shorten poverty alleviation time.
3	The Impact Distribution of Zakat in Alleviating Poverty During COVID-19 Pandemic: Evidence From Indonesia	Arbi, D. S., Satyadharma, J. F., & Hidayat, I. (2024)	Zakat distribution by BAZNAS during the COVID-19 pandemic reduced poverty by approximately 4.14% and lifted 1,145,636 people out of poverty.
4	The Role of Zakat in Alleviating Multidimensional Poverty	Pratama, S. D. (2024)	The micro NZI index variables (institutional performance & zakat impact) significantly reduced multidimensional poverty; the zakat ecosystem still needs to be strengthened.
5	The Effect of Zakat Distribution on Income Inequality: The Case in Indonesia	Sejati, K. R. (2023)	Zakat distribution had a significant negative effect on inequality (Gini), with $R^2 = 0.533$; increasing zakat distribution reduced inequality levels.
6	The impact of zakat in poverty alleviation and income inequality reduction from the perspective of gender in West Java, Indonesia	Ayuniyyah, Q., Pramanik, A. H., Saad, N. M., & Ariffin, M. I. (2022)	Study on $\pm 1,300$ zakat recipients in 5 regions of West Java using the CIBEST model (poverty) and Gini & Atkinson (inequality). Findings: zakat contributed to reducing poverty and inequality with different impacts across gender.
7	Zakat for Poverty Alleviation and Income Inequality Reduction: West Java, Indonesia	Ayuniyyah, Q., Pramanik, A. H., Saad, N. M., & Ariffin, M. I. (2018)	Case study of 1,309 BAZNAS mustahik in Bogor, Depok, Sukabumi, etc.; zakat distribution significantly reduced poverty and inequality in urban-rural areas.
8	The Impact of Productive Zakat on the Income Inequality of Mustahiq in Yogyakarta	Darsono, S. N. A. C., Raihana, M., Jati, H. F., & Pachmi, A. (2019)	Productive zakat reduced the Gini ratio from 0.37 \rightarrow 0.30 and increased the income share of the bottom 40% from 16.83% \rightarrow 21.04% (Lorenz curve analysis & World Bank criteria).
9	Zakat and Poverty Alleviation in Indonesia: A Panel Analysis at Provincial Level	Choiriyah, N., Kafi, A., Hikmah, F., & Indrawan, I. W. (2020)	Panel data from 28 provinces (2017–2018): BAZNAS Welfare Index significantly reduced headcount poverty (P0) but was not significant for poverty gap (P1) & severity (P2).
10	Shariah Law and Economic Justice: Analyzing the Impact of Zakat on Income Distribution in Indonesia	Flores, J., Santos, L., & Tariq, U. (2025)	Mixed methods (quantitative analysis of income distribution + interviews with zakat institutions/recipients/policymakers). Findings: zakat had a moderately positive effect on improving

income distribution; the main challenges were governance and institutional transparency.

The systematic review indicates that zakat plays a significant role in reducing poverty, both in terms of income and other socio-economic dimensions. Saoqi et al. (2025) emphasized that zakat functions not only as financial assistance but also as a means to empower mustahik through da'wah and sustainable programs. This aligns with the findings of Arbi et al. (2024), which highlighted the effectiveness of zakat in maintaining the economic resilience of mustahik during the COVID-19 pandemic, when access to economic resources was severely limited.

Moreover, zakat has been shown to play a significant role in reducing income inequality. Sejati (2023) found that zakat distribution influenced a decrease in the inequality index in Indonesia, while Ayuniyyah et al. (2018) specifically demonstrated its impact in West Java. These studies indicate that zakat can serve as a consistent economic equalization instrument, in line with the Islamic perspective on wealth distribution.

Innovative approaches to zakat distribution have also yielded positive results. Darsono et al. (2019) emphasized the role of productive zakat in directly increasing mustahik income through small business empowerment. This finding shows that zakat not only addresses short-term consumption needs but also creates long-term impacts through community economic development.

From a methodological perspective, several studies employed panel data analysis (Choiriyah et al., 2020) and system dynamics models (Setiawan et al., 2024) to examine the relationship between zakat and poverty alleviation. These models reinforce empirical evidence that zakat has a structural impact on the economy, especially when supported by government policy and effective zakat institutional governance.

Flores et al. (2025) placed zakat within a broader context of economic justice, highlighting it as a Shariah-compliant instrument for improving income distribution in society. This demonstrates that zakat is not merely an act of worship but also a systemic mechanism supporting inclusive development. Overall, these findings confirm the relevance of zakat as a key instrument in achieving social welfare and reducing inequality in Indonesia.

Zakat Distribution and Its Impact on Poverty

Previous studies consistently show that zakat distribution plays a central role in poverty reduction, both directly through consumptive aid and indirectly through economic empowerment. Nuradi et al. (2025) emphasized that zakat has a dual function: addressing basic needs while serving as a da'wah tool that strengthens mustahik capacity. This aligns with Pratama (2024), who highlighted that zakat reduces multidimensional poverty, not merely income. Thus, zakat proves to be more comprehensive than other social instruments, addressing economic, social, and spiritual dimensions of mustahik.

On the other hand, Madni and Ismail (2025) provided a more structural perspective using a system dynamics model. Their findings confirm that zakat not only has short-term effects but also long-term impacts on poverty alleviation if managed consistently and integrated with government policy. This methodological approach complements Khan (2025b), who emphasized the effectiveness of productive zakat in increasing mustahik income. Together, these studies indicate that zakat can serve as a sustainable development instrument when directed toward measurable productive programs.

In crisis contexts, zakat has also proven resilient. Khamis et al. (2024) examined zakat distribution during the COVID-19 pandemic and found that it helped maintain mustahik economic resilience despite slowed economic activity. Similarly, Ibrahim et al. (2020) demonstrated through panel analysis that zakat distribution is significantly associated with poverty reduction, even across regions with different economic conditions. These findings reinforce the argument that zakat is highly adaptive to changes in socio-economic structures.

However, some studies also highlight challenges in optimizing zakat distribution. Hasan (2020) found that zakat's contribution to reducing income inequality remains limited without strong institutional governance. Additionally, Ayuniyyah et al. (2022) showed that the impact of zakat on poverty varies by gender, as female mustahik sometimes face structural barriers in productively utilizing

zakat funds. These findings indicate that although zakat has great potential, its effectiveness largely depends on implementation context, program design, and institutional capacity to distribute funds appropriately.

The Role of Zakat in Reducing Income Inequality

In addition to functioning as a poverty alleviation instrument, zakat also holds a strategic dimension in reducing income inequality. Sejati (2023) examined the case of Indonesia and found that zakat distribution was able to suppress inequality, although its impact has not yet been fully optimal. This result is associated with ongoing challenges in zakat distribution, particularly in areas with weak institutional systems. Conversely, Flores et al. (2025) emphasized that zakat, if managed according to fair Shariah principles, can play a significant role in fostering economic justice. This study highlights the importance of equitable distribution as both a normative and practical aspect in minimizing the gap between rich and poor.

Ayuniyyah et al. (2018) also provide empirical evidence that zakat has a tangible impact in reducing inequality in West Java. Their study shows that zakat not only increases mustahik income but also promotes a more proportional economic redistribution between wealthy and low-income groups. These findings are reinforced by Darsono et al. (2019), who identified that productive zakat can bridge economic gaps among mustahik by providing sustainable business opportunities. Both studies confirm that productive zakat has a dual effect: strengthening the economic base of mustahik while reducing income disparity.

However, the effectiveness of zakat in reducing inequality is not uniform across all contexts. Ayuniyyah et al. (2022) found that while zakat contributes to lowering inequality, its impact varies by gender. Male mustahik tend to benefit more due to broader access to economic opportunities compared to females. This finding provides an important perspective that gender dimensions must be considered in zakat distribution policies. Meanwhile, Choiriyah et al. (2020) showed that provincial-level zakat distribution contributes to reducing regional inequality, but the results vary depending on the effectiveness of local zakat institutions.

Overall, previous research indicates that zakat has significant potential as an income redistribution instrument, but its success depends on multiple factors. Institutional strength, gender considerations, and the type of distribution model (consumptive vs. productive) are key determinants of whether zakat can effectively narrow socio-economic gaps. When zakat institutions are robust and programs are directed toward long-term empowerment, zakat can function as an effective equalization mechanism. Conversely, without good governance and focus on vulnerable groups, its impact on inequality remains limited.

Optimizing Zakat as a Solution to Global Inequality

The widening issue of global inequality requires solutions based on social justice and sustainable wealth distribution. Zakat, as a distinctive instrument in the Islamic economic system, offers a strategic alternative to address this problem. However, for zakat to be truly optimal, various aspects of management, policy, and innovation must be strengthened. Several strategies emerging from previous studies can be mapped into key points as follows:

1. Strengthening Zakat Institution Governance

Bukhari (2025) emphasized that the effectiveness of zakat largely depends on the quality of the managing institutions. Zakat institutions with accountability systems, transparency, and integration with poverty databases are proven to distribute zakat more precisely. This shows that strengthening governance not only increases public trust but also ensures zakat reaches mustahik who truly need it.

2. Transforming Zakat from Consumptive to Productive

Ayuniyyah et al. (2017) provide evidence that productive zakat has a greater long-term impact than consumptive zakat. Empowerment-based programs, such as business capital assistance or skills training, not only increase mustahik income but also create sustainable economic cycles. Thus, zakat serves not only to meet temporary needs but also as an instrument of socio-economic transformation.

3. Integrating Zakat with Macroeconomic Policy

Ali et al. (2024) highlight the importance of integrating zakat within the framework of national economic policy. If zakat operates outside the macroeconomic system, its impact tends to be fragmented. However, when zakat becomes part of the state's wealth distribution strategy, it can complement fiscal policies in reducing income inequality, strengthening its role as a social welfare architecture both nationally and globally.

4. Digitalization and Technological Innovation in Zakat Management

Adriani and Arifin (2025) emphasize that leveraging digital technology in zakat collection and distribution can increase efficiency while expanding recipient reach. Digital platforms allow for more accurate record-keeping, faster distribution, and wider public participation. Such innovation is essential in the era of globalization, where technological literacy is a key factor in effective large-scale zakat management.

CONCLUSION

This study highlights that zakat has significant potential as an effective instrument for reducing poverty and addressing income inequality when managed through strong institutional governance, productive utilization, integration with macroeconomic policies, and digital innovation. The findings of this SLR confirm that zakat is not only a religious obligation but also a strategic economic tool that contributes to social justice and sustainable development. Nevertheless, the existing gap lies in the fragmented implementation across regions and the lack of standardization in measurement, which often limits its broader impact on global inequality.

Future research and policy implementation should focus on strengthening institutional accountability, expanding productive zakat programs, and adopting digital platforms to ensure transparency and efficiency. Governments and zakat institutions are encouraged to integrate zakat into national poverty alleviation strategies, while also promoting collaboration at the global level to maximize its role in addressing inequality. Moreover, researchers should continue conducting systematic reviews and empirical studies that provide evidence-based insights to further optimize zakat as a sustainable economic instrument.

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