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Evolution of Zakat Research Toward Economic Empowerment: Evidence from a Scopus-Based Bibliometric Study

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Abstract

Purpose - This study examines the development of zakat research within the Islamic social finance framework, focusing on its role in promoting economic empowerment and sustainable development. It aims to map global academic discussions on productive zakat and its contribution to empowering mustahiq, improving welfare, and supporting inclusive growth aligned with the Sustainable Development Goals (SDGs).

Design/Methodology/Approach - This research uses bibliometric analysis of 1,373 Scopus-indexed documents from 2020–2025, applying keywords such as zakat, empowerment, and economic empowerment. Following PRISMA standards, data were analyzed using Bibliometrix and VOSviewer in RStudio to map publication trends, collaborations, thematic clusters, and emerging research directions.

Findings - The findings show a sharp increase in zakat-related publications from 2020 to 2024, with Indonesia and Malaysia as leading contributors. Three main themes emerged: (1) zakat and poverty alleviation, (2) waqf, religiosity, and governance, and (3) Islamic finance and technological innovation. The study highlights a shift from zakat as charity to a strategic tool for socio-economic empowerment, with digital innovation and gender inclusivity as emerging research frontiers.

Practical Implications - The findings highlight the need to strengthen zakat governance, transparency, and technological adoption to improve its impact on poverty reduction and mustahiq self-reliance. The study provides insights for policymakers, zakat institutions, and researchers to design strategies aligning zakat management with national and global development goals.

Originality/Value - This study presents the first post-pandemic bibliometric mapping of zakat research, identifying key themes and gaps while providing a roadmap for future studies and policy innovation in Islamic social finance.

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A. INTRODUCTION

Over the past decade, the evolution of Islamic economics has increasingly positioned *zakat* as a pivotal instrument in promoting social welfare and economic justice. Beyond its religious foundation, *zakat* now serves as an effective mechanism of wealth redistribution that contributes to reducing social inequality and fostering economic equity (Ben Jedidia & Guerbouj, 2021; Hassan et al., 2022; Ascarya et al., 2020). In contemporary practice, *zakat* has transcended its traditional perception as short-term consumption assistance and has been redefined as a productive source of capital that empowers *mustahiq* (beneficiaries) through the development of micro, small, and medium enterprises (MSMEs). The notion of *productive zakat* emphasizes the strategic use of *zakat* funds to generate sustainable economic activities by means of microfinance initiatives, entrepreneurship training, and working capital support (Osman et al., 2021).

A growing body of empirical literature highlights *zakat*'s potential in alleviating poverty and improving *mustahiq* welfare through both direct mechanisms—such as capital assistance—and indirect channels, including capacity building and financial literacy enhancement (Osman et al., 2021; Hassan et al., 2022; Nurfalah & Rusydiana, 2023; Yasir & Yasir, 2024). Studies also demonstrate that efficient and transparent *zakat* management contributes significantly to inclusive economic growth and community empowerment across Muslim-majority nations (Ben Jedidia & Guerbouj, 2021; Mohsin et al., 2019). In Indonesia, *productive zakat* programs distributed through small-business financing have proven effective in increasing *mustahiq* income levels; however, their overall potential remains underexploited. Although institutions such as the National Board of Zakat (BAZNAS) have implemented numerous empowerment initiatives, their effectiveness is often constrained by governance weaknesses, limited public literacy, and insufficient integration with national development strategies (Fadilah et al., 2020).

Comparable experiences can be observed in other contexts. In Algeria, for instance, *zakat* managed through *qard el-hassan* schemes has contributed to microfinance and socio-economic development (Sayah & Musari, 2021). Nevertheless, the effectiveness of *zakat* programs varies across countries due to differing implementation models and institutional frameworks. Some countries—such as Malaysia, Sudan, and Saudi Arabia—administer *zakat* through compulsory, state-managed systems, while others maintain voluntary, community-driven mechanisms

(Bilo & Machado, 2020). These variations underscore persistent challenges in the governance, accountability, and supervision of *productive zakat* initiatives. Consequently, the academic discourse remains divided: some scholars emphasize *zakat*'s potential as a productive instrument for sustainable economic empowerment, while others regard it primarily as a symbolic act of religious charity (Juliana et al., 2024).

This divergence in empirical findings and theoretical perspectives reveals a critical research gap. While numerous studies acknowledge *zakat*'s socio-economic potential, consensus remains limited regarding the determinants of its effectiveness and its broader integration within sustainable development frameworks. Accordingly, this study is motivated by the need to map and synthesize the intellectual landscape of *zakat* research—particularly its productive dimension and relationship to economic empowerment—using a bibliometric approach (Yusuf et al., 2020). By analyzing recent scholarly contributions, this study aims to (i) provide a comprehensive overview of *productive zakat* research trends, (ii) identify dominant themes and methodological patterns, and (iii) position *zakat* within the discourse of sustainable development and inclusive growth. Furthermore, this study acknowledges the potential endogeneity between *zakat*, empowerment, and welfare outcomes, highlighting the importance of cautious interpretation when deriving theoretical and policy implications (Ben Jedidia & Guerbouj, 2021; Mohsin et al., 2019).

B. RESEARCH METHODOLOGY

This study employs a bibliometric approach to map the development of *zakat*-related research within the broader contexts of economic empowerment, social welfare, and sustainable development. The bibliometric method was selected due to its capacity to systematically, quantitatively, and visually analyze the patterns of academic publications. Research data were collected from the Scopus database, which is widely recognized as a credible and comprehensive source for bibliometric analysis in the social sciences. The search strategy employed keywords such as *zakat*, *empowerment*, and *economic empowerment*, covering the period 2020–2025 to capture the most recent research dynamics (Donthu et al., 2021).

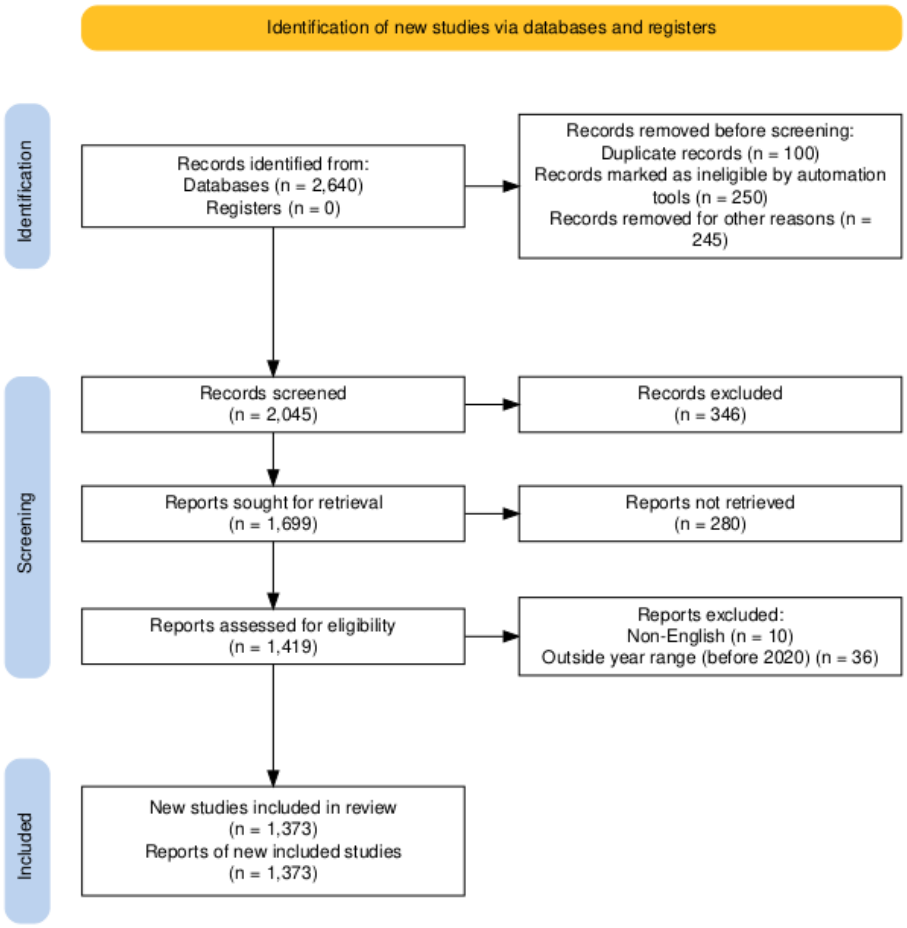

Figure 1. Flow Diagram of the search strategy

Source: Haddaway et al (2022)

Bibliographic data were extracted in BibTeX format and analyzed using RStudio with the *Bibliometrix* package and its interactive interface, *Biblioshiny*. The analysis comprised three main stages: (i) descriptive analysis, (ii) scientific mapping, and (iii) thematic analysis. This integrated approach enabled the identification of research clusters, conceptual linkages, and thematic evolution within *zakat* studies. To enhance validity, quantitative mapping results—such as citation networks and thematic diagrams—were complemented by qualitative interpretation to uncover research gaps and theoretical divergences. The analysis also considered potential publication bias and endogeneity, reflecting the reciprocal relationship between *zakat* theory, policy, and practice (Moral-Muñoz et al., 2020). Findings are presented through four components: publication trends, collaboration networks, thematic mapping, and research gap identification. This methodological framework provides a comprehensive overview of the *zakat* research landscape and establishes a conceptual foundation for future inquiry in Islamic economics and social finance

C. RESULTS AND DISCUSSION

Results

In Islamic economic literature, *zakat* is conceptualized as a compulsory redistributive instrument with the potential to enhance aggregate consumption, reduce income inequality, and stimulate economic growth through demand creation and productive investment. Both theoretical and empirical studies identify two main transmission mechanisms: (a) a short-term consumption effect, where beneficiaries use zakat proceeds to meet basic needs and stimulate local demand, and (b) a long-term productive effect, where zakat funds are allocated as business capital or empowerment programs (Shaukat & Zhu, 2021; Ben Jedidia & Guerbouj, 2021). Shaukat and Zhu (2021) further argue that zakat can act as a counter-cyclical policy tool that enhances liquidity and stabilizes economic activity, particularly in emerging economies.

The concept of productive zakat emphasizes the utilization of zakat funds not merely for consumption but as productive capital—through business financing, provision of equipment, training, and mentoring—to generate sustainable income and foster economic independence among *mustahiq*. This approach aligns with the objectives of *Maqasid al-Shariah*, particularly the preservation of wealth (*hifz al-mal*), life (*hifz al-nafs*), and social welfare (*maslahah*). Recent empirical studies identify productive zakat as a critical link between Islamic philanthropy and economic development, bridging redistribution and entrepreneurship-based empowerment (Osman et al., 2021; Nurfalah & Rusydiana, 2023; Arif, 2024).

Quantitative research demonstrates that productive zakat programs positively affect mustahiq business growth and welfare. Studies using the Partial Least Squares Structural Equation Modeling (PLS-SEM) method find significant relationships between empowerment programs, business mentoring, and mustahiq enterprise development in line with *Maqasid al-Shariah* welfare indicators (Widiastuti et al., 2021). However, effectiveness varies depending on program design and non-financial interventions (Hamidi et al., 2022; Riyaldi & Salma, 2022). Capital disbursement alone often yields short-lived outcomes, whereas integrated programs combining financing, capacity building, and market access produce more sustainable results (Nasution & Prayogi, 2019; Firmansyah, 2024; Mawardi et al., 2023; Estiningsih et al., 2020).

At the macroeconomic level, cross-country and regional studies reveal that zakat contributes to reducing unemployment, inequality, and poverty when managed efficiently and productively. Panel data analyses employing the Generalized Method of Moments (GMM) indicate a positive association between zakat distribution and economic growth (Ben Jedidia & Guerbouj, 2021; Shaukat & Zhu, 2021). However, subnational studies often find weaker effects due to variations in institutional quality and governance (Nasim et al., 2025). Comparative evidence from Jordan and Sudan highlights that institutional design—whether mandatory or voluntary, centralized or decentralized—determines transparency, coverage, and targeting accuracy (Bilo & Machado, 2020). Research from Malaysia during the COVID-19 crisis further demonstrates zakat's adaptive role as a social safety net, though sustainable welfare outcomes are more achievable through empowerment-oriented rather than consumptive approaches (Daud & Wahid, 2025).

Micro-level evidence reinforces these findings. A study of 1,300 beneficiaries in West Java, Indonesia, found that productive zakat significantly reduced material poverty (measured by the CIBEST model) and improved income distribution, although impacts varied by gender and household type (Ayuniyyah et al., 2022). Moreover, zakat combined with entrepreneurship motivation and competence development enhances welfare outcomes, with entrepreneurial success serving as a mediating factor (Santoso et al., 2024). Evidence from Tunisia's Zitouna Tamkeen further illustrates that Sharia-compliant microfinance, complemented by skill training and infrastructure, can strengthen economic empowerment and provide models for productive zakat implementation (Zitouni & Ben Jedidia, 2022).

Overall, the literature converges on the notion that zakat functions as a productive empowerment tool when implemented comprehensively, integrating financial assistance with non-financial support such as mentoring and market access. However, inconsistencies across studies underscore the need for further empirical research employing robust causal designs, long-term evaluation frameworks, and standardized welfare measurement tools based on *Maqasid al-Shariah*. Future studies should also explore synergies between zakat, Islamic microfinance, and public policy to enhance zakat's contribution to sustainable development and inclusive economic growth.

Discussion

The metadata used in this study were retrieved from the Scopus database using the keywords *"zakat"* and *"economic empowerment."* The data were analyzed using the Biblioshiny application. During the period 2020–2025, a total of 1,373 articles were identified in Scopus. To align with the objectives of this study, only research articles were included in the bibliometric analysis, while non-research publications such as conference papers, reviews, and editorials were excluded.

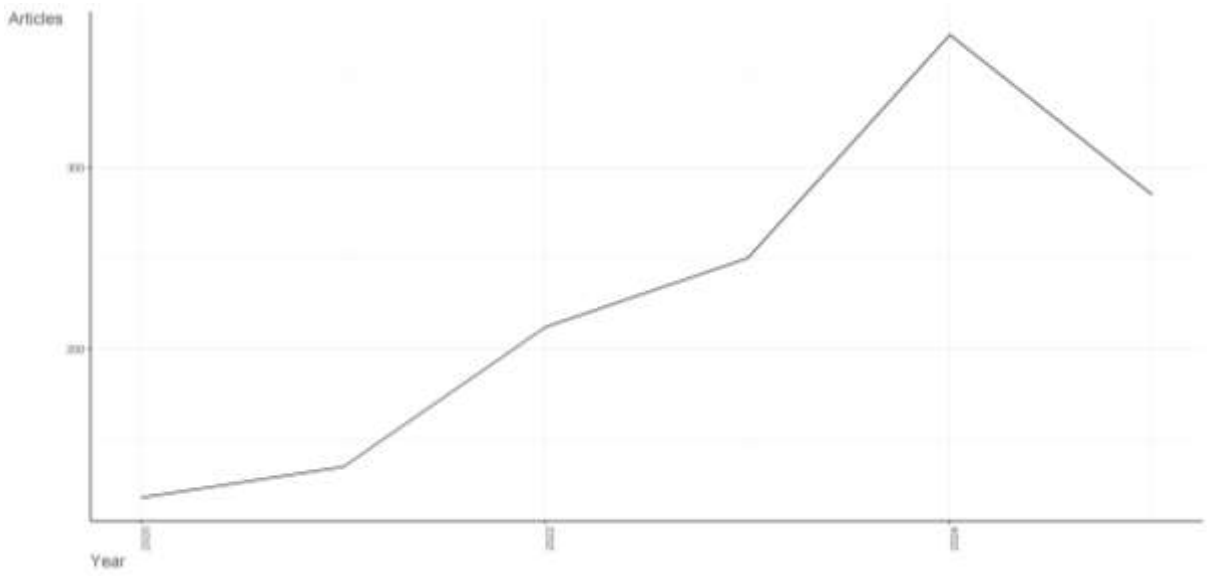

Figure 2. Annual Scientific production

Source: Author's own work

Figure 2 illustrates the annual scientific production on *zakat* and economic empowerment from 2020 to 2025. The horizontal axis represents publication years, while the vertical axis indicates the number of published articles. The data reveal a steady upward trajectory from 2020 to 2024, followed by a moderate decline in 2025.

In 2020, scholarly output was relatively modest (118 articles), largely constrained by the COVID-19 pandemic, which limited fieldwork and empirical research. A gradual recovery occurred in 2021 (135 articles) as researchers increasingly utilized secondary data. The year 2022 marked a substantial rise (212 articles), signaling renewed academic engagement. Publication volume peaked in 2024 with 373 articles—driven by expanded research funding, institutional support, and international collaboration—reflecting heightened global attention to *zakat* as an economic empowerment instrument.

However, 2025 recorded a slight decline to 285 publications, possibly due to funding contractions, policy shifts, or a redirection of research priorities. Despite this decrease, the overall trend underscores sustained growth in academic interest between 2020 and 2024. The findings highlight the dynamic evolution of *zakat* research and emphasize the need for continuous strategic investment in research infrastructure to maintain productivity and relevance in Islamic economic scholarship.

Three Field Plot

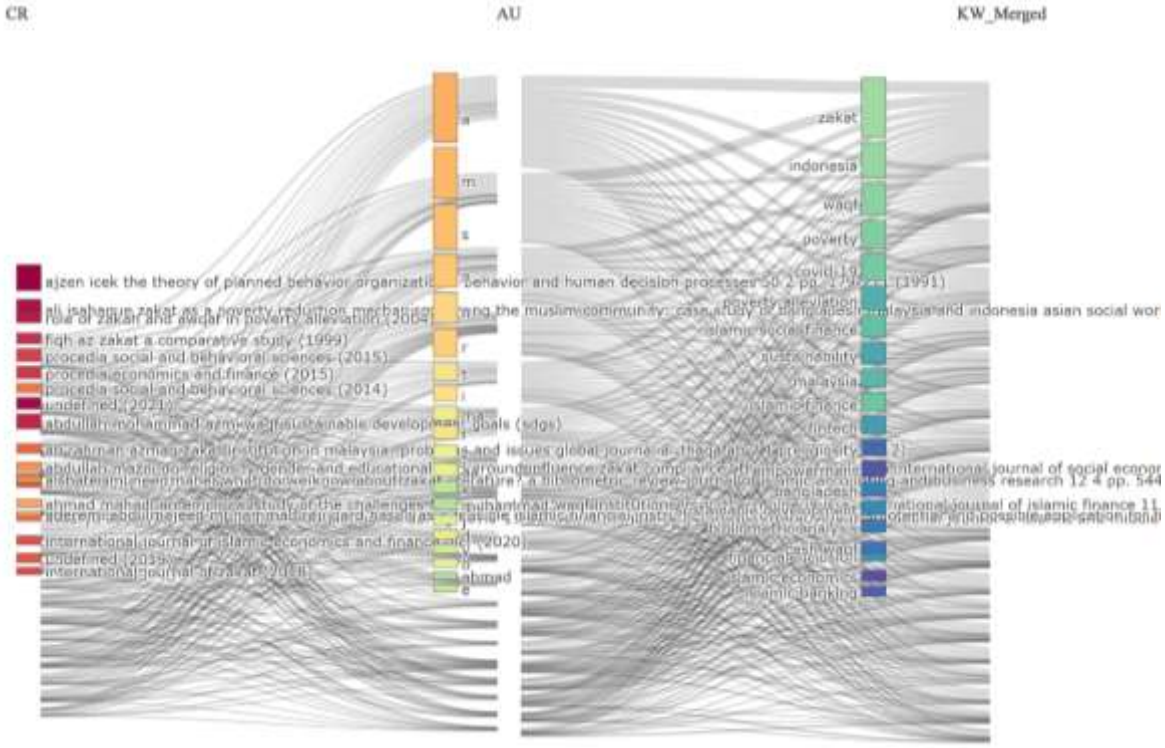

Figure 3. Three Field Plot

Source: Author's own work

The citation network analysis (Figure 2) reveals key theoretical foundations shaping *zakat* research. On the left, the *Cited References* cluster highlights Ajzen's Theory of Planned Behavior as one of the most influential frameworks, underscoring the importance of behavioral theory in explaining public compliance with *zakat* obligations. Foundational works such as Ali's *Zakat as a Poverty Reduction Mechanism* and articles from *Procedia Social and Behavioral Sciences* further emphasize the analytical shift from normative discussions to empirical investigations linking *zakat*, social behavior, and poverty alleviation.

The *Authors* cluster at the center identifies leading contributors—including Abdullah, Ahmad, Mohammad Azmi, and Waqf—whose studies bridge theoretical development and practical implementation. The interconnections among authors and

keywords reflect strong cross-disciplinary collaboration, integrating perspectives from Islamic finance, development economics, and social welfare. This demonstrates the field's increasing multidisciplinarity and its alignment with the Sustainable Development Goals (SDGs).

On the right, *Keywords* such as *zakat*, *Indonesia*, *waqf*, *poverty alleviation*, *Islamic finance*, *sustainability*, and *fintech* dominate the network. The prevalence of "zakat" and "Indonesia" signifies the country's central role as a focal point of contemporary *zakat* research, while emerging terms like "fintech" and "COVID-19" indicate a transition toward digitalization and crisis-responsive frameworks.

Overall, the integration of classical behavioral and Islamic economic theories with modern development and technology-driven perspectives reflects the intellectual continuity and evolving complexity of *zakat* research in the global Islamic finance discourse.

Word Cloud

The word cloud highlights the dominance of "zakat" as the central theme in Islamic social finance literature. Other prominent terms such as "Indonesia," "Malaysia," "waqf," "poverty," and "Islamic finance" emphasize the Southeast Asian focus and the relevance of zakat and waqf as key instruments for socio-economic development.



Figure 4. Word cloud

Source: Author's own work

The prominence of *zakat* underscores its central role in Islamic finance as a social instrument for reducing inequality, alleviating poverty, and promoting equitable economic distribution. The increasing focus on *waqf*, particularly *cash waqf*, reflects financial innovation and integration with fintech and blockchain technologies, enhancing efficiency and transparency. The emergence of *empowerment* signifies a paradigm shift from consumptive aid toward capacity building and economic independence among beneficiaries. The inclusion of *COVID-19* demonstrates the responsiveness of Islamic social finance in mitigating socio-economic crises, while *sustainability* and *sustainable development* align Islamic finance with the global SDGs framework. Geographically, *Indonesia* and *Malaysia* dominate as key centers of research and practice, with *Bangladesh* contributing through microfinance-based *zakat* models. Keywords such as *philanthropy*, *religiosity*, and *trust* highlight the moral underpinnings of Islamic finance, illustrating the balance between ethical, technological, and developmental dimensions in advancing sustainable Islamic social finance.

Word Tree Map



Figure 5. Word Tree Map

Source: Author's own work

Figure 5 presents a treemap visualization of keyword frequencies in Islamic social finance research. *Zakat* dominates the field (125/9%), underscoring its central theoretical and practical significance. Keywords such as *poverty* (53/4%) and *poverty alleviation* (42/3%) emphasize *zakat* and *waqf* as key instruments for reducing inequality, while *sustainability* (42/3%) and *sustainable development* (32/2%) reflect growing alignment with the Sustainable Development Goals (SDGs). The inclusion of *COVID-19* (52/4%) illustrates the sector's resilience during global crises, whereas *fintech* (39/3%) and *blockchain* (20/1%) signal digital transformation efforts to enhance transparency and efficiency. Regional prominence of *Indonesia*, *Malaysia*, and *Bangladesh* highlights Southeast and South Asia as leading research hubs. The keyword *empowerment* (24/2%) captures the transformative aim of *zakat* and *waqf* in fostering self-reliance. Finally, terms such as *religiosity*, *philanthropy*, and *trust* reaffirm the moral and spiritual foundations that underpin sustainable Islamic social finance practices.

Dynamic word

Figure 6 illustrates the cumulative rise of keywords from 2020 to 2025, showing consistent growth across terms. *Zakat* remains the dominant focus, while increasing occurrences of *Indonesia*, *poverty alleviation*, *sustainability*, and *waqf* indicate a progressive shift toward community empowerment and sustainable development within Islamic social finance research.

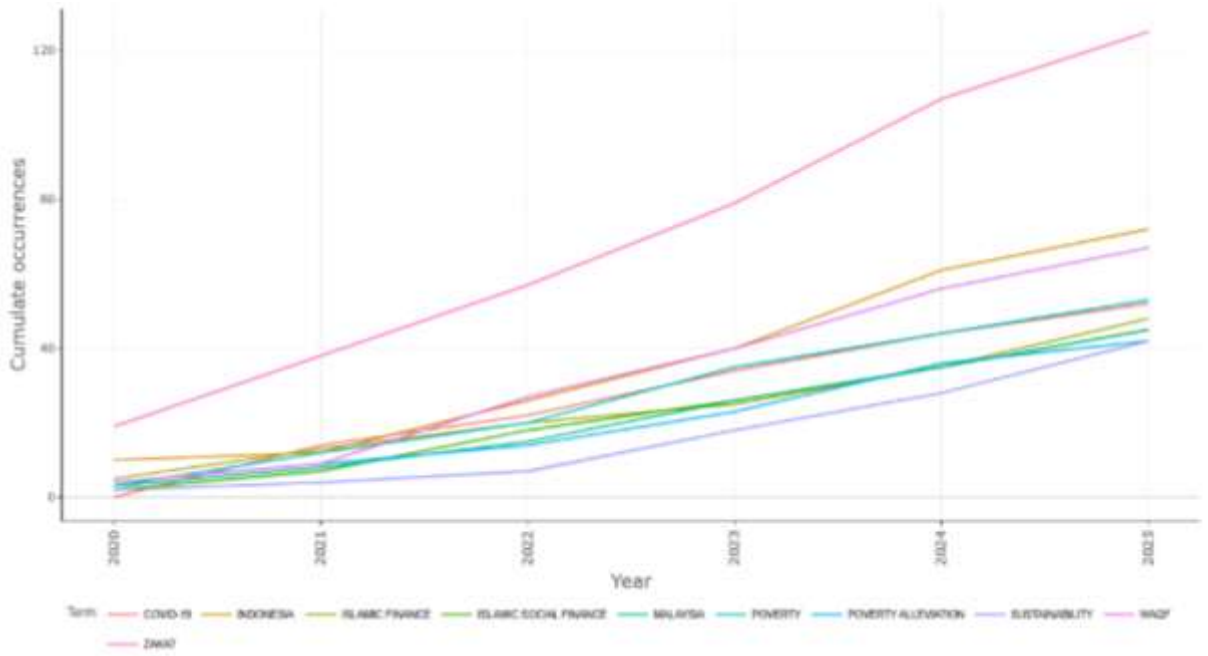

Figure 6. Dynamic Word

Source: Author's own work

The significant rise of the term *"zakat"* reinforces its role as a key instrument of wealth redistribution. Zakat is increasingly viewed not merely as consumptive aid but as productive capital to empower recipients (*mustahiq*). Economic empowerment programs include entrepreneurship training, micro-business funding, and digital integration. This upward trend shows that zakat is increasingly recognized as a development strategy focused on economic self-reliance.

The terms *"poverty"* and *"poverty alleviation"* have grown significantly since 2020, reflecting a stronger focus on empowering the poor. The close link between zakat, waqf, and poverty reduction indicates a shift in the literature from mere social aid to socio-economic transformation. Zakat and waqf-based programs are now geared toward creating jobs, funding education, and promoting financial inclusion—enabling *mustahiq* to move from temporary assistance to active participation in the productive economy.

The consistently high position of the term *"Indonesia"* reflects the country's vital role as a laboratory for Islamic-based economic empowerment. As the world's largest Muslim-majority nation, Indonesia has great potential to develop productive zakat and waqf models centered on empowerment. Digital innovation, fintech collaboration, and government policy integration have strengthened the role of these instruments in fostering economic self-reliance. Thus, this trend underscores Indonesia's growing relevance as both a national and global model for Islamic social finance–driven empowerment.

Trend Topic

Figure 7 depicts the evolution of research themes from 2020 to 2025. Earlier topics—*economic empowerment*, *productive zakat*, and *panel data*—emerged first, while recent themes such as *artificial intelligence*, *corporate governance*, and *financial development* reflect a growing interdisciplinary and technology-oriented shift in Islamic social finance research.

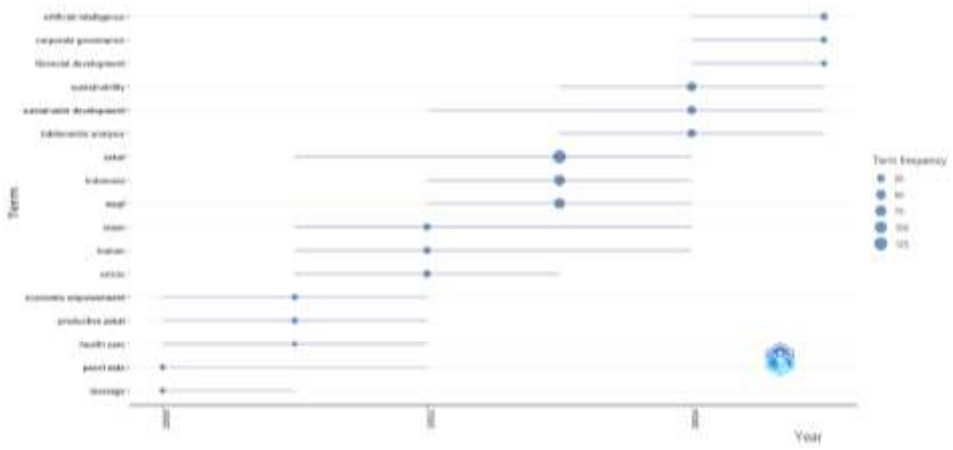

Figure 7. Trend topics

Source: Author's own work

Figure 7 illustrates the thematic evolution of Islamic social finance research from 2020 to 2025. The term *zakat* dominates, particularly between 2023 and 2025, reaffirming its position as the core research focus. The emergence of *productive zakat* since 2020 signifies a paradigm shift from traditional, consumptive aid toward productive, empowerment-oriented models. This reflects growing recognition of *zakat* as both a religious obligation and a sustainable development instrument. The consistent presence of *economic empowerment* highlights the emphasis on transforming beneficiaries into self-reliant economic agents through *zakat*, *waqf*, and other Islamic finance mechanisms, aligning with global inclusive development goals.

Terms such as *Indonesia*, *waqf*, and *Islam* remain prominent, emphasizing Indonesia's role as a key locus for empirical research and innovation in Islamic social finance. *Waqf* is increasingly explored as a source of long-term social funding, while *Islam* underscores the moral and theological foundations of the discipline. Methodological terms such as *bibliometric analysis*, *panel data*, and *article* point to a more scientific and data-driven research orientation. Recent additions—*artificial intelligence*, *corporate governance*, and *financial development*—demonstrate the integration of technology, governance, and finance, marking a transition toward interdisciplinary, innovation-based Islamic social finance research.

Co-occurrence network

Figure 8 illustrates the co-occurrence network of Islamic social finance research. *Zakat* occupies the central position with the largest node, interconnected

with *Indonesia*, *poverty*, *COVID-19*, *waqf*, *Islamic finance*, and *sustainability*, signifying its pivotal role as the core link across related research themes.

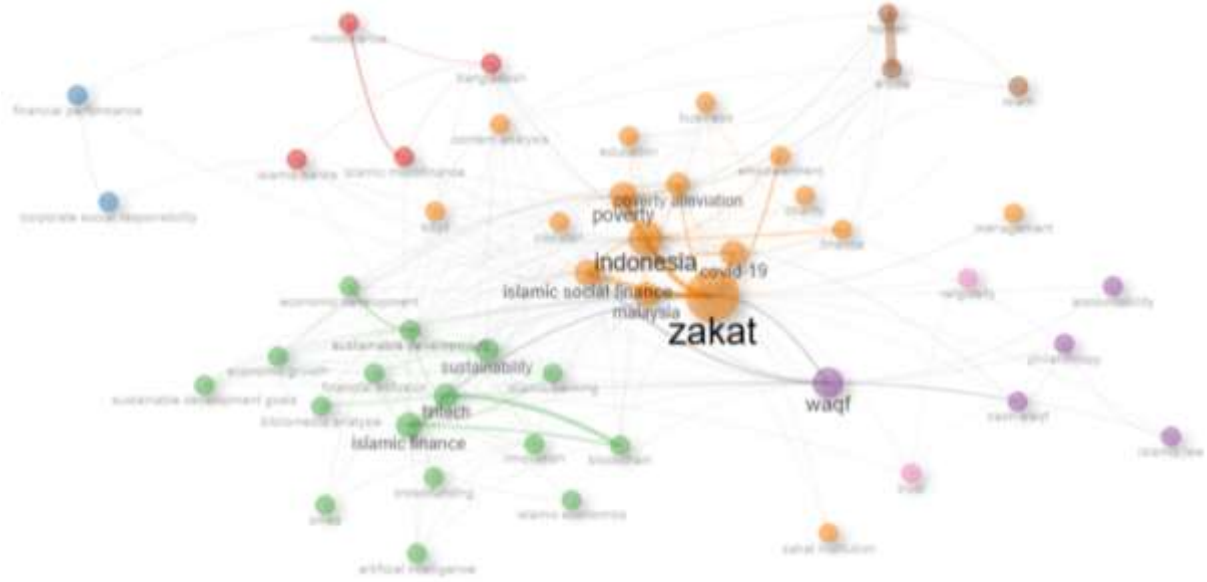

Figure 8. Co-occurrence network

Source: Author's own work

The orange cluster connects *zakat*, *poverty*, *COVID-19*, *empowerment*, and *education*, emphasizing *zakat*'s multidimensional role as an instrument for poverty alleviation, community empowerment, and human capital development. This demonstrates that *zakat* extends beyond consumptive aid toward social and educational transformation.

The purple cluster, centered on *waqf*, links to *cash waqf*, *philanthropy*, *accountability*, *religiosity*, and *trust*. Research in this area highlights the significance of transparency and governance in waqf management, positioning *waqf* as a structured, spiritually grounded mechanism for long-term social development.

The green cluster focuses on *Islamic finance* and its intersections with *fintech*, *blockchain*, *innovation*, *SMEs*, and *artificial intelligence*. This reflects a growing orientation toward digitalization and the integration of Islamic financial principles within modern economic systems to support productive empowerment.

Finally, the red cluster connects *Bangladesh*, *microfinance*, and *Islamic microfinance*, underscoring South Asia's role as a model for faith-based financial inclusion. Collectively, these clusters illustrate three overarching pillars—*zakat* and social issues, *waqf* and spirituality, and *Islamic finance* and technology—signifying the evolution of Islamic social finance into a multidisciplinary and innovation-driven field.

Thematic map

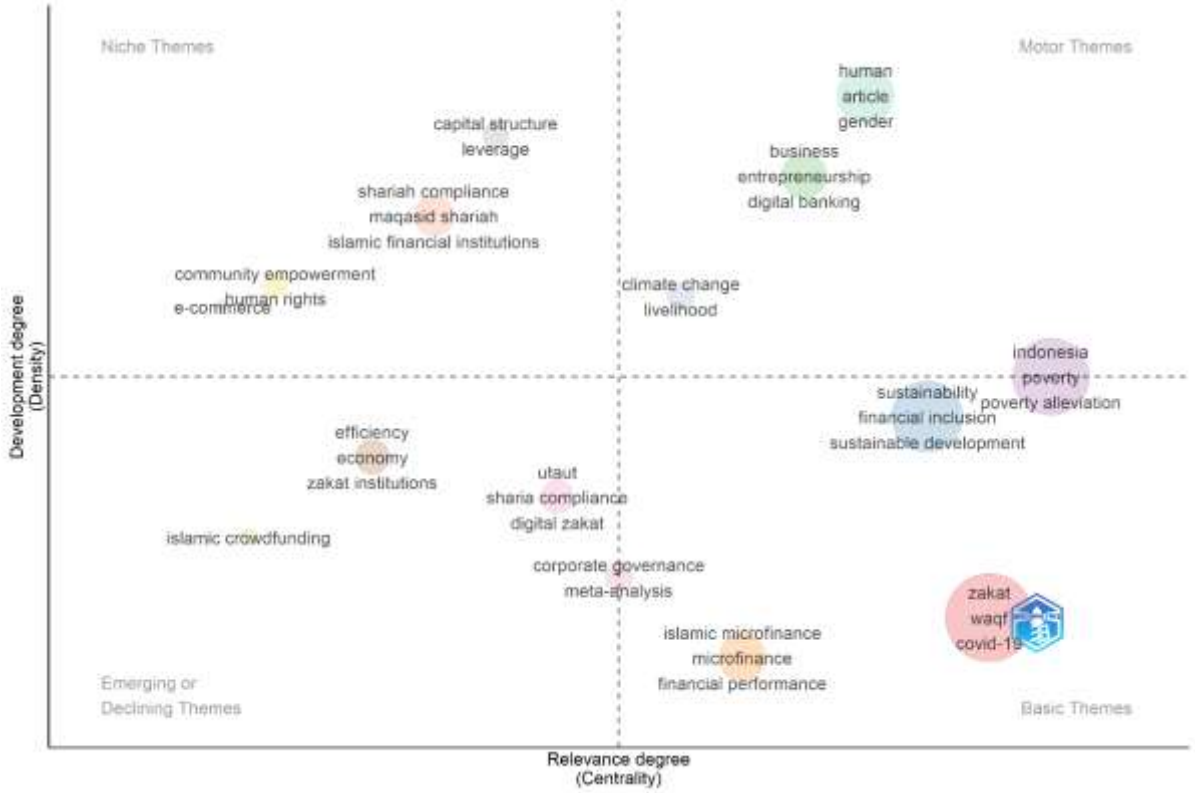

Figure 9. Thematic map

Source: Author's own work

Figure 9 presents the thematic map of Islamic social finance research, identifying four quadrants representing varying levels of development and centrality. In the lower-right quadrant, core themes such as *zakat*, *waqf*, *COVID-19*, *Islamic microfinance*, *financial performance*, and *corporate governance* remain fundamental but require further methodological and applied exploration. These topics form the conceptual backbone of the field, linking *zakat* and *waqf* with crisis response and economic empowerment.

The upper-right quadrant contains motor themes—*entrepreneurship*, *digital banking*, *business*, *gender*, and *human*—which represent the driving forces of current research. Their prominence reflects growing digital transformation, entrepreneurial development, and inclusivity in Islamic economic studies.

The upper-left quadrant includes niche themes such as *maqasid shariah*, *shariah compliance*, *capital structure*, and *community empowerment*, which are conceptually rich yet less connected to broader research networks. Meanwhile, the lower-left quadrant features emerging or declining themes, including *Islamic crowdfunding*, *digital zakat*, and *zakat institutions*, indicating early-stage exploration and the need for further technological and governance innovation.

Overall, three major research streams emerge: foundational (*zakat*, *waqf*, *microfinance*), dynamic (*entrepreneurship*, *digital banking*, *gender*), and specialized (*maqasid shariah*, *empowerment*, *human rights*), illustrating the field's progression toward inclusivity and digital integration.

Collaboration World Map

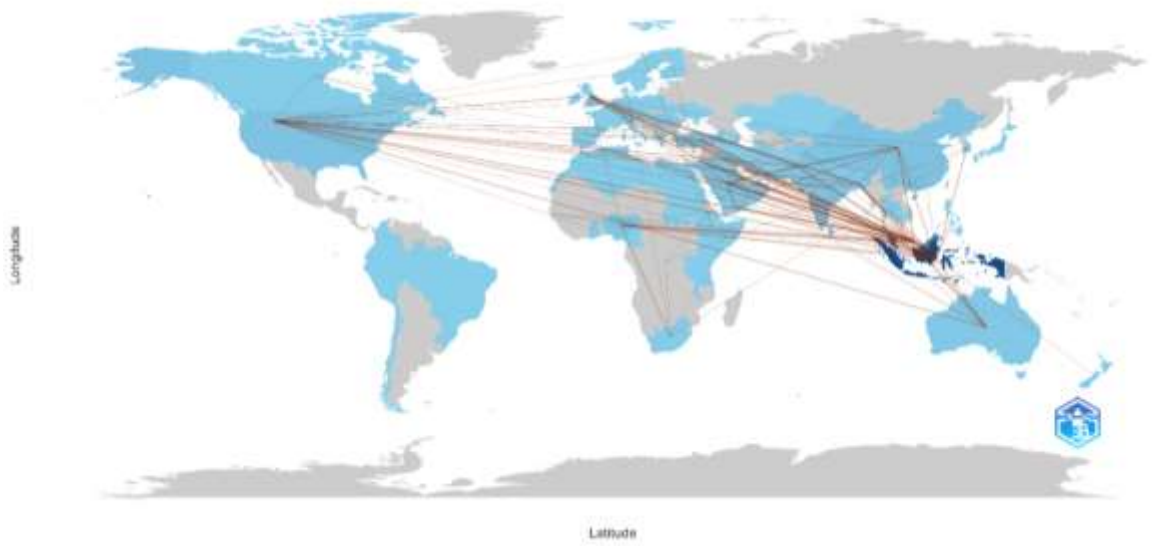

Figure 10. Countries' Collaboration World Map

Source: Author's own work

Figure 10 illustrates the global collaboration network in Islamic social finance research, positioning Indonesia as the primary hub connecting Asia, Europe, Africa, North America, and Australia. The density of connections underscores Indonesia's strategic role as a leading center for *zakat*, *waqf*, and Islamic finance studies, supported by its large Muslim population and expanding social finance ecosystem. Collaboration with Malaysia is particularly strong, reflecting shared cultural and institutional frameworks that drive regional leadership in *zakat* and *waqf* innovation.

Beyond Southeast Asia, partnerships with Middle Eastern countries—such as Saudi Arabia, the UAE, and Egypt—highlight the intellectual continuity between traditional Islamic scholarship and contemporary financial applications. Connections with Western institutions in the UK, Netherlands, Germany, and the United States demonstrate increasing global academic engagement, especially regarding

development economics and financial inclusion. Emerging links with African countries reveal growing interest in Islamic microfinance as a poverty alleviation tool.

Overall, the network signifies the globalization of Islamic social finance as a multidisciplinary field. Indonesia's role as a knowledge hub fosters theoretical advancement, policy innovation, and best-practice exchange. Strengthening collaboration with technologically advanced and microfinance-driven economies will enhance the sector's contribution to inclusive and sustainable development worldwide.

Bibliometric visualization analysis with VOSviewer

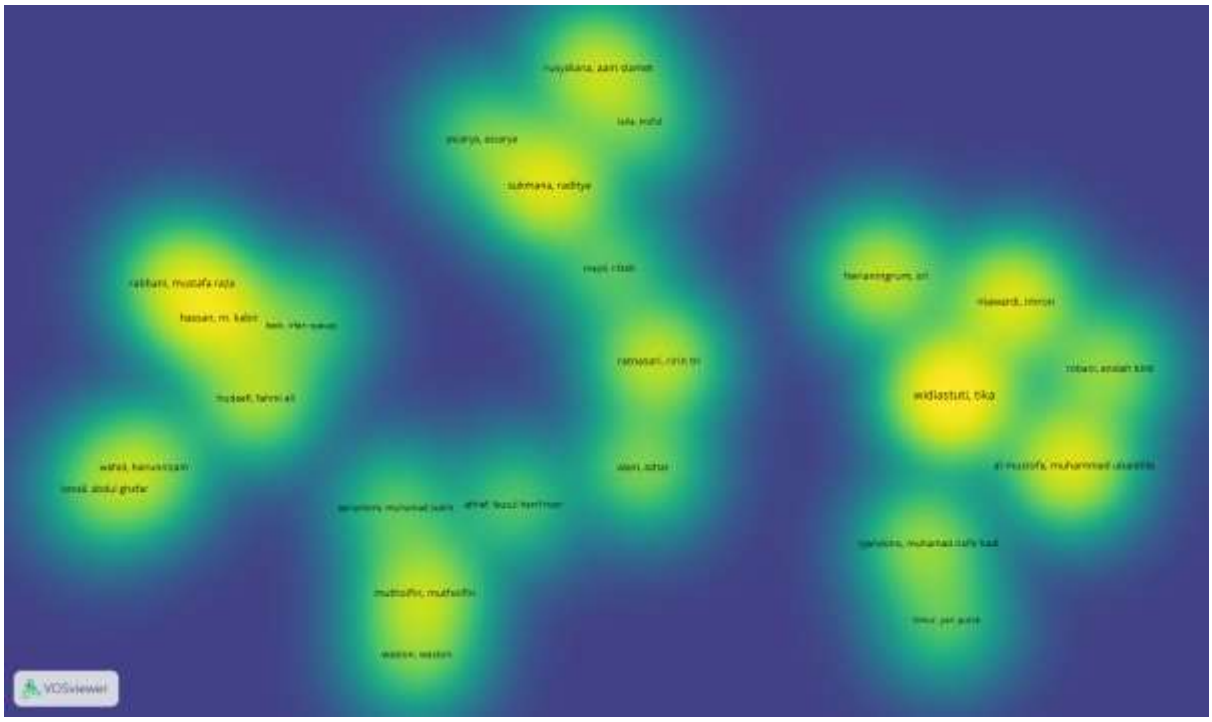

Figure 11. Author density visualization

Source: Author's own work

Figure 11 highlights key contributors in Islamic social finance research, with authors such as Widiastuti, Tika, Rabbani, Mustafa Raza, Hassan M. Kabir, Sukmana, and Muthoifin emerging as central nodes within dense collaboration networks. Two major clusters are evident: the first—centered on Rabbani, Mustafa Raza, and Hassan—represents influential international scholars, while the second—led by Widiastuti, Tika, Maward, Imron, and Al Mustofa—reflects strong regional collaboration between Indonesia and Malaysia. Authors like Rusydiana and Sukmana contribute significantly to the empirical linkage between *zakat* and economic empowerment.

The network's distributed structure, marked by multiple yellow nodes, indicates a decentralized authorship pattern with several active research hubs. This configuration underscores the collaborative and evolving nature of *zakat* scholarship. Strengthening cross-cluster and international linkages could further enhance theoretical development, policy innovation, and the global visibility of Islamic social finance research.

Reseach map

The research map, developed through bibliometric keyword analysis of *zakat* and related terms, visualizes the intellectual structure of Islamic social finance studies. It identifies core themes and thematic clusters, offering insights into the current research landscape and guiding future scholarly directions in the field.

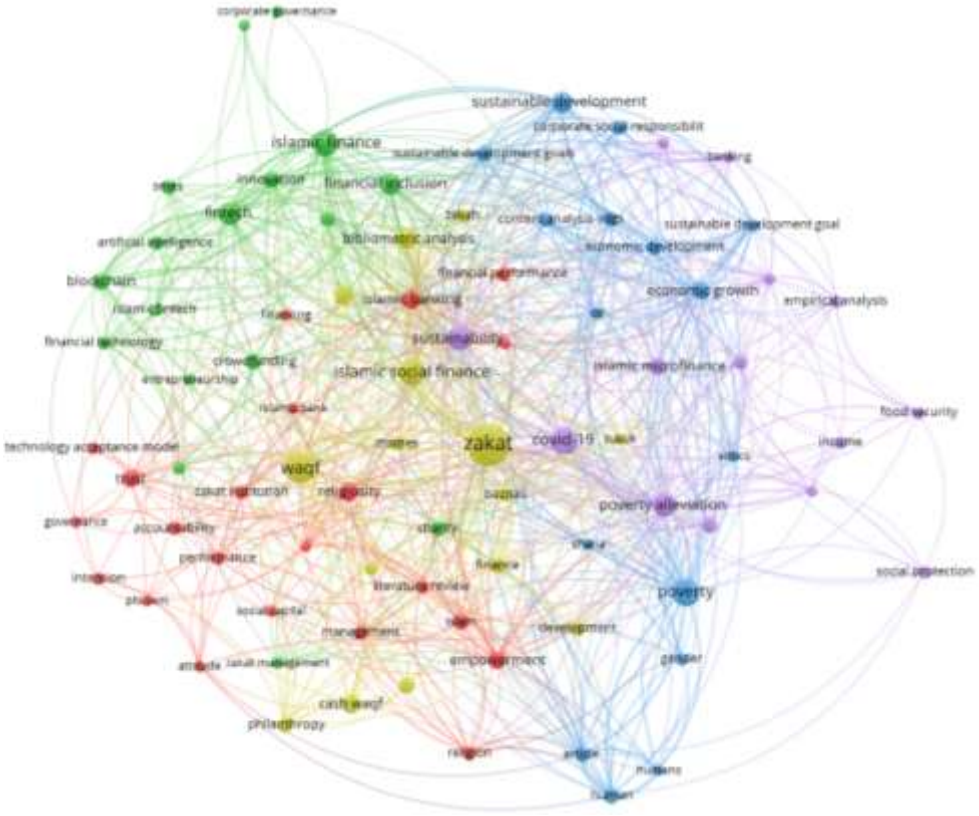

Figure 12. Keyword network visualization

Source: Author's own work

Table 1. Cluster main keyword

Cluster	Keyword
Cluster 1 (red color, 22 items)	Main keyword: empowerment, governance, religion, religiosity, financing, islam, literature review, accountability, trust, zakat institution, attitude
Cluster 2 (green color, 17 items)	Main keyword: zakat management, smes, Islamic philanthropy, entrepreneurship, blockchain, corporate governance, innovation, shariah compliance
Cluster 3 (blue color, 16 items)	Main keyword: economic development, economic growth, sdgs, sustainable development, poverty, csr
Cluster 4 (yellow color, 15 items)	Main keyword: bibliometric analysis, welfare, zakat, philanthropy, Islamic economic, Islamic social finance, msmes
Cluster 5 (purple color, 14 items)	Main keyword: microfinance, Islamic microfinance, poverty allevation, social protection

Source: Author's own work

The first cluster emphasizes the concepts of empowerment, governance, and religiosity in relation to zakat institutions. This highlights that economic empowerment is not only material but also supported by spiritual values and sound institutional governance. Public trust in zakat institutions plays a crucial role in ensuring the effective distribution of funds for the economic empowerment of the poor. The literature within this cluster frequently discusses how trust and religiosity serve as key factors in enhancing public participation in zakat collection and utilization. With proper governance, zakat institutions can transform into significant agents of economic empowerment (Beik & Arsyanti, 2016).

The second cluster focuses on zakat management, SMEs, and entrepreneurship, which are directly linked to the agenda of economic empowerment within Muslim communities. SMEs represent a vital sector in generating employment, increasing household income, and strengthening national economic resilience. In this context, productive zakat serves as a socio-economic instrument that mobilizes social capital and expands access to Sharia-based microfinance. Alongside technological advancement, digital innovations such as blockchain in zakat governance have gained research attention for their potential to enhance transparency, accountability, and the efficiency of fund distribution (Nazeri & Abdul-Rahman, 2023).

Clusters three to five focus on economic development, the Sustainable Development Goals (SDGs), and poverty alleviation through Islamic social finance instruments such as microfinance and productive zakat. The *bibliometric analysis*

identified in Cluster 4 highlights that much of the research is oriented toward integrating zakat and waqf with the global development agenda (Hudaefi & Beik, 2021). Meanwhile, Cluster 5 emphasizes the role of microfinance in enhancing financial inclusion and providing social protection for low-income groups. Together, these themes demonstrate that Islamic social finance–based economic empowerment is not merely about fund distribution but represents a long-term strategy to support the sustainable economic development of communities (Mohsin et al., 2019).

D. CONCLUSION

This study reveals that *zakat* has evolved from a purely religious duty into a strategic instrument for economic empowerment and sustainable development. Bibliometric analysis indicates that recent research trends emphasize *productive zakat*, microfinance, and integration with SMEs, digital innovation, and the Sustainable Development Goals (SDGs). The findings highlight that *zakat*-driven empowerment depends not only on fund distribution but also on governance, transparency, technology, and institutional capacity. Countries such as Indonesia and Malaysia have emerged as key centers in developing productive *zakat* models that enhance financial literacy and mustahiq self-reliance.

Nevertheless, several challenges persist, including heterogeneous research findings, governance weaknesses, and the lack of standardized *Maqasid al-Shariah*-based welfare indicators. Addressing these issues requires stronger international collaboration, integration with *waqf* and Islamic microfinance, and wider adoption of digital tools—particularly fintech, blockchain, and artificial intelligence. Strengthening these areas will enhance *zakat*'s role as a sustainable socio-economic policy mechanism. Ultimately, *zakat* should be recognized not merely as a redistributive obligation but as a catalyst for inclusive and equitable development—capable of contributing meaningfully to global poverty reduction and the achievement of the SDGs.

This study acknowledges several limitations that should be taken into consideration. First, the data were exclusively drawn from the Scopus database, which may not fully capture publications indexed in other repositories such as Web of Science, DOAJ, or Sinta—sources that could provide a more comprehensive overview of the evolving literature on zakat and economic empowerment. Second, the bibliometric analysis primarily focuses on the visualization of trends, clustering, and

keyword interconnections, without an in-depth assessment of the methodological rigor or empirical approaches employed in each article analyzed. Third, the study covers the period 2016–2023; hence, more recent developments may not yet be reflected in the findings. Furthermore, the interpretation of results is constrained by the analytical tools used (Biblioshiny and VOSviewer), which, despite their robustness, have inherent limitations in capturing more nuanced and conceptual dimensions of the research landscape.

Building on these limitations, future research is recommended to broaden data sources by integrating multiple databases such as Web of Science, Dimensions, and Sinta to achieve wider literature coverage. Subsequent studies could also combine bibliometric analysis with a systematic literature review (SLR) to provide deeper insights into methodological quality, theoretical contributions, and practical implications. Moreover, cross-country comparative analyses may help capture variations in zakat and Islamic social finance implementation within economic empowerment contexts. The use of big data analytics, natural language processing, and qualitative methods such as in-depth interviews could further enrich the analysis. Finally, future research should link zakat and other Islamic social finance instruments to contemporary global issues—such as digital transformation, climate crises, and economic sustainability—to strengthen both academic relevance and practical impact.

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