

The Role of Productive Zakat in Fostering a Green Creative Economy: A Literature Review on Its Implementation in East Java

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ABSTRACT

This study examines the role of productive zakat within a Green Zakat Framework in supporting the development of a green creative economy among mustahik in East Java. The research addresses the need to integrate Islamic social finance with sustainable development principles, particularly in response to environmental degradation and socio-economic inequality. Using a qualitative literature study approach, this research analyzes conceptual foundations based on maqasid al-shariah, especially *hifz al-bi'ah*, alongside empirical practices of productive zakat distribution. The findings indicate that productive zakat has significant potential to enhance mustahik welfare, promote entrepreneurial capacity, and foster creative economic activities. Furthermore, although current zakat practices in East Java primarily focus on economic empowerment, they provide a strong foundation for integrating environmentally sustainable practices. The study concludes that the Green Zakat Framework offers a strategic model to transform zakat into an instrument that simultaneously advances economic independence, social equity, and environmental sustainability. Future development requires structured indicators, institutional strengthening, and policy integration to optimize its implementation.

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1. INTRODUCTION

The global environmental crisis, characterised by climate change, ecosystem degradation and socio-economic inequality, calls for a more integrated and sustainable approach to development. In this context, the green economy paradigm has emerged as a strategic solution that emphasises resource efficiency, environmental sustainability and social justice. On the other hand, the creative economy emerges as a new engine of growth based on innovation, ideas, and human creativity. The integration of these two concepts gives rise to the green creative economy approach, which is not only oriented towards economic growth but also maintains ecological balance and social sustainability.

From an Islamic economic perspective, zakat holds a strategic position as an instrument of wealth distribution capable of reducing inequality and enhancing community welfare. Zakat functions not only as a religious obligation but also as an economic mechanism playing a role in social and economic development. The productive channelling of zakat in the form of business capital, training, or economic empowerment has proven capable of improving the welfare of the recipients and fostering economic self-reliance [1]; [2]. Thus, productive zakat holds great potential as a community-based economic empowerment instrument.

Furthermore, various studies indicate that zakat makes a significant contribution to sustainable economic development. The effective distribution of zakat can have a positive impact on economic growth,

poverty reduction, and improvements in the human development index [3]. Moreover, the appropriate management of productive zakat can serve as a strategy for fostering sustainable community welfare [4]; [5]. This demonstrates that zakat is not only relevant in a religious context but also possesses a strong economic dimension in supporting sustainable development.

Alongside growing awareness of environmental issues, a new approach has emerged in Islamic economics that integrates ecological values, known as Islamic ecotheology. This approach positions humanity as stewards responsible for maintaining the balance of nature. Within this framework, productive zakat can be directed towards supporting environmentally friendly economic activities, thereby contributing to the development of a green economy. Recent research indicates that zakat has the potential to serve as a strategic instrument in promoting both social justice and ecological sustainability [6].

In response to these challenges, the National Zakat Agency (BAZNAS), in collaboration with Bank Syariah Indonesia (BSI) and the United Nations Development Programme (UNDP) Indonesia, launched the Green Zakat Framework in 2025. This initiative represents a pioneering step in integrating environmental sustainability principles into zakat governance, with the aim of strengthening community resilience whilst addressing the climate change crisis [7]; [8]. At the implementation level, efforts to strengthen this framework have become increasingly concrete through the development of the Green Zakat Index (GZI), launched in 2025. This index serves as an evidence-based measurement tool to assess the contribution of zakat not only to socio-economic aspects but also to environmental impacts. The introduction of the GZI reflects an institutional commitment to promoting the accountability and effectiveness of zakat as a catalyst for transformation towards an inclusive green economy [7].

From an Islamic economic perspective, the development of the Green Zakat Framework can be understood as an extension of the *maqasid al-sharia*, particularly through the strengthening of the concept of *hifz al-bi'ah* (environmental preservation). This concept complements the classical *maqasid*, which focus on the protection of religion, life, intellect, lineage, and wealth, by emphasising the importance of maintaining ecological balance as part of humanity's trust as stewards of the earth [9]; [10]. Productive zakat can therefore be channelled to support sustainable livelihoods, the circular economy, and the empowerment of beneficiaries based on environmental sustainability.

At the regional level, particularly in East Java, the implementation of productive zakat has developed through various economic empowerment programmes, such as the *Jatim Makmur* programme, which provides ultra-micro business capital assistance to zakat recipients. This programme includes support for the culinary sector, handicrafts, and other small businesses that contribute to strengthening the local economy [11]. However, the majority of existing practices remain conventionally oriented and have not yet systematically integrated aspects of environmental sustainability and green economy-based innovation. Nevertheless, the implementation of the Green Zakat Framework at the provincial level is still in its early stages and has not yet been supported by comprehensive empirical studies. Several initial initiatives at the local level, including within the East Java BAZNAS and several regencies/cities, indicate opportunities for integration between productive zakat and green approaches.

Based on the above, this research is important for analysing the potential and challenges of applying the Green Zakat Framework in empowering sustainable creative enterprises for zakat recipients in East Java. The research findings are expected to provide conceptual contributions and practical recommendations for BAZNAS East Java, zakat collection agencies, and other stakeholders in optimising the role of zakat as an instrument of Islamic economics that is oriented not only towards social welfare but also environmental sustainability.

2. METHOD

This study employs a qualitative approach using a literature review method to examine the Green Zakat Framework in the context of sustainable creative economic empowerment. The approach utilised is a systematic literature review (SLR), a method conducted in a structured and transparent manner to identify, select, and analyse relevant literature [12]; [13]. The literature search was conducted using scientific databases such as Scopus, Web of Science, and Google Scholar, as well as reports from official institutions such as BAZNAS and UNDP, using keywords relevant to the research topic. The literature was limited to publications from the last five to ten years and was selected based on relevance, methodological quality, and source credibility [14].

The data obtained was then analysed using content analysis techniques to identify patterns, conceptual relationships, and research gaps. This process was carried out through the stages of thematic data selection, extraction, and synthesis to produce a comprehensive understanding. To ensure validity, this study applied source triangulation by comparing various scientific literature and relevant institutional reports [15].

3. RESULTS AND DISCUSSION

3.1. Concepts and Paradigms of the Green Zakat Framework

The transformation of zakat management in the contemporary context cannot be separated from the development of Islamic social finance, which is increasingly focused on sustainable development. Recent literature indicates that zakat is no longer viewed merely as an instrument of consumptive philanthropy, but has evolved into a strategic instrument that contributes to inclusive and sustainable economic development [16]; [17]. Within this framework, zakat has the potential to support global agendas such as the Sustainable Development Goals (SDGs), as the fundamental principles of Islamic social finance align with development objectives that emphasise social justice, poverty reduction, and sustainability [18]. Thus, the development of models such as the Green Zakat Framework (GZF) can be understood as part of the conceptual evolution of zakat towards a sharia-based instrument for sustainable development.

Conceptually, the integration of zakat with a sustainability approach aligns with the Sustainable Livelihoods Framework, which emphasises the importance of strengthening various human, social, financial, physical, and environmental assets in creating long-term well-being. Recent studies indicate that Islamic social finance, including zakat, can be utilised to support strategic sectors such as sustainable energy, poverty alleviation, and community economic resilience [19]. Furthermore, a bibliometric analysis of global research also indicates a paradigm shift from traditional philanthropic approaches towards models that are more integrated with the principles of sustainability and maqasid al-shariah, particularly since 2020 [20]. This shift reinforces the argument that zakat plays an increasingly broad role in supporting the green economic transition.

However, the literature also highlights that the implementation of sustainability-based zakat still faces various challenges, particularly regarding regulation, governance, and institutional capacity. Studies indicate that whilst the potential of zakat is immense, the optimisation of its utilisation remains hindered by weak policy support and coordination among stakeholders [21]. Furthermore, zakat management practices in many regions are still dominated by conventional, short-term approaches, meaning they are not yet fully capable of addressing global challenges such as climate change and environmental degradation. This highlights a gap between conceptual developments at the global level and implementation at the local level.

Overall, the literature review indicates that the development of sustainability-based zakat, including through approaches such as the Green Zakat Framework, has a strong theoretical foundation within the framework of Islamic social finance and the SDGs. However, the success of its implementation depends heavily on regulatory strengthening, institutional innovation, and the adaptation of contextually appropriate models at the local level. Therefore, further research is needed to explore how this paradigm can be effectively implemented, particularly in the sustainable economic empowerment of mustahik.

3.2. The Maqasid al-Shari'ah Principles Underpinning the Green Zakat Framework

The concept of the green zakat framework cannot be separated from its normative foundation in the maqasid al-shariah, which are the primary objectives of Islamic law aimed at the comprehensive welfare of humanity. Classically, maqasid al-shariah encompasses five main principles, namely the protection of religion (hifz al-din), life (hifz al-nafs), reason (hifz al-'aql), lineage (hifz al-nasl), and wealth (hifz al-mal). However, in contemporary developments, Islamic economic scholars have begun to expand the scope of maqasid by incorporating the environmental dimension as an integral part of Sharia objectives, known as the concept of hifz al-bi'ah or environmental protection [22]. This expansion demonstrates that ecological sustainability is not merely an additional issue, but an inherent part of the maqasid that must be upheld in all economic activities.

In the context of the green economy, maqasid al-shariah functions as an ethical and normative framework that guides economic activities so that they are not solely profit-oriented but also take into account ecological balance and social justice. This integration emphasises that economic development in Islam must not neglect environmental sustainability, as the excessive exploitation of resources will disrupt the overall order of human life. Research indicates that the principles of maqasid can serve as a foundation for formulating green economic policies that are equitable, inclusive and sustainable [23]. Thus, maqasid al-shariah provides a strong philosophical foundation for the development of a green zakat framework.

Furthermore, the concept of hifz al-bi'ah provides theological legitimacy for the importance of environmental conservation in Islam. This principle is rooted in fundamental values such as tawhid (unity), khalifah (the role of humanity as stewards of the earth), and mizan (balance), which emphasise humanity's responsibility to maintain the harmony of nature and prevent corruption (fasad) [24]. From this perspective, the environment is not merely an object of economic exploitation, but a trust that must be safeguarded for future generations. Therefore, the integration of hifz al-bi'ah into the Islamic economic framework, including zakat, is highly relevant in addressing the challenges of the global environmental crisis.

In relation to zakat, a maqasid-based approach opens up opportunities to develop the function of zakat not only as an instrument for the redistribution of wealth, but also as a tool for transformation towards a sustainable economy. Productively managed zakat can be directed towards supporting environmentally friendly economic activities, such as renewable energy-based businesses, organic farming, and the circular economy. Recent studies indicate that zakat holds significant potential in driving green economic growth when integrated with the principles of maqasid al-shariah, particularly in the aspects of economic empowerment, social justice, and environmental protection [25]. This demonstrates that zakat can function as an Islamic fiscal instrument supporting the transition towards a green economy.

Furthermore, the fiqh al-bi'ah approach reinforces the implementation of *hifz al-bi'ah* in economic practice. Fiqh al-bi'ah emphasises the importance of regulation and ethics in the management of natural resources to prevent environmental damage. Within this framework, economic activities must consider ecological impacts and uphold the principle of sustainability. Research indicates that the integration of environmental fiqh with the concept of a green economy can support the achievement of sustainable development in line with the objectives of maqasid al-shariah [26]. Thus, the green zakat framework can be understood as a form of operationalising the maqasid within the context of a modern, sustainability-oriented economy.

More comprehensively, the integration of maqasid al-shariah and *hifz al-bi'ah* within the green economy framework creates a new paradigm that connects spiritual, social, and ecological dimensions. This approach emphasises that well-being is not measured solely by material aspects, but also by environmental sustainability and intergenerational justice. In this context, zakat serves as an instrument capable of bridging these objectives through fair distribution and productive utilisation. Indeed, a *hifz al-bi'ah*-based approach within the circular economy demonstrates that the principles of justice and sustainability can be achieved simultaneously through responsible resource management [27].

Based on the above discussion, it can be concluded that maqasid al-shariah and *hifz al-bi'ah* constitute the fundamental conceptual foundations for the development of a green zakat framework. Both provide not only normative justification but also operational guidance for designing sustainability-oriented zakat policies and programmes. Therefore, the integration of the values of maqasid with the principles of environmental conservation is key to optimising the role of zakat as an instrument of inclusive, equitable and environmentally friendly economic development.

3.3. The Potential of the Green Zakat Framework for Beneficiaries in the Green Creative Economy

The development of a green zakat framework within the context of contemporary Islamic economics opens up opportunities for the transformation of zakat from merely an instrument of redistribution into a catalyst for sustainable economic development based on creativity. Conceptually, productive zakat has proven capable of enhancing the economic capacity of the mustahik through the provision of business capital, skills training, and ongoing support. In practice, productive zakat not only increases income but also creates a more dynamic and self-sustaining economic cycle at the community level [28]; [29]. Therefore, when productive zakat is integrated with the principles of the green economy and the creative economy, its transformative potential becomes broader and more strategic.

Within the framework of the green creative economy, beneficiaries are not merely positioned as recipients of aid, but as innovative and sustainability-oriented economic actors. This integration fosters the development of environmentally friendly businesses based on local resources, such as organic farming, the processing of waste into creative products, and small-scale renewable energy ventures. Research indicates that productive zakat programmes based on entrepreneurship are capable of enhancing the motivation, self-reliance, and innovative capacity of beneficiaries in developing their businesses [30]. Thus, zakat functions not only as a tool for poverty alleviation but also as a driver of community-based economic innovation.

Furthermore, the potential of the green zakat framework lies in its ability to integrate three key dimensions: economic empowerment, environmental sustainability, and entrepreneurial creativity. In this context, zakat can be channelled to fund businesses that do not harm the environment whilst offering high economic value. This aligns with the sustainable development approach, which emphasises a balance between economic growth and environmental conservation. With the right support and guidance, zakat recipients can develop business models that are not only productive but also adaptable to ecological challenges.

In an empirical context, the implementation of productive zakat in East Java demonstrates real potential in supporting the transition towards a green creative economy. The programme run by the East Java Provincial BAZNAS, for example, has developed various economic empowerment schemes through business capital assistance, skills training, and the provision of production tools for beneficiaries. This programme not only increases beneficiaries' income but also encourages the emergence of locally-based businesses with the potential to be developed towards a sustainable creative economy.

A concrete example can be seen in the goat farming-based beneficiary empowerment programme in Bondowoso Regency, East Java. This programme has successfully expanded the scale of operations from dozens to hundreds of livestock and involved more than 120 beneficiaries in productive business groups. In addition to increasing income, this programme also demonstrates economic sustainability through the collective and sustainable management of resources [31]. If further developed using a green economy approach, this model has the potential to be directed towards an environmentally friendly livestock system, such as the management of livestock waste into organic fertiliser or biogas energy, which simultaneously opens up opportunities for environment-based creative economy.

Furthermore, the implementation of productive zakat in institutions such as LAZISMU Sidoarjo demonstrates that a zakat-based entrepreneurial approach can encourage beneficiaries to develop creative businesses, even whilst still facing challenges in management and market access [30]. This indicates that the success of the green zakat framework depends not only on the distribution of funds, but also on the quality of mentoring, programme innovation, and integration with the wider creative economy ecosystem.

Thus, the potential of the green zakat framework for the development of the green creative economy among beneficiaries lies in its ability to create a holistic empowerment model. Zakat not only improves economic well-being but also drives a shift towards more sustainable and innovative economic behaviour. However, realising this potential requires institutional strengthening, policy integration and cross-sectoral collaboration, involving the government, zakat institutions and stakeholders in the creative economy.

3.4. The Implementation of the Green Zakat Framework and Its Impact in East Java

The implementation of the green zakat framework is essentially an extension of the productive zakat practices already in place across various regions, including East Java, with the addition of environmental sustainability and creative economy dimensions. Empirically, the productive zakat model in East Java has demonstrated a systematic implementation pattern through the provision of business capital, skills training, and ongoing support to zakat recipients. This programme is not merely charitable in nature, but is designed to foster economic self-reliance through productive activities [28]. Thus, the green zakat framework can be understood as an extension of this model by integrating green economy principles into the design of empowerment programmes.

In practice, zakat institutions such as the East Java Provincial BAZNAS have implemented various economic empowerment programmes that serve as the initial foundation for the development of green zakat. Productive zakat distribution programmes are carried out through schemes providing business capital assistance to individuals or groups, skills training, and the provision of work tools relevant to the needs of the mustahik [29]. Furthermore, these programmes are complemented by monitoring and evaluation mechanisms aimed at ensuring the sustainability of the mustahik's businesses. This implementation model demonstrates that zakat is now managed in a more professional manner and is oriented towards long-term outcomes.

When viewed through the lens of the green zakat framework, such implementation has the potential to be directed towards environmentally friendly economic sectors. For example, business capital assistance could be focused on activities such as organic farming, circular economy-based waste management, and creative enterprises using environmentally friendly materials. This integration is important because the economic sustainability of zakat recipients is determined not only by increased income but also by the sustainability of the resources used in the production process. Thus, the green zakat framework broadens the orientation of zakat from merely improving welfare towards sustainable economic development.

The impact of productive zakat implementation in East Java has been demonstrated through various empirical studies. Studies show that the distribution of productive zakat has a significant impact on increasing the income and welfare of mustahik, particularly through business capital assistance and mentoring [32]. Furthermore, productive zakat has also been shown to increase business productivity, create micro-scale jobs, and stimulate the local economy [29]. This demonstrates that zakat plays a strategic role in community-based economic development.

Furthermore, the implementation of productive zakat by zakat institutions in East Java has also had a multidimensional impact, not only on economic aspects but also on social and educational ones. Research on zakat collection agencies in Surabaya indicates that the management of productive zakat is capable of improving the quality of education for beneficiaries through support for facilities, learning processes, and the sustainability of access to education [33]. Moreover, indicators of beneficiaries' business success, such as increases in capital, production, the number of customers, and income, also show a positive trend following the receipt of productive zakat assistance [34]. These findings reinforce the argument that zakat has a broad transformational impact.

Within the context of implementing a green zakat framework, these impacts can be expanded by incorporating environmental sustainability indicators as part of programme evaluation. For instance, the success of a programme is not only measured by increased income, but also by the efficiency of resource use, waste reduction, and contributions to environmental conservation. With this approach, zakat becomes not

merely an instrument for poverty alleviation, but also a tool to drive the transition towards a community-based green economy.

A concrete example of implementation that can be linked to the direction of green zakat in East Java is the micro-enterprise-based economic empowerment programme carried out by BAZNAS and LAZ, such as home-based food businesses, handicrafts, and the local agribusiness sector. Although most of these programmes do not yet explicitly carry the 'green' label, their characteristics being based on local resources and operating on a small scale offer significant opportunities to be steered towards becoming environmentally friendly enterprises. With appropriate policy interventions, such as training in sustainable production or the use of eco-friendly raw materials, these productive zakat programmes can be transformed into part of the green creative economy.

However, the implementation of the green zakat framework in East Java still faces a number of challenges. Firstly, there are no operational standards that explicitly integrate environmental principles into zakat programmes. Secondly, there are limitations in the capacity of zakat institutions to develop programmes based on green innovation. Thirdly, there is a low level of environmental literacy among the mustahik targeted by the programmes. Therefore, synergy is required between zakat institutions, local government, and the private sector to strengthen the zakat-based green economy ecosystem.

Based on the above, it can be concluded that the implementation of productive zakat in East Java has had a significant impact on improving the welfare of zakat recipients and local economic development. However, to achieve broader objectives within the framework of the green creative economy, a transformation towards a green zakat framework is required, one that systematically integrates environmental dimensions into every stage of zakat management. In this way, zakat will not only serve as a socio-economic instrument but also as a key driver of sustainable development rooted in Islamic values.

4. CONCLUSION

Based on the results of the discussion, it can be affirmed that the research objective, as formulated in the introduction namely, to examine the role of productive zakat in fostering the development of a green creative economy through a green zakat framework is consistent with the findings. Conceptually, the integration of the maqasid al-shariah, particularly hifz al-bi'ah, with the practice of productive zakat demonstrates that Islamic normative values are in harmony with the principles of sustainable development. Meanwhile, empirically, the implementation of productive zakat in East Java has been shown to have a positive impact on improving the welfare of mustahik, strengthening economic independence, and opening up opportunities for the development of creativity-based businesses that have the potential to be directed towards environmentally friendly principles. Thus, there is a clear compatibility between the theoretical expectations in the introduction and the results obtained in the discussion.

Furthermore, the findings of this study indicate that the green zakat framework holds significant potential for development, both in the academic and practical spheres. Moving forward, this framework could be developed through the formulation of more operational sustainability indicators, integration with green economic policies at the local level, and the strengthening of zakat institutions' capacity to manage environment-based and creative programmes. Moreover, further research offers the opportunity to examine in greater depth the multidimensional impacts of zakat, not only from an economic perspective but also from social and ecological angles, using both quantitative and mixed-methods approaches. Thus, the green zakat framework is not only relevant as a theoretical construct but also possesses broad practical potential in supporting the transition towards a sustainable economy grounded in Islamic values.

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