



## Exploring Lived Experiences of Social Identity Transformation Among Productive Zakat Beneficiaries within the Muslim Community in Indonesia

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### ABSTRACT

This study investigates how beneficiaries of productive zakat experience social identity transformation and empowerment. Using an interpretative phenomenological approach (IPA), in-depth interviews were conducted with 15 beneficiaries to capture their lived experiences. The thematic analysis revealed four key dimensions: rediscovering dignity, negotiating social identity, spiritual transformation, and building resilience. The findings show that productive zakat functions not only as financial support but also as a catalyst for personal and social transformation. This study contributes by emphasizing the psychosocial and spiritual aspects of zakat-based empowerment and offering insights for developing integrated empowerment models and future research on its long-term social impacts.



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## INTRODUCTION

The phenomenon of productive zakat has emerged as a significant instrument in addressing socioeconomic inequalities within Muslim societies (Barboza et al., 2022; Petrov et al., 2025). As an integral pillar of Islamic economic systems, zakat represents not only a financial mechanism but also a spiritual and social obligation designed to foster communal solidarity and collective well-being. Within contemporary Islamic economies, productive zakat has gained increasing prominence as it shifts from being merely a consumptive welfare provision toward a strategic empowerment tool that supports beneficiaries' capacity to achieve economic independence and self-sufficiency.

Across many Muslim-majority countries, including Indonesia, productive zakat programs are designed to stimulate entrepreneurship and enhance the livelihoods of underprivileged individuals (Mukhlis, 2025a; Mukhlis & Saidah, 2025). Beyond material assistance, zakat carries symbolic and cultural significance, shaping individuals' social identities and their roles within their communities. Beneficiaries are often engaged in micro-enterprises supported by zakat funding, enabling them to participate in economic activities that improve their quality of life and strengthen their sense of dignity. However, despite its economic impact, the deeper subjective experiences of zakat recipients—their personal struggles, transformations, and meanings associated with receiving zakat—remain underexplored.

Understanding this phenomenon is particularly relevant within broader social and cultural contexts (Radzi et al., 2021; Turganbayeva et al., 2022). Receiving zakat not only affects an individual's financial situation but also influences their self-perception, community relationships, and spiritual journey. The transition from being perceived as a "recipient of charity" to becoming a contributor to society involves complex negotiations of identity and belonging. These dimensions are highly contextual, shaped by cultural norms, community expectations, and individual aspirations within an Islamic framework of social justice ('adl) and solidarity (ukhuwah).

Given these dynamics, there is a growing need to explore the lived experiences of productive zakat beneficiaries to better understand how they interpret and internalize these transformations. A phenomenological approach provides an opportunity to move beyond surface-level economic assessments, enabling an in-depth exploration of participants' subjective realities and the meanings they construct from their experiences. By uncovering these narratives, this study contributes to a richer understanding of the intersection between Islamic economic practices and the human dimension of empowerment.

Research on lived experiences has become an increasingly important domain within the broader field of Islamic economics, particularly in understanding how social and financial interventions shape individuals' identities, values, and aspirations (Davie et al., 2018; Koudela, 2025). While numerous studies have examined the economic impacts of productive zakat programs, such as increased income, financial stability, and business growth, fewer have focused on the subjective dimensions of these transformations. The essence of beneficiaries' lived experiences how they perceive, interpret, and make sense of receiving productive zakat remains largely underexplored.

A critical challenge in this area lies in the methodological limitations of previous research (Mukhlis, Janwari, et al., 2023; Mukhlis & Abdullah, 2025). Much of the existing literature has relied heavily on quantitative approaches that prioritize measurable financial outcomes while overlooking the deeper psychosocial and spiritual dimensions of empowerment. Statistical analyses often fail to capture the nuanced realities of beneficiaries' journeys, including feelings of dignity, self-worth, and belonging within their communities. Consequently, the current understanding of how zakat affects identity formation and social participation remains fragmented and incomplete.

These methodological constraints highlight the inadequacy of traditional research frameworks in fully addressing the complex and multifaceted nature of productive zakat experiences. While previous studies have offered valuable insights into economic outcomes, they have provided limited understanding of how beneficiaries construct meaning from their participation in zakat programs and how these experiences shape their sense of self within broader social and religious contexts. Addressing these gaps requires an approach capable of revealing rich, in-depth narratives and uncovering the essence of beneficiaries' transformations an aim that phenomenological inquiry is uniquely positioned to achieve.

Although productive zakat has been widely implemented as a strategic tool for economic empowerment, existing research has primarily adopted practical and outcome-oriented approaches to evaluate its effectiveness (Al-Kilani, 2023; Kranz et al., 2025). Most studies have focused on quantifiable indicators, such as income growth, business expansion, and financial independence, using survey-based or statistical models to measure program success. While these approaches provide valuable insights into the economic dimensions of zakat distribution, they fail to address the complex experiential realities faced by beneficiaries.

Current frameworks often overlook the subjective meanings that individuals attach to receiving productive zakat, including how it influences their self-identity, sense of dignity, and social belonging within their communities. Without capturing these nuanced dimensions, existing literature presents an incomplete understanding of zakat's broader impact on beneficiaries' personal and social transformation. Moreover, practical evaluations tend to treat zakat recipients as homogeneous groups, neglecting individual differences in experiences, motivations, and aspirations.

To address these limitations, a phenomenological approach is necessary to move beyond surface-level assessments and explore the essence of lived experiences among productive zakat beneficiaries (Bentley et al., 2025; Newson et al., 2025). Phenomenology offers a deeper, more holistic understanding by uncovering how individuals perceive, interpret, and internalize the meaning of receiving zakat within the contexts of their personal, social, and spiritual lives. By focusing on participants' subjective realities, this study seeks to contribute a richer perspective that complements existing economic analyses and provides new insights into the role of productive zakat in shaping identity, empowerment, and social integration.

Several studies have examined the role of productive zakat in promoting economic empowerment and reducing poverty within Muslim communities (Green & Stanworth, 2024; Koller, 2021). Most existing research has focused on quantitative outcomes, such as financial stability, business growth, and the economic sustainability of beneficiaries. A smaller number of studies have explored the social and psychological dimensions of zakat, particularly its influence on self-perception and social participation. However, these studies often rely on surface-level assessments and fail to uncover the deeper meanings behind beneficiaries' experiences. This gap highlights the need for research that integrates both economic and experiential perspectives to better understand the transformative potential of productive zakat.

To address this gap, the present study adopts an interpretative phenomenological approach (IPA) to explore the lived experiences of productive zakat beneficiaries (Rasmussen, 2023). IPA is suitable because it allows for an in-depth investigation of subjective realities and the meanings individuals construct from their personal, social, and spiritual contexts. By focusing on participants' narratives, this study responds directly to the limitations identified in previous literature, providing insights into how beneficiaries perceive, interpret, and internalize their experiences. The approach goes beyond measuring economic outcomes, aiming instead to understand the essence of empowerment, dignity, and identity transformation derived from zakat assistance. Through this lens, the study seeks to provide a more holistic understanding of the phenomenon.

This article is organized into several sections to guide readers through its objectives and findings. The introduction presents the background, research problem, and objectives of the study (Mukhlis, Maryam, et al., 2023; Mukhlis et al., 2024). The contextual framework explains the significance of productive zakat within Islamic economics and its social dimensions. The methodology describes the phenomenological approach, data collection procedures, and analytical techniques used. The results present the themes derived from participants' narratives, followed by the discussion, which connects the findings to existing theories and literature. Finally, the conclusion summarizes the study's contributions and suggests practical and theoretical implications for future research.

## **RESEARCH METHODS**

### **Study Design**

Phenomenology was chosen as the guiding methodological framework due to its emphasis on exploring subjective experiences and understanding the essence of human phenomena (Clair, 2003; Fenton & Baxter, 2016). The study specifically adopted interpretative phenomenological analysis (IPA), which integrates descriptive and interpretative elements to explore how individuals make sense of significant life experiences (Hillman & Radel, 2018; Lutz & Knox, 2014). Within the context of Islamic economics, IPA provides the flexibility to examine both the economic dimensions and the spiritual meanings of productive zakat. This approach allowed for a deeper exploration of how zakat programs influence identity formation, empowerment, and social inclusion.

### **Participants**

Participants were productive zakat beneficiaries selected using purposive sampling to ensure relevance to the research objectives. Inclusion criteria required that participants (Daly, 2007; Murphy & Dingwall, 2017):

1. Had received productive zakat assistance for at least one year.
2. Were actively engaged in micro-entrepreneurship funded by zakat programs.
3. Were willing to share their personal experiences openly.

Exclusion criteria included individuals who had received only consumptive zakat or lacked direct involvement in managing their zakat-funded businesses.

A total of 15 participants were involved, consisting of 8 females and 7 males, with ages ranging from 28 to 52 years (mean age = 39.6). Participants came from diverse socioeconomic backgrounds and represented various sectors, including small-scale trading, food production, and service-based micro-enterprises. The diversity in demographic and entrepreneurial profiles enriched the depth of the collected narratives and supported the identification of cross-cutting themes.

### **Data Collection**

Data were collected through semi-structured, in-depth interviews conducted face-to-face to facilitate rapport and elicit rich, detailed narratives (Iosifides, 2016; Longhofer et al., 2012). An interview guide was developed to ensure consistency while allowing flexibility for participants to elaborate on their personal experiences.

Each interview lasted between 60 and 90 minutes and was conducted in a private, comfortable setting to ensure confidentiality and minimize external distractions. Follow-up questions were used to encourage deeper reflection and uncover latent meanings in participants' stories. All interviews were audio-recorded with consent, and verbatim transcripts were prepared for analysis.

To enhance contextual understanding, secondary data sources such as zakat program documents, financial reports, and community records were also examined. These materials were used to triangulate findings and validate interpretations.

### **Data Analysis**

Data were analyzed using the principles of interpretative phenomenological analysis (IPA) to capture the essence of participants' experiences while maintaining a close connection to their narratives (Carreiras & Castro, 2012; Migdal, 2018). The analytical process involved several iterative steps:

1. Immersion in Data – Each transcript was read multiple times to gain a holistic understanding of participants' accounts.
2. Initial Coding – Meaningful statements were identified and coded as units of experience reflecting personal, social, or spiritual dimensions.
3. Theme Development – Codes were clustered into emergent themes that captured shared meanings across participants.
4. Thematic Integration – Themes were synthesized to reveal higher-order constructs relevant to identity transformation, empowerment, and spirituality
5. Validation – Themes were cross-checked with direct quotations and contextual data to ensure consistency and accuracy.

Qualitative data management software NVivo 14 was used to assist in organizing codes, tracking analytical decisions, and maintaining transparency throughout the process.

## **RESULTS**

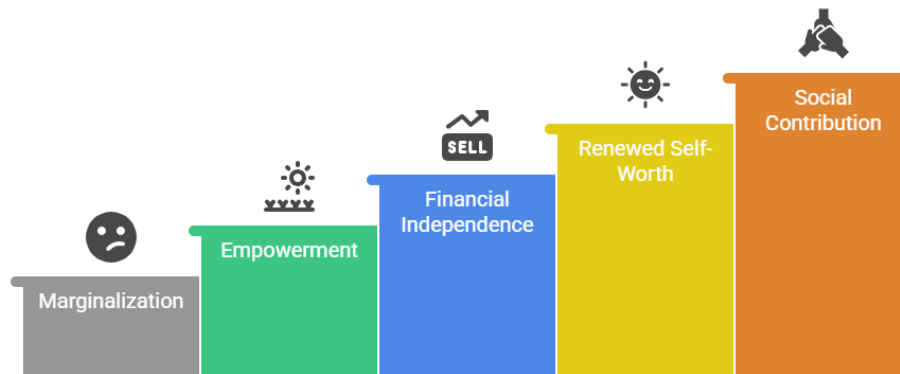
### **Rediscovering Dignity and Self-Worth**

One of the most profound findings relates to participants' sense of rediscovering dignity after receiving productive zakat assistance. Many participants expressed that, before the support, they felt marginalized and dependent. The empowerment process initiated by zakat programs triggered significant changes in how they perceived themselves within their families and communities.

“Before receiving this support, I often felt ashamed to meet my neighbors because I could not provide for my family. But now, I feel proud when I sell my homemade snacks at the market. I feel I can stand on my own feet again.” (Participant 3)

The restoration of dignity was not limited to financial independence but extended to psychological and social realms. Participants emphasized a renewed sense of self-worth, aligning personal achievements with Islamic values of responsibility (*amanah*) and contribution to society (*ukhuwah*).

### Journey to Rediscovering Dignity



#### Negotiating Social Identity within the Community

Another significant finding concerns the transformation of social identity within participants' communities. The receipt of productive zakat funds influenced how beneficiaries were perceived and how they perceived themselves. Some participants reported experiencing a shift from being seen as recipients of charity to becoming contributing members of society.

"People used to see me only as someone who constantly needed help. But now, they come to me asking how I manage my business. I feel more respected." (Participant 7)

However, the process of identity negotiation was not always smooth. A few participants expressed mixed emotions, balancing gratitude for assistance with the desire to assert independence. This tension reflects broader socio-religious dynamics surrounding zakat as both a charitable obligation and a mechanism for social empowerment in Islamic economics.

#### Experiencing Spiritual Growth and Religious Motivation

A recurring theme in participants' narratives was the integration of spiritual meaning into their economic transformation. Productive zakat was not merely seen as financial aid but as a divinely guided opportunity to improve one's livelihood while fulfilling religious obligations.

"I believe Allah has opened a path for me through this zakat. Every time I earn, I make sure to give back, because now I understand how it feels to receive help." (Participant 5)

Participants linked their improved financial situations with deeper spiritual awareness, often expressing a renewed commitment to ibadah (worship) and sharing wealth with others. This finding highlights the dual function of zakat as both an economic instrument and a spiritual catalyst.

#### Navigating Challenges and Building Resilience

While the overall impact of productive zakat was positive, participants also described several challenges, including limited business knowledge, fluctuating market demand, and social pressures. Despite these obstacles, many participants demonstrated resilience by seeking alternative income sources, collaborating with fellow beneficiaries, and continuously learning new skills.

"At first, I failed to manage the money properly, and I almost gave up. But then I joined a small group of other zakat recipients. We supported each other and shared tips. Now, I can manage my business better." (Participant 2)

These findings underscore the importance of community-based empowerment strategies, suggesting that productive zakat programs can achieve greater sustainability when paired with training and peer support.

## DISCUSSION

### Summary of Key Findings

This study explored the lived experiences of productive zakat beneficiaries and revealed how receiving zakat shaped their sense of dignity, social identity, spiritual growth, and resilience (González-García et al., 2025). The findings demonstrate that productive zakat does not merely serve as financial assistance but facilitates a transformative process that reshapes beneficiaries' perceptions of themselves and their roles within society, directly addressing the research question posed in the introduction.

### **Contribution of Findings to the Research Question**

The findings provide a nuanced understanding of how productive zakat impacts beneficiaries beyond measurable economic outcomes, offering insights into the essence of empowerment and identity transformation (Tuncalp, 2025). By focusing on participants' subjective narratives, this study answers the central research question: "How do productive zakat beneficiaries experience and interpret their social identity and economic empowerment?"

First, the study shows that rediscovering dignity is central to the beneficiaries' experiences. Productive zakat programs provided participants with opportunities to rebuild their sense of self-worth, shifting from dependency to independence, thereby enhancing their agency and self-confidence.

Second, the study highlights how zakat influences social identity negotiation. Beneficiaries reported a transition from being perceived as passive recipients of charity to becoming active contributors within their communities. This process involved complex emotional dynamics, as participants balanced gratitude for assistance with aspirations for autonomy.

Third, the findings illustrate the role of spiritual growth in shaping participants' meaning-making processes. Many beneficiaries perceived productive zakat as a divinely guided opportunity that deepened their commitment to Islamic values, community solidarity, and reciprocal generosity. Collectively, these insights emphasize that productive zakat represents not only an economic intervention but also a holistic pathway to personal and social transformation.

### **Relationship to Previous Literature and Theoretical Frameworks**

These findings extend existing literature on Islamic economics and zakat-based empowerment. Prior studies have primarily evaluated the effectiveness of productive zakat using quantitative indicators such as income generation, business sustainability, and poverty alleviation. While these studies demonstrate positive economic outcomes, they often overlook the experiential dimensions of zakat, leaving the subjective meanings underexplored.

The current study addresses this gap by employing interpretative phenomenological analysis (IPA), enabling an exploration of lived experiences that cannot be captured through traditional statistical approaches. The findings support and enrich Mukhlis et al., (2025), who identified that Islamic financial instruments foster spiritual engagement and social cohesion. However, this study contributes a unique perspective by integrating identity transformation into the discourse, demonstrating how zakat shapes beneficiaries' perceptions of themselves and their social roles.

Furthermore, the findings align with broader theories of empowerment and social identity. According to Mukhlis, Arifin, Ridwan, & Zulbaidah, (2025), identity formation is shaped by belonging and recognition within social groups. This study provides empirical evidence that productive zakat fosters positive identity reconstruction, enabling beneficiaries to shift from marginalized identities toward roles of social participation and contribution. In doing so, the research deepens our understanding of the intersection between Islamic philanthropy, personal empowerment, and collective well-being.

### **Implications of the Findings**

The findings of this study hold several theoretical, practical, and socio-cultural implications. From a theoretical perspective, the study extends the discourse in Islamic economics by demonstrating that productive zakat is not only an economic intervention but also a catalyst for identity reconstruction, empowerment, and social integration. These insights contribute to a deeper

understanding of how Islamic philanthropic instruments affect beneficiaries' perceptions of dignity, belonging, and agency, which have often been overlooked in traditional frameworks.

Practically, the results suggest that zakat institutions should adopt holistic empowerment models that integrate financial assistance with psychosocial support, skills development, and community-based mentoring. Such strategies can strengthen the sustainability of productive zakat programs while enhancing recipients' participation in local economies.

Socio-culturally, these findings illustrate that productive zakat programs play a significant role in fostering social cohesion and collective well-being within Muslim communities. By enabling beneficiaries to transition from dependency to contributors, zakat reinforces principles of 'adl (social justice) and ukhuwah (solidarity), strengthening communal ties and encouraging reciprocity. These implications suggest that productive zakat can be an effective policy instrument for addressing multidimensional poverty and enhancing spiritual and social empowerment across broader Muslim societies.

### **Limitations of the Study**

Despite its contributions, this study acknowledges several limitations that should be considered when interpreting the findings. First, the study's phenomenological design focused on understanding participants' subjective experiences and meanings, which inherently limits the generalizability of the results to wider populations. Second, the research was conducted within a specific socio-cultural context zakat beneficiaries in Indonesia where norms, expectations, and community structures may differ from other Muslim-majority regions.

Additionally, the sample size of 15 participants, while sufficient for achieving thematic saturation in phenomenological research, may not capture the full diversity of beneficiaries' perspectives. Lastly, the findings rely primarily on self-reported narratives, which may be influenced by memory recall, social desirability, or participants' interpretations of their experiences.

These limitations do not diminish the validity of the findings but instead underscore the importance of contextual sensitivity when applying these insights to different settings. They also provide a foundation for designing future studies that build upon the present work.

### **Directions for Future Research**

Building on the insights of this study, future research could expand the investigation into several promising directions (Mukhlis, 2025b; Mukhlis, Suradi, et al., 2023). First, a comparative phenomenological study across different regions or zakat institutions would provide a broader understanding of how cultural, institutional, and policy variations shape beneficiaries' lived experiences. Second, integrating mixed-methods approaches could complement rich qualitative insights with quantitative data, offering a more comprehensive evaluation of productive zakat's multidimensional impacts.

Third, future studies could examine the role of community-based empowerment networks and peer collaboration among beneficiaries, as the findings suggest that collective learning and shared support significantly influence identity transformation and business sustainability. Finally, exploring the longitudinal effects of productive zakat on beneficiaries' social mobility, financial independence, and community participation would provide valuable insights into the lasting implications of zakat programs.

By pursuing these directions, future research can further refine theoretical frameworks in Islamic economics while informing policy innovations that integrate economic, social, and spiritual dimensions to maximize the transformative potential of productive zakat.

## **CONCLUSION**

This study explored the lived experiences of productive zakat beneficiaries to understand how receiving zakat influences their dignity, identity, and empowerment within an Islamic economic

framework. The findings revealed that productive zakat serves not only as financial assistance but also as a catalyst for personal transformation, social inclusion, and spiritual growth. By adopting an interpretative phenomenological approach (IPA), the study addressed gaps in previous research that relied primarily on quantitative measures and overlooked beneficiaries' subjective meanings. Theoretically, these findings enrich Islamic economic discourse by positioning productive zakat as a multidimensional empowerment tool that integrates economic, psychosocial, and spiritual elements. Practically, the study provides insights for zakat institutions and NGOs to design more holistic empowerment programs that go beyond financial aid, focusing on identity reconstruction, resilience, and spiritual well-being. From a policy perspective, the results call for the development of national zakat strategies that align economic objectives with social inclusion and community development goals. While the study provides rich contextual understanding, future research could expand its scope through comparative or longitudinal approaches to explore the lasting impacts of productive zakat across diverse settings. Such directions would not only strengthen theoretical frameworks in Islamic economics but also guide policymakers and practitioners in maximizing the transformative potential of zakat for sustainable development.

### CONFLICT OF INTEREST

The authors declare that there is no conflict of interest regarding the publication of this article. All procedures were conducted independently, and no financial, personal, or institutional factors influenced the study's design, data collection, analysis, or interpretation.

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