

THE STRATEGIC ROLE OF ZAKAT AND WAQF IN SUSTAINABLE POVERTY ALLEVIATION: A LITERATURE REVIEW FROM THE PERSPECTIVE OF ISLAMIC ECONOMICS

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Abstract

Poverty in Indonesia remains a structural challenge that requires alternative approaches beyond conventional policies. Zakat and waqf, as instruments of Islamic social finance, possess great potential but remain underutilized due to institutional fragmentation and lack of policy integration. This study aims to construct a strategic integration model of zakat and waqf for poverty alleviation based on maqashid shariah principles. Using a qualitative approach through systematic literature review and thematic analysis, this research develops the Zakat-Waqf Based Development Framework (ZWDF), which emphasizes the integration of spiritual, institutional, and policy dimensions. The main contribution of this study lies in unifying normative and practical aspects to mainstream zakat and waqf as pillars of inclusive development. It recommends strengthening regulatory coherence and cross-institutional synergy to enable zakat and waqf to function as sustainable social policy instruments.

Keywords: *Zakat, Waqf, Maqashid Shariah, Poverty Alleviation, Islamic Social Finance*

Abstrak

Kemiskinan di Indonesia tetap menjadi tantangan struktural yang membutuhkan pendekatan alternatif di luar kebijakan konvensional. Zakat dan wakaf sebagai instrumen keuangan sosial Islam memiliki potensi besar, namun belum optimal akibat fragmentasi kelembagaan dan kurangnya integrasi kebijakan. Penelitian ini bertujuan untuk membangun model strategis integrasi zakat-wakaf dalam pengentasan kemiskinan berbasis prinsip maqashid syariah. Dengan pendekatan kualitatif melalui studi pustaka sistematis dan analisis tematik, penelitian ini menyusun kerangka konseptual bernama Zakat-Waqf Based Development Framework (ZWDF) yang menekankan integrasi spiritual, kelembagaan, dan kebijakan publik. Kontribusi utama kajian ini adalah menyatukan dimensi normatif dan praktis dalam mengarusutamakan zakat dan wakaf sebagai pilar pembangunan inklusif. Studi ini

merekomendasikan penguatan regulasi terpadu dan sinergi lintas kelembagaan agar zakat dan wakaf dapat berfungsi sebagai instrumen kebijakan sosial yang berkelanjutan.

Kata Kunci: *Zakat, Wakaf, Maqashid Syariah, Pengentasan Kemiskinan, Keuangan Sosial Islam*

Introduction

Poverty is a global issue that remains a major challenge for many countries, including Indonesia. According to the World Bank (2023), around 9.2% of the world's population lives in extreme poverty. In Indonesia, based on data from the Central Statistics Agency (BPS), the number of poor people in March 2023 was recorded at 25.9 million. Poverty is not only related to low income, but also limited access to education, health, and employment opportunities. Various efforts have been made by the Indonesian government, both in the form of social assistance and community empowerment programs, but the results have not been fully optimal in overcoming the root causes of poverty in a systemic and sustainable manner.

The government's efforts to address poverty have been carried out through various conventional policies such as social assistance, the family hope program (PKH), and health insurance. However, this approach tends to be top down, consumptive, and has not touched the structural root of the problem. Dependence on short-term assistance makes the poor vulnerable to returning to their original condition. On the other hand, the implementation of these policies often experiences problems in terms of distribution effectiveness, targeting accuracy, and limited state budget allocations. This indicates the need for an alternative development approach that is not only material in nature, but also builds the spiritual and social capacity of the community.

In this context, an alternative approach based on spiritual values and social justice is very relevant to be used as a complementary solution. Islamic economics comes as a paradigm that not only emphasizes efficiency and growth, but also balance, ethics, and fair distribution of wealth. One of the main principles of Islamic economics is the fulfillment of basic needs (*al-dharuriyat*) and the protection of the five *maqashid sharia*: religion (*din*), soul (*nafs*), intellect (*'aql*), offspring (*nasl*), and property (*mal*) (Irwan, 2021). Therefore, Islamic economics focuses not only on economic growth, but also on

distributional justice and social solidarity as part of the collective responsibility of the ummah.

Zakat and waqf as two main instruments in Islamic economics have great potential in supporting wealth redistribution and empowering the poor in a sustainable manner (Indrayani & Azzaki, 2024) . Zakat is a legal-formal social worship obligation, while waqf is a form of voluntary philanthropy with long-term investment characteristics. Both have functions as mechanisms for wealth distribution and economic development of society from below. In practice, productive zakat and cash waqf are innovative forms that can boost the economic competitiveness of marginalized groups (Wibowo & Endraswati, 2025) . The utilization of zakat and waqf that is directed to productive sectors such as MSMEs, education, and skills training, can strengthen the community's ability to be economically independent.

A number of studies have shown the effectiveness of zakat and waqf in empowering the community's economy. For example, a study by (Suryanto & Saepulloh, n.d.) notes that the optimization of mosque functions through productive waqf and zakat is able to increase economic independence in Tasikmalaya. Similarly, research by Siagian & Nasution, (2024) confirms the contribution of zakat and waqf in the economic development of the people systematically. This reinforces the view that zakat and waqf are not merely individual worship practices, but rather social policy instruments that if institutionally integrated can contribute significantly to poverty and inequality reduction.

However, zakat and waqf management in Indonesia still faces a number of serious challenges. Among them are the lack of public literacy, the weak governance system of amil zakat institutions and nadzir wakaf, and the low data integration between the Islamic financial sector and public policy. In addition, there is a significant gap between the potential and realization of zakat-wakaf collection (Hasibuan et al., 2025) . Based on BAZNAS estimation, the national zakat potential can reach more than IDR300 trillion per year, but the realization of the collection has not reached 10% of this figure. This shows the lack of awareness, participation, and public trust in the management institution.

Previous research is generally descriptive and focused on the operational aspects of zakat institutions and local empowerment models. The limitation of these studies is the

absence of integration between spiritual, social, and macroeconomic policy approaches in building a systemic framework. Therefore, a theoretical and practical approach is needed that unites the functions of zakat and waqf as synergistic Islamic economic institutions. This approach not only relies on institutional efficiency, but also on the creation of a public policy framework that supports the integration between zakat, waqf, and national development goals.

The approach used in this research involves qualitative analysis of zakat-wakaf management models that have been implemented by several leading amil zakat institutions in Indonesia. In addition, a systematic literature review of various relevant scientific journals is conducted to formulate an ideal policy based on Islamic values that is inclusive and applicable. This study also utilizes empirical data from best practices of institutions such as BAZNAS, Dompot Dhuafa, and BWI, and refers to national policies such as RPJMN and SDGs.

The scientific contribution of this study is in the development of a spiritual-ethical-based poverty alleviation paradigm, which can be applied cross-sectorally and cross-institutionally. This is in line with the vision of the *Sustainable Development Goals* (SDGs), which emphasizes the role of the non-state sector in inclusive development. Zakat and waqf-based approaches also have the potential to strengthen social justice, expand Islamic financial inclusion, and deepen social solidarity as the basis of sustainable development.

By making zakat and waqf the main pillars of the Islamic economy in poverty alleviation, it is hoped that a strong and resilient social ecosystem can be formed. Islamic economics is not just an alternative, but a solution that upholds justice, solidarity and blessings in development. This concept places humans not only as objects of development, but also as the main subjects who have the dignity and potential to develop fully spiritually, intellectually, and economically.

Therefore, it is important to emphasize that the success of poverty alleviation is not only determined by financial assistance, but also by the transformation of values and systems. Strengthening the role of zakat and waqf within the Islamic economic framework is not just a religious agenda, but also a strategic and value-added national development strategy. This approach offers a moral and systemic foundation that can strengthen social

resilience and improve the welfare of the people in a fair and sustainable manner. Thus, a comprehensive identification of the problem and the formulation of clear research objectives are very important initial steps to design an effective and sustainable optimization strategy for zakat and waqf in poverty alleviation. Without a proper understanding of the existing problems and the objectives to be achieved, the efforts to develop this model will not have a significant impact in the context of Islamic economic development.

Despite the increasing attention to the role of zakat and waqf in Islamic economics, there remains a lack of integrative conceptual models that position these instruments as part of a national poverty alleviation strategy. Existing studies tend to focus on descriptive or operational aspects of zakat-waqf institutions without providing a systemic and normative analysis based on *maqashid al-sharia*.

This research contributes to the literature by proposing a comprehensive conceptual framework that integrates zakat and waqf in line with Islamic economic principles and inclusive development goals. The novelty of this study lies in its synthesis of institutional, spiritual, and policy dimensions, highlighting a value-based model that is often neglected in prior literature.

The objective of this study is to critically analyze and systematize existing theories and empirical findings related to zakat and waqf, in order to propose a strategic model that can enhance their impact on poverty alleviation. The benefits of this research are twofold: theoretically, it enriches Islamic economic discourse on social finance; practically, it provides insight for policymakers, zakat waqf institutions, and Islamic financial stakeholders in designing inclusive and integrative socio economic programs.

Research Methods

This research employs a qualitative-descriptive approach using the library research method (desk research). This approach is chosen to critically examine the role of zakat and waqf in poverty alleviation based on relevant and authoritative written sources. The use of library research is justified by the normative and conceptual nature of the research objectives, which aim to build a strategic and integrative framework grounded in Islamic

economics, maqashid al-sharia, and inclusive development principles. Given that the focus is on the formulation of a conceptual model rather than empirical measurement, literature analysis allows for theoretical depth and cross-study synthesis.

To ensure systematic analysis, this study applies thematic content analysis to categorize and interpret key concepts, themes, and findings related to zakat, waqf, poverty, and Islamic social finance. The analysis process involves several stages:

- (1) identifying key concepts and variables,
- (2) grouping them into thematic categories (e.g., institutional governance, policy integration, spiritual value orientation),
- (3) comparing findings across sources, and
- (4) synthesizing them into a proposed conceptual framework.

The literature selection criteria include relevance to Islamic economic discourse, recency (preferably from the last 5 years), and credibility (peer-reviewed journals, academic books, official reports from institutions such as BAZNAS and BWI). Both empirical studies and normative-conceptual works are included to provide a holistic view. The validity of the data is ensured by triangulating multiple credible sources and comparing findings to avoid bias.

Thus, this method is not only descriptive but also analytical and reflective, enabling the formulation of a new synthesis that bridges theoretical values and institutional realities in the optimization of zakat and waqf.

Discussion

1. The Role of Zakat in Poverty Alleviation

Zakat has an important role in poverty alleviation through two main functions: wealth redistribution and mustahik (zakat recipient) empowerment. The redistribution function of zakat targets vulnerable and underprivileged groups of society, so that they have economic resilience. In Islamic economics, zakat functions as a corrective mechanism to the unequal accumulation of wealth in society. However, the role of zakat will be much more strategic if it is directed productively through programs that empower mustahik to become muzaki (zakat givers) in the future. Thus, zakat is not only a

momentary solution, but also a transformative instrument that encourages sustainable changes in the socio-economic status of poor individuals and groups.

Productive zakat programs, such as *sharia microfinance*, entrepreneurship training, and micro business capital assistance, have been implemented by various national amil zakat institutions (Nurbadrudin, 2022) . One example is the UMKM Bangkit program by LAZNAS Yatim Mandiri, which distributes zakat funds for community business development in Jember. This program is proven to increase the income and sustainability of mustahik businesses (Febrian, 2022) . In addition to financial assistance, this approach also includes managerial coaching and market access, thus creating a more established business ecosystem. In this context, zakat is not only a transfer of funds, but also a transfer of values, knowledge, and networks that strengthen the economic position of mustahik in the market.

In the context of social theory, zakat is not only seen as an instrument of wealth distribution, but also as a form of strengthening social capital (Pida & Zein, 2025). When zakat is managed productively and participatively, it can strengthen the economic capacity of vulnerable groups in a sustainable manner. This aligns with an empowerment approach that emphasizes the importance of giving individuals the ‘ability’ to determine their own future. For example, Tanjung demonstrates that zakat empowerment has a positive correlation with improvements in the Human Development Index (HDI) in Indonesia.

Another example is Dompet Dhuafa's Kampung Ternak, which utilizes productive zakat for mustahik economic empowerment (Mulyawisdawati & Nugrahani, 2019) . Based on research (Anwar, 2021) , this program increases the skills, income, and economic independence of the community in Madiun. Initiatives like this are proof that zakat can be used to create a new production sector that actively involves the lower community, not just consumptive. Meanwhile, BAZNAS Rokan Hilir Regency developed zakat in the form of group business and entrepreneurial incubation with significant results in improving the living standards of mustahik (Sartika, 2023) . This collective effort also strengthens social cohesion and encourages community-based independence.

Based on this analysis, the productive zakat approach shows higher effectiveness than consumptive zakat in encouraging the economic independence of mustahik in a sustainable manner. Zakat-based empowerment programs not only provide material assistance, but also increase the capacity, skills, and market access for recipients. Therefore, productive zakat becomes a strategic instrument in the economic development of the people based on inclusive and transformative Islamic values. Productive utilization of zakat can accelerate the transition of mustahik to muzaki, and strengthen the economic resilience of grassroots communities.

2. The Potential and Role of Waqf in Socio-Economic Development

Waqf has a different but complementary role to zakat. While zakat is redistributive and short-term, waqf is more oriented towards long-term social investment (*endowment*). Waqf allows the creation of social assets that can be used continuously for the benefit of the people, such as in the fields of education, health, and economic empowerment. Therefore, waqf can be a strategic instrument in the development of sustainable social infrastructure, with a profound long-term impact on people's welfare.

The practice of productive waqf has been developed by many Islamic philanthropic organizations. An example is Al Azhar Waqf, through its "Sejuta Berdaya" program, which utilizes cash waqf funds to build schools, MSME training centers, and community hospitals. Research by (Nurhasanah, 2018) shows that this program has successfully improved access to education and health in remote areas and reduced the economic burden of poor families. This model demonstrates that waqf can be optimized to provide essential social services for free or at very low cost, thus bridging the gap that the public sector cannot reach.

To support the role of waqf in sustainable development, it is also necessary to examine it from the perspective of New Institutional Economics, which emphasizes the importance of governance, regulation, and institutional credibility. Weak nadzir management can hinder the optimization of waqf assets. Abdullah (2022) emphasizes that strengthening waqf institutions based on accountability and digital innovation is key to expanding the contribution of waqf to the productive sector.

Meanwhile, Dompot Dhuafa manages cash waqf to build a Waqf Hospital and an integrated Islamic Education Institution. A study by (Muchromi & Fasa, 2024) notes that the utilization of waqf for small business units such as farmers' cooperatives and waqf farms can increase the income and food security of rural communities. In this case, waqf becomes the driving force for the revitalization of the rural economy that has been marginalized from access to capital and production facilities. The superiority of waqf also lies in its *non-depletive* nature, i.e. the principal asset does not decrease but produces *sustainable benefits*.

Despite its great potential, waqf still faces structural challenges such as low public waqf literacy, lack of waqf product innovation, and limited nazir capacity. Most nazirs lack professional management, resulting in suboptimal management of waqf assets. Therefore, there is a need for strategic integration between waqf institutions and the Islamic economic sector to optimize its impact. In addition, more progressive regulatory support, fiscal incentives, and a transparent national waqf data collection system are needed to make waqf management more structured and measurable.

Optimizing zakat and waqf synergistically will create a more holistic model of Islamic socio-economic development. Zakat acts as a direct support for the poor, while waqf provides long-term infrastructure for the sustainability of empowerment. This synergy can be a strategic instrument in reducing structural poverty in Indonesia in a sustainable manner. This concept is in accordance with the maqashid of sharia, which is to protect wealth and soul, and supports the achievement of sustainable development goals (SDGs), particularly in eradicating poverty, reducing inequality, and strengthening social institutions.

3. Challenges in Zakat and Waqf Management

Although zakat and waqf have great potential in supporting poverty alleviation, their implementation still faces a number of structural and cultural challenges. One of the main obstacles is the low level of public literacy regarding zakat and productive waqf. Many people still view zakat and waqf as symbolic instruments of worship, not as strategic instruments of economic empowerment (Purnawan & Irfaniah, 2025). This lack

of awareness has an impact on the lack of public participation in supporting empowerment programs sourced from zakat and waqf funds, as well as hindering the development of Islamic social finance product innovation at the grassroots level.

The fragmentation of zakat and waqf management institutions is also an obstacle to the effectiveness of fund distribution and management. There are many amil zakat (LAZ) and nadzir waqf institutions that work separately, without a strong coordination and integration system. As a result, programs often overlap or are not standardized. According to the research, this leads to inconsistencies in accountability, impact evaluation, and efficiency of zakat/wakaf programs. This lack of synergy also makes it difficult to map the potential of the region, the needs of mustahik, and the achievement of sustainable Sustainable Development Goals (SDGs) targets.

The institutional obstacles that arise are inseparable from the weak integration between zakat-waqf policies and national development planning. Within the framework of Islamic public policy, this reflects a regulatory gap that requires a synergistic approach between BAZNAS, BWI, and relevant ministries. Naim (2021) states that the absence of a national roadmap for the integration of zakat and waqf has resulted in the potential of the Islamic economy not being prioritized in the RPJMN and APBN.

In addition, limited regulatory support and information technology also hinder the optimization of zakat and waqf management. There are still few institutions that integrate digital platforms for real-time reporting, collection, and distribution of funds. In fact, digitalization is important to increase public trust and managerial efficiency. The low adoption of technology is also caused by the limited digital infrastructure in the regions and the low capacity of human resource managers in operating technology-based systems. As in research (Hasanah et al., 2021) explains that apart from literacy issues, the main challenges in zakat management are the limitations of an efficient digital reporting system and the lack of regulations that encourage the openness of amil zakat institutions in the financial information system. This makes people less confident in the effectiveness of zakat distribution and hinders the maximum collection of funds.

In this context, there is no national standard that concretely regulates the integration of zakat and waqf into the national development system. The existing regulations are still sectoral in nature and have not optimally encouraged synergy between stakeholders.

Although several policies have been issued by the government through BAZNAS, BWI, and the Ministry of Religious Affairs, their implementation is still partial and has not been able to encourage inclusive strategic synergy between the Islamic social finance sector and national fiscal policy.

5. Strategies for Optimizing Zakat and Waqf

To overcome these challenges, it is necessary to implement various optimization strategies that target institutional aspects, technology, and cross-sector synergies. First, increasing the transparency and professionalism of zakat and waqf management is the first step. This can be done through HR certification, periodic audits, and maqashid sharia-based management training. Zakat and waqf institutions also need to apply the principles of *good governance* by ensuring the principles of accountability, participation, and sustainability in every stage of program planning and implementation.

Second, strengthening technology through digitalization of zakat and waqf is a must. The use of sharia-based financial platforms (sharia fintech), zakat e-wallets, and waqf distribution dashboards will increase efficiency and public trust. Research by (Fatmawati, 2023) on LAZ Nurul Hayat shows that the use of digital fundraising and online reporting system accelerates collection and expands the reach of fund distribution. In addition, research from (Krismono & Nasikh, 2022) says digital technology also has the potential to be used in poverty mapping, mustahik identification, and automatic and precise program evaluation.

To address these challenges, this study proposes a value-based conceptual framework called the Zakat-Waqf Based Development Framework (ZWDF), which integrates spiritual, institutional, and public policy dimensions. Ismail (2022) proposes that the ZWDF model can serve as a strategic foundation for promoting Islamic financial inclusion and equitable development, if supported by accountable regulations and monitoring systems.

Third, synergy between the government, amil institutions, the private sector, and the community must be built systematically. The involvement of Indonesian Waqf Board (BWI), KNEKS, and Ministry of Religious Affairs in designing macro policies is crucial

to create an inclusive system (Syukri & Bahri, 2023) . The government can integrate zakat-wakaf into national poverty alleviation programs such as the Village Fund and Islamic MSMEs (Choiri & Ma'adi, 2023) . Furthermore, partnerships with Islamic financial institutions are also needed to expand the scope of social services and strengthen access to mustahik capital through zakat or cash waqf-based Islamic microfinance.

Fourth, an integrative Islamic economic ecosystem needs to be established, which includes synergies between zakat, waqf, sharia CSR, and BMT (Baitul Maal wat Tamwil). In this context, institutions such as BMT can act as motors of social financial intermediation that collect and distribute people's funds productively (Dahniaty, 2021) . The role of sharia CSR from companies also needs to function as part of Islamic social responsibility based on waqf or corporate zakat. This synergy will expand the social funding base, accelerate the realization of economic empowerment programs, and strengthen Islamic financial inclusion nationwide.

With these strategies, zakat and waqf are not only spiritual obligations, but also real policy instruments in social empowerment and sustainable poverty alleviation. The successful optimization of zakat and waqf management will greatly determine the economic sustainability of the ummah and the achievement of national development goals based on social justice.

Conclusion

This study affirms that zakat and waqf hold strategic potential for poverty alleviation when managed in an integrated manner within the framework of Islamic economics. The synergy between these instruments can generate a social development model that goes beyond charity and fosters sustainable empowerment. However, this integration is still constrained by institutional fragmentation, regulatory gaps, and low public awareness.

The main contribution of this research lies in the development of a maqashid al-shariah-based conceptual framework that unifies spiritual, institutional, and policy dimensions. The novelty of this study is the proposal of the Zakat-Waqf Based Development Framework (ZWDF), a model that remains underexplored in existing

literature. This framework positions zakat and waqf as complementary tools for achieving distributive justice and inclusive development.

Practically, the study recommends stronger institutional integration between BAZNAS, BWI, and public sector planning bodies. It also highlights the need for improving the professionalism of zakat and waqf managers, creating a unified regulatory environment, and enhancing public education to boost participation. Future research should empirically test the effectiveness of the proposed model in real-world implementation.

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