

Reviving Islamic Social Finance: The Role of Zakat and Waqf in Advancing the SDGs

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Abstract:

The majority of the Indonesian community is Muslim Ironically, the increase in the Muslim population in Indonesia does not have implications for the prosperity of the Indonesian community. Zakat and waqf have a role in the prosperity of society linked to the SDGs. Currently, the world is paying great attention to efforts to achieve social well-being. The SDGs are the world's hope to eradicate poverty, protect the environment, and ensure that everyone can enjoy peace and prosperity. Sustainable Development has 17 main goals. Social welfare and poverty eradication are the first priorities in the SDG goals. This research aims to analyze the recovery of social finance in the SDGs that focus on social welfare and poverty eradication. The method used in this research is a qualitative approach with the type of library research. Secondary data sources to study social finance recovery in the SDGs that focus on social welfare and poverty eradication. Secondary data is obtained from various sources ranging from government reports, publications and journal articles. The results of the study show that social financial recovery in the SDGs is focused on the goals of social well-being and poverty alleviation through zakat institutional programs in Indonesia such as Baznas and Dompot Dhuafa run productive zakat programs, which help the poor start businesses and become financially independent.

Keywords: Zakat, Waqf, SDGs, Community welfare, Poverty, Rehabilitation

A. INTRODUCTION

The number of Muslims in Indonesia is experiencing rapid growth from year to year. In June 2024 it is estimated to reach 282.48 compared to 2023 as many as 280.73 million people (Indonesia.id, 2024). Ironically, the increase in the Muslim population in Indonesia does not give meaning to the prosperity of Indonesian society. In fact, in theory, a large Muslim population can bring prosperity to the people of the country itself. The attitude of solidarity and ta'awun (helping others) are the attitudes that are demanded in Muslims. There are various types of solidarity instruments in Islam, for example waqaf and zakat (Razali et al., 2019).

Zakat is an instrument to balance the economic sector of society. In addition, zakat is very special because its organization not only involves the group that gives (muzaki) and the group that receives (mustahik), but is also supported by an institution (amil zakat) that focuses on collecting and distributing zakat to the wealthy. entitled to it (Lubis & Latifah, 2019). A strong and planned financial management system is needed to meet the needs and manage and develop the potential of natural and human resources in Indonesia today, through waqf fund management instruments. Currently, Muslims especially in Indonesia are facing various problems in the financial sector. Therefore, solutions must be taken to meet these financial needs. One of the solutions is to refer back to the Al-Quran whose perfection has been guaranteed by Allah. The Al-Quran also organizes a systematic, orderly and directed financial management model according to human needs, both for the family and the community, as well as for the interests of the nation and the country. Thus, waqf has a very important role in the economic and social aspects of Islamic history (Sulfarid, 2022).

Islamic social finance in the form of zakat, infaq, sadaqoh and waqf also plays an important role in the recovery of the country's economy. Indonesia as a country with the largest Muslim population in the world which is 87.2% of the total population is estimated by the National Amil Zakat Agency (BAZNAS) to potentially reach Rp 327 trillion in 2021 (Ekon.go).id, 2021). Targeted in 2024, the potential of zakat in Indonesia is Rp 327 trillion (BAZNAS, 2024).

Currently, the world is paying great attention to efforts to achieve social well-being. Social welfare includes eradicating poverty. Various countries have agreed to realize this prosperity through a series of common goals known as Sustainable Development Goals (SDGs) or Sustainable Development Goals (TPB). From these targets, it is hoped that sustainable development can be achieved, so that prosperity can be maintained. The SDGs are the world's hope to eradicate poverty, protect the environment, and ensure that everyone can enjoy peace and prosperity. These goals include issues such as climate change, economic inequality, innovation, sustainable consumption, justice and peace, as well as other issues (Rohim, 2019).

Sustainable Development Goals (SDGs) are global and national commitments in efforts to improve people's welfare. Sustainable Development has 17 (seventeen) goals and 169 targets to plan global action for the next 15 (fifteen) years from 2016 to 2030 to overcome poverty, overcome inequality, and protect the environment. The 17 SDGs that have been set are to improve people's welfare without poverty, without hunger, healthy and prosperous lives, quality education, gender equality, clean water and proper sanitation, clean and affordable energy, decent work and economic growth, industry, innovation, and infrastructure, reduced inequality, sustainable cities and settlements, responsible consumption and production, handling climate change, ocean ecosystems, land ecosystems, peace, justice, and strong institutions, and partnerships to achieve goals. Community welfare and poverty are the main focus in the first place in the 17 (seventeen) Sustainable Development goals or often called SDGs. This means that eradicating poverty and social welfare are the main focus of sustainable development that is being worked on or carried out globally (Geovani Peoha et al., 2022).

B. LITERATURE REVIEW

Theoretical Underpinnings:

Study of Islamic Social Finance

Islamic social finance, or Islamic social finance, is a financial system that follows Islamic Shariah principles and is designed to meet the social and economic goals of society. The main goal is to provide fair, ethical and inclusive financial support, by integrating social and moral values in financial management. Islamic social finance can also be a solution to overcome social and environmental problems supported by humanitarian values, so that it can reach all levels of society and can also be a solution to overcome social problems supported by humanitarian values.

Islamic finance in Indonesia began in 1992 with the establishment of Bank Muamalat Indonesia, then followed by various other sharia financial institutions such as BUS, UUS, BPRS, sharia cooperatives, sharia insurance, and sharia pawnshops. According to Nurfalalah, sharia banking is more stable than conventional banking in the face of various shocks. Islamic finance is growing rapidly in various countries including Indonesia, especially through sharia banks that became popular after the monetary crisis of 1997. As a country with the largest Muslim population, Indonesia has great potential in the field of sharia charity such as infaq, almsgiving, zakat and. waqf, which has a positive impact in various aspects of social life, economy, education and the environment (Usman, Haida & Wahyuningsih, 2024).

Zakat studies

According to Law no. 23 of 2011, zakat is property that must be issued by a Muslim or business entity to be given to those who are entitled to receive it in accordance with Islamic law. According to PSAK No. 109, the pure goal of zakat will be achieved if zakat management is implemented well and professionally (good zakat governance), meaning that zakat should be managed institutionally in accordance with Islamic sharia, trust, benefits, justice, legal certainty, integration and accountability. (Fitroh, 2023) According to PSAK No. 109, the meaning of zakat is property that must be released by the muzzaki in accordance with the shari'a provisions to be given to those who are entitled to receive it (mustahiq).

Zakat Management according to Law No. 23 of 2011 is the activity of planning, implementing and organizing the collection, distribution and utilization of zakat. In Indonesia, the institutions authorized to carry out these activities are formal zakat management institutions that have legal bodies, namely Badan Amil Zakat Nasional (BAZNAS) formed by the government and Lembaga Amil Zakat (LAZ) formed by the community and approved by the government. In carrying out its duties and functions, BAZNAS can be assisted by the Zakat Collection Unit (UPZ). UPZ is an organizational unit formed by BAZNAS to help collect zakat (Farhany & Nurkomalasari, 2022).

There are six types of zakat which are income zakat, crop zakat, savings money zakat including digital money such as bitcoin, livestock zakat, business zakat and gold & silver zakat. From the point of view of zakat payment, zakat payment is provided face-to-face at the zakat institution counter, directly to the appointed zakat amil, through a salary deduction scheme by the employer, payment through the zakat counter at the institution of higher education and payment through postal officials. In addition, you can pay zakat virtually. MAIPs provide 14 types of zakat aid for eight groups of recipients (asnaf), including aid for living needs, education, health, economic recovery, home improvement, disaster, conversion motivation, and preaching and social activities (Asni, 2021).

Endowment Studies

Waqf comes from the Arabic loan word waqafa-yaqifi-waqfan which literally means to hold. The meaning of the term waqf is to spend property in the way of God sincerely without coercion in order to maintain religion and public welfare. Waqf is one of the instruments of Islamic philanthropy in developing the economic status of Muslims which is very unique and has several benefits such as virtue (birr), kindness (ihsan) and brotherhood (ukhuwah). (Akhmad Rifai & Priyono, 2020).

The implementation of waqf law in Indonesia is set out in Article 1 and Article 9 of Law Number 41 of 2004 on Waqf. The technical implementation of waqf rests with the Ministry of Religion and in relation to land issues, particularly regarding the certification of waqf land, the Ministry of Religion cooperates with the National Defense Agency. Whereas in Islamic law, waqf is not specifically explained in the Qur'an, but scholars use the generality of the verse about infaq fisabilillah. (Belembele et al., 2022).

In developed Islamic countries, waqf is even used to build universities equipped with facilities and markets to support learning, and there are even universities that provide dormitories. There are also specific endowments for scientific research in the fields of medicine, pharmaceutical science and other scientific studies that make Islam the center of research. Waqf is a potential economic force if managed well so that it can play a significant role in the economic empowerment of Muslims. Social assistance to those who are financially weak is a priority target for waqf.

Waqf has several categories based on aspects of beneficiary, use, designation and time period. Based on the beneficiary, there are Khairi Waqf (for the general public) and Waqf Specialist (for wakif families). Based on utilization, there are Wakaf Mubasyir (received directly by the recipient) and Wakaf Istismari (productive, must be managed first). In terms of pronunciation, there are Wakaf 'Am (for general) and Wakaf Khash (for special purposes). Based on the time period, wakaf is divided into Wakaf Mu'abbad (forever) and Wakaf Mu'qqat (limited time) (Fitriani, 2021).

Study of SDGs

The end of the Millennium Development Goals (MDGs) in 2015 left some homework still to be completed. As a follow-up and refinement of the MDGs, the Sustainable Development Goals (SDGs) were introduced. The SDGs involve more countries, both developed and developing, with a wider scope of issues. The main goal is to achieve sustainable development that guarantees human rights and maintains the quality of the environment for a better life from generation to generation.

Sustainable development is development that meets the needs of the present without reducing the ability of future generations to meet their own needs. Mannion states that the concept of sustainable development is the coordination between economic development, quality of life, and the environment within an interrelated political framework at the international and global level (Ahmadan, 2020).

The characteristics of sustainable development to achieve social prosperity in Indonesia include: First, providing the possibility of survival; Second, take advantage of natural resources with environmentally friendly technology; Third, provide opportunities for other sectors and activities to develop in all regions; Fourth, improving and preserving the ability and function of the ecosystem to supply natural resources; and Fifth, using procedures that consider ecosystem sustainability. The use of environmentally friendly technology is the right solution to support fair sustainable development and provide prosperity for all Indonesians. Development programs implemented in the era of SDGs need to pay more attention to the state of the environment to avoid damage and pollution. The concept of sustainable development itself focuses on three main factors: economic, social and environmental. A balance in these three factors is expected to be the solution in realizing sustainable development and environmental and social empowerment in society. The implementation of the SDGs in Indonesia in terms of regulation is good and in accordance with Islamic economic principles. However, there are deficiencies and inconsistencies in its implementation that cause social inequality to increase in the last 10 years (Sholihah, 2019).

Critical Review of Prior Work:

The Study of the Effectiveness of Zakat, Infaq and Sedekah Distribution on Mustahik Economic Empowerment conducted by Muhammad Yusuf and Ahmad Hidayat (2019) found that the distribution of Zakat, Infaq and Sedekah (ZIS) funds managed by amil zakat institutions plays an important role. important role in improving economic well-being mustahik. Through quantitative analysis with linear regression, the results of the study show that the effective and transparent management of ZIS funds contributes positively to the increase of mustahik's income and their quality of life, especially in urban areas. This research confirms that the implementation of good governance in zakat institutions is very important to ensure the success of the economic empowerment program being promoted.

Research on the Role of Productive Waqf in Improving the Sustainability of Islamic Social Finance by Nurul Aini and Rizky Wijaya (2021) concludes that productive waqf has a significant positive impact in supporting the sustainability of Islamic social finance. Based on case studies in waqf institutions in Indonesia, the results of the study show that productive waqf management, such as for the education and health sectors, produces profits that can support long-term social financing. These findings show that a productive waqf, if managed professionally, not only creates a broad social impact but also ensures the sustainability of social finance programs in the community.

Research on the Role of Zakat in Eradicating Poverty to Support SDG 1 (No Poverty) conducted by Ahmad Riyadi and Fadila Nuraini (2020) shows that the distribution of zakat has an important role in eradicating poverty, in line with the goals of SDG 1. This study was conducted in several amil zakat institutions in Indonesia with a quantitative approach, which found that zakat contributed to increasing mustahik income and reducing economic inequality. The results of the study show that with optimal and responsible zakat management, zakat can be an effective instrument in achieving the target of poverty eradication on a national scale and supporting SDG 1.

Research on the Role of Productive Waqf in Improving Economic Well- Being to Support SDG 8 (Decent Work and Economic Growth) conducted by Hasan Basri and Nurul Fadilah (2020) shows that productive waqf plays an important role in supporting economic growth and creating job opportunities. This study was conducted in several waqf management institutions in Indonesia and analyzed the impact of productive waqf on micro and small businesses financed from waqf proceeds. The results of the study show that the income generated from productive waqf is able to improve the economic well-being of mustahik and make a real contribution to the target of SDG 8, which is to provide good work and support economic growth.

Research on the Contribution of Islamic Social Finance to the Achievement of SDGs in the Field of Poverty Eradication (SDG 1) by Farhan Alatas and Lina Mulyani (2019) shows Islamic social finance instruments, such as zakat, infaq, charity and waqf (ZISWAF).), plays an important role in supporting poverty eradication in Indonesia. This research was carried out through a quantitative study in several zakat and waqf institutions, and showed that the allocation of Islamic social financial funds effectively

helps meet the basic mustahik needs, such as food, shelter and education. Research results show that with good governance and targeted distribution, Islamic social finance can contribute to the achievement of SDG 1 (No Poverty) by reducing economic inequality among the poor.

Justification for Current Research

This research focuses on the development and application of Islamic social finance with an emphasis on zakat, infaq and waqf management (ZISWAF) as a tool to achieve sustainable development goals (SDG) in Indonesia. Although previous studies have highlighted the positive effects of ZISWAF on economic well-being and poverty alleviation, there are still some knowledge gaps that need to be filled.

Limitations of Previous Studies

Although some studies such as those carried out by Muhammad Yusuf and Ahmad Hidayat (2019) and Ahmad Riyadi and Fadila Nuraini (2020), show that ZIS management is able to significantly increase income, but most of these studies are still focused on short-term impacts. This research has not fully explored how sustainable ZIS management can contribute to long-term economic development and the sustainability of Islamic social finance.

Integration of Theory and Practice

Previous research, as reviewed by Nurul Aini and Rizky Wijaya (2021), shows the productive potential of waqf in creating sustainable income. However, there has been no study that integrates zakat and waqf management with a broader social finance approach, and how both can support each other in achieving the SDG goals, especially in the social, economic and environmental context in Indonesia.

Use of the SDGs Concept

Research on the contribution of Islamic social finance to achieve the SDGs shows that although there is a significant contribution in reducing poverty, the lack of a holistic approach in managing ZISWAF that is in line with the principles of sustainable development is still a problem. This research aims to fill this gap by providing a more integrated ZISWAF management model, which takes into account aspects of social and economic sustainability.

Support Theory

Islamic Social Finance Study: Exploring the potential of Islamic social finance to create a fair and inclusive financial system, this research focuses on the application of social and moral values in the management of ZISWAF.

Study of Zakat and Waqf: Studying how good management of zakat and waqf can increase the efficiency and effectiveness of distribution, as well as its impact on community welfare, by emphasizing good governance.

SDGs Study: Highlight the need for a sustainable approach in managing financial resources to achieve sustainable development goals, especially in the context of Indonesia which faces the challenge of social and economic inequality.

Research Contribution

This research is expected to provide new insights into a more comprehensive and sustainable ZISWAF management model, as well as develop policy recommendations that can help zakat and waqf management institutions achieve broader social and economic goals. Thus, this research not only contributes to the development of Islamic social finance theory but also provides practical solutions to the problems faced by today's society.

C. RESEARCH METHODOLOGY

The research method used is analytical description using a qualitative approach. Qualitative research is descriptive and analytical research. Descriptive in qualitative research means describing and explaining the events, phenomena and social situations being studied. Analysis means interpreting, interpreting and comparing research.(Mekarisce, 2020)

This type of research uses library research, which is a method of collecting data by understanding and studying theories from various literature related to research. There are four levels of library research in research, namely preparing the necessary equipment, preparing a work bibliography, arranging time and reading or recording research materials.(Rizky Fadilla & Ayu Wulandari, 2023) The purpose of library research is to study the literature in. which is discussed.

The data collection technique in this paper uses documentation, where the writer collects references in the form of books and journals that speak to the theme of this paper, then the writer analyzes the books and journals to draw conclusions that speak to the theme of the research. Hasibuan et al., 2022) Researchers obtain ready-made data collected by other parties using various ways or methods, both commercial and non-commercial. Secondary data can be obtained from various sources, such as Central Bureau of Statistics (BPS), books, reports, journals and other data sources. Secondary data collection can be done through observation or documentation.(Waruwu, 2023).

The data analysis technique in this paper uses data reduction, that is, simplifying the data that has been collected, then presenting the data, that is, presenting the data that has been previously reduced, and verifying or drawing conclusions from the relevant data that has been obtained. to the theme of the paper.(Ardiansyah et al., 2023).

D. RESULTS AND DISCUSSION

Zakat plays an effective role in increasing consumption, production and economic distribution patterns in order to improve the well-being of the people. The important role of zakat is to help fellow Muslims, strengthen the heart in faith, and support the solution of various problems in society. In the economic field, zakat balances ownership by mandating the redistribution of wealth from the rich to the needy, as well as providing funds for the businesses of the poor so that they can create jobs. Zakat has the potential to solve social problems and poverty, creating harmony and

support in Muslim society (Hardian & Wijaya, 2023).

خُذْ مِنْ أَمْوَالِهِمْ صَدَقَةً تُطَهِّرُهُمْ وَتُزَكِّيهِمْ بِهَا وَصَلِّ عَلَيْهِمْ إِنَّ صَلَاتَكَ سَكَنٌ
لَّهُمْ وَاللَّهُ سَمِيعٌ عَلِيمٌ ﴿١٠٣﴾

Meaning: "Take zakat from some of their wealth, with that zakat you clean and purify them and pray for them. Verily, your prayers are (become) peace of mind for them. And Allah is All-Hearing and All-Knowing." (Q.S Taubah.103)

In order to maximize the potential of zakat to improve the welfare of society, zakat management is currently carried out through two main approaches, namely consumptive and productive management. Consumptive zakat management aims to meet the basic economic needs of zakat recipients (mustahik), in the form of providing assistance that can be immediately used or consumed by recipients for their daily needs. On the other hand, productive zakat management focuses more on empowering the mustahik economy with the hope of creating financial freedom. This form of management usually involves providing capital assistance to small or weak entrepreneurs, business development programs, and free education.

The long-term hope of this productive approach is that the mustahik who were previously zakat recipients can improve their living standards until one day they turn into zakat givers (muzakki). (Amirah et al., 2024)

Productive Zakat is an effective approach in the effort to eradicate poverty, with a distribution model that focuses on empowerment to improve the living standards of the mustahik, thereby enabling them to become muzakki. This approach is one of the mechanisms to reduce the poverty rate among the Muslim community and provide a wider impact. Through the development of micro- entrepreneurship, productive zakat offers access to much-needed working capital for small entrepreneurs, helping to overcome the capital problems they often face. In its role, productive zakat functions as a source of funding for poverty alleviation programs, provides working capital, opens up job opportunities, and increases income necessary to meet daily needs, earn regular income, expand business, save, and further develop their business. Overall, productive zakat also plays a role in more equitable distribution of funds and acts as a stabilizer of the community's economy. (Zuchroh, 2022) Productive waqf is a type of waqf in which the main assets are used in manufacturing activities, with the proceeds distributed according to the waqf's objectives. The profit from this waqf is expected to benefit the community around the location of the waqf. Waqf assets used in production activities are managed by waqf recipients based on an agreement with the waqf grantor. (Chanani Bahri, 2024)

Economic development can not only be achieved through the instrument of zakat, but also through the use of waqf. The great potential of waqf allows this instrument to act as an effective means of economic redistribution. Waqf as a fiscal instrument other than

zakat has a great capacity to be developed into a social institution that can support various community activities and help overcome social problems such as poverty and inequality. Therefore, waqf can be an important instrument in the economic development of the people. If managed and empowered optimally through cooperation between the community and the government, waqf has the potential to have a significant positive impact in improving the well-being and economic development of the community (Zainuddin et al., 2020).

Zakat and waqf have an important role in supporting the achievement of the sustainable development goals of the SDGs with various important contributions. Zakat plays a role in poverty alleviation and economic empowerment through support for small businesses and job creation. On the other hand, waqf provides capital for SMEs, supports infrastructure development, and expands access to education and health services. With the principles of justice, transparency and sustainability, zakat and waqf management can help reduce the economic gap and create a positive and sustainable social impact. Overall, zakat and waqf can be an important instrument in creating a prosperous, inclusive and fair society in line with the goals of the SDGs. (Syah et al., 2024)

The goal of zakat and waqf is to strengthen the welfare of society and reduce poverty effectively. Zakat is intended to be a wealth distribution mechanism that directly supports the fulfillment of the basic needs of the poor and needy, so that it can ease the burden of their lives and promote economic equality. While waqf, especially productive waqf, functions to provide long-term public services and facilities such as education, health and social infrastructure. With good management and economic policy support, zakat and waqf can be an important way to improve the quality of life and create equitable prosperity in society (Risnarningsih, 2022).

The community empowerment program by Dompot Dhuafa shows that this institution plays an important role in improving the well-being of the community through the management of ZISWAF funds (Zakat, Infaq, Sedekah and Waqf). Dompot Dhuafa has successfully collected funds from donors and channeled them effectively through programs that focus on education, health, economy and social. These programs include educational assistance for outstanding students, health services, support for farmers and SMEs, as well as various social and humanitarian programs designed to meet the needs of disadvantaged communities. Through professional zakat and waqf management. Dompot Dhuafa strives to create a more financially independent society and reduce socio-economic inequality. The increase in the number of donations from year to year shows the public's trust in Dompot Dhuafa as a community fund management institution that is committed to sustainably supporting community welfare (Chairunnisya, 2022).

E. CONCLUSION

This study shows that zakat and waqf play an important role in eradicating poverty and improving the welfare of society. Effective distribution of zakat can balance the pattern

of consumption, production and distribution of wealth. By supporting small businesses and creating jobs, zakat helps the needy achieve financial independence, while productive waqf contributes through sustainable social financing to support the development of education, health and infrastructure. The results of this research also confirm that professional zakat and waqf management can contribute to the achievement of the Sustainable Development Goals (SDGs), especially in terms of reducing economic inequality and creating a positive social impact.

These findings increase understanding of how optimal zakat and waqf management can effectively support sustainable development goals. This study gives an impression that by applying the principles of transparency and accountability, Islamic social finance such as zakat and waqf are able to answer the challenges of social inequality faced by Indonesian society. This expands knowledge in Islamic social finance management as an instrument of long-term economic development, filling the gap in previous studies that focus more on short-term impacts.

Based on the findings and limitations of this study, some recommendations for future studies include: 1) Investigate further technology-based zakat and waqf management models to expand distribution reach and improve management efficiency; 2) Explore cross-sector collaboration between the government, society, and zakat and waqf institutions to create policies that encourage the use of zakat and waqf in economic development; 3) Conduct longitudinal research to see the long-term effects of zakat and waqf on the improvement of community welfare and their contribution to achieving the SDGs more comprehensively.

Thus, this research not only contributes to Islamic social finance theory but also suggests practical solutions to overcome socio-economic problems in Indonesia.

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