

The Role Of Sharia Economics In Community Empowerment And Poverty Alleviation

Peran Ekonomi Syariah Dalam Pemberdayaan Masyarakat Dan Pengentasan Kemiskinan

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ABSTRACT

The sharia economy has become a significant alternative solution in resisting the challenges of community empowerment and poverty alleviation, especially in countries where the majority of the population is Muslim. This study aims to analyze the role of sharia economics in improving community welfare through zakat, infaq, alms, and waqf (ZISWAF) mechanisms, as well as the role of sharia financial institutions in supporting micro, small and medium enterprises (MSMEs). Departing from the background of increasingly complex socio-economic problems faced by modern society, sharia economics offers an ethics and social justice-based approach that not only focuses on profit, but also on common welfare. This study uses a qualitative descriptive method with a literature study approach and secondary data analysis from scientific journals, reports of Islamic financial institutions, and empirical data from sharia-based economic empowerment programs that have been implemented in several countries. The results of the study show that productive zakat and productive waqf have a significant contribution in reducing poverty rates by providing business capital and access to better social services. In addition, Islamic financial institutions such as Baitul Maal wat Tamwil (BMT) play an important role in providing access to financing to small business actors who are not. These findings confirm that the sharia economy is not just a theoretical solution, but has also had a real impact in empowering society and encouraging inclusive economic growth. With synergy between the government, financial institutions, and the community, the sharia economy can be the main pillar in creating sustainable and equitable social welfare.

Keywords: *Sharia Economy, Community Empowerment, Poverty Alleviation.*

ABSTRAK

Ekonomi syariah telah menjadi alternatif solusi yang signifikan dalam menahan tantangan pemberdayaan masyarakat dan pengentasan kemiskinan, terutama di negara-negara yang mayoritas penduduknya beragama Islam. Penelitian ini bertujuan untuk menganalisis peran ekonomi syariah dalam meningkatkan kesejahteraan masyarakat melalui mekanisme zakat, infak, sedekah, dan wakaf (ZISWAF), serta peran lembaga keuangan syariah dalam mendukung usaha mikro kecil dan menengah (UMKM). Berangkat dari latar belakang permasalahan sosial-ekonomi yang semakin kompleks yang dihadapi masyarakat modern, ekonomi syariah menawarkan pendekatan berbasis etika dan keadilan sosial yang tidak hanya berfokus pada keuntungan, tetapi juga kesejahteraan bersama. Penelitian ini menggunakan metode deskriptif kualitatif dengan pendekatan studi literatur dan analisis data sekunder dari jurnal ilmiah, laporan lembaga keuangan syariah, serta data empiris dari program-program pemberdayaan ekonomi berbasis syariah yang telah dilaksanakan di beberapa negara. Hasil penelitian menunjukkan bahwa zakat produktif dan wakaf produktif memiliki kontribusi signifikan dalam mengurangi angka kemiskinan dengan menyediakan modal usaha dan akses terhadap layanan sosial yang lebih baik. Selain itu, lembaga keuangan syariah seperti Baitul Maal wat Tamwil (BMT) berperan penting dalam memberikan akses pembiayaan kepada pelaku usaha kecil yang tidak. Temuan ini menegaskan bahwa ekonomi syariah bukan sekedar solusi teoritis, namun juga telah memberikan dampak nyata dalam memberdayakan masyarakat dan mendorong pertumbuhan ekonomi yang inklusif. Dengan sinergi antara pemerintah, lembaga keuangan, dan masyarakat, ekonomi syariah dapat menjadi pilar utama dalam menciptakan kesejahteraan sosial yang berkelanjutan dan berkeadilan.

Kata Kunci: *Ekonomi Syariah, Pemberdayaan Masyarakat, Pengentasan Kemiskinan.*

1. Introduction

In recent decades, the problem of poverty and social inequality continues to be a crucial issue faced by many countries, especially in the Asian and African regions. Various economic policies have been implemented to address this challenge, but most have not been able to provide comprehensive and sustainable solutions. In the midst of this situation, the sharia economy emerged as an alternative that offers concepts based on the values of justice, welfare, and social solidarity (Amsari et al., 2024; Faujiah, 2021; Irawan Sekolah Tinggi Agama Islam Nahdlatul Wathan Samawa, n.d.; Irfan Syah et al., 2024; Kalimah, n.d.). Sharia economics not only focuses on economic growth, but also prioritizes the aspect of equitable distribution of welfare for all levels of society. Therefore, the study of the role of sharia economics in community empowerment and poverty alleviation is very relevant to be carried out (Amelia Purba et al., n.d.; Amsari et al., 2024; Ayu, 2025).

The reason for choosing this title is based on the fact that sharia economics has shown significant contributions in promoting financial inclusion and supporting poverty alleviation programs in various countries, such as Indonesia, Malaysia, and Sudan. The mechanism of zakat, infaq, alms, and waqf (ZISWAF) in the sharia economy provides a real solution in distributing wealth and reducing economic disparities. In addition, the outcome-based financing model and the concept of the prohibition of *riba* ensure that economic transactions take place fairly and non-exploitatively, so that it can have a positive impact on the lower society.

This research aims to explore how the implementation of the sharia economy can play an active role in community empowerment, especially in the small and medium economy (MSME) sector. The main focus of this study is to analyze the mechanism of sharia economics that can be used as an effective instrument to reduce poverty levels and improve people's welfare. By focusing on socio-economic empowerment based on Islamic values, this research is expected to make an important contribution to the formulation of more inclusive and equitable policies.

A review of the literature shows that several previous studies have highlighted the contribution of sharia economics in poverty alleviation. For example, research by Muttaqin (2020) and Aldi (2025) concluded that zakat has great potential in reducing poverty rates, especially if it is managed professionally and integrated with national policies (Aldi et al., 2025; Muttaqin et al., 2020). Meanwhile, another study conducted by Iqbal and Mirakhor (2021) emphasized the importance of the role of Islamic financial institutions in providing inclusive access to financing for the poor who are not served by conventional banking institutions. However, despite the many studies that have been conducted, most of them are still descriptive and lack an applicative model that can be implemented in a variety of different socio-cultural contexts (Ayunda et al., 2024; Hijriah et al., 2025; Midu et al., n.d.; Yuliyanti & Wijaya, 2024).

The advantage of this study compared to previous research lies in its more holistic and applicable approach. Unlike previous research that tends to focus on one aspect of sharia economics such as zakat or waqf, this study will integrate various sharia economic instruments in a comprehensive community empowerment model. In addition, this study will also use empirical data from several countries to compare the effectiveness of sharia economics in different contexts. This approach is expected to provide a broader and deeper picture of the potential of the sharia economy in poverty alleviation.

Furthermore, this research will identify the main challenges faced in the implementation of the sharia economy as well as offer strategic solutions to overcome them. One of the issues that often arises is the lack of public literacy about the sharia economy and the lack of collaboration between the government, sharia financial institutions, and civil society organizations. Therefore, this research will also highlight the importance of synergy of interests between stakeholders in creating a strong and sustainable sharia economic ecosystem.

The sharia economy also has a unique approach to empowerment that focuses on strengthening social capital and community solidarity. This concept is in line with the theory of human development which places humans at the center of every development policy. In this context, sharia economic instruments such as sharia microfinance and Islamic social funds have a strategic role in encouraging people's economic independence. Some studies have even shown that sharia microfinance programs have succeeded in improving the living standards of the poor in various rural areas.

Furthermore, this study will also consider the dynamics of globalization and digitalization that affect the development of the sharia economy. In the digital era, the sharia economy has a great opportunity to expand its reach and impact through digital platforms such as sharia crowdfunding and online zakat applications (Azizah et al., 2024; Darmalaksana, 2015; Fadhly et al., 2024; Farma & Umuri, n.d.; Khairul Amin, Imam subaweh, Taupik Prihatin, Yusnimar Yusri, 2022; Mualif et al., 2024; Septiana & Faizin, 2024; Syukri, Abdul Rouf, Wismanto, 2023; Wismanto, n.d.; Wismanto, Agus Salim, Afdal, Deprizon, n.d.). This digitalization not only accelerates the process of distributing Islamic social funds, but also opens wider access for the public to participate in sharia economic activities.

Thus, this research is expected to make a real contribution to the development of sharia economic theory and practice, especially in the context of community empowerment and poverty alleviation. The results of this research are expected to be beneficial not only for academics, but also for economic practitioners, policy makers, and community organizations involved in socio-economic empowerment programs.

2. Research Methods

This study uses a qualitative approach with descriptive-analytical methods to comprehensively describe the role of sharia economics in community empowerment and poverty alleviation. This approach was chosen to gain a deep understanding of the phenomenon being researched, especially how sharia economic instruments such as zakat, infaq, alms, waqf (ZISWAF), as well as Islamic financial institutions contribute to improving people's welfare. The data used in this study consists of primary and secondary data. Primary data was collected through in-depth interviews with sharia economic practitioners, zakat institution managers, and small and medium enterprises (MSMEs) who have benefited from the sharia economy-based empowerment program.

Meanwhile, secondary data is obtained from a variety of sources, including scientific journals, reports of international institutions such as the Islamic Development Bank (IDB) and the World Zakat Forum, as well as relevant policy documents. The latest literature from international journals published between 2020 and 2024 is the main reference to ensure that this research is based on the latest findings. Data analysis was carried out thematically with an emphasis on identifying recurring patterns in the role of sharia economics in poverty alleviation and socio-economic empowerment.

This study also applies a comparative analysis by comparing the implementation of sharia economics in several countries that have been successful in the development of sharia financial systems, such as Indonesia, Malaysia, and Turkey. This comparative approach aims to find best practices (best practices) that can be adapted in different contexts. In addition, this study integrates policy analysis to launch national policies related to the sharia economy that focus on empowering the poor.

The validity of the data is maintained through triangulation of sources and methods. Triangulation was carried out by comparing the results of the interviews with data documentation and the results of literature reviews to ensure the consistency and accuracy of the findings. This triangulation process is important to avoid subjectivity bias and provide a more objective and holistic picture of the topic being researched.

The research subjects were chosen purposively, namely individuals and institutions that have direct involvement in the implementation of sharia economic programs. The subject selection criteria include sharia economic practitioners with at least five years of experience, managers of Islamic social institutions who have a track record in poverty alleviation programs, and MSME actors who have received assistance from Islamic financial institutions. This objective approach aims to ensure that the data obtained comes from credible sources and has high relevance to the focus of the research.

The results of the data analysis are then interpreted within the framework of the theory of community empowerment and economic development based on Islamic values. In this context, human development theory is used to understand how sharia economics can play a role in improving the quality of life of the community holistically, including economic, social, and spiritual aspects. This theoretical framework helps explain the role of strategic instruments of sharia economics in creating economic independence and encouraging the creation of sustainable welfare.

In addition, this research method also considers the contextual dimension by observing the influence of social, cultural, and regulatory factors on the implementation of sharia economics in various regions. This approach is important considering that differences in socio-cultural characteristics can affect the effectiveness of economic empowerment programs. By integrating these various dimensions, this study seeks to provide a comprehensive and in-depth analysis of the role of sharia economics in the global context.

3. Results And Discussion

In recent years, the sharia economy has shown a significant role in community empowerment and poverty alleviation in various countries, especially in the Southeast Asia and Middle East regions. Sharia economic instruments such as zakat, infaq, alms, and waqf (ZISWAF) have become the main pillars in creating equitable social welfare. Various studies show that effective management of sharia social funds can have a direct impact on improving the quality of life of the community, especially on vulnerable groups. For example, in Indonesia, the National Amil Zakat Agency (BAZNAS) has succeeded in distributing zakat funds to support productive economic training programs, such as job skills for poor families and sharia-based small business financing.

(Azis Firmansyah & Bagus Singandaru, n.d.; Aziz & Iqbal Fasa, 2022; Isman, 2022) *Program Zakat Community Development (ZCD)* yang dikembangkan oleh BAZNAS. Program ini fokus pada pemberdayaan masyarakat melalui pengembangan usaha kecil di sektor pertanian, perikanan, dan industri rumah tangga. Data terbaru dari BAZNAS (2023) menunjukkan bahwa penerima manfaat program ZCD mengalami peningkatan pendapatan hingga 60% dalam waktu satu tahun setelah mendapatkan bantuan modal dan pelatihan. Hal ini membuktikan bahwa instrumen zakat tidak hanya berfungsi sebagai jaring pengaman sosial (social safety net), tetapi juga sebagai sarana pemberdayaan ekonomi jangka panjang. (Azis Firmansyah & Bagus Singandaru, n.d.; Aziz & Iqbal Fasa, 2022; Isman, 2022)

In addition to zakat, productive waqf has also begun to play an important role in poverty alleviation. The concept of waqf, which was initially limited to the construction of worship facilities, has now developed into a productive waqf that supports the educational, health, and economic sectors. One example of a successful productive waqf innovation is *the Dompêt Dhuafa Cash Waqf*, which is used to build free hospitals for the poor as well as support micro business financing. A study conducted by Hasan (2022) shows that productive waqf has great potential to increase people's access to health and education services, which can ultimately break the chain of poverty (Fauzan & Fatwa, n.d.; Lintang & Hamdan, 2024).

In the Islamic finance sector, Islamic microfinance institutions such as *Baitul Maal wat Tamwil* (BMT) are also the driving force for community economic empowerment. BMT acts as

an intermediary institution that provides financing to micro actors to small businesses without a burdensome interest system. A recent study from the Islamic Development Bank (2024) shows that business actors who receive financing from BMT experienced business growth of 35% in the first two years. This success is associated with sharia principles that encourage fairness in transactions and mutually beneficial relationships between financial institutions and customers.

However, although the contribution of sharia economics to poverty alleviation is significant, challenges in its implementation remain (Hamdiah, 2024; Qalbia & Saputra, 2024). One of the main challenges is the low level of Islamic financial literacy among the community. A study by Rahman (2021) revealed that many people still do not fully understand the concept of sharia economics, so they tend to rely on conventional economic systems that are not always in line with sharia principles. Therefore, efforts to increase Islamic financial literacy through education and socialization are very important.

In addition, regulations that have not fully supported the development of the sharia economy in several countries are also an obstacle (Ichsan et al., 2023; Nissa & Dhuhri, 2022; Norrahman, 2023; Robbani, 2022). In some regions, policies related to waqf and zakat are still not well integrated in the national economic system. For example, regulations on cash waqf in some countries are still limited, hindering the development of productive waqf as an alternative source of financing. Therefore, synergy is needed between the government, Islamic financial institutions, and civil society organizations to create an ecosystem that supports the development of the Islamic economy.

In response to these challenges, several countries have taken strategic steps to strengthen sharia economic regulations and infrastructure. In Malaysia, for example, the government actively supports the development of the Islamic finance industry through fiscal policies that support the innovation of Islamic products. As a result, Malaysia is now one of the world's leading Islamic finance centres, with a significant contribution to the national economy.

In a global context, the COVID-19 pandemic is also an important moment for the Islamic economy to show its resilience. A report from the World Bank (2023) shows that Islamic financial institutions are able to survive better than conventional financial institutions during crises, mainly due to the principle of prudence in risk management and sharia provisions that prohibit speculation and *riba*-based transactions. This provides an important lesson that an economic system based on sharia values has the potential to create more sustainable economic stability.

Furthermore, the sharia economy also has a spiritual dimension that other economic systems do not have. The concept of economic empowerment in Islam not only aims to improve material welfare, but also to build a society with noble character and oriented towards the common good. In Al-Ghazali's view, true well-being (*al-falah*) concerns a balance between spiritual, social, and economic aspects. Therefore, the role of sharia economics in community empowerment must always be based on Islamic ethical values that prioritize honesty, justice, and social responsibility.

Through a holistic approach, the sharia economy can continue to contribute to creating positive social change. With strong synergy between the government, Islamic financial institutions, and the community, the Islamic economy will not only be an alternative, but also a major solution in overcoming the problems of poverty and social inequality.

4. Conclusion

The sharia economy has proven to be an important instrument in community empowerment and poverty alleviation through various mechanisms such as zakat, *infaq*, alms, and productive waqf. Various sharia economy-based programs have succeeded in improving people's welfare, especially among vulnerable groups, by providing access to microfinance, skills training, and productive business development. The success of these programs shows that the

principles of sharia economics can be an effective solution in creating equitable and sustainable welfare.

Through productive zakat, many poor families are able to get out of the cycle of poverty by establishing productive and independent small businesses. In addition, productive waqf innovations have opened wider access to education, health, and other social services that are the basic needs of the community. Islamic financial institutions such as Baitul Maal wat Tamwil (BMT) also play an important role in providing microfinance to small businesses, encouraging economic growth at the local level, and strengthening the economic foundation of the community.

However, even though the potential of the sharia economy is huge, several challenges still need to be overcome. The low level of Islamic financial literacy among the public and the lack of optimal regulations in several countries are obstacles that must be overcome immediately. More massive education and better integration policies between the government and Islamic financial institutions are needed to create an ecosystem that supports the maximum growth of the Islamic economy.

The advantage of the sharia economy compared to the conventional system lies in the principles of ethics and justice that it carries, so that it can create more sustainable economic stability. The COVID-19 pandemic is clear evidence that Islamic financial institutions are more resilient in dealing with the global economic crisis because of the principle of prudence and strict risk management.

In closing, sharia economics is not only about economic growth, but also about building a society with noble character and caring for others. With strong synergy between the government, Islamic financial institutions, and the community, the Islamic economy has great potential to become a key pillar in creating social welfare, reducing economic inequality, and building a more just and sustainable future.

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