

The Role of Zakat and Waqf Management in Strengthening Community Economic Empowerment

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ABSTRACT

This study examines the role of zakat and waqf management in strengthening community economic empowerment through sustainable and participatory Islamic social finance approaches. The research aims to analyze how zakat and waqf institutions contribute to socio-economic empowerment, identify institutional challenges, and explore governance strategies capable of enhancing empowerment effectiveness. This study employed a qualitative method using a case study design because the approach enables an in-depth exploration of institutional practices, governance systems, and beneficiary experiences within real social contexts. The research was conducted in several zakat and waqf institutions located in Jakarta and West Java, Indonesia, selected due to their active implementation of productive empowerment programs and institutional diversity. The study involved twelve purposively selected informants consisting of institutional leaders, academics, government representatives, financial consultants, community leaders, and beneficiaries, chosen based on their expertise and direct involvement in empowerment activities. The findings reveal that productive zakat and waqf management significantly improves community economic resilience through entrepreneurship support, capacity building, and collaborative governance. The study recommends strengthening institutional professionalism, digital innovation, transparency, and stakeholder collaboration to enhance sustainable Islamic social finance empowerment programs.



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INTRODUCTION

Economic empowerment remains a central issue in the discourse of Islamic economics and sustainable social development, particularly in developing Muslim-majority countries where structural poverty, income inequality, unemployment, and limited access to productive capital continue to hinder inclusive growth (Zakiy et al., 2023). In many societies, vulnerable communities experience persistent economic marginalization despite the existence of substantial religious social finance instruments such as zakat and waqf. These Islamic philanthropic instruments are not merely ritual obligations or charitable activities, but strategic socio-economic mechanisms designed to foster justice, redistribution of wealth, and collective welfare (Zunaidi et al., 2023). Within the framework of maqāsid al-sharī‘ah, zakat and waqf possess transformative potential to strengthen social solidarity, reduce poverty, and support sustainable community empowerment through productive economic initiatives. However, the practical implementation of zakat and waqf management in many institutions remains largely consumptive, fragmented, and administratively conventional, thereby limiting their broader developmental impact on society (Nurhasanah, 2025).

Recent developments in Islamic social finance have demonstrated increasing attention toward the integration of productive zakat and productive waqf models as instruments for economic empowerment (Rahmania & Maulana, 2023). Various zakat management organizations and waqf institutions have initiated community-based empowerment programs, including microfinance assistance, entrepreneurship training, agricultural development, educational financing, and support for small and medium enterprises. These initiatives indicate that zakat and waqf can function beyond short-

term charitable distribution by creating long-term socio-economic resilience among beneficiaries (Laili et al., 2025). Nevertheless, many empowerment programs still face managerial challenges, including weak governance systems, limited institutional professionalism, lack of technological integration, insufficient public literacy, and inadequate collaboration among stakeholders. Consequently, the expected multiplier effects of Islamic philanthropic management have not yet been optimally realized within broader economic development frameworks (H. Ismail et al., 2025).

The state of the art in contemporary research highlights that studies concerning zakat and waqf management have generally concentrated on institutional accountability, legal frameworks, financial performance, poverty alleviation, or donor compliance behavior (Judijanto et al., 2025). Several scholars have explored the role of productive zakat in improving micro-enterprise sustainability, while others have examined waqf development in the context of educational and healthcare financing. Furthermore, recent literature has discussed digital transformation in Islamic philanthropy, particularly regarding crowdfunding, fintech integration, and blockchain-based transparency systems (Putra et al., 2023). Although these studies contribute significantly to the development of Islamic economic thought, limited attention has been directed toward the integrated role of zakat and waqf management as a comprehensive strategy for strengthening community economic empowerment in a sustainable and participatory manner. Existing studies also tend to analyze zakat and waqf separately, resulting in fragmented perspectives regarding their combined socio-economic potential (Mahadhir et al., 2024).

The primary research problem addressed in this study lies in the limited optimization of zakat and waqf management systems in empowering local communities economically. Despite the increasing collection of zakat funds and growing awareness of waqf development, many beneficiaries remain dependent on temporary assistance and have not achieved sustainable economic independence (Harahap et al., 2024). This condition reflects a gap between the normative objectives of Islamic social finance and the practical realities of institutional implementation. In addition, there is insufficient empirical exploration regarding how integrated management approaches, institutional collaboration, governance innovation, and community participation can collectively strengthen empowerment outcomes. The imbalance between the enormous potential of Islamic philanthropic resources and their relatively modest contribution to structural economic transformation represents a crucial issue requiring further scholarly investigation (Rokhani et al., 2024).

The research gap identified in this study emerges from several dimensions. First, prior studies predominantly focus on either zakat or waqf independently rather than examining their synergistic relationship in community empowerment strategies (Asra & Savitri, 2023). Second, many previous analyses emphasize financial distribution mechanisms without adequately evaluating empowerment sustainability, beneficiary transformation, or socio-economic independence. Third, limited research has explored the integration of governance innovation, digitalization, stakeholder collaboration, and empowerment-oriented program design within zakat and waqf institutions simultaneously. Fourth, previous studies often employ descriptive approaches without constructing comprehensive analytical frameworks capable of explaining the interconnected roles of institutional management, social participation, and economic empowerment outcomes. Therefore, this research seeks to bridge these gaps by developing a more integrated understanding of zakat and waqf management in strengthening sustainable community economic empowerment.

The novelty of this research lies in its integrative perspective that positions zakat and waqf management not merely as charitable financial instruments but as interconnected drivers of inclusive socio-economic transformation (Jumailah et al., 2024). This study introduces a conceptual framework that combines productive zakat, productive waqf, institutional governance, digital innovation, community participation, and empowerment sustainability within a unified analytical model. In addition, this research emphasizes the importance of collaborative governance involving zakat institutions, waqf boards, government agencies, Islamic financial institutions, and local communities in achieving broader developmental impacts. The study also contributes by highlighting the transition from consumptive distribution paradigms toward empowerment-based development strategies rooted in Islamic economic principles and sustainable development objectives (Yasmine & As'ari, 2024).

Based on the background and identified research gaps, this study formulates several research questions. The first question concerns how zakat and waqf management contribute to strengthening community economic empowerment. The second question examines the challenges faced by zakat and waqf institutions in implementing sustainable empowerment programs. The third question investigates how governance innovation, digital transformation, and stakeholder collaboration can enhance the effectiveness of Islamic social finance management. The fourth question analyzes the extent to which integrated zakat and waqf management models can create long-term socio-economic independence among beneficiaries. These research questions are designed to provide comprehensive insights into the strategic role of Islamic philanthropic management within contemporary economic development.

The objective of this research is to analyze the role of zakat and waqf management in strengthening community economic empowerment through integrated and sustainable approaches. This study also aims to identify the institutional, managerial, and socio-economic challenges affecting the effectiveness of empowerment programs implemented by zakat and waqf institutions. Furthermore, the research seeks to develop a conceptual understanding of how governance innovation, digitalization, and collaborative strategies can optimize the impact of Islamic social finance on community welfare (Khairunnisa & Nofrianto, 2023). Another important objective is to provide strategic recommendations for policymakers, practitioners, and Islamic philanthropic organizations in designing empowerment-oriented programs capable of generating sustainable economic transformation.

The theoretical significance of this study lies in its contribution to the enrichment of Islamic economic literature, particularly regarding the integration of zakat and waqf management within empowerment-based development paradigms (Rion, 2024). This research expands existing discussions on Islamic social finance by incorporating governance, sustainability, and participatory development perspectives into a comprehensive analytical framework. Academically, the study provides valuable references for future researchers interested in Islamic philanthropy, poverty alleviation, sustainable development, and socio-economic empowerment. The findings are expected to stimulate further interdisciplinary studies connecting Islamic economics, public policy, and community development. Practically, this research offers strategic insights for zakat institutions, waqf managers, government authorities, and Islamic financial organizations in improving institutional effectiveness, transparency, accountability, and empowerment program sustainability. The study may also encourage broader public awareness regarding the productive utilization of Islamic philanthropic resources in addressing socio-economic inequalities.

Despite its contributions, this research acknowledges several limitations. The study may face constraints related to data availability, institutional access, and variations in zakat and waqf management practices across different regions and organizational contexts. In addition, the complexity of measuring empowerment outcomes and socio-economic transformation may limit the generalizability of findings. The research primarily focuses on conceptual and managerial dimensions, which may not fully capture all cultural, political, and behavioral factors influencing Islamic philanthropic implementation. Therefore, future studies are encouraged to conduct comparative cross-country analyses, quantitative impact assessments, and longitudinal evaluations concerning the sustainability of zakat and waqf empowerment programs. Further research may also explore the role of financial technology, artificial intelligence, blockchain systems, and social entrepreneurship models in enhancing the efficiency and transparency of Islamic social finance institutions (Syarifuddin & Trimulato, 2024). Through continuous scholarly exploration, zakat and waqf management can evolve into more innovative, inclusive, and transformative instruments capable of strengthening sustainable community economic empowerment within the global Islamic economic landscape.

LITERATURE REVIEW

The study of zakat and waqf management within the framework of community economic empowerment has become increasingly relevant in contemporary Islamic economic discourse (Saedi et al., 2024). Islamic social finance instruments are recognized not only as mechanisms of religious compliance but also as strategic tools for promoting social justice, reducing inequality, and encouraging sustainable development (Nur et al., 2024). In many Muslim societies, persistent poverty, unemployment, and unequal access to economic resources remain major developmental challenges

despite the growing institutionalization of zakat and waqf management systems. Consequently, scholars and policymakers have emphasized the necessity of transforming Islamic philanthropic institutions from traditional charitable distribution models into productive empowerment-oriented institutions capable of fostering long-term socio-economic independence among beneficiaries (Ayub et al., 2024). The literature concerning zakat and waqf management therefore provides important theoretical foundations for understanding how Islamic social finance can contribute to strengthening community economic empowerment.

One of the primary theories employed in this research is the Theory of Social Justice. This theory was significantly popularized by John Bordley Rawls in 1971 through his influential work *A Theory of Justice* (Mujahidah, 2024). Rawls was a professor at Harvard University, United States. His theory emphasizes fairness, equality of opportunity, and equitable distribution of social and economic resources within society. According to Rawls, social institutions should be designed to benefit disadvantaged groups and ensure that inequalities only exist when they contribute positively to the welfare of the least advantaged members of society (Mu'arif et al., 2024). Within the context of zakat and waqf management, the Theory of Social Justice provides a strong conceptual foundation for understanding Islamic philanthropy as an instrument for redistributive justice and socio-economic balance. Zakat serves as a mandatory wealth redistribution mechanism, while waqf functions as a sustainable social investment capable of supporting education, healthcare, and economic development initiatives for marginalized communities.

The conceptual framework developed by Rawls highlights two essential principles: equal basic liberties and the difference principle (MUIS et al., 2025). These principles are relevant to Islamic economic empowerment because zakat and waqf aim to reduce economic disparities and enhance collective welfare. Contemporary scholars have expanded Rawlsian perspectives by integrating social justice principles into sustainable development and poverty alleviation programs. Current developments demonstrate that social justice theory increasingly intersects with Islamic economic models emphasizing ethical finance, inclusive growth, and participatory welfare systems (Maulida & Mi'raj, 2024). The theory remains highly relevant in addressing the primary research problem concerning the ineffective distribution and limited empowerment impact of zakat and waqf institutions. Furthermore, the theory helps explain the research gap regarding the insufficient integration of social justice values into institutional governance and productive empowerment strategies.

The second theory utilized in this study is Empowerment Theory, which was extensively developed by Julian Rappaport in 1981 at the University of Illinois, United States (Akbar, 2025). Empowerment Theory focuses on increasing individuals' and communities' capacities to gain control over resources, decision-making processes, and socio-economic opportunities affecting their lives. Rappaport emphasized that empowerment is not merely external assistance but a participatory process enabling communities to achieve self-reliance, confidence, and sustainable development (Adnan et al., 2025). In relation to zakat and waqf management, this theory provides a framework for understanding how Islamic philanthropic institutions can move beyond consumptive aid toward productive empowerment initiatives such as entrepreneurship training, microfinance support, vocational education, and community-based economic development.

Rappaport's conceptual approach argues that empowerment occurs when individuals and communities are actively involved in planning, implementation, and evaluation processes concerning programs intended for their welfare (Degely & Rahmawati, 2023). In modern Islamic economic practices, empowerment theory has evolved through the integration of participatory governance, community engagement, and digital inclusion. Contemporary scholars argue that sustainable empowerment requires institutional collaboration, social capital strengthening, and technology-based innovation to maximize social finance effectiveness (Nuriftinani & Mardian, 2025). The development of productive zakat and productive waqf programs demonstrates the practical relevance of empowerment theory in contemporary Islamic economics. This theory directly addresses the research problem concerning beneficiary dependency and the lack of sustainable socio-economic transformation among recipients of zakat and waqf assistance. Additionally, it contributes to understanding the research

gap regarding limited participatory approaches and inadequate evaluation of empowerment sustainability within existing Islamic social finance studies.

The third theory employed in this research is Institutional Theory, which was prominently developed by John W. Meyer and Brian Rowan in 1977 at Stanford University, United States (Zusak, 2024). Institutional Theory explains how organizations establish legitimacy, stability, and effectiveness by adopting socially accepted norms, structures, and governance mechanisms. According to Meyer and Rowan, institutions survive and gain public trust when they align organizational practices with broader societal expectations and regulatory frameworks (Ramayani et al., 2023). Within the context of zakat and waqf management, Institutional Theory is highly relevant because the effectiveness of Islamic philanthropic institutions depends significantly on governance quality, accountability systems, transparency mechanisms, and professional management practices.

The conceptual framework of Institutional Theory emphasizes institutional legitimacy, organizational adaptation, and governance standardization (Pangkali, 2025). In contemporary Islamic social finance, institutional development increasingly involves digital transformation, fintech integration, blockchain transparency systems, and collaborative governance networks involving governments, Islamic financial institutions, and civil society organizations. Recent theoretical developments indicate that institutional effectiveness is no longer determined solely by legal compliance but also by innovation capacity, stakeholder participation, and technological responsiveness (Mariko, 2023). The theory therefore contributes significantly to understanding the managerial challenges faced by zakat and waqf institutions, including weak governance, low public trust, fragmented coordination, and limited operational efficiency. Institutional Theory also explains the gap between the enormous potential of Islamic social finance resources and the relatively limited impact of empowerment programs due to institutional weaknesses.

The integration of these three theories creates a comprehensive theoretical framework for analyzing the role of zakat and waqf management in strengthening community economic empowerment. Social Justice Theory provides normative and ethical foundations emphasizing equitable wealth distribution and collective welfare. Empowerment Theory contributes participatory and developmental perspectives focused on enhancing community capacity and sustainable independence. Institutional Theory strengthens the analysis by explaining the importance of governance quality, organizational legitimacy, and managerial innovation in ensuring the effectiveness of Islamic philanthropic institutions (Setiawan & Soewarno, 2024). Together, these theories offer complementary perspectives capable of addressing the multidimensional nature of zakat and waqf management within contemporary socio-economic development contexts.

The theoretical relationship between these three theories and the primary research problem is highly significant. Social Justice Theory explains the necessity of equitable redistribution mechanisms to address persistent socio-economic inequality. Empowerment Theory highlights the importance of transforming beneficiaries into economically independent individuals through participatory development processes. Institutional Theory clarifies how governance weaknesses, lack of transparency, and insufficient innovation can hinder the effectiveness of empowerment programs. These theoretical perspectives collectively explain why many zakat and waqf programs remain consumptive rather than transformative despite substantial financial potential (Rufaedah et al., 2025).

The theories are also closely connected to the identified research gap. Previous studies have generally examined zakat, waqf, empowerment, or institutional governance separately rather than integrating them into a comprehensive analytical framework (Muh & Munir, 2023). Social Justice Theory fills the normative gap concerning ethical redistribution principles. Empowerment Theory addresses the developmental gap related to sustainable community participation and independence. Institutional Theory bridges the managerial gap concerning governance innovation and institutional professionalism. The integration of these theories therefore represents an important contribution to developing a holistic understanding of Islamic social finance management.

Furthermore, the three theories are directly linked to the formulation of the research questions. Social Justice Theory supports questions regarding the contribution of zakat and waqf to reducing

inequality and strengthening welfare. Empowerment Theory underlies questions concerning sustainable empowerment outcomes and community participation. Institutional Theory supports inquiries regarding governance effectiveness, digital transformation, and collaborative institutional management. Consequently, these theories collectively guide the analytical direction of the study and provide conceptual clarity regarding the variables and relationships examined.

The theories also contribute significantly to the achievement of the research objectives and benefits. Theoretically, the integration of Social Justice Theory, Empowerment Theory, and Institutional Theory enriches Islamic economic literature by developing an interdisciplinary framework connecting ethical redistribution, participatory development, and institutional governance (Muawanah et al., 2023). Academically, the study provides conceptual references for future scholars interested in Islamic social finance, sustainable development, and community empowerment. Practically, the theoretical framework offers strategic guidance for zakat institutions, waqf organizations, policymakers, and Islamic financial institutions in designing more inclusive, transparent, and empowerment-oriented programs capable of generating sustainable socio-economic transformation.

In conclusion, the literature review demonstrates that Social Justice Theory by John Bordley Rawls, Empowerment Theory by Julian Rappaport, and Institutional Theory by John W. Meyer and Brian Rowan provide comprehensive and interconnected theoretical foundations for analyzing the role of zakat and waqf management in strengthening community economic empowerment (Sori & Mohamad, 2025). The perspectives of these three scholars collectively explain the ethical, participatory, and institutional dimensions of Islamic social finance management. Their theories are strongly connected to the primary research problem concerning the limited effectiveness of zakat and waqf empowerment programs, the identified research gaps regarding fragmented analytical approaches, and the novelty of integrating justice, empowerment, and institutional governance into a unified framework. Moreover, the theories support the formulation of research questions, objectives, and practical contributions aimed at enhancing sustainable economic empowerment through innovative and integrated zakat and waqf management systems.

RESEARCH METHODS

This study employs a qualitative research method to analyze the role of zakat and waqf management in strengthening community economic empowerment. The qualitative approach is considered the most appropriate method because the research seeks to explore social realities, institutional practices, governance dynamics, empowerment processes, and stakeholder experiences related to Islamic social finance management in depth and comprehensively (Cahyandari et al., 2024). Qualitative research enables the researcher to understand meanings, perceptions, and interactions occurring within zakat and waqf institutions as well as among beneficiaries who experience empowerment programs directly. In the context of Islamic economics and community development, qualitative inquiry is particularly relevant because socio-economic empowerment cannot merely be measured quantitatively through numerical indicators but must also be interpreted through social behavior, institutional transformation, and participatory experiences (Sugianto, 2025). Therefore, the qualitative method provides broader opportunities for exploring contextual realities associated with productive zakat and waqf implementation.

The research design applied in this study is a qualitative case study design. The case study approach is selected because it allows intensive and holistic investigation of zakat and waqf management practices within specific institutional and community settings (Ulfa & Mustafa, 2024). This design is appropriate for examining how empowerment programs are planned, implemented, monitored, and evaluated by Islamic philanthropic institutions. The case study method also facilitates the exploration of institutional governance, stakeholder collaboration, beneficiary participation, and socio-economic outcomes within real-life contexts. Through this design, the researcher can analyze interactions among institutional actors, identify challenges faced during implementation processes, and understand the broader implications of zakat and waqf management for sustainable community empowerment. Furthermore, the qualitative case study design supports the development of rich empirical descriptions and contextual interpretations aligned with the objectives of international-standard Islamic economic research.

The use of a qualitative case study design is further justified by the complexity of the research problem. The role of zakat and waqf management involves multidimensional aspects including governance quality, community participation, social justice, institutional innovation, religious values, and empowerment sustainability. These dimensions require interpretative analysis rather than statistical generalization (Burhanudin, 2023). In addition, many issues related to Islamic social finance management are deeply connected to institutional culture, leadership perspectives, and beneficiary experiences that cannot be fully understood through quantitative surveys alone. Consequently, the qualitative case study design enables the researcher to generate nuanced explanations regarding how zakat and waqf management contributes to strengthening community economic empowerment within contemporary socio-economic contexts.

The research was conducted in several zakat and waqf management institutions located in Jakarta and West Java, Indonesia. These locations were selected because Indonesia represents one of the largest Muslim-majority countries with substantial zakat and waqf potential as well as rapidly developing Islamic social finance institutions (Cahyani et al., 2024). Jakarta was chosen due to its position as the national center of Islamic financial administration, policy development, and institutional innovation. Many prominent zakat institutions and waqf organizations operate in Jakarta and implement empowerment-based programs targeting urban and semi-urban communities. West Java was selected because the province demonstrates strong community participation in Islamic philanthropic activities and possesses diverse socio-economic conditions suitable for examining empowerment practices in both urban and rural contexts. Furthermore, West Java contains various productive zakat and waqf initiatives involving agriculture, small business development, education, and microfinance programs. The selection of these locations therefore provides comprehensive empirical settings for understanding the implementation of zakat and waqf management in different community environments.

The selection of research locations was also based on institutional accessibility, program diversity, and the availability of relevant informants capable of providing rich and credible information concerning Islamic social finance management. The selected institutions have implemented community empowerment programs for several years and possess organizational structures relevant to the research objectives. Additionally, these institutions actively collaborate with government agencies, Islamic financial institutions, and local communities, thereby offering broader perspectives concerning governance practices and empowerment sustainability. The diversity of programs and institutional experiences found within the selected research sites strengthens the credibility and depth of qualitative findings generated in this study.

Because this study applies a qualitative approach, the primary sources of data are informants selected purposively according to their relevance, expertise, and involvement in zakat and waqf management activities. Purposive sampling was employed because qualitative research prioritizes depth of information rather than numerical representation (Tajuddin, 2023). Informants were selected based on their knowledge, professional responsibilities, institutional experience, and direct involvement in empowerment programs associated with zakat and waqf management. The purposive sampling technique enables the researcher to obtain comprehensive insights from individuals possessing substantial understanding of institutional governance, program implementation, and community empowerment processes.

The study involved twelve main informants representing different institutional and community perspectives. The first informant, identified under the pseudonym Ahmad Rahman, served as Director of a national zakat management institution in Jakarta. He was selected because of his extensive experience in developing productive zakat programs focused on entrepreneurship and microfinance assistance. The second informant, using the pseudonym Nur Aisyah, was a senior waqf development manager responsible for productive waqf projects related to education and healthcare financing. She was chosen due to her expertise in waqf governance and institutional innovation.

The third informant, referred to as Hendra Pratama, worked as a community empowerment coordinator within a zakat institution operating in West Java. His role involved supervising community-based economic development programs including agricultural assistance and small business mentoring. The fourth informant, identified as Siti Kholifah, served as a financial governance officer responsible

for institutional accountability, transparency, and reporting systems. She was selected because governance quality constitutes an important dimension within this research.

The fifth informant, using the pseudonym Yusuf Maulana, was an Islamic economics academic from a public university in Indonesia specializing in Islamic social finance research. He was selected to provide theoretical and policy-related perspectives concerning zakat and waqf management. The sixth informant, named Lina Fauziah, was a fintech consultant collaborating with Islamic philanthropic institutions in developing digital payment and fundraising systems. Her inclusion aimed to explore the role of digital innovation in improving institutional effectiveness.

The seventh informant, identified as Abdul Karim, was a beneficiary of a productive zakat entrepreneurship program in West Java. He had received business capital assistance and mentoring support for more than three years. The eighth informant, referred to as Dewi Lestari, was a beneficiary of a productive waqf agricultural development program. Both beneficiaries were selected because their experiences reflected the practical outcomes of empowerment initiatives.

The ninth informant, using the pseudonym Hasan Basri, was a local religious leader actively involved in promoting community participation in zakat and waqf programs. The tenth informant, named Fitri Handayani, worked as a government official within a regional office responsible for Islamic social finance supervision and policy implementation. The eleventh informant, referred to as Rizki Anwar, was a program evaluator specializing in empowerment impact assessment within Islamic non-governmental organizations. The twelfth informant, identified as Mulyani Safitri, was a women's community leader participating in cooperative development initiatives supported by zakat institutions. The diversity of informants strengthened the triangulation process and enabled the researcher to capture multiple perspectives regarding zakat and waqf management practices (Azmi et al., 2023).

Data collection in this research was conducted through in-depth interviews, participant observation, and documentation analysis (Ahyani et al., 2024). In-depth interviews were used to obtain detailed explanations regarding institutional governance, empowerment strategies, operational challenges, and program outcomes. Semi-structured interview techniques were employed to maintain flexibility while ensuring alignment with research objectives. Participant observation was conducted during institutional activities, empowerment training sessions, community meetings, and program implementation processes. This technique allowed the researcher to observe social interactions, managerial practices, and beneficiary participation directly within natural settings. Documentation analysis included institutional reports, financial statements, strategic planning documents, empowerment program records, government regulations, and digital publications related to zakat and waqf management. The combination of these methods enhanced data credibility and supported comprehensive qualitative interpretation.

To ensure research validity and trustworthiness, this study applied triangulation techniques involving data source triangulation, methodological triangulation, and theoretical triangulation (Sapitri & Kafabih, 2024). Data source triangulation was achieved by comparing information obtained from institutional leaders, beneficiaries, academics, and policymakers. Methodological triangulation involved integrating interviews, observations, and documentation analysis. Theoretical triangulation was conducted by interpreting findings through the perspectives of Social Justice Theory, Empowerment Theory, and Institutional Theory. Member checking was also employed by confirming selected findings with several informants to ensure interpretative accuracy. Additionally, prolonged engagement within research locations strengthened contextual understanding and minimized researcher bias.

The data analysis process followed the interactive qualitative analysis model consisting of data reduction, data display, interpretation, and conclusion drawing (Author et al., 2023). Data reduction involved organizing and selecting relevant information related to zakat management, waqf governance, empowerment outcomes, institutional innovation, and socio-economic challenges. The researcher categorized interview transcripts, observation notes, and institutional documents according to thematic relevance. Data display was conducted through narrative descriptions, thematic classifications, and

conceptual mapping to facilitate interpretation of relationships among variables and institutional dynamics.

Interpretative analysis was performed by connecting empirical findings with the theoretical frameworks employed in the study. The researcher analyzed how social justice principles were reflected in zakat and waqf distribution practices, how empowerment approaches influenced beneficiary independence, and how institutional governance affected program effectiveness. Thematic analysis enabled the identification of recurring patterns concerning empowerment sustainability, stakeholder collaboration, digital innovation, and governance challenges (Fadhilah & Azmi, 2024). Through this analytical process, the study generated comprehensive insights regarding the strategic role of zakat and waqf management in strengthening community economic empowerment.

The conclusion drawing technique applied in this study was inductive qualitative reasoning. Conclusions were developed gradually through continuous interpretation of empirical findings obtained from multiple data sources (Churahman et al., 2023). The researcher identified major themes, conceptual relationships, and contextual patterns emerging during field investigation. Inductive reasoning allowed the findings to emerge naturally from empirical realities rather than being imposed through predetermined assumptions. The conclusion process also involved verification procedures by comparing findings across interviews, observations, and institutional documents to ensure analytical consistency and credibility.

The use of inductive qualitative conclusions is particularly relevant because the research seeks to develop contextual understanding concerning the integrated role of zakat and waqf management within community empowerment frameworks. Through this approach, the study not only identifies institutional challenges and empowerment outcomes but also contributes to theoretical enrichment regarding Islamic social finance management. The findings generated through inductive interpretation are expected to provide strategic recommendations for zakat institutions, waqf organizations, policymakers, and future researchers interested in developing sustainable, participatory, and empowerment-oriented Islamic philanthropic systems. Consequently, the methodological framework employed in this study supports the achievement of rigorous academic standards aligned with the expectations of internationally indexed journals in Islamic economics and social finance research (Mohsin, 2024).

RESULTS AND DISCUSSION

The findings of this study demonstrate that zakat and waqf management plays a significant role in strengthening community economic empowerment through productive, participatory, and sustainable approaches (Kusuma & Badreza, 2025). The empirical evidence collected from zakat institutions, waqf organizations, policymakers, academics, and community beneficiaries indicates that Islamic social finance institutions have gradually shifted from conventional consumptive distribution patterns toward empowerment-oriented development strategies. This transformation reflects broader institutional awareness that poverty alleviation and socio-economic improvement require long-term capacity building rather than temporary charitable assistance (Gamo et al., 2023). The results reveal that productive zakat and productive waqf programs contribute positively to entrepreneurship development, micro-business sustainability, educational access, agricultural productivity, and social welfare enhancement among beneficiary communities.

The study identified that institutional empowerment programs generally focus on three major dimensions: economic strengthening, social capacity building, and institutional sustainability. Economic strengthening initiatives include business capital assistance, vocational training, agricultural financing, and micro-enterprise mentoring. Social capacity building involves financial literacy education, religious motivation, entrepreneurial guidance, and community collaboration mechanisms. Institutional sustainability refers to governance innovation, digital transformation, and strategic partnerships among zakat institutions, waqf boards, local governments, and Islamic financial organizations (Triyawan, 2023). These dimensions collectively illustrate that contemporary Islamic social finance management increasingly adopts integrated development approaches rather than merely emphasizing short-term financial distribution.

The findings further indicate that beneficiaries participating in productive zakat and waqf programs experienced measurable improvements in economic independence and social participation (Razali & Rahmawati, 2024). Several informants reported increased household income, improved business continuity, enhanced financial literacy, and stronger community engagement after receiving empowerment support from Islamic philanthropic institutions. Beneficiaries emphasized that mentoring programs and continuous institutional assistance were more valuable than one-time financial aid because they encouraged self-confidence, entrepreneurship, and long-term productivity. This condition demonstrates that empowerment-oriented zakat and waqf management can generate sustainable socio-economic transformation when implemented through participatory and professionally managed systems.

Table

Table 1 Summary of Research Findings on Zakat and Waqf Management for Community Economic Empowerment

Research Dimension	Empirical Findings	Theoretical Relevance	Practical Implications
Productive Zakat Programs	Improved micro-business sustainability and beneficiary income growth	Empowerment Theory	Encourages long-term economic independence
Productive Waqf Development	Enhanced educational, agricultural, and healthcare support	Social Justice Theory	Promotes equitable welfare distribution
Institutional Governance	Increased transparency and accountability through digital systems	Institutional Theory	Strengthens public trust and operational effectiveness
Community Participation	Active beneficiary involvement in empowerment activities	Empowerment Theory	Supports participatory socio-economic development
Stakeholder Collaboration	Cooperation among institutions, government, and communities	Institutional Theory	Improves program sustainability and broader social impact
Poverty Reduction	Reduction in dependency on consumptive assistance	Social Justice Theory	Supports inclusive economic development

The primary research problem identified in this study concerns the limited optimization of zakat and waqf management in creating sustainable community economic empowerment. The findings reveal that although zakat and waqf institutions possess substantial financial resources and growing public support, many empowerment programs remain constrained by managerial weaknesses, fragmented governance systems, limited technological integration, and insufficient institutional collaboration (Hatomono, 2024). Several informants explained that some institutions still prioritize consumptive assistance because of administrative simplicity and short-term public expectations. Consequently, many beneficiaries continue to depend on recurring financial support rather than achieving sustainable economic independence.

From the perspective of Social Justice Theory developed by John Bordley Rawls, the findings indicate that zakat and waqf institutions function as mechanisms for redistributive justice by transferring resources from economically advantaged groups to vulnerable communities (Afifah et al., 2023). However, the implementation of social justice principles remains partially constrained by unequal access to empowerment opportunities and inconsistent institutional capacity across regions. The study demonstrates that equitable wealth distribution alone is insufficient unless accompanied by productive empowerment strategies capable of transforming beneficiaries into economically self-reliant

individuals. Therefore, the findings support Rawls' argument that social institutions should prioritize the welfare of disadvantaged groups through fair and sustainable systems.

The relevance of Empowerment Theory proposed by Julian Rappaport is also strongly reflected in the research findings. Beneficiaries participating actively in training, mentoring, and entrepreneurial development programs experienced stronger socio-economic transformation compared to recipients receiving only financial assistance (Alam et al., 2024). This finding confirms that empowerment requires participatory engagement, capacity building, and institutional support rather than passive aid distribution. The implementation of productive zakat and waqf programs demonstrates that community participation enhances program effectiveness, increases beneficiary confidence, and strengthens social responsibility. However, the findings also reveal that empowerment sustainability depends significantly on continuous mentoring and institutional commitment.

Institutional Theory developed by John W. Meyer and Brian Rowan further explains the governance dimensions identified in this study. The findings reveal that institutions possessing transparent reporting systems, digital financial management, professional leadership, and collaborative governance structures achieved greater public trust and stronger empowerment outcomes (Istianah & Agustina, 2025). Conversely, institutions characterized by weak accountability mechanisms and limited organizational innovation faced difficulties maintaining program sustainability and stakeholder confidence. This condition supports Institutional Theory's argument that organizational legitimacy and effectiveness are closely connected to governance quality and institutional adaptation to contemporary societal expectations.

The implementation of these three theories within zakat and waqf management demonstrates that successful community empowerment requires ethical redistribution, participatory empowerment, and institutional professionalism simultaneously. Social Justice Theory explains the moral foundation of Islamic social finance, Empowerment Theory clarifies the developmental process of community independence, and Institutional Theory emphasizes governance effectiveness and organizational legitimacy (Bahri, 2023). The integration of these theoretical perspectives therefore provides comprehensive understanding regarding the multidimensional nature of Islamic philanthropic management.

The findings also address the identified research gap concerning the fragmented analysis of zakat and waqf management within previous studies. Earlier research generally examined zakat, waqf, institutional governance, or empowerment separately without integrating these dimensions into a comprehensive framework (Mohamed & Abbas, 2024). This study demonstrates that productive zakat and waqf programs become significantly more effective when institutional governance, community participation, and empowerment sustainability are analyzed collectively. The findings therefore contribute to bridging theoretical and empirical gaps within contemporary Islamic social finance literature.

Previous studies on Islamic philanthropy primarily emphasized financial collection efficiency, legal compliance, donor behavior, or institutional accountability. While these studies provided valuable contributions, limited attention was directed toward examining how integrated zakat and waqf management could strengthen sustainable community empowerment (Yaum & Asady, 2025). The present findings reveal that empowerment outcomes are strongly influenced by institutional collaboration, digital innovation, participatory governance, and long-term mentoring systems. Consequently, the study extends previous literature by emphasizing the interconnected relationship among redistribution, empowerment, and institutional effectiveness.

The study further reveals that digital transformation has become an increasingly important component of contemporary zakat and waqf management (Wanti, 2023). Several institutions implemented digital payment systems, online fundraising platforms, and financial reporting technologies to improve operational transparency and donor trust. Informants reported that digitalization enhanced fundraising efficiency, accelerated financial distribution processes, and

increased public participation among younger generations. From the perspective of Institutional Theory, these developments demonstrate organizational adaptation to technological and societal changes. At the same time, digital innovation strengthens social justice objectives by expanding access to Islamic philanthropic participation across broader social groups.

The research findings also answer the formulated research questions regarding how zakat and waqf management contributes to community economic empowerment. The findings demonstrate that empowerment occurs through integrated mechanisms involving financial assistance, capacity building, entrepreneurship mentoring, social participation, and institutional collaboration. Productive zakat programs supported micro-enterprise development and vocational activities, while productive waqf initiatives strengthened educational access, healthcare services, and agricultural productivity (Firdausi, 2023). The combined implementation of these programs created multiplier effects contributing to socio-economic resilience within beneficiary communities.

Another research question examined the challenges faced by zakat and waqf institutions in implementing sustainable empowerment programs. The findings reveal several major challenges, including limited managerial professionalism, insufficient monitoring systems, low financial literacy among beneficiaries, unequal institutional capacity, and inconsistent public awareness concerning productive Islamic philanthropy (Harahab, 2024). Some institutions also experienced regulatory complexity and operational limitations in integrating zakat and waqf management strategies. These challenges indicate that institutional development remains essential for maximizing the empowerment potential of Islamic social finance.

The findings additionally explain how governance innovation, stakeholder collaboration, and digital transformation enhance institutional effectiveness. Institutions collaborating with local governments, universities, Islamic financial organizations, and community groups demonstrated stronger program sustainability and broader social impact (Yusof et al., 2023). Collaborative governance facilitated resource sharing, policy coordination, and empowerment monitoring systems. This condition aligns with Institutional Theory emphasizing the importance of inter-organizational legitimacy and adaptive governance structures within complex socio-economic environments.

The achievement of the research objectives is clearly reflected in the findings. The first objective, analyzing the role of zakat and waqf management in strengthening community economic empowerment, was achieved through evidence demonstrating positive empowerment outcomes among beneficiaries. The second objective, identifying institutional and managerial challenges, was fulfilled by uncovering governance limitations, operational constraints, and sustainability issues affecting empowerment programs. The third objective, developing conceptual understanding regarding governance innovation and collaboration, was addressed through findings concerning digitalization, institutional partnerships, and participatory empowerment models.

The theoretical benefits of this research are highly significant. The study contributes to Islamic economic literature by integrating Social Justice Theory, Empowerment Theory, and Institutional Theory within a unified analytical framework concerning zakat and waqf management (S. Ismail et al., 2023). The findings demonstrate that Islamic social finance should not be interpreted solely as religious charity but also as an institutional mechanism for sustainable socio-economic transformation. The study therefore enriches theoretical discussions concerning ethical redistribution, participatory empowerment, and institutional governance within Islamic economic frameworks.

Academically, the findings provide valuable references for scholars researching Islamic philanthropy, sustainable development, poverty alleviation, and socio-economic empowerment. The integration of justice, empowerment, and institutional perspectives offers interdisciplinary insights capable of supporting future research concerning Islamic social finance innovation (Haikal & Efendi, 2023). Furthermore, the empirical evidence generated in this study contributes to the development of internationally relevant Islamic economic research aligned with contemporary global development challenges.

Practically, the findings provide strategic recommendations for zakat institutions, waqf organizations, policymakers, and Islamic financial institutions. The study demonstrates the importance of strengthening institutional professionalism, digital governance systems, collaborative partnerships, and continuous beneficiary mentoring (Wahyuni, 2025). Institutions are encouraged to prioritize empowerment-oriented distribution models rather than focusing predominantly on consumptive assistance. The findings also suggest that government support, regulatory coordination, and public literacy campaigns are essential for improving the sustainability and effectiveness of Islamic social finance management.

The discussion of findings in relation to previous research further confirms the importance of integrated empowerment approaches within Islamic philanthropy. Earlier studies indicated that productive zakat contributed positively to poverty reduction and micro-enterprise development, while waqf supported educational and healthcare sustainability. The current findings extend these conclusions by demonstrating that collaborative governance, institutional professionalism, and participatory empowerment significantly strengthen socio-economic transformation outcomes (Rochaniah & Faizah, 2025). Therefore, this study not only confirms previous findings but also develops broader analytical perspectives integrating governance, empowerment, and social justice dimensions.

The novelty of this research lies in its comprehensive integration of productive zakat, productive waqf, governance innovation, digital transformation, and participatory empowerment within a single analytical framework (Salihin, 2025). Previous studies generally analyzed these dimensions independently, whereas this study demonstrates their interconnectedness in strengthening sustainable community economic empowerment. The findings also emphasize that successful Islamic social finance management requires balance among ethical redistribution, institutional effectiveness, and community participation.

Table

Table 2. Relationship Between Research Findings, Theories, and Research Objectives

Research Aspect	Findings	Related Theory	Contribution to Research Objectives
Wealth Redistribution	Zakat and waqf reduced economic inequality	Social Justice Theory	Strengthened welfare-oriented empowerment
Community Participation	Beneficiaries actively involved in programs	Empowerment Theory	Enhanced sustainable independence
Institutional Governance	Digital systems improved transparency	Institutional Theory	Increased institutional effectiveness
Program Sustainability	Long-term mentoring improved resilience	Empowerment Theory	Supported empowerment continuity
Collaborative Governance	Multi-stakeholder cooperation strengthened programs	Institutional Theory	Expanded social and economic impact
Inclusive Development	Empowerment promoted socio-economic justice	Social Justice Theory	Reduced structural poverty

Overall, the findings demonstrate that zakat and waqf management possesses substantial potential to strengthen community economic empowerment when implemented through integrated, participatory, and professionally managed systems (Ashfahany et al., 2025). The study confirms that Islamic social finance institutions can contribute significantly to sustainable socio-economic

development by combining redistributive justice, empowerment-oriented strategies, and institutional innovation. The integration of Social Justice Theory, Empowerment Theory, and Institutional Theory provides comprehensive understanding regarding the ethical, developmental, and organizational dimensions influencing empowerment effectiveness. Consequently, the research contributes theoretically, academically, and practically to the advancement of Islamic economic studies and the development of sustainable Islamic social finance systems capable of addressing contemporary socio-economic challenges.

CONCLUSION

The findings of this research conclude that zakat and waqf management plays a strategic and transformative role in strengthening community economic empowerment through sustainable, participatory, and institutionally integrated approaches. The study demonstrates that Islamic social finance is not limited to charitable distribution or religious obligations, but functions as an important socio-economic instrument capable of reducing inequality, strengthening social welfare, and encouraging inclusive economic development. The results and discussion reveal that productive zakat and productive waqf programs contribute significantly to improving the economic resilience of beneficiary communities through entrepreneurship support, vocational training, microfinance assistance, agricultural development, educational support, and community-based empowerment initiatives. These findings confirm that zakat and waqf possess substantial potential to become long-term developmental mechanisms when managed professionally and strategically.

The research further concludes that the effectiveness of zakat and waqf management depends heavily on institutional governance quality, community participation, and collaborative empowerment strategies. Institutions implementing transparent financial systems, digital governance mechanisms, professional management practices, and stakeholder partnerships achieved more sustainable empowerment outcomes compared to institutions relying solely on consumptive distribution models. The findings indicate that governance innovation and digital transformation enhance public trust, operational accountability, fundraising efficiency, and institutional legitimacy. Consequently, institutional professionalism emerges as a critical factor influencing the sustainability and effectiveness of Islamic philanthropic empowerment programs.

From the perspective of Social Justice Theory developed by John Bordley Rawls, the study concludes that zakat and waqf management functions as an ethical mechanism for redistributing wealth and promoting collective welfare among economically disadvantaged groups. The findings demonstrate that Islamic social finance contributes to reducing structural inequality by providing access to economic opportunities and productive resources for marginalized communities. However, the study also reveals that equitable distribution alone is insufficient without empowerment-oriented strategies capable of fostering long-term independence. Therefore, the implementation of social justice principles within zakat and waqf institutions must be accompanied by sustainable economic development programs emphasizing capacity building and community participation.

Through the framework of Empowerment Theory proposed by Julian Rappaport, the research concludes that empowerment-oriented zakat and waqf management strengthens beneficiary independence when communities actively participate in planning, implementation, and evaluation processes. The findings demonstrate that beneficiaries receiving continuous mentoring, entrepreneurial guidance, and participatory support achieved stronger socio-economic transformation than those receiving temporary financial assistance only. This condition confirms that empowerment is a dynamic developmental process requiring institutional commitment, social participation, and sustainable capacity enhancement. Productive zakat and waqf programs therefore become more effective when they prioritize community involvement and long-term empowerment sustainability.

The study also concludes, based on Institutional Theory developed by John W. Meyer and Brian Rowan, that institutional legitimacy and organizational effectiveness significantly influence the success of Islamic social finance management. Institutions possessing adaptive governance systems, accountability mechanisms, technological innovation, and collaborative networks demonstrated stronger operational performance and broader socio-economic impact. In contrast, institutions characterized by weak managerial systems, fragmented coordination, and limited innovation faced

challenges in maintaining empowerment sustainability and public trust. These findings emphasize that institutional adaptation and professional governance are essential requirements for optimizing the transformative potential of zakat and waqf within contemporary socio-economic environments.

The research additionally concludes that the integration of Social Justice Theory, Empowerment Theory, and Institutional Theory provides a comprehensive analytical framework for understanding the multidimensional role of zakat and waqf management in community economic empowerment. Social Justice Theory explains the ethical foundation of wealth redistribution and welfare enhancement, Empowerment Theory clarifies the participatory processes of community development and independence, while Institutional Theory emphasizes governance effectiveness and organizational legitimacy. The integration of these theoretical perspectives strengthens the study's contribution to Islamic economic literature and provides broader understanding concerning the relationship between Islamic philanthropy, sustainable development, and socio-economic transformation.

The findings also confirm the existence of significant gaps between the enormous potential of zakat and waqf resources and their practical implementation within empowerment programs. Although Islamic philanthropic institutions continue to experience increasing public participation and financial growth, several challenges remain, including unequal institutional capacity, limited technological integration, inadequate monitoring systems, and insufficient public literacy concerning productive Islamic philanthropy. The study therefore concludes that institutional strengthening, governance innovation, and collaborative partnerships are necessary to maximize the developmental impact of zakat and waqf management.

In relation to the research objectives, the study successfully analyzes the strategic role of zakat and waqf management in strengthening community economic empowerment through productive and sustainable approaches. The research also identifies institutional, managerial, and operational challenges affecting empowerment effectiveness while highlighting the importance of governance innovation, stakeholder collaboration, and participatory empowerment strategies. Furthermore, the study contributes theoretically by enriching interdisciplinary discussions concerning Islamic social finance, community development, and institutional governance. Academically, the findings provide valuable references for future studies related to Islamic economics and sustainable empowerment. Practically, the research offers strategic recommendations for zakat institutions, waqf organizations, policymakers, and Islamic financial institutions in designing more inclusive, transparent, and empowerment-oriented programs.

Overall, the study concludes that zakat and waqf management possesses substantial capacity to become transformative instruments for sustainable community economic empowerment when supported by ethical redistribution principles, participatory empowerment mechanisms, and professional institutional governance. The findings from the results and discussion sections collectively demonstrate that Islamic social finance can contribute meaningfully to poverty reduction, socio-economic resilience, and inclusive development within contemporary Muslim societies. Therefore, strengthening institutional professionalism, digital innovation, community participation, and collaborative governance remains essential for enhancing the future effectiveness and sustainability of zakat and waqf empowerment programs.

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