



Optimization of Zakat and Waqf for Improving the Economic Welfare of Muslim Households

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ABSTRACT

The management of zakat and waqf in Indonesia still faces challenges including low public literacy, underutilized productive assets, and the integration between institutions that still needs to be strengthened, so their potential to improve household welfare has not been optimal. This study aims to analyze the optimization of zakat and waqf in improving the economic welfare of Muslim households through an integrated and empowerment-based approach. The method used is library research with a qualitative approach, utilizing various sources of literature such as scientific journals, academic books, and reports from relevant institutions. Data analysis techniques were carried out using content analysis to identify, review, and synthesize concepts and findings from previous studies. The results of the study show that zakat plays an important role in meeting basic needs and as an initial stimulus for economic empowerment, while waqf contributes to long-term economic development through the management of productive assets. The integration of zakat and waqf has been proven to be able to increase income, economic independence, and access to social services such as education and health. This research emphasizes that the optimization of zakat and waqf managed professionally and integrally can be an effective solution in sustainably improving the economic welfare of Muslim households.

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INTRODUCTION

Zakat and waqf are Islamic economic instruments that play a strategic role in improving the societal welfare, particularly among Muslim households (Razak, 2020; Zulkipli et al., 2025). These two instruments not only serve as forms of worship but also as mechanisms for equitable wealth distribution. In the modern economy, zakat and waqf are seen as alternative solutions to address social inequality and poverty (Bukhari, 2025; Owais & Ali, 2023). Indonesia's significant zakat potential has not yet been fully optimized in practice. Similarly, waqf has great opportunities for the development of productive assets, but much of it is still managed conventionally. The development of the sharia economy encourages the transformation of zakat and waqf management to become more professional and technology-based (Agustina & others, 2025; Chaniago et al., 2024; Kahfi

& Nurfajriani, 2025). This opens up opportunities to enhance the effectiveness of fund distribution and utilization for the community. The integration between zakat and waqf has also begun to attract attention in the development of contemporary Islamic economics.

The economic welfare of Muslim households is one of the important indicators in social development based on Islamic values (Ali et al., 2024; Harahap et al., 2023). Households, as the smallest units in society, play an important role in creating macroeconomic stability. However, various challenges such as poverty, income inequality, and limited access to resources remain major issues. In this regard, zakat serves as an income redistribution instrument that directly targets recipients in need (mustahik). Meanwhile, waqf can play a role in long-term economic development through the management of productive assets (Ghozali et al., 2025; Syaidah & Suyadi, 2026). The synergy between these two instruments is believed to have a more significant impact on household welfare. Strengthening institutions and governance becomes a key factor in optimizing these benefits. In addition, empowerment-based approaches are considered more effective compared to purely consumptive approaches.

Although it has great potential, the management of zakat and waqf in Indonesia still faces various complex challenges. One of the main problems is the low level of public literacy regarding zakat and productive waqf. Many people still understand zakat merely as an annual obligation without seeing its empowerment potential. On the other hand, waqf management is still dominated by non-productive assets such as land for places of worship. The limited managerial capacity of management institutions also becomes an obstacle in optimizing the available funds. In addition, the lack of integration between zakat and waqf institutions results in less effective utilization of funds. Unintegrated data and information systems further exacerbate this condition. As a result, the impact of zakat and waqf on improving household welfare has not been significant.

Research conducted by Maulana AY (2024) shows that optimizing the utilization of zakat and waqf can encourage the economic and social empowerment of the community through a more effective management strategy oriented towards empowerment (Maulana, 2024). Research conducted by Damayanti et al. (2026) shows that productive zakat can be optimized for economic empowerment through BAZNAS microfinance models, which have been proven effective in increasing the capacity and independence of mustahik (Damayanti et al., 2026). Research conducted by Nurachmadi

et al. (2024) reveals that the proper utilization strategy of waqf can contribute significantly to improving the economic welfare of the Muslim community (Nurachmadi et al., 2024). Research conducted by Asnaini and Oktarina shows that the optimization of governance in zakat management organizations plays an important role in improving social welfare in Indonesia (Asnaini & Oktarina, 2017).

Research related to zakat and waqf has been conducted extensively, yet most of it still discusses the two separately. Studies that integrate zakat and waqf within a single optimization framework are still relatively limited. In addition, many studies focus more on institutional aspects rather than their direct impact on households. The approaches used also tend to be normative and have not extensively examined empirical aspects based on field data. This indicates a gap in the literature regarding integrative models of zakat and waqf oriented towards household welfare. On the other hand, research examining the effectiveness of programs based on economic empowerment is still not optimal. The lack of comprehensive analysis regarding the synergy of these two instruments is a gap that needs to be addressed. Therefore, more in-depth studies are needed to explore integrated models for optimizing zakat and waqf.

This study aims to comprehensively examine the optimization of zakat and waqf in improving the economic welfare of Muslim households. The main focus of this research is on the integration of zakat and waqf management in the form of sustainable economic empowerment programs. This study seeks to address the shortcomings of previous research that still separated the two instruments in their analysis. In addition, this research also tests the effectiveness of an integrated management model in increasing household income and economic independence. The hypothesis proposed is that the integration of zakat and waqf in productive programs has a significant impact on improving economic welfare. This study also examines whether an empowerment-based approach is more effective compared to a consumptive approach. Thus, the focus of this research is not only on the distribution of funds, but also on the long-term impact on the quality of life of Muslim households.

METHOD

This study uses a qualitative approach with a type of library research that focuses on the collection and analysis of data from various relevant literature sources (Khan et al., 2024). The primary data sources in this study include academic books, journal articles with national and international reputations, official agency reports, as well as policy

documents related to the management of zakat and waqf (Bauder, 2014). In addition, this study utilizes publications from zakat and waqf management institutions, both in the form of annual reports and published empirical study results. The selection of sources is carried out purposively by considering credibility, relevance, and contribution to the research topic. The collected data include theoretical concepts, previous research results, as well as practices of zakat and waqf implementation in the context of economic empowerment. The data collection technique was carried out through documentation studies by tracing, reading, and reviewing various literature related to the research focus. This process was conducted systematically to ensure that the data obtained had analytical depth and strong relevance to the research objectives.

The data analysis technique in this study uses a content analysis approach aimed at identifying, categorizing, and interpreting information contained in various literary sources (Majid, 2017). The analysis is carried out through several stages, namely data reduction, data presentation, and interpretation to derive meanings. In the data reduction stage, the researcher filters information relevant to the research focus, particularly those related to the optimization of zakat and waqf and their impact on the economic welfare of Muslim households. The next stage is the presentation of data in the form of structured descriptive narratives, making it easier to understand patterns and relationships between concepts. Subsequently, the researcher interprets the organized data to find the connection between existing theory and practice. This analysis process also involves comparing sources to identify similarities, differences, and trends that emerge in the literature.

To maintain the validity and reliability of the data, this study applies source triangulation techniques by comparing various references used. The researcher also conducts source criticism to assess the accuracy, authority, and objectivity of each literature referenced. In addition, a conceptual approach is used to strengthen the analytical framework in understanding the integration of zakat and waqf as instruments of Islamic economics. This study also takes into account recent developments in the management of zakat and waqf, including technology-based innovations and economic empowerment models. Thus, the research results are not only theoretical but also have practical relevance in the context of implementation. This approach allows the researcher to critically examine various existing concepts and findings, while also identifying opportunities for developing more effective models.

RESULT AND DISCUSSION

A. The concept of optimizing zakat and waqf in improving the economic welfare of Muslim households

The concept of optimizing zakat and waqf in enhancing the economic welfare of Muslim households originates from the understanding that these two instruments not only have a worship dimension but also a strategic socio-economic function. Zakat is positioned as a mechanism for the direct and periodic redistribution of wealth, while waqf serves as an instrument for long-term economic development through the management of productive assets (Razak, 2020). Optimization in this context means maximizing the potential for collection, management, and distribution of zakat funds as well as the development of waqf assets so that they have a significant impact on welfare. This concept requires a paradigm shift from merely distributing consumptive assistance to sustainable economic empowerment. Muslim households as beneficiaries are not only positioned as objects but also as empowered subjects. This is aligned with the divine command in QS. At-Taubah [9]:103:

حُذِّ مِنْ أَمْوَالِهِمْ صَدَقَةً تُطَهِّرُهُمْ وَتُزَكِّيهِمْ بِهَا وَصَلَّ عَلَيْهِمْ إِنَّ صَلَاتَكَ سَكَنٌ لَهُمْ وَاللَّهُ سَمِيعٌ عَلِيمٌ

Take alms from their wealth (in order) to purify and cleanse them, and pray for them, for indeed your prayer is a source of tranquility for them. Allah is All-Hearing, All-Knowing (QS. At-Taubah:103)

In its implementation, the optimization of zakat is carried out through strengthening the collection and distribution system to be more effective and targeted. The use of digital technology in zakat collection becomes one of the strategies capable of increasing public participation. In addition, zakat distribution is directed at productive programs such as business capital assistance, skills training, and business mentoring for poor households (Arwani et al., 2022). This approach allows recipients to independently improve their economic capacity. Optimization also includes mapping the needs of beneficiaries so that the programs implemented correspond to the real conditions in the field. With an integrated and data-based system, zakat distribution can be carried out more transparently and accountably. This strengthens

public trust in zakat management institutions. Such trust becomes an important factor in increasing the potential for sustainable zakat fund collection.

The optimization of waqf focuses on managing assets productively and professionally (Putra et al., 2025). Waqf is no longer limited to land for worship purposes, but is also developed in the form of productive waqf such as cash waqf, stock waqf, and asset-based investments. Productive waqf management allows these assets to generate profits that can be used for social and economic programs. In the context of Muslim households, the results of waqf management can be used to support empowerment programs such as microenterprise financing, education, and healthcare services. Optimizing waqf also requires the role of professional nazhirs who have adequate managerial competence. In addition, supportive regulations are needed so that waqf management can run optimally and sustainably. This transformation makes waqf a dynamic economic instrument that is adaptive to the times.

The concept of optimizing zakat and waqf also emphasizes the importance of integrating these two instruments into a unified system. This integration allows for synergy between zakat funds, which are short-term in nature, and waqf, which is long-term in nature. In practice, zakat can be used as initial capital to meet the basic needs of households, while waqf plays a role in supporting business development and long-term investment. This integration model creates continuity in the process of economic empowerment. Households that initially rely on zakat assistance can gradually transform into self-sufficiency through the support of productive waqf. This approach also reduces dependence on consumptive social assistance. With integration, the effectiveness and efficiency of managing community funds can be significantly improved.

The optimization of zakat and waqf in improving the welfare of Muslim households also requires an empowerment-based approach. This approach emphasizes increasing the capacity of individuals and households through education, training, and access to economic resources (Kyeyune & Ntayi, 2025). Empowerment programs supported by zakat and waqf are designed to enhance household skills, productivity, and competitiveness. In addition, continuous mentoring becomes an important factor in ensuring the success of the programs. Households are not only provided with financial assistance but also equipped with relevant knowledge and

skills. This approach encourages the creation of sustainable economic independence. Thus, zakat and waqf serve as catalysts in the process of improving welfare.

Institutional aspects also become an important part of the concept of optimizing zakat and waqf. Zakat and waqf management institutions need to have good, transparent, and accountable governance. Professionalism in management is the main key to increasing program effectiveness. In addition, collaboration between zakat institutions, waqf institutions, the government, and the private sector is also necessary to expand the program's reach. Synergy between institutions allows for a more optimal utilization of resources. Strengthening human resource capacity within management institutions is also an important factor in supporting optimization. With good governance, zakat and waqf can be managed more efficiently and provide a broader impact for society. This also supports the creation of a sustainable Islamic economic ecosystem.

The concept of optimizing zakat and waqf in improving the economic welfare of Muslim households is a holistic approach that combines spiritual, social, and economic aspects. Optimization is not only focused on increasing the amount of funds collected but also on the effectiveness of their utilization. With an integrated and empowerment-based approach, zakat and waqf can become a powerful instrument in reducing poverty and enhancing welfare. The transformation from a consumptive approach to a productive one becomes the key to creating long-term impact. Muslim households empowered through zakat and waqf have the opportunity to significantly improve their quality of life. This concept is also relevant in addressing the increasingly complex challenges of the modern economy. The integration of Islamic values into economic practices becomes the main foundation in realizing equitable welfare.

B. The integration of zakat and waqf management can support the economic empowerment of Muslim households

The integration of zakat and waqf management is a strategic approach in optimizing the potential of Islamic economics for the sustainable empowerment of Muslim households (Maulana, 2024). This integration is based on the complementary characteristics of the two instruments, where zakat is short-term and directly addresses basic needs, while waqf is oriented towards long-term development through productive assets. Within the framework of empowerment, this integration

enables the creation of a system that not only provides temporary assistance but also builds a strong economic foundation for beneficiaries. Muslim households that were previously economically vulnerable can gain access to broader resources. This approach also strengthens program sustainability because it does not rely on a single source of funds. The synergy between zakat and waqf creates a more stable and sustainable economic cycle.

In practice, the integration of zakat and waqf management can be carried out through integrated program planning based on community needs. Zakat and waqf management institutions need to develop joint programs that combine the distribution function of zakat with the asset development of waqf (Ramadhan et al., 2025). For example, zakat is used to meet basic needs and provide initial capital, while waqf is used to build business facilities such as agricultural land, shops, or production centers. This model allows beneficiary households not only to survive but also to develop economically. Careful planning also includes mapping local potential so that the programs implemented are in accordance with the characteristics of the area. In addition, community involvement in the planning process is an important factor to ensure the success of the program. With a participatory approach, the programs implemented will be more targeted and sustainable.

Integration also requires a professional management system based on good governance. Zakat and waqf institutions must have a clear coordination mechanism in the management of funds and program implementation. Transparency and accountability are important elements in maintaining public trust. In addition, the use of information technology can support data integration between zakat and waqf institutions, making it easier to monitor and evaluate programs. An integrated system allows for more accurate identification of beneficiaries' needs. This also helps in avoiding duplicate aid and increasing the efficiency of fund use. With professional management, zakat and waqf integration can run optimally and provide a broader impact.

The economic empowerment of Muslim households through the integration of zakat and waqf is also carried out through a productive business-based approach (Mubarrak et al., 2025). The programs developed are not only in the form of assistance but also create business opportunities for beneficiaries. For example, providing micro business capital supported by facilities from waqf assets such as

kiosks or business land. In addition, skills training and business mentoring are important parts of the empowerment process. Households are not only given access to capital but are also equipped with the ability to manage businesses independently. This approach increases the chances of business success and household economic sustainability. The integration of zakat and waqf in productive programs creates an economic ecosystem that supports the growth of Sharia-based small and medium enterprises.

The sustainability of economic empowerment is also determined by the presence of continuous mentoring for beneficiaries. The integration of zakat and waqf allows for the provision of more comprehensive and long-term mentoring programs. This mentoring includes managerial, marketing, and household financial management aspects. With mentoring, beneficiary households can overcome various challenges faced in running their businesses. In addition, mentoring also helps to increase self-confidence and motivation to grow. This sustainable program becomes one of the main factors in ensuring that empowerment does not stop at the initial stage. The integration of zakat and waqf provides space for the development of more systematic and targeted programs.

In addition to the economic aspect, the integration of zakat and waqf also contributes to broader social development. The empowerment programs implemented not only increase income but also improve the overall quality of household life (Hegde, 2020). Access to education, health, and other social services can be supported through the management of productive waqf. Meanwhile, zakat can be used to assist urgent needs related to basic welfare. This combination creates a more holistic impact on the lives of Muslim households. The empowerment carried out is not only material but also enhances the quality of human resources. This is important in creating an independent and competitive society. This integration strengthens the role of Islamic economics as a solution in social development.

Institutional factors and collaboration also become important elements in supporting the integration of zakat and waqf management (Ramadhan et al., 2025). Cooperation between zakat institutions, waqf institutions, the government, and the private sector can expand the reach of empowerment programs. This collaboration allows for more optimal and efficient use of resources. In addition, policy support from the government is also needed to create a conducive environment for the development

of zakat and waqf. Regulations that support integration can accelerate program implementation in the field. Synergy among stakeholders also helps to overcome various challenges faced. With strong collaboration, the integration of zakat and waqf can run more effectively and provide a more significant impact.

The integration of zakat and waqf management in the sustainable economic empowerment of Muslim households is essentially a systemic approach that combines various aspects into a unified framework. This approach not only focuses on fund distribution but also on capacity building, institutional strengthening, and the creation of economic opportunities. With good integration, zakat and waqf can become mutually reinforcing instruments in creating welfare. Muslim households that are beneficiaries can experience a transformation from vulnerable conditions to economic self-sufficiency. This process requires time and commitment from various parties involved. Consistently implemented integration will produce sustainable long-term impacts. This approach also serves as a relevant model for Islamic economic development in the modern era.



Figure 1 Zakat dan Qaqf Integration

C. The influence of optimizing zakat and waqf on the improvement of the economic welfare of Muslim households

The optimization of zakat and waqf has a significant impact on improving the economic welfare of Muslim households, especially when managed productively and

in an integrated manner (Nurachmadi et al., 2024). This impact can be seen from changes in the economic conditions of beneficiary households before and after receiving program interventions. Zakat that is distributed appropriately can meet the basic needs of households, such as food, education, and health. Meanwhile, productive waqf contributes to creating long-term income sources through sustainable asset management (Johari et al., 2024). The combination of both produces effects that are not only temporary but also sustainable. Households that were previously in economically vulnerable conditions begin to show improvements in financial stability. This reflects that the optimization of zakat and waqf plays an important role in the economic transformation of Muslim households.

The impact of optimizing zakat and waqf can also be seen from the increase in household income of the beneficiaries. Zakat-based empowerment programs, such as business capital assistance and skills training, enable households to have more stable sources of income. On the other hand, the utilization of productive waqf, such as business land or production facilities, provides opportunities for broader business development. This income increase not only affects the ability to meet daily needs but also improves overall quality of life. Households become more independent and no longer rely entirely on social assistance. In addition, the income increase also contributes to enhancing purchasing power and community economic participation.

In addition to increasing income, the impact of optimizing zakat and waqf is also seen in the aspect of household economic independence. Households that receive empowerment programs tend to have better abilities in managing finances and businesses. The mentoring provided in zakat and waqf programs helps to improve managerial and entrepreneurial capacity. Thus, households not only receive assistance but are also able to develop their economic potential. This independence becomes an important indicator in measuring the success of empowerment programs. Independent households have stronger economic resilience in facing various challenges.

Another impact is the increased access to social services such as education and health. Zakat funds are often used to help cover the education costs of children from underprivileged families, thereby improving the quality of human resources. Meanwhile, productive waqf can be used to build educational and health facilities that are accessible to the wider community. This increased access contributes to the

overall improvement in household quality of life (Best et al., 2022). Better education opens up wider job opportunities in the future. In addition, access to adequate health services increases family productivity and welfare. This shows that the impact of zakat and waqf is not only limited to the economic aspect but also includes the social aspect.

In measuring the extent of the influence of zakat and waqf optimization, clear and measurable indicators are required. These indicators include economic, social, and household independence aspects. Measurement is carried out by comparing conditions before and after program intervention. This approach allows for a more objective assessment of the effectiveness of the implemented program. In addition, indicators also assist in the evaluation and improvement process of the program in the future. With clear indicators, management institutions can identify the successes and weaknesses of the program. This is important to ensure that the optimization of zakat and waqf provides maximum impact. The following is a table of indicators used in this study:

No	Indicator	Before Intervention	After Intervention	Description
1	Household Income	Low/unstable	Increasing and more stable	Measuring economic change
2	Business Independence	Dependent on assistance	Having an independent business	Empowerment indicators
3	Access to Education	Limited	Wider and more affordable	Social impact
4	Access to Healthcare	Minimal	Better	Quality of life
5	Savings/Investment	None	Starting to have savings	Economic resilience
6	Skills	Low	Increasing	Training outcomes

The impact of zakat and waqf optimization is also evident from changes in household economic behavior. Households that were previously consumptive have begun to shift towards being more productive and business development-oriented. The awareness to save and invest has also increased along with rising income. In addition, households have started to have better financial planning. These behavioral changes are the result of mentoring and educational programs provided in the management of zakat and waqf. This shows that the program's impact is not only

material but also influences mindset and economic behavior. These changes become an important factor in maintaining the sustainability of household welfare.

The optimization of zakat and waqf also has an impact on reducing the poverty level in society. Households that are successfully empowered not only escape from poverty but also have the potential to become muzakki in the future. This transformation demonstrates the existence of a positive economic cycle in the management of zakat and waqf. With more independent households, the social burden in society can be reduced. In addition, the improvement of household welfare also contributes to overall economic growth. This strengthens the role of zakat and waqf as effective economic instruments in community development.

The impact of optimizing zakat and waqf on the economic welfare of Muslim households can be seen from various interconnected aspects. Increased income, economic independence, access to social services, as well as changes in economic behavior are the main indicators in assessing the success of programs. An integrated and empowerment-based approach has been proven to provide a more significant impact compared to a consumptive approach. Continuous evaluation is necessary to ensure that the programs implemented remain relevant and effective. Thus, the optimization of zakat and waqf can become a sustainable solution in improving the economic welfare of Muslim households.

CONCLUSION

The optimization of zakat and waqf plays a very strategic role in improving the economic welfare of Muslim households through an integrated, productive, and sustainable approach. Properly targeted zakat management can meet basic needs while also serving as an initial stimulus for economic empowerment, whereas productive waqf contributes to creating long-term economic resources. The integration of both has been proven to strengthen the effectiveness of empowerment programs by encouraging increased income, business independence, and access to education and health services. In addition, changes in household economic behavior towards more productive and self-sufficient patterns become important indicators of the success of this optimization.

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