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Reviving Islamic Economic Innovation for Poverty Alleviation: A Qur'anic and Hadith-Based Framework for Muslim Welfare

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Abstract

This study analyzes the revitalization of Islamic economic innovations for poverty alleviation based on the Qur'an and Hadith, focusing on the practice of productive zakat, productive waqf, and BMT in Kendari City, Indonesia. This study uses a qualitative case study design. Data were obtained through in-depth interviews, field observations, and document analysis with twenty informants, including zakat managers, waqf nazirs, mosque administrators, religious leaders, academics, local government officials, BMT managers, MSME actors, and *mustahik*. The results show that *zakat* has shifted from individual worship to a socio-economic instrument for wealth redistribution and mustahik empowerment. Productive *zakat* has proven to have the potential as a source of sustainable welfare, although it still faces obstacles in literacy, nazir capacity, and asset management. Meanwhile, BMT and Islamic microfinance show that the ummah's economic empowerment can grow from local communities through microfinance, business assistance, and social trust. This study contributes to knowledge on zakat, waqaf, and BMT as instruments for community-based, sustainable poverty alleviation.

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INTRODUCTION

Poverty is one of the most fundamental socio-economic problems in Indonesia, although various development, social protection, and community empowerment programs have been implemented sustainably (Roitman, 2019). Data from the Central Statistics Agency

shows that in March 2025, Indonesia's poverty rate will reach 8.47%, or equivalent to 23.85 million poor people. This figure has decreased compared to September 2024 and March 2024. However, it still shows that millions of Indonesian households face limited income and limited access to decent work, education, health, and adequate social protection. Poverty in rural areas also remains higher than in urban areas, at 11.03% compared to 6.73%, indicating spatial inequality in the distribution of national welfare. It confirms that poverty in Indonesia is not merely a lack of income, but a multidimensional problem related to access, capability, economic morality, and the sustainability of social institutions (Badan Statistik Pusat Indonesia, 2025).

In the context of the Indonesian Muslim community, the issue of poverty has a broader dimension because it relates to religious responsibility, social solidarity, and the principle of distributive justice in Islam. The Qur'an places partiality towards the poor, orphans, *ibn sabil*, and vulnerable groups as part of social piety, not just as an act of charity. This principle can be seen in the teachings of *zakat, infaq*, almsgiving, waqf, the prohibition of usury, recommendations for productive work, and the obligation to protect the benefits of the people. In the social life of Indonesian Muslims, these values have long been present through mosques, Islamic boarding schools, *taklim* councils, Islamic organizations, zakat institutions, waqf institutions, sharia cooperatives, and Baitul Maal wat Tamwil. However, this potential has not been fully integrated into an Islamic economic innovation system that can strengthen poverty alleviation in a systematic, productive, and sustainable manner.

An important development over the last two decades is the transformation of Islamic economic instruments from individual worship practices into socio-economic institutional instruments. Zakat is no longer given directly to *mustahik*. Instead, it is increasingly managed through productive zakat programs, MSME empowerment, scholarships, health services, and economic strengthening for low-income families. BAZNAS reports that by 2024, national zakat managers will help lift 1,350,227 people out of poverty, including 721,748 people from areas of extreme poverty. This achievement shows that Islamic economic instruments have real social power when managed professionally, data-based, and geared toward empowerment. However, this achievement also reveals an important challenge: how zakat, waqf, Islamic microfinance, and Qur'anic values can be integrated into a more cohesive framework for Islamic economic innovation to strengthen the welfare of the ummah (Baznas, 2024).

Previous studies have provided a strong empirical basis regarding the contribution of zakat to poverty reduction. Beik and Arsyianti (2016), through the CIBEST model, showed that the productive zakat program can increase the mustahik welfare index by 96.8%, reduce the material poverty index by 30.15%, and reduce the absolute poverty index by 91.30%. This finding matters because it measures poverty not only materially, but also spiritually. Thus, in Islamic economics, zakat serves not only as an instrument of income transfer but also as a means of forming holistic welfare that links economic needs with the strengthening of religious values, work ethics, and human dignity (Beik & Arsyianti, 2016).

Another study emphasizes the importance of Islamic productive waqf and microfinance as a pillar of economic innovation for the ummah. Ascarya, Hosen, and

Rahmawati (2022) show that productive waqf can be developed through cash waqf models, self-management, Islamic bank financing, sukuk, and external partnerships (Ascarya et al., 2022). This study emphasizes that productive waqf has social implications because it can increase waqf institutions' capacity to provide social programs for the community. Meanwhile, Adnan and Ajija (2015) found that Baitul Maal wat Tamwil financing effectively reduces poverty by increasing customers' income and empowering the poor's productive businesses (Adnan & Ajija, 2015). Meanwhile, productive waqf is a pillar of the ummah's economic independence and empowerment (Sembiring et al., 2025; Syauky & Mukhtari, 2025).

Although these studies have addressed zakat, waqf, BMT, Islamic microfinance, and maqāṣid al-sharī'ah, research gaps remain. First, most studies discuss each instrument separately, so few formulate an integrated framework linking Qur'an-Hadith values, the Muslim way of life, and Islamic economic innovation in the context of poverty alleviation in Indonesia. Second, studies of maqāṣid al-sharī'ah in Islamic economics are often normative and have not been fully translated into the prevailing socio-economic institutional design. Jibril (2025) also emphasized that the literature on maqāṣid is theoretical and still limited in providing empirical guidance on how Islamic financial instruments can be translated into measurable socio-economic achievements (Jibril, 2025). Therefore, this paper seeks to formulate a framework based on the Qur'an and Hadith that integrates zakat, productive waqf, Islamic microfinance, social solidarity, and maqāṣid al-sharī'ah as a model of Islamic economic innovation to strengthen the welfare of the Umat in Indonesia (Anggraini et al., 2018).

This research aims to analyze Islamic economic innovations in poverty alleviation through zakat, infaq, sedeqah, and *waqaf*, using the social reality and life practices of Indonesian Muslims as the main context. In particular, this paper aims to explain how Islamic economic principles such as zakat, waqf, distributive justice, and social solidarity can serve as the conceptual basis for poverty alleviation. Thus, this paper is expected to contribute to poverty alleviation and community-based social protection programs through zakat, waqf, and BMT to strengthen the ummah's economy and improve the community's quality of life and welfare.

RESEARCH METHOD

This study uses a qualitative approach with an exploratory qualitative case study design because it aims to deeply understand how Islamic economic innovations of zakat, infaq, almsgiving, waqaf, and BMT are practiced in poverty alleviation, as well as how these practices work in the social context of Muslims in Kendari City. Qualitative research is relevant because it is oriented to explore the meanings, experiences, perceptions, and social actions of actors in real situations, rather than simply measuring the relationships between variables statistically. The case study approach allows researchers to conduct in-depth and multifaceted exploration of complex issues in real situations (Flyvbjerg, 2011; Yin & K, 2008; Yin, 2014).

The research is conducted in Kendari City, Southeast Sulawesi Province, Indonesia. This city was chosen because it has socio-religious characteristics relevant to the research focus,

namely Muslim communities active in various forms of Islamic social institutions, such as mosques, taklim councils, zakat institutions, Islamic educational institutions, micro business groups, cooperatives, and social communities. In addition, Kendari City, as the provincial capital, has complex urban poverty dynamics, ranging from limited household income, vulnerability among informal workers, unemployment, dependence on social assistance, to weak access to productive financing. In this context, Islamic economic practices can offer an alternative to empowerment that is not only material but also spiritual, social, and institutional. The research locations include zakat institutions, mosques, beneficiary communities, Muslim Micro, Small, and Medium Enterprises (MSMEs), local government institutions, and socio-religious organizations related to poverty alleviation programs.

The study drew on information from twenty informants deliberately selected (Fryer, 2006; Goldberg & Allen, 2024; Poudel, 2019). Informants were selected because they have knowledge, experience, institutional positions, or direct involvement in Islamic economic practices and poverty alleviation in Kendari City. The composition of informants includes: Kendari City BAZNAS, Amil Zakat Institution, Mosque Prosperity Council, religious leaders, academics of Islamic economics or social welfare, Kendari City government officials who deal with poverty or community empowerment, Muslim MSME actors who receive financing or assistance, ZMart, as well as poor households or beneficiaries of Islamic economic programs.

Data collection techniques were carried out through in-depth interviews, field observations, and document studies. The researcher conducted in-depth interviews in a semi-structured manner, providing systematic question guidelines while still allowing informants to explain their experiences, views, and reflections openly. The themes of the interviews included: informants' understanding of poverty from an Islamic perspective; the practice of zakat, infaq, alms, BMT, and sharia cooperatives; forms of Islamic economic innovation that have been running; supporting and inhibiting factors for community economic empowerment; the relationship between the values of the Qur'an and Hadith as well as socio-economic practices; and institutional models that are considered the most effective in strengthening people's welfare.

Field observations were carried out in several relevant locations, such as the Kendari Mayor's Office, the Kendari Zakat Institution Office (BAZNAS), mosques with socio-economic activities, beneficiary micro-business locations, taklim council activities or Islamic social communities, and beneficiaries. Observations were directed to record real practices, interaction patterns, forms of services, aid distribution mechanisms, business assistance processes, and relationships between institutions and people experiencing poverty. The researchers used field records to document social situations, religious symbolic language, community participation, and potential gaps between narratives and institutional practices in the field.

The document study was carried out by examining official and non-official documents related to poverty alleviation and Islamic economics in Kendari City. The documents analyzed included reports from the Kendari City government on zakat institution programs, reports on mosque activities, local government documents on poverty and community empowerment,

BPS reports, social policy documents, institutional profiles, MSME program records, Islamic economic da'wah materials, and related academic publications. Document analysis is important for strengthening data triangulation, testing the consistency of interview information, and understanding how Islamic economic values and programs are formalized in institutional policies, reports, and practices.

Data analysis was carried out in stages through data reduction, coding, theme categorization, interpretation, and conclusion-making. In the first stage, all interview results were transcribed, observation notes were tidied up, and research documents were classified based on their source and relevance. In the second stage, the researcher conducted open coding by tagging keywords, key statements, informants' experiences, and practice patterns related to zakat, waqf, BMT, sharia cooperatives, mosques, Islamic boarding schools, poverty, and welfare. In the third stage, the codes were grouped into main themes, for example: normative values of Islamic economics, institutional innovation, mustahik empowerment, micro-business financing, the role of mosques, coordination barriers, limited poverty data, amil/nazir capacity, and the welfare model of the ummah. In the fourth stage, the researcher interpreted the relationships between themes to build a conceptual framework based on the Qur'an and Hadith (Bowen, 2017; Matthew B. Miles, A. Michael Huberman, 2014).

RESULT AND DISCUSSION

The results show that Islamic economic innovation in Kendari City develops through three main paths: strengthening zakat as a socio-economic instrument, developing productive zakat as a sustainable welfare asset, and empowering communities through Zmart, MSMEs, and community-based microfinance. Data were obtained from in-depth interviews, observations, and documentation. In general, informants view Islamic economics as promoting justice, solidarity, empowerment, and protection for people experiencing poverty.

The following briefly discusses sources of Islamic law derived from the Qur'an and the Hadith of the Prophet Muhammad PBUH related to the commandments, obligations, and virtues of zakat, infaq, sekaqah, and waqaf.

Zakat, in language, means "develop", "grow", or "clean". In terms of zakat, zakat is the obligation to give a certain amount of property for every Muslim who has met the requirements (nisab and haul) to be given to the group who is entitled to receive it (asnaf).

The obligation of zakat is affirmed in the Qur'an, for example, in Surah Al-Baqarah verse 43, meaning: (And establish prayer and pay *zakat*...). This verse shows that zakat is an integral part of worship in Islam, as important as prayer. The Qur'an, Surah At-Taubah verse 103, also explains zakat, meaning: (Take zakat from some of their wealth, with that zakat you cleanse and purify them...). This verse emphasizes the aspect of purification of souls and property through zakat. In addition to the two verses above, many other verses in the Qur'an explain zakat, for example QS. Al-Baqarah verse 277; QS. An-Nur verse 56; and QS. Al-Muzzammil verse 20. All of these verses show the importance of zakat as a pillar of Islam and the worship that is recommended.

The hadith of the Prophet Muhammad PBUH also explains a lot about zakat. One of the most famous hadiths mentions zakat as one of the pillars of Islam. This hadith emphasizes the obligation to pay zakat for every able Muslim. Other hadiths also describe the consequences for those who do not pay zakat. This threat shows how important zakat is in Islamic teachings and how serious the consequences are for those who ignore this obligation. Paying zakat is mandatory for every Muslim who meets the requirements. Zakat is a pillar of Islam that cannot be abandoned. Obeying the obligation of zakat reflects faith and obedience to Allah SWT. The same applies to infaq, sadaqah, and waqaf.

1. Zakat has turned from individual worship to a socio-economic instrument for poverty alleviation

The first findings show that the practice of zakat in Kendari City has shifted its meaning from an individual obligation to a more organized socio-economic instrument. In an interview with the Chairman of BAZNAS Kendari City, it was explained that some people still distribute zakat directly to relatives, neighbors, or people experiencing poverty around their residence. This practice is still viewed positively because it reflects social closeness and concern between residents. However, informants also emphasized that direct zakat distribution is often consumptive, temporary, and has not been able to break the chain of poverty sustainably.

An informant from a zakat institution stated that the main challenge is not the low awareness of zakat, but the suboptimal transformation of zakat from consumptive assistance to productive empowerment. One informant explained, "The Muslim community actually has a strong spirit of sharing, but zakat is still often considered complete when given to mustahik. In fact, zakat can be directed to business capital, training, and assistance so that mustahik can be self-sufficient" (LAZ-1). This statement shows an institutional awareness that zakat should be used as a mechanism of economic empowerment, not just social compensation.

The observations showed that most informants considered productive zakat more effective in the long term than purely consumptive assistance. Of the twenty informants, sixteen said productive zakat has strong potential to increase the economic independence of low-income families, especially when paired with business support, basic financial-recording training, and regular monitoring. Meanwhile, four informants emphasized that consumption assistance is still needed for very vulnerable groups, such as the poor elderly, people with disabilities, families without breadwinners, and disaster victims. Thus, the results show that the ideal zakat model combines consumptive assistance for emergency needs with productive zakat for long-term empowerment.

Analysis of zakat institution documents and Islamic social program reports shows that the zakat program in Kendari City is directed at various forms of empowerment, such as micro business capital assistance, work equipment assistance, education scholarships, health services, livable housing assistance, and basic needs support for low-income families. However, it was found that some programs have recorded the number of beneficiaries. Still, not all of them have indicators of income change, increase in business assets, business sustainability, or change in mustahik status to muzakki.

From the beneficiary side, the mustahik informant admitted that productive zakat assistance can help start or strengthen small businesses, such as selling cakes. An MSME actor who received assistance explained that capital assistance from zakat institutions is used to increase stock of goods and improve business equipment. However, he also stated that capital assistance alone is not enough if it is not accompanied by marketing and financial management assistance. These findings show that productive zakat needs a supporting ecosystem to function as a tool for poverty alleviation. This ecosystem includes accurate data collection, business training, spiritual training, market access, financial literacy, and program supervision.

Substantially, these findings strengthen the argument that zakat has evolved into a socio-economic instrument. The Qur'anic and Hadith values of the obligation to help the poor, the prohibition of accumulating wealth, and the command to maintain social justice have been translated into modern institutional programs. However, revitalizing zakat still requires management innovation, data digitization, cross-agency collaboration, and a more measurable approach to empowerment.

2. Productive waqf as a source of sustainable welfare

The second finding shows that waqf has strong potential as a basis for community welfare, but in Kendari City it is still dominated by basic religious and social functions. Based on interviews with nazirs, mosque administrators, and religious leaders, waqf is more widely understood as the handing over of land for the construction of mosques, prayer halls, madrasas, cemeteries, or religious education facilities. This understanding shows a strong spiritual dimension in waqf practice. Still, it has not yet fully developed into a productive waqf that generates sustainable income for people's social and economic programs.

A nazir informant stated, "Waqf assets are actually very numerous, but most of them are used for mosques and education. For productive businesses, some already exist, but they are still limited because not all nazirs have managerial and business skills" (WAKAF-1). This statement shows that the main problem with productive waqf is not only asset availability, but also management capacity. Waqf requires professional competence, asset legality, business planning, accountability, and public trust. Without it, waqf assets are difficult to develop into a sustainable source of social funding.

The observations showed that 14 of 20 informants viewed productive waqf as a potential instrument to support education, health, MSME assistance, and social service programs for people experiencing poverty. However, 12 informants also noted that the main obstacles to productive waqf are low public literacy, limited nazir skills, weak business models, and a lack of strong synergy among waqf institutions, governments, Islamic financial institutions, and business actors. Thus, a gap exists between the normative potential of waqf and the capacity to implement it at the local level.

Document analysis shows that some mosques and Islamic institutions have social assets that can be developed, such as vacant land, multipurpose buildings, small kiosks, educational spaces, and congregational networks. However, they are still not used optimally

as productive economic instruments. For example, mosque assets are used more for worship and reading activities. In contrast, opportunities to develop worship business units, mosque cooperatives, MSME training centers, or cash waqf management have not been systematically pursued. In fact, if managed with sharia principles and modern governance, these assets can finance social programs, scholarships, health assistance, and economic empowerment for low-income families.

From the point of view of religious leaders, productive waqf aligns with the concept of charity because its benefits continue to flow as long as waqf assets generate returns. However, informants emphasized the need to change people's perspectives. Waqf needs to be understood not only as the provision of land for houses of worship, but also as Islamic social investments. In this context, cash waqf, business waqf, agricultural waqf, education waqf, and MSME-based waqf can be new instruments to strengthen community welfare.

The findings show that a productive waqf can link spirituality and socio-economic development. Waqf has a sustainable character because the main asset is maintained, while its benefits can be used for the community's benefit. However, for a productive waqf to make a real contribution to poverty alleviation, it is necessary to strengthen nazir capacity, asset certification, report transparency, education of worshippers, and partnerships with Islamic financial institutions and local governments.

3. BMT and Islamic microfinance as local community-based empowerment

The third finding suggests that BMT and Islamic microfinance have a strategic role in strengthening the economies of small communities. Informants from MSME actors and microfinance institution managers stated that many small traders, housewives, informal workers, and micro-actors need financing that is easily accessible, flexible, and aligned with religious values. They often lack collateral, formal financial reports, or adequate credit history to access banking. In this context, Islamic microfinance institutions can bridge the capital needs of the poor and Islamic economic principles.

Informants from sharia cooperatives explained that their approach is oriented not only toward financing, but also toward member coaching. "We not only provide financing, but also build closeness with members. They need to be guided so that their business grows and does not get caught up in consumptive debt" (BMT-1). This statement suggests that Islamic microfinance's strength lies in social proximity, trust, and guidance. This model differs from formal financial institutions that tend to be based on documents, guarantees, and administrative feasibility.

The observations showed that fifteen of twenty informants considered sharia BMT cooperatives relevant to the economic empowerment of the ummah because they were close to the local community. In addition, thirteen informants stated that sharia financing is more acceptable to the Muslim community because it is considered in accordance with religious values, especially in avoiding usury. However, some informants also noted challenges such as limited institutional capital, limited human resource quality, sharia supervision, member

literacy, poor risk management, and weak integration with productive zakat or waqf programs.

Analysis of cooperative documents and MSME program records shows that microfinance is most widely used for small trade, culinary, service, handicrafts, and household businesses. The most frequent impacts are increased working capital, increased stock of goods, stable business cash flow, and increased business confidence. However, the impact of increased revenue is uneven, as some businesses face market barriers, competition, limited digital skills, and weak financial records.

Field findings also show that mosques, taklim meetings, and local communities can serve as gateways to economic empowerment. Some informants suggested that mosques serve not only as places of worship, but also as centers for sharia economic literacy, data centers for poor worshippers, business training centers, and productive zakat-waqf distribution nodes. Thus, Islamic economic empowerment can grow from the bottom up through social networks that have been trusted by the community.

Overall, the results show that Islamic economic innovation in Kendari City has a strong social foundation but still requires institutional integration. Productive zakat, productive waqf, and Islamic microfinance cannot operate separately. The three must be linked in one empowerment model: zakat helps the most vulnerable poor groups, waqf provides sustainable assets and sources of financing, while BMT and sharia cooperatives help micro enterprises improve. This model represents the rise of Islamic economic innovation based on the Qur'an and Hadith to strengthen the welfare of the ummah.

CONCLUSION

This study found that Islamic economic innovation in poverty alleviation in Kendari City operates through three main instruments: productive zakat, productive waqf, and Islamic BMT and microfinance cooperatives. Zakat no longer functions only as individual worship to increase devotion to Allah SWT. It is increasingly being used as a socio-economic instrument oriented toward wealth redistribution, mustahik empowerment, business capital assistance, education, health, and the protection of vulnerable groups. Productive waqf shows that the community's religious assets have great potential to become a source of sustainable welfare, although their use remains largely limited to mosques, madrasas, and basic social facilities. Meanwhile, BMT and Islamic microfinance prove that community economic empowerment can grow from local communities through microfinancing, business assistance, trust relationships, and social closeness with MSME actors and poor households. Thus, this study emphasizes that Islamic economic revitalization based on the Qur'an and Hadith can be an alternative framework to strengthen the welfare of the ummah materially, spiritually, socially, and institutionally.

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