

## Integration of Zakatnomics in Social Community Philanthropy for Improving the Welfare of Low- Income Communities (Study: Teman Peduli Community, Subang)

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### ABSTRACT

**Introduction :** Subang is one of the regencies located in West Java Province. The majority of the area consists of plantations and rice fields. However, unfortunately, the potential of Subang Regency is not accompanied by strong socio-economic capabilities, as evidenced by the still high unemployment and poverty rates. A solution for improving the welfare of low-income communities is to integrate it with Zakatnomics. One of the management approaches is through philanthropic institutions such as the Teman Peduli social community. This study aims to explore the role of Zakatnomics in increasing the income of low-income communities.

**Method :** The method used is a qualitative approach with in-depth interviews. The interview results are analyzed using the explanation building technique.

**Result :** The results of the study are that the Teman Peduli aims to increase income and empower low-income communities through two programs: consumptive programs such as help sick people and mass circumcision, and productive programs such as the help grocery store, smart kids program, and assistance in obtaining a health cards These three aspects—economy, education, and health—can serve as indicators in achieving a decent standard of living and contribute to the formation of empowered communities.

**Conclusion :** Zakatnomics implemented by the Teman Peduli community is able to increase income and empower low-income communities.

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## INTRODUCTION

In recent decades, the role of Islamic philanthropy especially zakat, infak, sedekah, and waqf (ZISWAF) has been increasingly recognized as a strategic instrument in addressing socio-economic issues in society. However, its effectiveness is often hampered by weak management systems, lack of integration between institutions, and a lack of long-term impact-oriented approaches. In this context, the concept of zakatnomics is present as a new approach that integrates Islamic spiritual values with modern economic principles in order to realize inclusive and sustainable welfare (Saripudin, 2016).

Subang is one of the regencies located in West Java Province. Geographically, Subang Regency is divided into three areas: the Southern region, which is a highland area; the Central region, which serves as the administrative center; and the Northern region, which borders the Java Sea. The majority of the area consists of plantations and rice fields. This makes farming and gardening the main livelihoods for the people of Subang Regency. According to data from the Central Statistics (BPS) Agency 138.720 thousand people in Subang Regency work as farmers (BPS, 2024). The potential of Subang Regency, which includes mountains in the Southern region to the maritime sector in the Northern region, should have a significant positive impact on the economy.

However, unfortunately, the potential of Subang Regency is not accompanied by strong socio-economic capabilities, as evidenced by the still high rates of unemployment and poverty.

**Table 1 . Data on the Number of Unemployment Figures in Subang Regency  
Year 2020-2022**

Number	Year	Number Of Unemployed
1	2020	138.88
2	2021	164.83
3	2022	156.132

Source: BPS, 2022

From **Table 1** Based on the unemployment data for Subang Regency for the period 2020–2022, a fluctuating trend can be observed that reflects the socio-economic dynamics of the region. In 2020, the number of unemployed individuals was recorded at 138,880, which then increased significantly to 164,830 in 2021. This rise is closely associated with the ongoing impacts of the COVID-19 pandemic, during which various economic sectors—particularly manufacturing, trade, and services—experienced declines in productivity and labor absorption. The surge in unemployment in 2021 illustrates the persistent economic strain and indicates that the economic recovery process had not yet been fully effective during that period (Uddin & Hossain, 2025).

In 2022, the number of unemployed decreased to 156,132, suggesting an initial sign of improvement in the labor market as economic activities began to recover. This recovery

was supported by the relaxation of mobility restrictions and the gradual normalization of business operations. However, the unemployment figure in 2022 remained higher than the level recorded in 2020, indicating that the labor market had not completely returned to its pre-pandemic condition. Overall, the pattern of change in unemployment highlights the need for sustained policy interventions, such as strengthening labor-intensive sectors, enhancing workforce skills, and optimizing regional economic recovery programs, to achieve a more stable and resilient labor market.

Apart from the relatively high unemployment rate, the poverty rate in Subang Regency is also a concern. This is due to the domino effect of high unemployment, which leads to a decrease in income for the population (Yamaludin, 2023). Naturally, this decrease in income has caused the number of poor people in Subang Regency to increase, almost reaching a two-digit figure. Below is the data on the poverty rate in Subang Regency according to the Central Statistics Agency (**Table 2**).

**Table 2. Data on the Number of Poverty Rates in Subang Regency Year 2020-2022**

Number	Year	Number Of Proverty Rates
1	2020	149.81
2	2021	158.97
3	2022	152

Source : BPS, 2022 (Mendeley)

Data from Central Bureau of Statistics of Indonesia (BPS) in 2022 recorded that the unemployment rate in Subang Regency reached 9.77 percent, or 155.000 people. Meanwhile, the number of poor people in Subang Regency reached 152.000 people, or 9.52 percent of the total population. This situation has resulted in the income of the population in Subang Regency remaining at a middle-income level. This is certainly an irony amidst the continuously highlighted regional potential (Rukmanda et al., 2024).

Islam is a comprehensive religion that governs all aspects of life, including the economy. One solution for improving the welfare of low-income communities is integrating it with zakat. Zakat is an Islamic financial instrument that is obligatory for every Muslim under certain conditions. Zakat is also a socio-economic instrument that, if managed well, can stimulate economic development and alleviate Poverty. Each district has its own institution that manages zakat, such as BAZNAS (National Zakat Agency). However, the lack of socialization and limited literacy in the community has resulted in suboptimal reception by BAZNAS (Purnamasari & Yuningsih, 2022).

Zakatnomics is an economic approach based on zakat that integrates Islamic principles in the management and distribution of zakat (Wiratama et al., 2025). The main focus of zakatnomics is to create a more just and equitable economic system through the use of zakat as an instrument for wealth redistribution. This approach emphasizes the optimization of zakat's potential to improve the quality of life, particularly for

disadvantaged communities (Ramadhani & Suharto, n.d. 2023). In previous studies, it was found that zakatnomics can improve welfare carried out by Pegat Batumbuk Village, Berau Regency through the community (Sari et al., 2023). Mustahiq is an Islamic legal term referring to individuals or groups who are entitled to receive zakat. The word comes from the Arabic *mustahaqq*, meaning “one who has the right.” In the context of zakat, mustahiq represents those who belong to the eight categories of zakat recipients (asnaf) as mentioned in Surah At-Taubah, verse 60. The next study was also about the implementation of zakatnomics carried out by Baznas Balikpapan City which was able to improve the welfare of mustahiq. Seeing the potential of Subang, which is predominantly Muslim and has many philanthropic communities, it can be a driving force in the implementation of zakatnomics (Khaan et al., 2024).

Subang Regency itself has the potential to receive zakat funds of around 500 billion rupiahs annually (BAZNAS kabupaten Subang, n.d.). This is a significant potential that can be used for poverty alleviation and economic improvement. Seeing that the absorption of zakat funds is not yet optimal, philanthropic social institutions have emerged, such as Dompot Dhuafa, Aksi Cepat Tanggap, LAZNAS, and other institutions. This includes a community in Subang Regency that works in the social field by optimizing zakat, infaq, sadaqah, and waqf funds for social activities, namely the Teman Peduli community (Tlesamni et al, 2023).

The Teman Peduli community was established in the Pantura region of Subang and has a vision to improve the welfare of the community. This community was also born out of a desire to address the condition of the surrounding population, which still lives below the poverty line, prompting them to help others (Ramadhani & Rizkan, 2021). By collecting zakat, infaq, and sadaqah funds from its members and regular donors, these funds are then distributed to underprivileged communities every month in accordance with zakat recipient guidelines (Isman, 2021) Some of its programs include consumptive activities such as providing assistance for orphans, giving food to the poor, helping the sick , organizing mass circumcision for underprivileged children, and others. There are also productive programs, including providing educational assistance for orphans as an investment in education and providing capital assistance to small- scale whose businesses are still struggling to grow (Rakhmat & Busaid, 2022). The aim of this research is to explore how the integration of Zakatnomics in social community philanthropy can improve the welfare of low-income communities.

The motivation for this research is to understand how the integration of the concept of Zakatnomics—namely, the management of zakat with Islamic economic principles that are productive, fair, and sustainable—can be applied in the practice of community social philanthropy to create an inclusive and equitable model of economic empowerment for the community (Owoyemi, 2020). This research is also motivated by the need to strengthen the theory and practice of productive zakat management at the community level as an

alternative, independent and sustainable socio-economic solution (Herianingrum et al, 2023).

The novelty of this research lies in the integrative approach between the concept of Zakatnomics and the practice of community social philanthropy. Most previous research discusses zakat within the context of formal institutions example The National Zakat Agency and Zakat Management Institution (such as BAZNAS or LAZ) or is limited to theological and normative aspects. In Islamic economic thought, zakat is regarded as an effective instrument of wealth distribution that reduces income inequality. Theoretically, the mechanism of zakat aligns with the concept of income redistribution within welfare economics. By mandating the transfer of a portion of wealth from the affluent (*muzakki*) to the poor and vulnerable groups (*mustahiq*), zakat increases the purchasing power of low-income households, thereby stimulating aggregate consumption and mitigating social disparities. This redistribution process not only helps meet the basic needs of *mustahiq* but also contributes to economic stability through increased economic activity among lower-income groups. However, this study specifically examines the implementation of Zakatnomics at the level of a non-governmental social community, namely the Teman Peduli Community in Subang Regency, which carries out philanthropic activities based on Islamic values and a people's economy (Kamal et al., 2024).

## **METHODOLOGY, DATA, AND ANALYSIS**

This research uses a qualitative approach with a case study method. This approach was chosen because the goal of the study was to deeply understand how the integration of Zakatnomics concepts is applied in social philanthropy activities carried out by the Caring Friends Community in Subang Regency. Case studies allow researchers to explore social phenomena contextually, comprehensively, and in-depth through the real-life experiences of actors in the field (Yin, n.d. 2020).

The sampling technique used purposive sampling, which selects respondents based on specific considerations relevant to the research objectives. The primary respondents consisted of: 1) The core management of the Teman Peduli Community, as the primary actors in the planning and implementation of zakat-based philanthropic activities. 2) Beneficiaries (*mustahik*) of the productive zakat program, to gain perspective on the economic and social impacts. Local community and religious leaders, to strengthen the validation of the application of zakat values in the local social context. A total of 12 respondents were interviewed: 5 community administrators, 5 beneficiaries, and 2 community leaders.(Yin, n.d., 2020).

The researcher acted as the primary research instrument, conducting direct observations, in-depth interviews, and documenting community philanthropic activities. This role also included interpreting empirical data through thematic analysis in accordance with Zakatnomics theory and the concept of Islamic social philanthropy. The research



location was the Teman Peduli Community, a social organization focused on philanthropic activities and empowerment of low-income communities in Subang Regency, West Java. The research object was the integration of Zakatnomics—namely, productive zakat management based on Islamic economic principles—into the community's social philanthropy practices.

In this stage, the researcher systematically processes and interprets the qualitative and quantitative data that have been collected. The analysis follows the stages proposed by (Yin, 2020).which include data reduction, data display, and conclusion drawing/verification.

#### a. Data Reduction

Data reduction is the initial and essential phase in the analysis process, where raw qualitative data obtained from interviews, observations, and documentation are systematically refined to become more structured and meaningful. In this stage, the researcher begins by transcribing all recorded interviews into written form to ensure that every statement, expression, and nuance delivered by the informants is accurately captured. Once the transcripts are complete, the researcher conducts an intensive reading to familiarize themselves with the overall content while identifying emerging ideas related to zakatnomics, philanthropic practices, and community welfare. This is followed by the coding process, in which significant statements are assigned codes representing specific concepts or categories. Codes such as *ZK* (zakatnomics concept), *PRG* (empowerment program implementation), *IMP* (impact on mustahik welfare), and *CHL* (institutional challenges) are used to classify the data. The coded data are then grouped into broader thematic categories to reflect recurring patterns. Any information that does not directly contribute to answering the research questions is removed to maintain analytical focus. Ultimately, the reduced data are organized into concise summaries or matrices that allow for clearer interpretation in subsequent stages.

#### b. Data Display

Data display refers to the process of organizing the reduced data into structured formats that facilitate understanding, interpretation, and comparison. In this stage, the researcher arranges the coded and categorized data into visual and narrative forms such as tables, thematic matrices, flowcharts, and descriptive summaries. These displays help clarify relationships between themes, illustrate how zakatnomics principles are implemented by philanthropic communities, and highlight variations in stakeholder perspectives. For example, comparative tables may be used to contrast the views of zakat institution managers with those of mustahik regarding program effectiveness. Flowcharts can be employed to illustrate the stages of zakat-based community empowerment initiatives, while selected interview excerpts provide contextual depth to each theme. Questionnaire results are also displayed in the form of graphs or charts to offer a quantitative depiction of the socio-economic changes experienced by beneficiaries.

Through these visual and narrative presentations, the data become more coherent, allowing the researcher to identify patterns and draw informed interpretations.

### c. Conclusion Drawing and Verification

Conclusion drawing and verification constitute the final stage of the analysis process, where the researcher synthesizes the displayed data to derive meaningful interpretations and confirm the validity of the findings. In this phase, the researcher carefully examines the patterns, relationships, and trends that emerge from the analyzed data to formulate conclusions about how the zakatnomics concept is integrated within philanthropic communities and its impact on improving community welfare. These conclusions are not taken at face value; instead, they undergo a verification process through triangulation, in which information from interviews, observations, and institutional documents is cross-checked to ensure consistency and credibility. The researcher also revisits the raw data when necessary to ensure that interpretations remain grounded in empirical evidence. Through this rigorous validation process, the final conclusions reflect not only the descriptive realities of zakat-based empowerment initiatives but also analytical insights into their strengths, limitations, and implications for broader socio-economic development. This stage ultimately produces a comprehensive and reliable understanding that addresses the research objectives.

## RESULT AND DISCUSSION

The implementation of the Zakatnomics concept by the Teman Peduli community is aimed at increasing income and empowering low-income communities through two main types of programs: consumptive programs and productive programs. These programs are designed to address three key aspects of human welfare—economic, educational, and health aspects—which serve as indicators of a decent standard of living and contribute to the formation of an empowered society.

### 1. Consumptive Programs: Health and Basic Needs Support

The consumptive programs implemented by Teman Peduli include Assistance for Sick Individuals and Mass Circumcision Programs. These initiatives are intended to reduce the financial burden of healthcare costs among low-income households. Based on field interviews, beneficiaries reported that the health assistance had a direct impact on their household economic stability. One informant stated:

*"Without the help from Teman Peduli, I did not know how I would be able to afford medical treatment. This assistance allowed us to use our limited income for daily necessities instead."* (Informant A, health assistance beneficiary)

Similarly, a parent whose child participated in the mass circumcision program explained:

*"The free circumcision program was very helpful for our family. The cost of circumcision is quite high for us, so this program significantly reduced our financial burden."* (Informant B)

These findings indicate that consumptive programs, although short-term in nature, play an important role in maintaining household economic resilience and improving access to basic healthcare services.

## 2. Productive Programs: Economic and Educational Empowerment

In addition to consumptive assistance, Teman Peduli also implements productive programs aimed at long-term empowerment. These programs include the Grocery Store Assistance Program, the Smart Kids Program, and assistance in creating business identification or cards. From an economic perspective, the Grocery Store Assistance Program provides capital support and business mentoring for small-scale entrepreneurs. One beneficiary explained:

*“After receiving capital assistance and guidance, my grocery store became more complete, and my income increased because I could sell more products.”* (Informant C, Grocery Store Assistance Program beneficiary)

This program not only improves business capacity but also enhances beneficiaries' confidence and independence in managing their livelihoods.

### Zakatnomics as a Source of Empowerment Funds

Zakat, as one of the pillars of the Islamic economy, has great potential to reduce social inequality and improve the welfare of the community, especially for those in the Low-Income Community group. In this context, the concept of Zakatnomics (Zakat + Economics) can be applied as an approach to optimize the benefits of zakat in enhancing the economic welfare of the community (BAZNAS, 2024).

In carrying out its operational activities, the Teman Peduli Community relies on various sources of donation funds, including: 1) Zakat 2) Sadaqah 3) Waqf, and 4) Member Contributions. Zakat is one of the main funding sources. This zakat is obtained through cooperation with peers, government agencies, and private institutions, where it is collected monthly through income zakat (UU No.23 Tahun 2011). Zakat donors (muzaki) are grouped together for sharing information, such as activities and financial reports (interview, processed 2023). The amount of income zakat received varies depending on the monthly salary of each donor. The fundraising department will coordinate the incoming zakat funds and report them to all community members. Below is a detailed breakdown of the income zakat coordinated by the Teman Peduli community.

**Table 4. Data on Number of Recipients and Changes in Income of Balloon Assistance Quarter in 2024**

Number	Month	Amount Of Zakat Fund
1	January	Rp 3.430.000
2	February	Rp 3.560.000
3	March	Rp 3.610.000
4	April	Rp 4.048.000



5	Mey	Rp 4.240.000
6	June	Rp 4.202.000
7	July	Rp 5.550.000
8	August	Rp 5.712.900
9	September	Rp 5.080.000
10	October	Rp 6.410.000

Source : Interview Results (2024)

From the data in **Table 3** above, it shows that the zakat funds in the Teman Peduli community fluctuate but the trend is positive. This is due to the increasing number of donors (Muzaki). These zakat funds do not include funds from other sources such as sadaqah, waqf, and member contributions. Therefore, when combined, the total value of all funds is larger. These funds are then used to implement the social programs that have been prepared by the Teman Peduli community. Of course, this is done without violating the zakat shariah rules, which stipulate that it should be allocated to the 8 asnaf groups (Permana & Rukmanda, 2021).

### **The application of zakatnomics for improving the welfare of low-income communities**

After securing funding from the available zakat funds, the next step is the distribution of the accumulated funds. The distribution process follows the programs established by the Teman Peduli community and the list of recipients who have undergone an observation process to ensure the assistance is appropriately targeted (Nurhadi, 2023). Generally, the recipients of assistance are those who are poor, destitute, and categorized as Low-Income Communities, with an average monthly expenditure of less than IDR 550,458 (Badan Pusat Statistik Kabupaten Subang, n.d.). Some of the programs aimed at improving the welfare of the community include.

#### **1. The program is consumptive in nature**

In general, zakat is channeled to meet daily needs such as staple goods, clothing, and consumptive needs (short-term). This is because fulfilling primary goods becomes a main and urgent need. The same approach is also applied in the activities of the Teman Peduli community, which include.

#### **2. Help sick people**

This program targets individuals who are in different circumstances from others, specifically those who are physically weak due to certain medical conditions. This makes them less capable of earning a living or engaging in normal activities. This condition becomes one of the criteria for assistance. The Teman Peduli community provides help in the form of funds or staple goods to ease the burden. Some people who have received assistance from the Bangkit Program include those with stroke, amputations, HIV/ AIDS, and others.

#### **3. Mass circumcision**

Health costs are now increasingly expensive, including the cost of circumcision. Some marginalized communities are unable to afford this. Since they fall under the category of the

poor and needy, zakat funds can be channeled to cover the cost of free circumcision for children who are less fortunate. This enables them to have the same opportunities as other children.

#### 4. The program is productive in nature

Zakat is not only intended for short-term programs (consumptive), but if managed properly, zakat funds can be empowered for productive programs (long-term). The impact of such programs is the transformation of a society that initially receives zakat funds (mustahiq) into zakat givers (muzaki). This is proof that zakat is an instrument for wealth distribution that can lead to prosperity. Some of the productive programs in the Teman Peduli community include.

#### 5. Help grocery store

Entrepreneurship is an economic activity that offers promising profits if pursued consistently. However, capital is often a barrier for entrepreneurs who wish to start or expand their businesses. Therefore, capital becomes a key focus for the Teman Peduli community in helping underprivileged individuals to start or develop their businesses. The Help Grocery Stores Program is a productive zakat program aimed at empowering the community (Aziz et al., n.d.). Here is the data of the recipients of the Teman Peduli Help Grocery Stores Program:

**Table 4. Data on Number of Recipients and Changes in Income of Balloon Assistance Quarter in 2024**

Number	Month	Number of Recipients	Average Percentage increase in revenue
1	January	7	15%
2	April	15	20%
3	July	22	22%
4	October	28	28%

Source : Interview Results (2024)

The data (Table 4) above shows the number of recipients of grocery store capital assistance each quarter of the month. In 2024, in January, there were 7 merchants who received capital assistance, then in April, 15 merchants, in July, 22 merchants, and it continued to increase to 28 merchants in October 2024. As a result of the assistance provided, the variety of products sold increased and led to higher revenue. This increase is reflected in the data, where the average increase at first was 15%, then it grew to 20%, slightly increased to 22%, and eventually reached 28%.

#### 6. Smart kids program

Investment is not only in the form of money or material goods; one of the best investments is "neck up" investment, or in other words, investment in intelligence through education (school). This is because one of the key factors in achieving success is through education. Therefore, children should be able to attend school from an early age. Although many schools are now free, it is still important to provide all supporting materials such as

stationery, uniforms, and even pocket money, to ensure that the educational process can be optimized (Rukmanda, 2020). The Smart Kids Program is one of the productive zakat programs that is a long-term investment through the provision of subsidies for school fees, uniforms, and stationery for underprivileged children. Below is the data of Smart Kids Program donation recipients:

**Table 5. Data on the Number of Program Assistance Recipients per Quarter in 2024**

Number	Month	Number of Recipients
1	February	10
2	Mey	17
3	August	22
4	November	25

Source : Interview Results (2024)

The data (**Table 5**) above shows the number of recipients of the Smart Kids Program . In February 2024, the number of recipients was 10 children, then in May, there were 17 children, in August, there were 22 children, and at its peak in November, there were 25 children who received zakat assistance.

#### **7. Card creation health program for vulnerable workers**

The next aspect of a decent life indicator, besides economics and education, is health. Teman Peduli has a program for creating cards in collaboration with the local Health Department, aimed at helping underprivileged individuals with vulnerable jobs, such as waste collectors, pedicab drivers, motorcycle taxi drivers, and others, to have health insurance cards (Rosmiati et al., 2023). Not only that, but the community of Teman Peduli also covers the monthly payments for a certain period. Below is the data of the assistance program for vulnerable workers:

**Tabel 6. Data on the Number of Recipients of Health Card Program Assistance for Vulnerable Workers Quarter 2024**

Number	Month	Number of Recipients
1	March	15
2	Juny	20
3	September	25
4	December	35

Source : Interview Results (2024)

The data (**Table 6**) above shows the number of recipients of the Assistance Program by the Teman Peduli Community for vulnerable workers in collaboration with the Health Department. In March, there were 15 workers who received card creation, and in June, the number increased to 20 workers. In September, there were 25 workers, and the number of recipients reached 35 workers in December. During the first three months, the Teman Peduli

community helped pay the monthly contributions.

## CONCLUSION AND SUGGESTION

The Zakatnomics applied by the Teman Peduli community to increase income and empower low-income communities consists of two types of programs: consumptive programs such as Help Sick People and mass circumcision, and productive programs such as the Help Grocery Stores Program, Smart Kids Program, and assistance in creating cards. These three aspects economy, education, and health—serve as indicators for achieving a decent life and have an impact on the formation of an empowered society.

**Income Generation and Poverty Alleviation:** The productive programs implemented by the Teman Peduli community, such as the Help Grocery Stores Program and assistance in creating cards, provide low-income families with tools and resources to increase their income, fostering economic independence and reducing reliance on external aid. For the community, this research opens up new insights into the role of zakat as a productive economic instrument capable of sustainably improving well-being. For zakat institutions, the results of this study provide strategic insights into the importance of transforming zakat management from a consumptive to a productive approach. **Zakat as a Tool for Inclusive Development:** This model supports the theoretical perspective that zakat is not merely a charitable act but a strategic instrument for inclusive economic growth and poverty reduction, aligning with welfare economics and inclusive growth theories.

This research makes a theoretical contribution to the growing literature in Islamic economics and social philanthropy. The integration of Zakatnomics found in this study strengthens the concept that zakat can function as a sustainable social economic mechanism, not simply a one-way transfer of wealth. This research also opens up space for the development of a new theory regarding "community-based productive zakat," which combines Islamic principles of distributive justice with a participatory approach from local communities. The results of this research are expected to form the basis for further, more comprehensive studies on community-based Islamic economics.

Practically, this research provides guidance for managers of zakat institutions, social communities, and philanthropic organizations in designing measurable, sustainable, and Sharia-compliant economic empowerment programs. The administrators of the Teman Peduli Community can use the results of this research as evaluation material to: 1) Strengthen an accountable and productive zakat management system. 2) Improve human resource capacity in zakat management and economic empowerment. 3) Develop a collaborative model between zakat institutions, local governments, and micro-businesses. Thus, the results of this research provide strategic policy direction for the development of Zakatnomics-based social philanthropy practices that can create long-term prosperity.

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