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ECONOMICS IN THE DEVELOPMENT AND DEVELOPMENT OF ISLAMIC SOCIETY

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Abstract

This research aims to analyze the role of the Islamic economic system in community empowerment and strengthening the economic independence of the people through the use of instruments such as *zakat*, *infaq*, *sedekah*, productive *waqf*, and Islamic microfinance institutions. Researchers use a descriptive qualitative approach with data collection techniques in the form of observation, in-depth interviews with Islamic economic actors and community leaders, and documentation studies. The research results indicate that Islamic economics not only contributes to the material aspect but also functions as a mechanism for fostering the social, spiritual, and cultural development of the community. Empowerment based on *zakat* and productive *waqf*, as well as Islamic financing through *Baitul Maal wat Tamwil* (BMT) and Islamic cooperatives, has proven effective in improving the standard of living of people experiencing poverty, creating jobs, and strengthening social solidarity. However, the implementation of Islamic economics at the grassroots level still faces various challenges, such as low literacy of Islamic economics, limitations in the management of *waqf* assets, and suboptimal synergy between Islamic institutions. Therefore, it is necessary to strengthen institutions, support regulations, and integrate Islamic economics into development policies both at the local and national levels. Thus, Islamic economics can be an alternative

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foundation in community development that is not only oriented towards economic growth but also towards achieving blessings and balance in life in accordance with the principles of maqashid *sharia*.

Keywords: Islamic Economics; Community Development; Productive *Zakat; Waqf*; BMT; Community Empowerment

INTRODUCTION

Economic development is one of the fundamental pillars in efforts to improve the quality of life of society as a whole. From the perspective of modern economics, development is not only measured through the growth of Gross Domestic Product (GDP) or material indicators alone but also includes aspects of income equality, poverty reduction, and increasing access to Education and health services (Rapanna & Sukarno, 2017). Therefore, sustainable economic development must pay attention to social and environmental dimensions in order to create a balance between material progress and community welfare holistically.

In the context of Islamic society, economic development has unique characteristics, namely based on *Sharia* principles that emphasize the balance between material, spiritual, and social aspects. Islamic economics is present as a system that is not only oriented toward achieving economic growth but also upholds the values of justice, shared welfare, and social responsibility (Harahap et al., 2023). The implementation of these principles is reflected in various *Sharia* economic instruments, such as *zakat*, infaq, *sedekah*, and *waqf*, which aim to distribute wealth fairly and encourage the creation of social solidarity in society, especially in Islamic society.

Although Muslims are the majority of the population in many countries, including Indonesia, there are still challenges to achieving equitable economic prosperity. Factors such as access to Education, asset ownership, and participation in the formal economic sector are obstacles to empowering the people's economy. The Islamic-based economic development approach emphasizes the development of local potential through collective and participatory community empowerment (Andina & Wahyudi, 2024).

Islam teaches that true well-being is not only measured in terms of material aspects but also in terms of fulfilling spiritual and social needs. The concept of falah in Islam

encompasses happiness in this world and the Hereafter, which can only be achieved through holistic development. It is emphasized in the word of Allah SWT: "Take *zakat* from their wealth, with which you will cleanse and purify them..." (Kementerian Agama RI, 2013). This verse shows the importance of wealth distribution in creating socio-economic balance. Islamic economic instruments such as *zakat*, infaq, *sedekah*, and *waqf* are concrete mechanisms for building a just and civilized society. From the perspective of Islamic economics, development does not only focus on economic growth but also on human development that is balanced between material and spiritual aspects. Human development in Islamic economics is the development of religious human resources, which balances the interests of the world and the Hereafter to achieve *falah* (Bahtiar & Hannase, 2021).

In addition, the Islamic economic development approach also emphasizes community empowerment through Islamic financial institutions such as *Baitul Mal Wattamwil* (BMT), sukuk, Islamic banks, and *waqf* banks. These institutions play an important role in increasing employment opportunities, reducing poverty, and financing the real sector and social services. Islamic economic development also emphasizes economic development in rural areas. Islamic economic development in rural areas can utilize population conditions to establish economic institutions, distribute funds, and develop various forms of business.

Thus, the development and advancement of Islamic society through an Islamic economic approach requires a holistic and comprehensive strategy, which does not only focus on the economic aspect alone but also integrates spiritual and social dimensions in a balanced manner. This approach must be able to harmonize religious values with contemporary socio-economic dynamics so that it can answer the challenges of sustainable and inclusive development. In addition, the strategy must involve various stakeholders, ranging from religious institutions and Islamic financial institutions to local communities, to ensure the implementation of *Sharia* principles in daily economic practices.

Furthermore, the development of an Islamic society based on Islamic economics requires optimal use of *sharia* financial instruments, such as *zakat*, *waqf*, *mudharabah*, and *musyarakah*, which function not only as economic tools but also as mechanisms for wealth redistribution and social empowerment (Kahfi & Zen, 2024). These instruments must be managed professionally and transparently in order to provide a broad positive impact on the welfare of the people as a whole. It means that Islamic economic development does

not only focus on economic growth but also on creating social cohesion, strengthening solidarity, and improving the quality of life of the community as a whole and sustainably.

METHODS

Researchers use a descriptive qualitative approach with the aim of understanding and describing the role of economics in the development and advancement of Islamic society in depth (Creswell, 2015). This approach was chosen because it can capture social reality as a whole, especially in the context of Islamic values inherent in the economic activities of society. Data sources in this research are divided into two, namely primary data and secondary data (Sukmadinata, 2013).

Primary data were obtained through in-depth interviews with informants consisting of Islamic community leaders, financial institution managers, and *sharia*-based MSME actors in the research area. Interviews were conducted in a semi-structured manner to provide flexibility in exploring broader information from informants. Meanwhile, secondary data were obtained from official documents, reports from Islamic institutions, scientific journals, articles, and relevant literature related to Islamic economics and community development. These references were analyzed as a conceptual basis to support the interpretation of field data.

Data collection techniques in this study include field observation, documentation, and interviews (Sugiyono, 2019). Observations were conducted to directly observe the implementation of Islamic economic principles in community life, especially in the small business sector and mosque-based or community-based economic empowerment. Documentation was used to record economic activities and forms of socio-religious intervention in community development.

The collected data were then analyzed using thematic analysis techniques. This analysis process includes the stages of data reduction, data presentation, and conclusion. Researchers identified the main themes that emerged from the data, such as forms of economic empowerment, *sharia*-based development strategies, the role of Islamic financial institutions, and their impact on community welfare. To maintain data validity, this study used source triangulation techniques, namely by comparing data from various informants and different documents (Sugiyono, 2015). In addition, member checking was also carried out, namely reconfirming the temporary findings to several informants to ensure that the

interpretation produced is reality. With this approach, the research can provide a complete picture of how the Islamic economic system contributes to the development and development of society, both from social, spiritual, and economic aspects.

RESULTS

The Role of Islamic Economics in Building Community Independence

The Islamic economic system has a strategic role in strengthening the economic independence of society, especially among lower-middle-class Muslims. The concept and instruments of Islamic economics are designed to overcome the inequality of access to economic resources that often occurs in conventional economic systems (Kassim, 2016). It means that the application of Islamic economic principles can be an effective solution in empowering the community's economy. Islamic economic instruments such as productive *zakat*, productive *waqf*, and *sharia* microfinance have been proven to be able to increase the economic capacity of the community. Productive *zakat* functions as social capital that can be used to finance productive businesses, thereby encouraging sustainable economic growth (Nurmaki & Sumarni, 2022). Productive *waqf* also contributes to the provision of productive assets that support community economic activities.

Sharia microfinance based on profit-sharing principles, such as mudharabah and musyarakah, is alternative financing that is in accordance with *Sharia* principles and prevents business actors from usury practices. This financing model provides an opportunity for micro, small, and medium enterprises (MSMEs) to develop independently without burdensome interest burdens (Aslam, 2019). The results of interviews with MSME actors show that profit-sharing-based financing has had a significant positive impact. One of the snack food entrepreneurs reported an increase in turnover in recent years after receiving financing and assistance from Islamic financial institutions. It confirms the effectiveness of Islamic financing in supporting the growth of micro-enterprises (Rokhman, 2013).

Local Islamic financial institutions have a vital role to play in strengthening the economic resilience of Muslim communities. Emphasis on ethical values, honesty, and fairness in every transaction creates sustainable trust and economic stability (Dusuki et al., 2007). The existence of this institution also strengthens financial inclusion among people who previously had difficulty accessing formal financial services. In addition to the

economic aspect, the Islamic economic system also contributes to harmonious social development through fair distribution of wealth and poverty alleviation. The implementation of *zakat* and *waqf* productively not only improves economic welfare but also strengthens social solidarity in society (Obaidullah & Khan, 2009). Therefore, the integration of Islamic economic instruments in the development of the community economy provides a comprehensive and sustainable solution. Strengthening the Islamic economic system at the local level can be an effective and ethical economic empowerment model, especially for the lower middle-class Muslim community.

Optimization of *Zakat*, *Infaq*, and *Waqf* Funds in Socio-Economic Empowerment

Empowerment of Muslim communities through social and religious funds has shown significant improvement in recent years. *Zakat* management institutions such as the National *Zakat* Agency (Baznas), *Dompet Dhuafa*, and *Rumah Zakat* have developed various productive *zakat* programs that specifically target vulnerable groups, including widows, farm laborers, and small traders. This approach aims to optimize *zakat* funds so that they are not only used as consumptive assistance but also as capital for sustainable economic empowerment.

One example of the successful implementation of a productive *zakat* program can be found in the city of Yogyakarta through the "*Zakat* Preneur" initiative run by the local *Zakat Amil* Institution (LAZ). This program provides business capital assistance as well as entrepreneurship training to *mustahik*, namely *zakat* recipients who have the potential to improve their welfare independently. Business mentoring and financial management training based on *Sharia* principles are an integral part of this program so that *mustahik* not only obtains capital but also good business management skills (Malik et al., 2025).

The evaluation of the "*Zakat* Preneur" program showed encouraging results, where most beneficiaries were able to get out of the poor category within a period of 1 to 2 years. It indicates that productive *zakat* interventions equipped with coaching and training can provide a real positive impact on improving the standard of living of people experiencing poverty. This approach also strengthens the concept of *zakat* as an Islamic economic instrument that is able to encourage the economic independence of the people (Saifullah & Wasik, 2024).

Official data from Baznas of the Republic of Indonesia in 2022 indicated that productive *zakat* had made a significant contribution to improving the welfare of *mustahik*. The *mustahik* welfare index increased from 0.48 to 0.67 in just one year after the intervention of the productive *zakat* program (Baznas RI, 2022). It increases demonstrates the effectiveness of a just Islamic economic approach in creating sustainable social transformation. The productive *zakat* approach based on *Sharia* principles is not only oriented towards economic aspects but also pays attention to the values of social justice and comprehensive human empowerment (Hakim & Nuryadin, 2024). This concept emphasizes that *zakat* is not merely a ritual obligation but also a strategic instrument to overcome poverty and social inequality in modern Islamic society.

In addition, the success of the productive *zakat* program is also supported by professional and transparent management of the *zakat* institution. Good management ensures that *zakat* funds can be distributed appropriately and utilized optimally to support the development of *mustahik* businesses (Kurniawan et al., 2020). This factor is the main key to realizing the goal of empowering the people's economy through social and religious funds. Overall, empowering the Islamic community through productive *zakat* is an effective and sustainable socio-economic intervention model (Danitya, 2025). With the support of entrepreneurship training, business mentoring, and professional fund management, this program can significantly improve the welfare of *mustahik* and strengthen the role of *zakat* as an instrument for empowering the Muslim economy.

Mosque and Community-Based Economic Development

Mosques as religious institutions have a central role not only in the aspect of worship but also in the social and economic empowerment of Muslims. The transformation of the function of mosques from merely places of worship to centers of economic empowerment is a strategic step in improving the welfare of the surrounding community. Several mosques in urban areas, such as the Jogokariyan Mosque in Yogyakarta and the Al-Azhar Mosque in Jakarta, have initiated the "independent mosque" movement, which manages various cooperative business units, productive *waqf* management, and entrepreneurship training for its congregation.

Jogokariyan Mosque is a real example of the implementation of the concept of an independent mosque through the establishment of a *waqf*-based business unit and

congregational cooperative. This business unit includes the distribution of necessities, provision of scholarships, and rental of productive shophouses that provide sustainable income. The income obtained from this business unit is then reallocated to support the mosque's social and *da'wah* activities so that the mosque can operate independently without relying on external funds (Masjid Jogokaryan, 2016).

Productive management of *waqf* assets in the Jogokariyan mosque shows great potential in its contribution to the economic development of the community. Professional and transparent management is the key to success in maximizing the benefits of *waqf* for the welfare of the community. It is in line with the principle of mosque-based economic empowerment, which emphasizes the optimization of existing resources to produce significant socio-economic impacts.

In addition, the revitalization of the role of the mosque as a center for empowering the people's economy has also been implemented at the Al-Akbar Mosque in Surabaya. Studies show that this mosque has succeeded in integrating economic empowerment programs that involve the formation of new entrepreneurs and providing access to business capital. This empowerment process includes the formation of spiritual, mental, capacity, and power that leads to strengthening the character, emotional relationships, business, and economy of the surrounding community (Arifin & Sahoria, 2024).

The concept of empowering the mosque economy not only increases the economic capacity of the congregation but also strengthens spiritual abilities so that they can produce worldly and afterlife welfare. Thus, the mosque has not only prospered in the community but is also able to prosper the community through various sustainable, productive programs (Kurniangsish, 2022). The innovations made by Jogokariyan Mosque also include the construction of supporting facilities such as a *Sharia* hotel and an Islamic Center hall that is rented for various activities. These facilities are not only a source of income for the mosque but also improve services to the congregation and the wider community (Qatrunnada, 2023). This approach shows how mosques can act as independent and sustainable economic centers.

Overall, mosques as centers of worship and social activities have great potential to contribute to the economic empowerment of Muslims. Professional, transparent, and community-based management is an important factor in realizing an independent mosque

that is not only a place of worship but also a center for economic and social development that has a broad impact on society.

DISCUSSION

Challenges of Implementing Islamic Economics at the Community Level

Although Islamic economics has great potential in promoting social welfare, its implementation still faces significant challenges at the community level. One of the main obstacles is the lack of Islamic economic literacy, especially among rural communities. Many villagers still do not understand the basic principles of Islamic economics, such as the concept of profit sharing, so they tend to compare it to the interest system in conventional banking, which is more familiar. This condition hinders the spread of Islamic financial institutions in rural areas, which are in dire need of alternative financing that is in accordance with their religious values (Ajustina & Nisa, 2024).

In addition, the lack of regulation and support from local governments is another obstacle to the development of Islamic economics, especially Islamic microfinance institutions. Many regions do not yet have adequate policies to facilitate the growth of these institutions, both in terms of licensing, assistance, and incentives. As a result, Islamic microfinance institutions find it difficult to develop and compete with conventional financial institutions that are already established. It shows the need for synergy between local governments and Islamic economic actors so that supporting regulations can be implemented immediately (Mulato et al., 2021).

The stigma that Islamic economics is only intended for Islamic boarding schools or religious communities is also an equally important challenge. This view makes Islamic economics less inclusive and unattractive to the general public, who may have the same economic needs but do not feel represented by the system. Therefore, efforts are needed to change this perception so that Islamic economics can be widely accepted as a universal and equitable economic system.

Interviews with village heads in Percut Sei Tuan revealed that the community's ignorance of the concept of profit sharing is a major obstacle to the spread of Islamic financial institutions in rural areas. Many villagers still compare the profit-sharing system with conventional bank interest, which makes them hesitant to participate in Islamic

financial products. It shows that proper and continuous Education is needed so that the community can understand the advantages and fairness of Islamic economics as a whole.

The importance of an educational and collaborative approach between local governments, Islamic missionary institutions, and Islamic educational institutions cannot be ignored in increasing awareness of Islamic economics. Through this synergy, the community, especially the younger generation, can be given a better understanding of the principles of Islamic economics and its benefits in everyday life. Training programs, seminars, and counseling involving various parties can be an effective means to overcome the lack of literacy and negative stigma (Priatna, 2025).

Furthermore, Islamic educational institutions have a strategic role in instilling Islamic economic values from an early age. A curriculum that integrates Islamic economic Education can form a young generation that understands and is ready to apply Islamic principles in their economic activities. This approach can also strengthen social cohesion and increase public trust in the Islamic economic system as a whole. Therefore, to optimize the potential of Islamic economics in society, integrated efforts are needed that include increasing literacy, strengthening regulations, changing stigma, and collaboration between various related parties (Akmal et al., 2024). These steps will open up opportunities for the Islamic economy to develop more inclusively and sustainably, especially in rural areas that have so far been under-served by Islamic financial services.

CONCLUSION

Based on the research results, Islamic economics has made a significant contribution to the development of Islamic society from spiritual, social, and economic aspects. The basic principles of Islamic economics, such as justice, wealth distribution, and social responsibility, create an inclusive system oriented towards shared welfare. Instruments such as *zakat*, *infaq*, *sedekah*, and *waqf*, if managed productively and professionally, play a strategic role in poverty alleviation and reducing economic disparities. The productive *zakat* program run by the amil *zakat* institution can improve the welfare of *mustahik* and encourage economic independence. In addition, Islamic microfinance institutions such as BMT and Islamic cooperatives support the development of MSMEs through a fairer profit-sharing financing system that is in accordance with the economic character of the community. Mosques and Islamic communities also have the potential to be centers of

economic empowerment through productive *waqf*, congregational cooperatives, and entrepreneurship training based on Islamic values. However, challenges such as low Islamic economic literacy, lack of synergy between institutions, and limited local policies still hamper the development of Islamic economics. Therefore, collaboration between the government, financial institutions, academics, and religious figures is needed to build a strong, inclusive, and sustainable Islamic economic system.

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