



THE ROLE OF ZISWAF INSTITUTIONS IN INCREASING THE ECONOMIC INDEPENDENCE OF VULNERABLE COMMUNITIES

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Info Article	<p>Abstract: <i>This study aims to explore in depth the role of productive economic empowerment strategies carried out by ZISWAF institutions. The research method used is a literature study with a qualitative approach, which focuses on literature search, analysis of various previous research results, and conceptual interpretation of the role of ZISWAF in community economic development. The results of the study show that ZISWAF institutions not only function as distributors of social funds to mustahik groups, but also play a strategic role as agents of economic transformation. This can be seen from the programs they run, including productive zakat management, skills training, small business assistance, and community development based on Islamic values. Through these programs, ZISWAF does not merely provide short-term assistance, but also builds the economic foundation of the community to be more independent and competitive. Furthermore, the empowerment strategy implemented by ZISWAF institutions has advantages in terms of sustainability. This is because the programs emphasize the economic independence of mustahik, so that they not only receive assistance but are also encouraged to become muzaki in the future.</i></p> <p>Abstrak: Penelitian ini bertujuan untuk mengeksplorasi secara mendalam peran strategi pemberdayaan ekonomi produktif yang dilakukan oleh lembaga ZISWAF. Metode penelitian yang digunakan adalah metode studi pustaka dengan pendekatan kualitatif, yang berfokus pada penelusuran literatur, analisis berbagai hasil penelitian terdahulu, serta interpretasi konseptual mengenai peran ZISWAF dalam pembangunan ekonomi masyarakat. Hasil kajian menunjukkan bahwa lembaga ZISWAF tidak hanya berfungsi sebagai penyalur dana sosial kepada kelompok mustahik, tetapi juga berperan strategis sebagai agen transformasi ekonomi. Hal ini terlihat dari program-program yang dijalankan, antara lain pengelolaan zakat produktif, penyelenggaraan pelatihan keterampilan, pendampingan usaha kecil, serta pengembangan komunitas berbasis nilai-nilai keislaman. Melalui program-program tersebut, ZISWAF tidak sekadar memberikan bantuan jangka pendek, tetapi juga membangun fondasi ekonomi masyarakat agar lebih mandiri dan berdaya saing. Lebih jauh, strategi pemberdayaan yang diterapkan lembaga ZISWAF memiliki keunggulan dalam aspek keberlanjutan. Hal ini karena program yang dijalankan menekankan pada kemandirian ekonomi mustahik, sehingga mereka tidak hanya menerima bantuan tetapi juga didorong untuk menjadi muzaki di masa depan.</p>
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INTRODUCTION

Inclusive and equitable economic development is an important goal on the national and global agenda. However, poverty and social vulnerability are still problems faced by many countries including Indonesia. According to poverty data released by BPS, the poverty rate at the end of 2024 has decreased from the previous year to reach 11.64 million people in urban areas and 13.58 million people in rural areas. This shows that the highest poverty rate is still dominated by rural areas, and also the problem of poverty is hidden behind macroeconomic growth (BPS, 2025).

In Islam, vulnerable groups of people who have structural, economic, social and physical limitations that make it difficult for them to meet their basic needs independently, become groups that need special attention, as the concept of redistribution in Islam through zakat infaq sadaqah and waqf makes 8 asnaf (fakir, poor, amil, converts, slaves gharimin, fii sabilillah, and people on the way) as vulnerable people who need to be the priority target of beneficiaries of ZISWAF funds. This distribution principle is not only intended to cover momentary consumptive needs, but also to create a more just social transformation and the achievement of maqashid shari'a goals (Zunaidi, 2023)

Although many empowerment programs have been carried out by ZISWAF Institutions, some literature studies on ZISWAF institutions are still limited to individual program results and limited to managerial aspects. This means that the role of ZISWAF institutions as productive economic drivers based on vulnerable communities has not been widely studied by researchers. Such as research conducted by Rusmini et al. (2022) which reviews how productive zakat management through micro finance groups by LAZ Harfa has a positive impact on mustahik income in the city of Serang (Rusmini et al., 2022). While research by Nasikha (2021) on the Dompét Dhuafa Farm program focuses on describing the Dompét Dhuafa farm program in carrying out empowerment and has not raised the systemic impact on the economic transformation of vulnerable communities (Nasikha, 2021). Thus, there is a void of literature in examining the role of ZISWAF institutions as productive economic drivers in vulnerable communities.

In this study, researchers will explore the strategic role of ZISWAF institutions in increasing the economic independence of vulnerable communities through a sustainable empowerment approach. The focus of this study provides a comprehensive understanding of the contribution of ZISWAF institutions nationally as an alternative

development actor that is relevant and responsive to the challenges of structural poverty.

METHOD

This research uses a descriptive qualitative approach, which aims to understand and describe phenomena in depth based on data collected from various sources (Nurdin & Hartati, 2019). The data collection technique is carried out through library research, namely collecting data from reading sources in the form of journals, books or other published data, then the reading results are interpreted into writing. In this study, researchers used journal articles that discuss the development of the role or contribution of ZISWAF institutions in growing the mustahik economy, especially those in the Banten region.

RESULTS AND DISCUSSION

Results

The Role of ZISWAF Institutions in Islamic Economics

One of the manifestations that Islam is a religion that upholds the principle of justice is the establishment of the concept of wealth redistribution through zakat, infaq, sadaqah and waqf (ZISWAF). This serves to minimize social inequality and achieve maqashid sharia. Indonesia as a country with a majority of Muslim population has the potential to optimize Islamic financial instruments, so ZISWAF institutions have a vital role in managing Islamic financial instruments in the Islamic economy. Normatively, ZISWAF institutions are based on Law no 23 of 2011 concerning zakat management, which states that zakat does not only function as worship but is an instrument in alleviating poverty and improving people's welfare. As article 3 in the law on zakat management explicitly states that zakat management is to increase the effectiveness and efficiency of zakat services, as well as to realize community welfare and poverty reduction. (Undang-undang Republik Indonesia Nomor 23 Tahun 2011 Tentang Pengelolaan Zakat, 2011)

In addition, the state also regulates waqf management normatively through Law No. 41/2004 on waqf, which emphasizes the productive utilization of waqf assets in order to provide long-term benefits. Based on these regulations, the existence of ZISWAF institutions is an implementation of this normative mandate, as well as a concrete form of social finance in Islamic economics.

Based on data on zakat collection, in Indonesia Zakat Outlook 2025, the position of zakat has a good existence in society, this is indicated by an increase in zakat collection from 2021-2023 as shown in the following data:

Figure 1 National Zakat Collection 2021-2024



Source: National Zakat Management Report

The data above provides optimism for zakat institutions to achieve maximum potential. The potential of collecting zakat funds provides a strategic position for zakat institutions in empowering people and growing a justice-based economy so that strengthening collaboration, transparency, and digitalization of zakat institutions in Indonesia must continue to be improved so that it can be realized properly (BAZNAS, 2024). Meanwhile, the total waqf assets in 2024 showed an impressive performance with total assets reaching IDR 2.7 trillion. Based on the report of the Indonesian Waqf Board (BWI), this figure has grown by 229% after the launch of the Cash Waqf Movement (GWNNU) program in 2021.(Kemenag RI, 2024)

These figures show that ZISWAF institutions act as actors who can connect the potential of people's funds with the needs of the community, especially in tackling problems in vulnerable groups. In this context, ZISWAF institutions act as drivers of social and economic transformation. As referring to the normative aspects above, there is a shift in the role of ZISWAF institutions from a charitable approach to a productive approach.(Nani, 2023) Currently, ZISWAF distribution is widely developed through productive zakat, productive waqf and community-based empowerment programs, which aim to build the economic independence of vulnerable communities (mustahik) in a

sustainable manner (Ghofur, 2024) Thus, the position of ZISWAF institutions is not only spiritual-theological, but also has a concrete socio-economic dimension in the national development ecosystem.

ZISWAF Institution's Strategy in Improving Economic Independence

Poverty is a multidimensional problem that not only reflects income limitations, but also includes limitations in access to education, health services, infrastructure and economic decision-making. Results and discussion section contain about the results of the study that an answers analysis based on research objectives that have been stated in the introduction. Explanations can use pictures/graphs/tables to facilitate visualization (Tasriani et al., 2024) Although Indonesia is facing a macro decline in poverty, BPS records show that around 9.36% of the population is living in poverty, with higher rates in rural and remote areas. In this case, vulnerable communities are the most affected by economic stagnation, development inequality and the lack of effective social protection.

In addition, ZISWAF institutions are present as one of the strategic actors in filling the void of state and market intervention. By utilizing Islamic social finance instruments, ZISWAF institutions carry out their duties to help vulnerable communities through an empowerment approach, so that it will bring them to the transformation process of economic independence, and out of dependence. Several literature reviews have revealed that ZISWAF institutions have various approaches in improving the self-reliance of vulnerable communities. the following are the main approaches that are widely practiced by ZISWAF institutions:

1. Productive economy-based empowerment, in this approach ZISWAF institutions carry out empowerment that leads to productive activities, such as the livestock village program initiated by Dompot Dhuafa in Bandung. In this program, farmers receive direct training, business assistance and strengthening market distribution networks (Lintang & Hamdan, 2024). Not only that, this program also applies Islamic values to beneficiaries to build independence that is not solely material but also forms humans who have a value of responsibility so that this program can be long-term oriented.
2. Community-based development. This type of approach is carried out by empowering communities such as villagers who are in hard-to-reach areas. Some ZISWAF institutions such as LAZ Harfa Banten use this approach to help rural communities improve their quality of life through the Desa Harapan program.

From this strategy, ZISWAF institutions show a fundamental difference with the approach used by the government or corporations through CSR distribution. In general, the government relies on national-scale and bureaucratic programs such as subsidies, or cash assistance, so that the long-term impact cannot be felt directly (Pradana & Nurharjadmo, 2021) Thus, through strengthening individual and community capacities, ZISWAF institutions not only overcome the symptoms of poverty but touch the root of the problem and move the community towards sustainable independence.

Discussion

The culmination of the empowerment process carried out by ZISWAF institutions is the creation of economic independence in vulnerable communities. The advantage of empowerment carried out by ZISWAF institutions with empowerment carried out by the government or corporations is to prepare individuals to get out of dependence through mental and spiritual aspects. In addition, the concept of coaching is carried out on an ongoing basis to build emotional and spiritual links between institutions and beneficiaries. This relationship can strengthen a sense of responsibility, trust and sustainability in the face of social challenges faced by mustahik.

Various literature results show success in creating a productive economy by increasing family income and wider market access (Nasikha, 2021) So that the context of transformation from mustahik to muzakki is no longer just idealism, but also a real achievement, even though it is still limited in percentage. In this case, independence not only lies in the form of financial independence, but also independence in making economic decisions, managing businesses in an ongoing manner and playing an active role in community economic networks. This is inseparable from the strategic role of ZISWAF institutions that have built an empowerment model that is structured, integrated, and based on Islamic values and participatory approaches. Overall, the role of ZISWAF institutions as actors in conducting non-governmental development is able to show its impact in a sustainable manner so as to create a way for vulnerable communities to rise, and develop.

CONCLUSION

ZISWAF institutions play an important role in increasing the economic independence of vulnerable communities through targeted and sustainable empowerment strategies. In the midst of poverty and limited access to resources, ZISWAF is present

not only as a distributor of social funds, but also as a driver of socio-economic transformation based on Islamic values. In addition, the encouragement of ZISWAF institutions through a sustainable approach and integrating spiritual values can work effectively in dealing with social inequality and spiritual poverty.

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