

The Role of Zakat in Social Welfare and Community Development: A Literature Review on the Contribution of Islamic Education

Kardina Engelina Siregar¹, Deni Afrita Siregar
Islamic Education Management, Sharia Economics¹
Imam Asy Syafii College Pekanbaru, Syuhada State Islamic University Padangsidempuan²
dinazahsan@gmail.com¹, deniafnitasrg@gmail.com²

Paper was presented at the 8th International Conference of Zakat (ICONZ)
17 – 19 December 2024, Bandung, Indonesia

ABSTRACT

Zakat as one of the main pillars in the Islamic economic system has a crucial role in promoting social welfare and community development. This study aims to explore and analyze the role of zakat in improving social welfare and community development by highlighting the contribution of Islamic education in optimizing the function of zakat. Through a systematic literature review approach, this study examines various studies and related literature that link zakat with positive effects on society, as well as how Islamic education shapes the understanding and implementation of zakat effectively. The findings of this review indicate that Islamic education plays a significant role in increasing awareness and understanding of the obligation of zakat, as well as in directing the community to utilize zakat as a tool to overcome social and economic inequality. Islamic education not only helps in internalizing the values of zakat, but also in developing effective strategies for zakat management that impacts wider social welfare. The results of this study recommend increasing the integration between Islamic education and zakat programs, as well as developing supportive policies to maximize the impact of zakat in community development. This study provides valuable insights for policy makers, zakat institutions, and academics in designing better strategies to optimize the role of zakat in achieving sustainable social welfare goals.

Keywords: Zakat, Social Welfare, Islamic Education

INTRODUCTION

Zakat as a fundamental pillar of Islam plays a vital role in Islamic economics by promoting social welfare and economic equity. Zakat serves as a mechanism for wealth redistribution, ensuring that the wealthy contribute to the welfare of the less fortunate, thereby promoting a balanced economic environment. Zakat is mandated at a minimum rate of 2.5% of a Muslim's wealth with the aim of purifying income and redistributing wealth to those in need. Zakat serves as an important tool for economic equity in Islamic economics that promotes social welfare and reduces

income disparities. Its potential is increasingly recognized in contexts ranging from urban agriculture initiatives to gender empowerment programs. Zakat acts as a social security system, addressing poverty and inequality by ensuring that the poor receive their rightful share of wealth (Anami, 2024). Zakat can enhance the effectiveness of public policies, contributing to economic balance by increasing total demand in the economy (Obeidat, 2024). Its integration into fiscal policy can enhance societal welfare and poverty alleviation, as seen in historical Islamic governance (Khalida, 2023).

Recent studies have highlighted the emerging role of zakat in addressing

socio-economic challenges across regions, highlighting its potential to alleviate poverty and reduce income inequality (Muhammad, 2024a) (Mukhid, 2024). While zakat is a powerful tool for economic development, challenges such as public awareness and regulatory support remain critical to its effective implementation in modern economies.

Zakat plays a significant role in improving social welfare and community development, as a mechanism for economic empowerment and poverty alleviation. Effective management and transparency of zakat significantly impacts improvements in community welfare and empowerment, as evidenced by a study in Central Java (Mokodenseho et al., 2024). Zakat management and transparency are critical to foster trust among donors and ensure effective distribution. The study highlights various approaches and practices across regions that emphasize the importance of transparency and accountability in zakat management.

Transparency in financial reporting and distribution processes significantly increases donor trust. For example, Lazisnu Doro implements transparent procedures including regular financial reports that strengthen donor trust (Aisy, 2024). The Transparency Index of Zakat Management Organizations (ITRANS OPZ) shows varying levels of transparency across provinces in Indonesia with a higher index correlating with increased donor trust and zakat collection (Jamaluddin et al., 2024). Different countries adopt different zakat management models, Malaysia's centralized approach contrasts with Turkey's decentralized model, while Indonesia uses a hybrid system. Each model presents unique challenges and benefits related to transparency and efficiency (Mukhlisshin et al., 2024)

Studies show that the quality of accounting information and transparency directly affect muzaki's willingness to contribute. Increasing transparency and

accountability is essential to increasing zakat payments, as evidenced by empirical data from various zakat management institutions (Anggraini, 2024) (Rizqon et al., 2024). While focusing on transparency is essential, some studies suggest that simply increasing transparency may not be enough; management quality and accountability also play an important role in effectively engaging donors.

Based on the background of the problem above, the formulation of the research problem is: 1) How does zakat contribute to social welfare and community development?; 2) What is the role of Islamic education in optimizing zakat? This study aims to: 1) Analyze the role of zakat in social welfare and community development; 2) Assess the contribution of Islamic education in zakat management. It is hoped that this research will provide benefits for policy makers, zakat institutions and academics as well as researchers.

RESEARCH METHOD

This study uses a qualitative literature study method. The focus of the study is to review various literatures that discuss the role of zakat in social welfare and community development. This study aims to understand how zakat plays a role in social welfare and community development. This qualitative literature study focuses on an in-depth interpretation of relevant sources and how these issues have been discussed in previous studies.

The literature is analyzed to support recommendations by emphasizing the importance of logical reasoning and ethical considerations (Farrukh & Sajjad, 2023). The data used in this study comes from various relevant literature sources, including: 1) Books, scientific journals, articles, and previous research related to the topics of Islamic science, contemporary science, and Islamic education. These sources will be taken from leading scientific databases, such as

Scopus, Google Scholar, JSTOR, and others.

This literature provides a theoretical basis and critical view of how zakat plays a role in social welfare and community development; 2) Educational policy documents related to sustainability. These documents can come from the ministry of education, Islamic educational institutions, or international institutions that focus on the role of zakat in social welfare and community development.

The data collection procedure is carried out through the following steps: 1) Collection of literature related to the role of zakat in social welfare and community development from scientific databases, such as Scopus, Google Scholar, and international journals. The selected literature must be relevant to the research topic and discuss the role of zakat in social welfare and community development; 2) Classification and analysis of data based on the main themes identified, such as the role of zakat in social welfare and community development. Each literature will be analyzed to identify key points that support it.

The data was analyzed using the thematic analysis method, in this method the main themes that emerge from the literature are classified and organized to provide insight into the role of zakat in social welfare and community development. Each theme related to the role of zakat in social welfare and community development will be identified and explored further to understand the potential contribution of these two fields.

RESULTS AND DISCUSSION

Definition and Concept of Zakat

Zakat, one of the five pillars of Islam, is a mandatory charitable donation aimed at promoting social justice and economic well-being in the Muslim community. Zakat is defined as a certain percentage, usually 2.5% of an individual's wealth, that must be distributed to those in

need, thereby purifying one's wealth and fostering a sense of responsibility towards the less fortunate (Alim, 2023) (Anami, 2024).

Zakat is not just charity, zakat is a religious duty that ensures the redistribution of wealth, addresses economic disparities and improves social ties among Muslims. Zakat functions as a social security system to help reduce poverty and improve the welfare of society, thus playing an important role in Islamic fiscal policy (Khalida, 2023). Professional zakat relates to income earned from a profession, which emphasizes the need for individuals to donate part of their income after meeting basic needs (Juliati et al., 2022). Although zakat is essentially a tool for social equality, its management and perception can vary leading to discussions about its role in the state budget and citizen engagement (Gallien, Javed, & Boogaard, 2023).

History and Development of Zakat in Islam

The institution of zakat has evolved rapidly throughout history, serving as an important mechanism for social welfare and economic balance in Muslim societies. Its development reflects both religious obligations and socio-economic needs, with contemporary applications aimed at enhancing its effectiveness. Zakat has been an integral part of Islamic economics, historically addressing poverty and income inequality in Muslim societies (Muhammad, 2024b)

Foundational Islamic texts emphasize zakat as a divine command, linking it directly to the socio-economic well-being of society (K et al., 2023). Recent innovations such as blockchain technology aim to improve zakat management by increasing transparency and efficiency in the collection and distribution process (Khairi et al., 2023). Revitalization efforts have focused on productive zakat directing funds to small businesses to empower recipients and

drive economic growth (Sainul, 2023). Despite its potential impact, zakat is often limited by a lack of knowledge and participation among Muslims, as evidenced in regions such as Dagestan (Abdulagatov, 2022). The need for legal and educational reforms is essential to ensure that zakat fulfills its role in poverty alleviation and promoting economic justice. In short, while zakat has a rich historical basis and significant potential for modern implementation, there are still challenges to be overcome to maximize its impact on poverty alleviation and community development.

The Concept of Social Welfare in the Islamic Context

The concept of social welfare in the Islamic context is deeply rooted in the principles of justice, charity, and the fulfillment of material and spiritual needs. This concept emphasizes the importance of achieving the objectives of maqasid syariah, which aim to protect religion, life, intellect, property, and lineage (Puspita Sari et al., 2023). The primary objective of Islamic law that guides welfare initiatives is ensuring material and spiritual well-being. Islamic teachings advocate a prosperous society where social justice prevails, promoting economic equality and the well-being of all individuals (Dr. Ali Raza Tahir & Muhammad Iqbal Shah, 2023).

Social welfare is seen as a collective responsibility, where concepts such as ukhuwah islamiyah (brotherhood) and ihsan (virtue) promote social inclusion and support for the marginalized (Faoziyah, 2023). Islamic banking plays a vital role in improving social welfare by providing financial services that are in line with sharia principles, thereby supporting community development and individual empowerment (Syahrudin, 2022). Although the Islamic perspective on social welfare is comprehensive, it differs from Western models that often prioritize economic factors over moral and spiritual

dimensions. This highlights the unique approach of the Islamic welfare state, which seeks to balance material needs with ethical considerations (Md. Abu Sayem et al., 2023)

Zakat Community Development Program

Community development through zakat plays a vital role in poverty alleviation and empowerment of local communities. Various programs implemented by zakat institutions demonstrate the effectiveness of zakat in promoting sustainable development and improving the livelihoods of beneficiaries. The Zakat Community Development (ZCD) Program by BAZNAS has succeeded in reducing poverty rates by an average of 3% annually through targeted community interventions (Kartika & Idrus, 2024). The Prosperous Village Livestock Program is an example of zakat's role in economic empowerment, providing financing and training for local communities, thereby encouraging the achievement of sustainable development goals (Zunaidi et al., 2024).

Rumah Zakat's programs focus on disaster response and environmental awareness, offering critical support to communities affected by natural disasters, which increases community resilience and well-being (Ulzana, 2024). Research highlights the shift towards productive zakat, emphasizing its potential to transform zakat from consumptive to productive use, thereby encouraging economic independence among beneficiaries (Khasanah et al., 2024).

The formation of livestock groups by BAZNAS has enabled mustahik (beneficiaries) to engage in agriculture, which significantly increased their income and improved their standard of living (Zakina Rulinda Hijjas et al., 2024). Although zakat has shown promise in community development, challenges such as fund administration and economic constraints remain, requiring continuous

improvement in management and distribution practices.

The role of Islamic education in teaching the obligation of zakat

The role of Islamic education in teaching the obligation of zakat is very important in fostering a culture of social responsibility and moral values among Muslims. Islamic educational institutions not only provide knowledge about zakat but also emphasize its significance in achieving social justice and economic balance. Zakat is a basic pillar of Islam, which aims to redistribute wealth in order to reduce economic disparities and improve social ties (Alim, 2023). The Islamic education curriculum often includes teachings about zakat that highlight its moral and spiritual dimensions, such as generosity and empathy.

Research shows that compliance with the obligation of zakat among Islamic education teachers is moderate, indicating the need for increased educational initiatives to encourage compliance (Muhamad Amar Mahmad, Mohd Nizho Abdul Rahman, 2023). Institutions such as Daarul Ilmi Cipeundeuy actively involve students in zakat management, fostering practical understanding and legal literacy related to zakat practices (Abdul Rojak et al., 2023). Zakat not only helps the needy but also contributes to education funding, thus improving the overall quality of Islamic education (Ridwan et al., 2022).

The relationship between zakat and tax illustrates the dual obligation for Muslims, which promotes both spiritual and social benefits (Darvina et al., 2020). Although Islamic education plays an important role in teaching zakat, challenges remain in ensuring compliance and maximizing its impact on community welfare. Further efforts are needed to integrate zakat education into the broader societal framework.

Implementation of Zakat in the Islamic Education Curriculum

The implementation of zakat in the Islamic education curriculum is essential to raise awareness and understanding of this fundamental practice in Islam. Integrating zakat education into the curriculum can foster a sense of social responsibility among students and improve zakat management in the community. The National Zakat Agency (BAZNAS) emphasizes zakat education from an early age, working with educational institutions to improve zakat literacy in all age groups (Santo Hartono, 2023). Programs such as Sekolah Amil Indonesia focus on developing competency in zakat management ensuring that zakat collectors are well trained and certified.

Integrated Islamic schools in Southeast Sulawesi incorporate zakat principles into their curriculum, ensuring that all subjects reflect Islamic values (Ade Salamun et al., 2022). The use of technology in zakat management as seen in community programs, increases transparency and efficiency that can be integrated into educational practices (Norika Pitasari., Raldi., Annisa Rahimah., Mudah Riskiah., 2024). While the integration of zakat education is beneficial, challenges such as varying levels of community involvement and availability of resources can hinder its effectiveness. Addressing these issues is essential to maximizing the impact of zakat education in the Islamic curriculum.

Analysis of the Meaning of Zakat in the Quran

The concept of zakat in the Quran goes beyond mere financial obligation, embodying a multifaceted approach to social justice, economic equity, and spiritual growth. This analysis reveals zakat as an essential pillar of Islamic practice deeply rooted in ethical and communal values. Zakat is mandated as an obligation for Muslims to allocate a

portion of their wealth to the needy, promoting social justice and reducing economic disparities (Haikal et al., 2024) (Alim, 2023).

The Quran emphasizes zakat as a means to purify wealth, reinforcing the idea that it is a right of the poor and not merely charity. Zakat serves as a tool to enhance human development, impacting education, health and gender equality (Anami, 2024). Zakat fosters social solidarity and community welfare, acting as a form of social security in Islamic societies. Contemporary interpretations advocate the modernization of zakat practices, aligning them with current socio-economic dynamics while adhering to traditional principles (Akmal, Bashori., Mutho'am, Mutho'am., Farida, 2024). Although zakat is primarily viewed as a financial obligation, its broader implications for social cohesion and moral responsibility highlight its significance in both historical and modern contexts.

Previous Research Review on Zakat and Social Welfare

Previous research review on zakat and social welfare shows a significant relationship between effective zakat management and improving community welfare. Various studies highlight the importance of transparency, collaboration, and innovative strategies in optimizing zakat distribution. Research shows that effective zakat management and transparency in the use of funds significantly improve community welfare and empowerment in Central Java (Mokodenseho et al., 2024). A study in Indonesia found a strong positive correlation between zakat collection, management, and improving social welfare, with an R-square value of 0.602 indicating strong decomposition (Judijanto et al., 2024)

Effective strategies include increasing cooperation with government institutions and improving the competence of zakat management personnel (Hasan et

al., 2024). The application of technology in zakat management is very important to mitigate risks and optimize social impacts (Maisyarah & Hamzah, 2024). Productive zakat programs have a positive impact on the welfare of recipients with entrepreneurial motivation acting as a mediator in increasing business success and welfare outcomes (Santoso et al., 2024). Although this study underlines the transformative potential of zakat in reducing poverty, challenges such as public trust and understanding remain important barriers to effective zakat management. Addressing these issues is critical to maximizing the social welfare impact of zakat.

Study on the Integration of Islamic Education and Zakat

The integration of Islamic education and zakat is critical to improving community welfare and the quality of education. This synthesis of knowledge and practice can address various challenges while encouraging effective zakat management. Zakat serves as a source of finance for educational institutions, providing scholarships and support for underprivileged students, as seen in the Palu National Zakat Agency (BAZNAS), which focuses on educational assistance (Abd Azis, Sagaf S. Pettalongi, Saude, 2024).

Educational programs on zakat management are essential, as demonstrated by the Daarul Ilmi Integrated Islamic Boarding School which incorporates zakat theory and practice into its curriculum (Abdul Rojak et al., 2023). Coordination issues, such as mismatches between students' state of birth and residential address, hinder the approval of zakat applications, leading to significant economic losses (Ariffin et al., 2024). There is a need for public awareness and education regarding the differences between zakat and taxes to improve management and integration (Muhammad, 2024a).

Institutions such as UIN Jakarta emphasize the integration of religious and secular knowledge, which can improve the understanding and application of zakat in the context of education (Suwendi et al., 2024). Although the integration of zakat and education provides many benefits, challenges such as coordination failures and community misunderstandings must be overcome to optimize its impact on community welfare.

The Role of Zakat in Social Welfare

Zakat plays a significant role in improving social welfare by redistributing wealth and empowering communities. Zakat not only serves as a religious obligation but also as a mechanism for poverty alleviation and economic development. The following points highlight its significance: 1) Zakat has been shown to contribute to a 1.76% reduction in poverty in Indonesia, demonstrating its effectiveness in addressing socio-economic disparities (Siregar et al., 2023); 2) Structured management of zakat funds by organizations such as BAZNAS ensures targeted distribution, which enhances its impact on social welfare (Nurherawati et al., 2024); 3) The agricultural zakat initiative in Mangga Village illustrates a shift from mere financial assistance to empowering recipients through productive investments that promote economic independence (Saputra et al., 2024); 4) Research shows that effective zakat management is positively correlated with improved social welfare outcomes as evidenced by strong statistical relationships in various studies (Judijanto et al., 2024); 5) Zakat serves as a form of social security redistributing wealth from the rich to the poor, thereby enhancing social justice and dignity (Anami, 2024). While zakat has transformative potential, challenges remain in realizing its full benefits, especially in ensuring that empowerment initiatives do not

inadvertently create dependency among recipients.

Case Study Analysis of Zakat Contribution to Social Welfare

The contribution of zakat to social welfare is very significant as evidenced by various case studies and research findings. Zakat not only alleviates poverty but also improves community welfare through effective management and distribution. Research shows that zakat collection and distribution in Indonesia has a strong positive impact on social welfare, with an R-square value of 0.602 highlighting its effectiveness in addressing socio-economic disparities (Judijanto et al., 2024). Zakat plays a significant role in poverty alleviation by developing human resources and promoting economic stability. Zakat diverts funds to investment, thereby fostering goodwill and compassion in society (Alhashmi, 2024). In Banten Province, zakat has been utilized to support health promotion activities, increasing independence and welfare among the community. This approach shows the potential of zakat to improve health outcomes and economic independence (Husain et al., 2023).

Zakat has been associated with an increase in the Human Development Index (HDI) in Aceh, effectively contributing to the Sustainable Development Goals by reducing poverty and improving the quality of education and health (Hamid, 2023). During the Covid-19 pandemic, zakat emerged as a vital alternative welfare provision with many contributors recognizing its importance in times of economic hardship, thus complementing the state's social protection efforts (Gallien, Javed, & van den Boogaard, 2023). Although zakat has demonstrated substantial benefits for social welfare, challenges remain in ensuring its effective management and distribution especially in crisis situations.

Community Development through Zakat

Community development through zakat plays a vital role in improving the socio-economic conditions of various communities. Integrating zakat into community development initiatives not only alleviates poverty but also promotes sustainable growth and empowerment. Zakat programs such as those implemented by BAZNAS have shown consistent poverty reduction, averaging 3% per year through targeted community development initiatives (Kartika & Idrus, 2024). The formation of livestock groups funded by zakat has enabled beneficiaries (mustahik) to improve their income and livelihoods, indicating a direct correlation between zakat distribution and economic improvement (Zakina Rulinda Hijjas et al., 2024).

Programs such as the Prosperous Village Livestock Program illustrate how zakat can be used to achieve the Sustainable Development Goals (SDGs) by empowering local communities through training and financial support (Zunaidi et al., 2024). Zakat institutions are also involved in environmental care and disaster relief providing essential resources to communities affected by natural disasters, thereby improving community resilience and well-being (Ulzana, 2024).

Zakat initiatives have been instrumental in fostering creativity among youth, as seen in Selat Village, where community development programs facilitated training and resource utilization leading to innovative outcomes (Siswandi et al., 2023). Although zakat has shown significant potential in community development, challenges such as fund administration and economic constraints remain, necessitating continuous evaluation and adaptation of these programs to maximize their impact.

Impact of Zakat on Community Development

The impact of zakat on community development is significant as evidenced by various studies highlighting its role in

poverty alleviation, economic empowerment, and sustainable development. Zakat not only serves as a religious obligation but also as a powerful tool to improve community welfare.

Zakat has been shown to improve the community economy with studies showing significant increases in income among beneficiaries. For example, research in South Solok revealed that zakat significantly influenced economic growth, especially through productive zakat programs (Ariffin et al., 2024).

Effective management and transparency in the distribution of zakat are essential, as both are positively correlated with community empowerment and increased welfare in Central Java (Mokodenseho et al., 2024). Programs such as the Prosperous Village Livestock initiative demonstrate the potential of zakat in driving sustainable development by providing financing and training for local communities (Zunaidi et al., 2024).

Environmental awareness and disaster response initiatives such as those carried out by Rumah Zakat further illustrate the role of zakat in community resilience and empowerment, especially in disaster-prone areas (Ulzana, 2024). Although zakat has shown positive impacts, challenges in fund management and equitable distribution still exist, requiring continuous improvement in governance and transparency to maximize its benefits for community development.

Successful Zakat Initiatives or Programs

Successful zakat initiatives utilize strategic management and community involvement to improve welfare and promote sustainable development. Various programs have shown effectiveness in improving the lives of beneficiaries through targeted interventions.

The Nurul Hayat Zakat Agency has effectively managed zakat funds for education programs, ensuring proper planning, implementation, and evaluation, which has significantly improved access to

and quality of education (Tulab & Yurista, 2024). The Zakat Capital Assistance Program (ZCAP) aims to empower entrepreneurs by providing non-refundable financial assistance. Despite challenges in awareness and application, the program shows potential to foster successful Muslim entrepreneurs, indicating the need for increased outreach and support mechanisms (Zuhairah et al., 2023)

The IZI To Success program in North Sumatra has successfully increased the income and independence of beneficiaries through initiatives such as livestock farming, demonstrating the impact of productive zakat on welfare (Husna & Siregar, 2023). The Prosperous Village Livestock Program is an example of the role of zakat in achieving sustainable development goals by financing local initiatives and improving community networks, despite administrative challenges (Zunaidi et al., 2024). Utilizing the Social Return on Investment (SROI) model, the Tangguh Cart program has demonstrated significant social outcomes, demonstrating that effective evaluation methods can enhance the impact of zakat programs (Anisya Rufaedah & Yalina, 2023). While these initiatives highlight positive outcomes from zakat programs, challenges such as administrative inefficiencies and limited awareness remain, suggesting that continuous improvement is needed to maximize their potential.

The Role of Islamic Education in Increasing Understanding of Zakat

Islamic education plays an important role in increasing understanding of zakat which is very important to promote social welfare and economic empowerment. This education not only provides information to individuals about their obligations but also empowers the community, especially women to actively participate in the distribution of zakat.

Islamic education initiatives such as those carried out by the Fatayat NU

organization have significantly increased women's understanding of zakat, enabling them to make informed decisions about their contributions. The education provided emphasizes the importance of zakat as a tool for economic empowerment, helping to reduce poverty and improve welfare in society (Gilang Lita Qur'ani, Deditiani Tri Indrianti, 2023). Effective zakat management, as demonstrated by the National Zakat Agency in Palu, integrates educational programs that improve the quality of education through the distribution of zakat, thereby improving community welfare (Abd Azis, Sagaf S. Pettalongi, Saude, 2024). Training programs for zakat management including the use of technology have increased transparency and efficiency, thereby fostering greater public trust and participation in zakat initiatives (Norika Pitasari., Raldi., Annisa Rahimah., Mudah Riskiah., 2024). Zakat is aligned with the Sustainable Development Goals (SDGs) that promote economic growth and improve the quality of education which are essential for long-term community development (Hamid, 2023). Although Islamic education has significantly improved understanding of zakat, challenges remain in ensuring that this knowledge is translated into widespread community action and effective zakat management practices.

Effective Education Model in Zakat Implementation

An effective education model in zakat implementation emphasizes the integration of technology, community involvement, and structured management to increase its impact. This model is essential to improving the performance of zakat institutions and maximizing social benefits.

The implementation of zakat applications has significantly increased the efficiency and transparency of zakat management, as seen in Jelapat Village

where training for mosque administrators improved their technological skills (Norika Pitasari., Raldi., Annisa Rahimah., Mudah Riskiah., 2024). The web-based zakat application at Universiti Teknologi MARA (UiTM) aims to increase students' awareness and access to zakat funds, highlighting the importance of digital devices in zakat education and distribution (Bahori et al., 2023).

The role of mosques/prayer rooms as zakat collection centers is crucial as they foster community engagement and trust which are essential for effective zakat management (Norika Pitasari., Raldi., Annisa Rahimah., Mudah Riskiah., 2024). Zakat-funded education programs, such as those at LAZ Yatim Mandiri, demonstrate how zakat can address educational challenges, especially during crises such as the COVID-19 pandemic (Triatmaja, 2022).

An effective zakat distribution system as analyzed in various studies shows a strong correlation between zakat management and improved social welfare, indicating that a structured approach can yield significant socio-economic benefits (Judijanto et al., 2024). Although the integration of zakat into the educational framework shows promise, challenges such as coordination issues and awareness gaps among potential beneficiaries remain, requiring continued improvement in communication and processes (Ariffin et al., 2024).

CONCLUSION

The relationship between zakat, Islamic education, and social welfare is closely intertwined in Islamic teachings and practices. Zakat not only serves as a religious obligation, but also as a mechanism for socio-economic development and poverty alleviation, thereby enhancing social welfare. Zakat serves as a wealth redistribution mechanism that significantly improves household welfare and contributes to

economic growth, especially in countries such as Pakistan (Azam et al., 2014).

In Malaysia, zakat is regulated as a social institution, emphasizing its role in poverty alleviation and promoting socio-economic welfare within the Muslim community (Kaslam, 2009). Islamic education reinforces the importance of zakat, instilling values of charity and social responsibility among Muslims, which are essential for effective zakat management and distribution (Johari et al., 2013). Educational programs can raise awareness about the socio-economic impacts of zakat, encouraging more individuals to fulfill their obligations, thereby strengthening community welfare (Bello, 2008). Although zakat is an important component of Islamic social welfare, its effectiveness can be limited by governance issues and the need for an efficient management system to ensure equitable distribution (Lundblad, 2008). In conclusion, although zakat plays an important role in promoting social welfare, its success depends on effective governance and the integration of Islamic education to foster a culture of giving.

REFERENCES

- Abd Azis, Sagaf S. Pettalongi, Saude, N. (2024). Optimizing Zakat Management to Improve Education Quality in Palu City, Central Sulawesi, Indonesia. *International Journal of Multidisciplinary Research and Analysis*, 07(05), 2077–2083. <https://doi.org/10.47191/ijmra/v7-i05-35>
- Abdul Rojak, E., Mujahid, Malki Ahmad Nasir, & Fariz Farrih Izadi. (2023). Penyuluhan Pengurusan Legalitas Lembaga Pengelola Zakat Di Pondok Terpadu Daarul Ilmi Cipeundeuy. *Jurnal Pengabdian Multidisiplin*, 3(3). <https://doi.org/10.51214/00202303693000>
- Abdulagatov, Z. M. (2022). Zakat in the Islamic Consciousness of Dagestanis: History and Current Trends. *History, Archeology and Ethnography of the*

- Caucasus*, 18(4), 975–992.
<https://doi.org/10.32653/CH184975-992>
- Ade Salamun, Hafidhuddin, D., Bahruddin, E., & Alim, A. (2022). The Implementation of Amil Zakat Education in Sekolah Amil Indonesia. *International Journal of Science Education and Cultural Studies*, 2(2), 72–88.
<https://doi.org/10.58291/ijsecs.v2i2.135>
- Aisy, A. H. R. (2024). Tingkat Kepercayaan Donatur Terhadap Pendistribusian Dana Zis Dengan Prinsip Keadilan Dan Transparansi Di Lazisnu Doro Kabupaten Pekalongan. *Jurnal Manajemen Dakwah*, XII(September), 200–219.
- Akmal, Bashori., Mutho'am, Mutho'am., Farida, A. (2024). The Transformation Of Zakat Law: An Analysis of Ijtihād Maqāsidī in the Modernisation of Zakat Practices in Indonesia. *Jurisdictie: Jurnal Hukum Dan Syariah*, 15(1), 34–72.
<https://doi.org/10.18860/j.v15i1.26733>
- Alhashmi, E. A. K. (2024). How to Overcome Poverty with Zakat. *International Journal of Religion*, 5(2), 1–13.
<https://doi.org/10.61707/tbxftv10>
- Alim, H. N. (2023). Analisis Makna Zakat Dalam Al-Quran: Kajian Teks dan Konteks. *AKADEMIK: Jurnal Mahasiswa Humanis*, 3(3), 161–169.
<https://doi.org/10.37481/jmh.v3i3.617>
- Anami, A. K. (2024). *Zakah as a social responsibility for small and medium enterprises (SMEs)*.
<https://doi.org/10.56781/ijssr.2024.4.1.0022>
- Anggraini, D. T. (2024). *Pengaruh Kualitas Informasi Akuntabilitas, dan Transparansi Pelaporan Keuangan Lembaga Pengelola Zakat terhadap Pembayaran Zakat Muzaki dengan Aksesibilitas sebagai Pemoderasi*. 5.
- Anisya Rufaedah, D., & Yalina, N. (2023). Development of Impact Evaluation on Zakat Fund Utilization Program Using Social Return on Investment (SROI). *Management of Zakat and Waqf Journal (MAZAWA)*, 4(2), 200–221.
<https://doi.org/10.15642/mzw.2023.4.2.200-221>
- Ariffin, M. I., Affendi, A., Ismail, I., & Ruslan, A. H. (2024). Education Zakat Coordination Issues: Students' Birth State, Parents Address and Potential Economic Loss. *International Journal of Mosque, Zakat And Waqaf Management (Al-Mimbar)*, 4(1), 1–11.
<https://doi.org/10.53840/almimbar.v4i1.88>
- Bahori, A., Azli, R. M., Yaakob, A. F., & Yunos, Z. M. (2023). Knowledge, Attitude and Practice (KAP) on Zakat Management in Higher Education. *International Conference on Public Policy & Social Sciences 2023 13-15*, 51–56.
- Darvina, D., Kamaluddin, S. H., & Nur, M. R. (2020). Zakat and Taxes in Islamic Overview: in terms of Benefit. *Kawanua International Journal of Multicultural Studies*, 1(2), 66–73.
<https://doi.org/10.30984/kijms.v1i2.5>
- Dr. Ali Raza Tahir, & Muhammad Iqbal Shah. (2023). Socio-Cultural Exposition of Islamic Teachings: As modus operandi for Establishing a Welfare Society. *Al-Qamar*, 165–178.
<https://doi.org/10.53762/alqamar.06.03.e10>
- Faoziyah, S. (2023). Inklusi Sosial Dalam Perspektif Keislaman: Meningkatkan Kesejahteraan Sosial Untuk Semua. *AKSELERASI: Jurnal Ilmiah Nasional*, 5(1), 47–56.
<https://doi.org/10.54783/jin.v5i1.677>
- Farrukh, A., & Sajjad, A. (2023). A Critical Review of Literature Review Methodologies. In S. Rana, J. Singh, & S. Kathuria (Eds.), *Advancing Methodologies of Conducting Literature Review in Management Domain* (Vol. 2, pp. 103–123). Emerald Publishing Limited.
<https://doi.org/10.1108/S2754-586520230000002006>
- Gallien, M., Javed, U., & Boogaard, V. van den. (2023). Between God, the People, and the State: Citizen Conceptions of

- Zakat. *Research in Brief*, May, 1–35. <https://doi.org/10.19088/ICTD.2023.027>
- Gallien, M., Javed, U., & van den Boogaard, V. (2023). *Zakat, Non-State Welfare Provision and Redistribution in Times of Crisis: Evidence from the Covid-19 Pandemic* (Issue April). <https://opendocs.ids.ac.uk/opendocs/handle/20.500.12413/17938>
- Gilang Lita Qur'ani, Deditiani Tri Indrianti, L. A. (2023). Understanding Zakat as a Form of Women's Empowerment Through the Role of Fatayat NU in Jember Regency. *Indonesian Journal of Adult and Community Education*, 5(2), 80–88.
- Haikal, M., Efendi, S., & Ramly, A. (2024). Analisis Makna Zakat Dalam Al-Quran. *Basha'ir: Jurnal Studi Al-Qur'an Dan Tafsir*, 4(June), 9–17. <https://doi.org/10.47498/bashair.v4i1.2871>
- Hamid, A. (2023). Promoting Sdgs: The Role Of Zakat In Improving Human Development Index. *IHTIYATH Jurnal Manajemen Keuangan Syariah*, 7(2), 152–159.
- Hasan, Z., Sukma, J., & Kamiluddin, K. (2024). Zakat Management To Build Community Welfare in Bengkalis Regency, Riau Province. *Al-Risalah*, 15(1), 281–292. <https://doi.org/10.34005/alrisalah.v15i1.3499>
- Husain, M. K., Marianti, T., & Huzaifah, M. L. (2023). Impact of Earning Zakat Based on Blockchain Technology on Community Welfare. *2023 11th International Conference on Cyber and IT Service Management (CITSM)*, 1–6. <https://doi.org/10.1109/CITSM60085.2023.10455425>
- Husna, N., & Siregar, M. H. (2023). IZI To Success: The Impact Of The Productive Zakat Empowerment Program On The Welfare Of Beneficiaries By The Indonesian Zakat Initiative (IZI) In North Sumatra. *Jurnal Pamator : Jurnal Ilmiah Universitas Trunojoyo*, 16(3), 454–476. <https://doi.org/10.21107/pamator.v16i3.20879>
- Jamaluddin, I. A., Bahri, E. S., & Kamal, M. (2024). The Measurement of the Zakat Management Organization Transparency Index at Baznas Province. *ITQAN: Journal of Islamic Economics, Management, and Finance*, 3(2), 70–79. <https://doi.org/10.57053/itqan.v3i2.37>
- Judijanto, L., Budi, H., Irwan, M., Kurniawan, R., & Awwalunnisa, N. (2024). Analysis of the Effectiveness of Zakat Collection, Management, and Distribution in Improving Social Welfare in Indonesia. *West Science Islamic Studies*, 2(01), 15–23. <https://doi.org/10.58812/wsiss.v2i01.586>
- Juliati, Y. S., Negeri, U. I., & Utara, S. (2022). Zakat Profesi. *CEMERLANG : Jurnal Manajemen Dan Ekonomi Bisnis*, 4(1), 265–266. <https://doi.org/10.55606/cemerlang.v4i1.2328>
- K, M. Y., Abubakar, A., & Mahfudz, M. (2023). Zakat: Solusi Pengentasan Kemiskinan dalam Al-Qur'an (Kajian Ketaatan Hamba atas Perintah Rabbnya). *IQRO: Journal of Islamic Education*, 6(2), 183–192. <https://doi.org/10.24256/iqro.v6i2.4728>
- Kartika, R. F., & Idrus, A. (2024). Analysis of Community Development Zakat Program At Institutions National Zakat Amil Agency Jakarta. *Jurnal Al-Ijtimaiyyah*, 10(1), 14. <https://doi.org/10.22373/al-ijtimauiyyah.v10i1.23857>
- Khairi, K. F., Laili, N. H., Sabri, H., Ahmad, A., Pham, V. H., & Tran, M. D. (2023). The Development and Application of the Zakat Collection Blockchain System. *Journal of Governance and Regulation*, 12(1 special issue), 294–306. <https://doi.org/10.22495/jgrv12i1siart9>
- Khalida, N. (2023). Zakat Sebagai Solusi Kesejahteraan Ekonomi Ummat dalam Konsep Kebijakan Fiskal Islami. *Jurnal Ilmiah Ekonomi Islam*. <https://doi.org/10.29040/jiei.v9i2.8579>

- Khasanah, M., Maulidya, O., & Putri, P. (2024). Empowering the Community ' s Economy through Productive Zakat : A Comparative Study of Yusuf Al-Qardhawi ' s and Sahal Mahfudh ' s Thoughts Al-Kharaj : Jurnal Ekonomi , Keuangan & Bisnis Syariah. *Al-Kharaj : Jurnal Ekonomi , Keuangan & Bisnis Syariah*, 6(1), 55–66. <https://doi.org/10.47467/alkharaj.v6i1.166>
- Maisyarah, A., & Hamzah, M. Z. (2024). Zakat Distribution Management: A Systematic Literature Review. *Suhuf*, 36(1), 95–108. <https://doi.org/10.23917/suhuf.v36i1.4357>
- Md. Abu Sayem, Naerul Edwin Kiky Aprianto, & Adam Voak. (2023). Perspectives on the Islamic Welfare State: The Goals of Economic Development Justice. *El-Jizya : Jurnal Ekonomi Islam*, 11(1), 103–120. <https://doi.org/10.24090/ej.v11i1.7819>
- Mokodenseho, S., Imban, Y., & Dilapanga, S. (2024). The Impact of Effectiveness of Zakat Management and Transparency of the Use of Zakat Funds on Improving Welfare and Community Empowerment in Central Java. *Jurnal Multidisiplin West Science*, 3(04), 527–538. <https://doi.org/10.58812/jmws.v3i04.1136>
- Muhamad Amar Mahmad, Mohd Nizho Abdul Rahman, A. M. Z. (2023). The Compliance With the Obligation To Pay Zakat on Income Among Islamic Education Teachers in Kedah. *Russian Law Journal*, 11(1S), 10–17. <https://doi.org/10.52783/rlj.v11i1s.359>
- Muhammad, A. D. (2024a). Trends and Developments in Contemporary Zakat Administration. *Journal of Islamic Economics and Finance Studies*, 5(1), 67–81. <https://doi.org/10.47700/jiefes.v5i1.7952>
- Muhammad, A. D. (2024b). Trends and Developments in Contemporary Zakat Administration. *Journal of Islamic Economics and Finance Studies*, 5(1), 67–81. <https://doi.org/10.47700/jiefes.v5i1.7952>
- Mukhid. (2024). *Islamic Social Finance: Exploring Zakat, Waqf, and Sadaqah in Economic Development*. <https://doi.org/10.62207/jk7p6661>
- Mukhlis, M., Wahab, A., Setiaji, B., & Tazhdinov, M. (2024). Zakat Maal Management and Regulation Practices: Evidence from Malaysia, Turki and Indonesia. *Journal of Human Rights, Culture and Legal System*, 4(2), 569–592. <https://doi.org/10.53955/jhcls.v4i2.204>
- Norika Pitasari., Raldi., Annisa Rahimah., Mudah Riskiah., D. (2024). Implementation of Zakat Application in Improving the Performance of Amil Zakat Agency in Jelapat Village, South Barito District. *Jurnal Pengabdian Kepada Masyarakat Penerbit Fakultas Ekonomi Dan Bisnis Islam*, 3(1), 221–231.
- Nurherawati, I., Akmal, M., Putri, Z. A., Fadla, M., & Saumantri, T. (2024). *The Role of BAZNAS Cirebon City in the Collection and Distribution of Zakat at IAIN Cirebon for Religious Social Welfare Peran BAZNAS Kota Cirebon Terhadap Penghimpunan dan Pendistribusian Zakat di IAIN Cirebon Dalam Kesejahteraan Sosial Keagamaan kesejah*.
- Obeidat, Z. (2024). *The Role of Zakat in Automatic Equilibrium in the Islamic Economy Using the input-output Model*. <https://doi.org/10.59759/jjis.v20i1.381>
- Puspita Sari, S. H., Puspita, S. H., Ramadhan, R., Hajrah, H., & Putri, Z. A. (2023). Konsep Kesejahteraan Perspektif Islam: Studi Para Pedagang di Pasar Raya Mekongga Kabupaten Kolaka. *El-Mal: Jurnal Kajian Ekonomi & Bisnis Islam*, 5(3), 1555–1561. <https://doi.org/10.47467/elmal.v5i3.5375>
- Ridwan, A., Hafidhuddin, D., & Ibdalsyah, I. (2022). Analisis Potensi Pekerja Seni dan Influencer Dalam Menghimpun Zakat Bagi Lembaga dan Institusi Pendidikan: *Al-Kharaj : Jurnal Ekonomi*,

- Keuangan & Bisnis Syariah*, 5(6), 2495–2510.
<https://doi.org/10.47467/alkharaj.v5i6.2397>
- Rizqon, A. L., Husni, I. S., Shuaibu, M. A., Ahmed, I., & Muhammad, A. M. (2024). Impact of Transparency, Accountability, and Management Quality on Muzakki Interest. *FINANSIA: Jurnal Akuntansi Dan Perbankan Syariah*, 7(1), 117–134.
<https://doi.org/10.32332/finansia.v7i1.8736>
- Sainul, A. (2023). Revitalisasi Pengelolaan Zakat: Konsep Yang Digunakan Masyarakat Dalam Mengentaskan Kemiskinan Perspektif Hukum Islam. *Jurnal AL-MAQASID: Jurnal Ilmu Kesyariahan Dan Keperdataan*, 9(2), 240–258.
<https://doi.org/10.24952/almaqasid.v9i2.9378>
- Santo Hartono, H. (2023). The Strategies of Enhancing Zakat Education in Indonesia. *Adzkiya: Jurnal Hukum Dan Ekonomi Syariah*, 11(2), 54.
<https://doi.org/10.32332/adzkiya.v11i2.7199>
- Santoso, I. R., Mallongi, S., Siradjuddin, & Paly, M. B. (2024). Mediating Effects of Islamic Business Success on Productive Zakat and Mustahiq Welfare. *International Journal of Business and Society*, 25(1), 111–127.
<https://doi.org/10.33736/ijbs.6903.2024>
- Saputra, S., Mujahiddin, & Tanjung, Y. (2024). Enhancing Sustainability through Agricultural Zakāt-Based Philanthropy Movement: A Comprehensive Study on Social Welfare Capital. *Journal of Islamic Thought and Civilization*, 14(1), 231–246.
<https://doi.org/10.32350/jitc.141.14>
- Siregar, H. I., Chudriana Putri, R., Shabri Abd. Majid, M., & Harahap, I. (2023). The Role of Zakat in the Economy and Poverty Alleviation. *International Journal of Science, Technology & Management*, 4(5), 1206–1210.
<https://doi.org/10.46729/ijstm.v4i5.919>
- Siswandi, R., Fauzan, A., Kurniawansyah, E., & Zubair, M. (2023). The Role of Zakat Community Development Program Institutions in Increasing Youth Creativity in Selat Village, West Lombok Regency. *Abjadia: International Journal of Education*, 8(1), 52–61.
<https://doi.org/10.18860/abj.v8i1.21509>
- Suwendi, Mesraini, Azka, F. L., & Gama, C. B. (2024). Implementation of Knowledge Integration in Islamic Higher Education. *Jurnal Pendidikan Islam*, 10(1), 41–52.
<https://doi.org/10.15575/jpi.v10i1.35385>
- Syahrudin. (2022). Konsep Kesejahteraan Sosial Melalui Perbankan Syariah Pada Masa Pasca Pandemi Covid-19. *Jurnal Hukum Islam Dan Ekonomi Syariah*, 3(1), 24–41.
<http://www.ifpri.org/themes/gssp/gssp.htm%0Ahttp://files/171/Cardon - 2008 - Coaching d'équipe.pdf%0Ahttp://journal.um-surabaya.ac.id/index.php/JKM/article/view/2203%0Ahttp://mpoc.org.my/malaysian-palm-oil-industry/%0Ahttps://doi.org/10.1080/23322039.2017>
- Triatmaja, M. R. (2022). Effectiveness of Zakat Fund Distribution System in Mustahik Education Program (Study Case at the LAZ Yatim Mandiri Center, Surabaya). *Journal of Islamic Economics and Philanthropy*, 5(1), 39.
<https://doi.org/10.21111/jiep.v5i1.7657>
- Tulab, T., & Yurista, D. Y. (2024). *Management of Zakat Fund Utilization for Educational Programs at LAZ Nurul Hayat*. 7(2).
- Ulzana, N. (2024). Community Empowerment Through Environmental Care And Disaster Relief Programs At Zakat House In Bintaro, Tangerang Selatan. *Al-Khidma*, 4(24), 26–34.
- Zakina Rulinda Hijjas, Moehammad Fathorrazi, & Anifatul Hanim. (2024). Peranan Zakat Community Development Untuk Meningkatkan Pendapatan Mustahik Di Badan Amil Zakat Nasional Kabupaten Bondowoso. *Ijabah*, 2(1),

29–37.

<https://doi.org/10.19184/ijabah.v2i1.765>

Zuhairah, I. A., Taha, R., Hamzah, M. A., Salleh, Z., Ahmad, N., Azmi, R., & Gambo, M. H. (2023). Isu dan cabaran dalam pengurusan program bantuan modal zakat untuk usahawan asnaf. *Al-Irsyad: Journal of Islamic and Contemporary Issues*, 8(2), 1166–1177. <https://doi.org/10.53840/alirsyad.v8i2.391>

Zunaidi, A., Maghfiroh, F. L., & Setiawan, F. (2024). Empowering Local Communities through Zakat to Achieve Sustainable Development Goals. *Iqtishoduna*, 20(1), 53–54.