Volume 7 Issue 01 (2026) Pages 25 - 33
At-Tasyri': Journal of Islamic Law and Sharia Economics
ISSN 2716-0866
Available online at: https://jurnal.iairm-ngabar.ac.id/index.php/tasyri/index

Optimizing Productive Zakat Funds in Overcoming Unemployment of the Young Generation of Muslims through the Creation of New Entrepreneurs

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ARTICLE INFO

Article history:
Received: Desember 6, 2025
Accepted: Desember 20, 2025
Published: Januari 05, 2026

Keywords:
Islamic social finance; productive zakat; youth entrepreneurship; unemployment; economic empowerment

ABSTRACT

Indonesia is currently experiencing a demographic bonus characterized by a high proportion of productive-age population, which presents both opportunities and challenges, particularly related to youth unemployment. Among Muslim youth, limited access to employment opportunities and capital has become a critical issue that requires innovative and sustainable solutions. In this context, productive zakat emerges as a strategic instrument of Islamic social finance aimed at empowering mustahik through economic activities rather than consumptive assistance. This study aims to analyze the optimization of productive zakat funds in addressing youth unemployment through the creation of new entrepreneurs. The research employs a literature review method by examining national and international scholarly articles published within the last five years related to productive zakat, youth entrepreneurship, Islamic microfinance, and economic empowerment. The findings indicate that productive zakat distributed in the form of business capital, training, and continuous mentoring significantly contributes to increasing entrepreneurial capacity, strengthening micro and small enterprises, and generating new employment opportunities. Moreover, the integration of Islamic financial institutions, digital technology, and stakeholder collaboration enhances the effectiveness and sustainability of productive zakat programs. This study concludes that optimizing productive zakat through structured management, capacity building, and technological integration can serve as an effective strategy for reducing Muslim youth unemployment and fostering inclusive and sustainable economic development.

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INTRODUCTION

Indonesia is faced with significant demographic challenges but full of potential. As the country with the largest Muslim population in the world, Indonesia has experienced a demographic bonus that is anticipated to last until 2045[1]. In this period, around 70 percent of the Indonesian population is in the productive age (15-64 years), while only 30 percent are in the unproductive category. This phenomenon creates extraordinary opportunities but also

[1] R. P. J., Z. (Ed.), dan N. M. (Ed.), *ICONIS Book One*, 2018.

presents serious challenges, especially in terms of providing jobs for the growing number of young generations.

The problem of youth unemployment in Indonesia continues to be a critical issue that requires serious attention from various stakeholders. Data shows that the unemployment rate among youth continues to rise, with many high school and college graduates struggling to find work in the formal job market[2]. This situation is further exacerbated by the limited formal employment opportunities and the unpreparedness of graduates to face the dynamics of the ever-evolving world of work. This condition not only impacts the economic aspects of individuals, but also poses far-reaching social consequences, including increased socioeconomic inequality and potential social instability.

In this context, zakat as one of the pillars of Islam has been recognized as having a strategic role in the economic empowerment of the Muslim community[3]. Productive zakat, in particular, has proven to be a powerful instrument for alleviating poverty and creating new jobs. Productive zakat is distributed not only to meet the consumptive needs of mustahik, but more importantly, to provide business capital that allows them to create independent and sustainable businesses[4]. With this approach, zakat is not only a short-term solution but also creates a long-term impact in the economic empowerment of the community.

The integration of productive zakat with the creation of new entrepreneurs offers innovative solutions that are in line with Islamic economic principles. In contrast to the conventional financing model that emphasizes maximum return on profits, productive zakat is oriented towards social empowerment by considering moral and spiritual values[5]. This approach creates a more inclusive economic ecosystem, where young generations of Muslims have wider opportunities to engage in meaningful and sustainable economic activities. This study aims to analyze how the optimization of productive zakat funds can effectively overcome the unemployment of the young generation of Muslims through the creation of new entrepreneurs.

METHODS

Explaining This study uses the literature review method to analyze and synthesize previous studies that are relevant to the topic of optimizing productive zakat funds in overcoming unemployment among the young generation of Muslims. Literature review is a systematic approach that allows researchers to identify patterns, analyze trends, and identify gaps in knowledge in the field.

Literature Search and Selection Strategy

Literature searches were conducted through various academic databases including international and national journals specializing in topics related to zakat, Islamic finance, economic empowerment, entrepreneurship, and youth unemployment. The keywords used in the search included: "productive zakat," "Islamic microfinance," "youth entrepreneurship," "MSME development," "zakat institutions," "Islamic social finance," "poverty alleviation," and

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[2] T. Iskandarsyah, R. Satyarini, C. Agung, I. Tiffani, M. Anggita, and A. Teressia, "Character-Based Young Entrepreneurship Training: Efforts to Overcome Unemployment Through the Ikigai Approach," 2025.

[3] M. Mafluhah, "The Role of Productive Zakat in Mustahik Economic Empowerment," 2024.

[4] R. H. Nuarisa, M. A. Aziz, dan M. S. Retnowati, "The Empowerment of Micro, Small, and Medium Enterprises (MSMEs) through Productive Zakat as an Effort to Alleviate Poverty and Unemployment in Indonesia," 2024.

[5] N. N. Zainal, N. Ghazali, W. Khairuldin, S. A. Sabri, dan N. F. Azmi, "The Success of Malaysian Asnafpreneurs through Spiritual Capital and Access to Zakat Microfinancing," *International Journal of Research and Innovation in Social Science*, 2025.

"employment generation." This multi-dimensional search strategy is carried out to ensure that all relevant literature can be properly identified.

Inclusion and Exclusion Criteria

The literature selected for this analysis includes publications published in the last five years, with a particular focus on empirical and conceptual studies investigating the role of productive zakat, Islamic financial institutions, and economic empowerment programs in creating new entrepreneurs and reducing unemployment. Exclusion criteria include literature that is not directly relevant to the research topic, publications that are speculative in nature without strong empirical data support, and sources that are not fully accessible.

Content Analysis

Data from the selected literature were analyzed using a thematic content analysis approach. Through a systematic coding and categorization process, the researcher identified the main themes which include: (1) the role of productive zakat in economic empowerment; (2) the mechanism of zakat distribution by national and local zakat institutions; (3) the impact of training and mentoring in entrepreneurship development; (4) challenges and obstacles in the implementation of the productive zakat program; and (5) best practices and policy recommendations for the optimization of zakat funds. This content analysis allows researchers to identify common patterns and variations in productive zakat practices in various geographical and institutional contexts.

RESULTS AND DISCUSSION

The Role of Productive Zakat in Mustahik Economic Empowerment

Productive zakat has been proven to have a significant impact on the empowerment of the mustahik economy and the improvement of social welfare. Empirical research shows that the distribution of zakat in the form of business capital, training, and mentoring brings real benefits to zakat recipients, including increased income through profitable businesses, the creation of new jobs that reduce unemployment, the improvement of skills and knowledge in business management, the increase of confidence and mustahik independence through the ownership of one's own business, and the strengthening of social solidarity among fellow Muslims[6]. Thus, productive zakat is not just a transfer of consumptive funds, but an investment in the development of human resources and social capital of the community.

Zakat institutions, both BAZNAS and private zakat institutions, have run innovative programs to maximize the impact of productive zakat. BAZNAS Jember, for example, has optimized the distribution of zakat through a comprehensive approach that includes the distribution of consumptive and productive zakat, both directly and indirectly[7]. The special strategies implemented include the provision of business capital assistance, entrepreneurship training, ongoing mentoring, and promotion of products produced by zakat recipients. This multi-sectoral approach has proven effective in increasing the status of mustahik from zakat recipients to muzakki, creating a progressive movement in community economic empowerment.

[6] M. Mafluhah, "The Role of Productive Zakat in Mustahik Economic Empowerment," 2024.

[7] A. Andika and M. Munir, "Optimizing the Distribution of Zakat, Infaq, and Alms by BAZNAS Jember in an Effort to Increase the Status of Mustahik to Muzakki in SDGs Village, Bangsalsari District, Jember Regency," 2022.

Distribution Mechanism and the Impact of Productive Zakat on Micro, Small, and Medium Enterprises

Productive zakat funds have become an important instrument in empowering the micro, small, and medium enterprises (MSMEs) sector, which is the backbone of Indonesia's economy. Research shows that productive zakat provides a real solution to the capital constraints faced by MSMEs by providing working capital and investment capital[8]. Moreover, through Islamic financial institutions such as Baitul Mal wat Tamwil (BMT) and micro waqf banks, zakat can be distributed in an innovative and sustainable model, creating an inclusive financial ecosystem for economically vulnerable groups.

The MSME empowerment program through productive zakat has shown encouraging results. Empirical studies reveal that the presence of productive zakat is able to overcome the obstacles of capital shortage faced by MSMEs, with the support of the large Muslim community in Indonesia. MSME empowerment is carried out through various mechanisms, including the provision of business capital assistance, training and skill development, business consulting, product quality improvement, promotion and marketing, business networking, and technology transfer[9]. The results of these programs show significant increases in mustachik incomes, expansion of business assets, and the creation of new jobs that contribute to the reduction of unemployment at the local level.

Optimizing Productive Zakat through the Provision of Training and Assistance

Training and mentoring are crucial components in ensuring the success of the productive zakat program in creating new entrepreneurs who are resilient and sustainable. Research shows that the coaching model for building independent, independent, and competitive young entrepreneurship includes facilitating micro-scale productive economic activities by utilizing a participatory approach[10]. Through a combination of technology and social engineering training, program participants experienced a significant increase in entrepreneurial spirit, with a Likert score of 3.5, indicating a 75 percent entrepreneurial spirit among the participants.

Continuous assistance in the productive zakat program not only increases the spirit of entrepreneurship but also produces a concrete impact in improving business capabilities. Program participants are able to improve their ability to procure business capital, both through purchase and self-production, so as to increase sales and expand their market reach. More importantly, mentoring helps participants develop business diversification, starting additional businesses that align with their skills and potential. The social impact is also significant, where participants begin to master good business management techniques and are able to access market information, read business opportunities, utilize technological innovations through internet access, and implement effective marketing management.

The integration of the concept of ikigai (the balance between what is loved, controlled, needed by the community, and can be a source of livelihood) into character-based entrepreneurship training programs has been proven to improve the quality and sustainability of the business run.[11] This holistic approach results in significant improvements in logical

[8] R. H. Nuarisa, M. A. Aziz, dan M. S. Retnowati, "The Empowerment of Micro, Small, and Medium Enterprises (MSMEs) through Productive Zakat as an Effort to Alleviate Poverty and Unemployment in Indonesia," 2024.
[9] S. B. Cantika, *Optimizing the Role of Waqf in the Empowerment of Micro, Small, and Medium Enterprises (MSMEs),* University of Muhammadiyah Malang, 2015.
[10] S. Hadi, T. Huda, I. Wijaya, dan W. M. Iwan, "Coaching Model to Build Entrepreneurship among Youth Unemployment," 2023.
[11] T. Iskandarsyah, R. Satyarini, C. Agung, I. Tiffani, M. Anggita, and A. Teressia, "Character-Based Young Entrepreneurship Training: Efforts to Overcome Unemployment Through the Ikigai Approach," 2025.

thinking skills, risk-taking courage, and discipline in completing tasks. Participants not only develop businesses with economic value, but also create meaningful and sustainable businesses, making a real contribution to community development.

Challenges and Supporting Factors in Optimizing Productive Zakat

Although the potential for productive zakat is very large, its implementation is still faced with various challenges and obstacles that need to be overcome systematically. Factors supporting the success of the productive zakat program include the availability of sufficient human resources in the field, the availability of adequate business capital assistance funds, and the availability of structured entrepreneurship training programs[12]. On the other hand, factors that hinder include the distribution of zakat that is not on target, weak supervision and continuous assistance, and the impact of external crises such as the COVID-19 pandemic that disrupts program operations.

Research shows that the success of asnaf in running a business from zakat capital depends on several key factors. First, strong spiritual capital, including religiosity, clear intentions, self-discipline, and resilience, translates into prudent financial behavior and strong customer trust[13]. Second, access to structured micro zakat financing, including asset provision, mentoring, and aftercare, expands working capital and enables the acquisition of productive assets. Third, business formalization and growth are supported through intensive mentoring activities and continuous monitoring.

However, challenges remain in the implementation of the productive zakat program. Empirical studies reveal that there are still obstacles in terms of market volatility, skills gaps, and business skills that are not optimal among zakat recipients[14]. Often, even though zakat recipients have received business capital, they still need intensive assistance in managing their business in the midst of complex market dynamics. In addition, limited digital infrastructure and access to market information are still obstacles for budding entrepreneurs in developing their market reach.

Best Practices and Best Models in the Productive Zakat Program

Various zakat institutions have developed innovative models that can be used as best practices in optimizing productive zakat. BAZNAS Parepare City, for example, has implemented a well-measured empowerment program, which has resulted in an increase in the welfare of mustahik from various economic categories[15]. The program is designed with a comprehensive approach that includes careful planning, organization of program structure, measurable implementation, and strict monitoring of every aspect of implementation.

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[12] A. Andika and M. Munir, "Optimizing the Distribution of Zakat, Infaq, and Alms by BAZNAS Jember in an Effort to Increase the Status of Mustahik to Muzakki in SDGs Village, Bangsalsari District, Jember Regency," 2022.

[13] N. N. Zainal, N. Ghazali, W. Khairuldin, S. A. Sabri, dan N. F. Azmi, “The Success of Malaysian Asnafpreneurs through Spiritual Capital and Access to Zakat Microfinancing,” *International Journal of Research and Innovation in Social Science*, 2025.

[14] N. N. Zainal, N. Ghazali, W. Khairuldin, S. A. Sabri, dan N. F. Azmi, “The Success of Malaysian Asnafpreneurs through Spiritual Capital and Access to Zakat Microfinancing,” *International Journal of Research and Innovation in Social Science*, 2025.

[15] A. Hamid, Damirah, dan Musmulyadi, “The Effectiveness of Zakat and Islamic Social Finance Management in Enhancing the Economic Well-being of the Parepare City Community,” *International Journal of Research and Review*, 2023.

Lazismu, as a leading zakat institution in Indonesia, has developed community empowerment programs that include various economic initiatives. Through a stage-by-stage approach, the program begins with careful preparation and planning before implementation, determination of the type of program that is appropriate to local conditions, participatory implementation, and continuous evaluation and mentoring[16]. The results show that 50 percent of aid recipients have transformed into livelihood providers, creating a multiplier impact in community economic empowerment.

Empowerment programs that integrate traditional approaches with modern technology have also proven to be very effective. Micro Waqf Banks, for example, have succeeded in empowering the creative economy by providing access to innovative financing and intensive mentoring[17]. This model shows that communities that have access to flexible sources of financing and sustainable support are able to develop their economic potential more optimally.

The Impact of Productive Zakat on Unemployment and Job Creation

Research shows that productive zakat has a significant positive impact in reducing the unemployment rate and creating new jobs. Empirical studies in various regions show that by providing business capital, training, and mentoring through zakat programs, the unemployment rate among the younger generation of Muslims can be substantially reduced[18]. More than that, the productive zakat program not only creates job opportunities for direct recipients but also creates a spillover effect in society through increased demand for goods and services and the creation of secondary jobs.

Research shows that zakat-based economic empowerment programs have succeeded in increasing the level of economic participation of the younger generation, especially in Muslim communities that are at the forefront of supporting these initiatives. The previously unemployed young generation now has the opportunity to grow their own businesses, not only creating income for themselves but also providing employment for their family members and communities[19]. Thus, productive zakat serves as a catalyst in the transformation of the local economic structure, creating a healthier and more sustainable entrepreneurial ecosystem.

Integration of Islamic Finance and Fintech Technology in Zakat Distribution

The digital era has opened up new opportunities in optimizing the distribution of productive zakat through the integration of fintech technology. Digital platforms allow for the acceleration of the zakat collection and distribution process, increased transparency in fund management, and expansion of program reach to remote areas[20]. Blockchain technology, crowdfunding, and sharia-compliant digital payment systems have opened up access for the tech-savvy younger generation to engage in the digital economy in accordance with Islamic principles.

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[16] S. Sutrisno, R. Haron, dan Rozikan, “The Role of Lazismu on Entrepreneurship Empowerment Program for the Poor,” 2021.

[17] J. M. Zayanie, A. Fitria, and R. Kamariah, "Bank Waqf Micro and Creative Economics in Pesantren Buntet," IAIN Surakarta, 2019.

[18] R. H. Nuarisa, M. A. Aziz, dan M. S. Retnowati, “The Empowerment of Micro, Small, and Medium Enterprises (MSMEs) through Productive Zakat as an Effort to Alleviate Poverty and Unemployment in Indonesia,” 2024.

[19] A. Andika and M. Munir, "Optimizing the Distribution of Zakat, Infaq, and Alms by BAZNAS Jember in an Effort to Increase the Status of Mustahik to Muzakki in SDGs Village, Bangsalsari District, Jember Regency," 2022.

[20] M. Alamm, Z. Zahid, N. Nipa, dan I. Khalil, “Harnessing FinTech and Islamic Finance for Climate Resilience: A Sustainable Future through Islamic Social Finance and Microfinance,” *Humanities and Social Sciences*, 2025.

The integration of technology in the productive zakat program also allows for personalization of services and increased program efficiency. Through an integrated digital platform, zakat institutions can better match the needs of mustahik with the types of programs available, track the progress of zakat recipients in real-time, and adjust programs based on feedback and monitoring results. This approach not only increases the effectiveness of the program but also builds public trust in transparent and accountable zakat management.

Policies and Recommendations for Optimizing Productive Zakat Funds

To maximize the impact of productive zakat in overcoming the unemployment of the young generation of Muslims, various policy recommendations can be identified from this literature review. First, there needs to be harmony in zakat regulations at the national and local levels to ensure consistency in the implementation of productive zakat programs in various regions. The government and zakat institutions must work together in creating a regulatory ecosystem that supports innovation in zakat distribution while maintaining sharia principles[21].

Second, expanding investment in entrepreneurship mentoring and training infrastructure is key to ensuring the long-term success of the productive zakat program. Training programs should be designed contextually, taking into account local needs, market potential, and the aspirations of the younger generation of Muslims. The provision of comprehensive training, covering technical, managerial, and spiritual aspects, will ensure that young entrepreneurs who are supported by zakat have a strong foundation to develop their businesses.

Third, strengthening collaboration between various stakeholders, including zakat institutions, educational institutions, Islamic financial institutions, local governments, and civil society organizations, is essential to creating an inclusive and sustainable entrepreneurial ecosystem[22]. Through this collaboration, integrated and mutually supportive programs can be created, ranging from the identification of prospective entrepreneurs, the provision of training, access to financing, to mentoring and market access.

Fourth, investment in research and development of innovative models in the distribution of productive zakat needs to be increased. Empirical research on the impact of zakat programs, success and failure factors, and best practices must be deepened to provide a strong evidence base for policy making. From existing empirical research, it can be concluded that productive zakat has great potential in addressing the unemployment of the young generation of Muslims when implemented properly, supported by adequate infrastructure, and integrated with the wider economic ecosystem.

CONCLUSION

Based on a comprehensive literature review analysis, it can be concluded that productive zakat is a very potential Islamic social financial instrument in overcoming the unemployment of the young generation of Muslims through the creation of new entrepreneurs. The findings of the study show that productive zakat, when distributed with a structured mechanism and

[21] S. A. Sabri, N. Ghazali, W. Khairuldin, N. N. Zainal, N. F. Azmi, dan A. N. N. M. Noor, "Legal Regulation of Productive Zakat for Empowering Entrepreneurs in Malaysia," *International Journal of Research and Innovation in Social Science*, 2025.

[22] M. I. Sholeh dan I. G. Singh, "Islamic Finance as a Catalyst for National Economic Development in OIC Member States," 2025.

supported by continuous training and mentoring, is able to empower the young generation of Muslims economically and [23]socially. [24]

Optimizing productive zakat funds requires a multi-dimensional approach that integrates several key elements. First, the provision of sufficient business capital is an important foundation, but it is not enough without being accompanied by quality training and mentoring. Research shows that the younger generation who receive business capital assistance from zakat but do not receive adequate training and assistance often experience business bankruptcy in the medium term[25]. Therefore, a comprehensive productive zakat program must include components of entrepreneurship training, technical skills development, business management, and entrepreneurial character development.

Second, sustainable mentoring infrastructure must be a priority in the implementation of the productive zakat program. Intensive and measurable mentoring helps young entrepreneurs face business challenges, adapt to market dynamics, and optimize the use of capital that has been provided. Coaching and mentoring models that have proven effective in a variety of contexts can be adopted and adapted to local needs[26].

Third, the integration of digital technology in the management and distribution of productive zakat opens up new opportunities to improve the efficiency, transparency, and accessibility of the program. An integrated digital platform can facilitate the process of identifying prospective zakat recipients, matching with appropriate programs, monitoring progress, and adjusting programs based on evaluation results[27].

Fourth, strong collaboration and coordination between various institutions, both government and non-governmental, is important to ensure the sustainability and maximum impact of the productive zakat program. This coordination should include regulatory synchronization, data and information sharing, program coordination, and synergy in resource mobilization.

With the optimal implementation of the above recommendations, productive zakat has the potential to be a transformative force in addressing the unemployment of the young generation of Muslims and creating an entrepreneurial ecosystem that is inclusive, sustainable, and in line with Islamic values. The role of the government, educational institutions, zakat institutions, and the community in supporting the optimization of productive zakat funds is very important to make this vision a reality, creating a young generation of Muslims who are independent, productive, and make a real contribution to the development of society and the nation.

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