

Research Article

The Influence of *Zakat*, *Infaq*, *Sadaqah*, and *Waqf* on Poverty in Aceh Province

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ABSTRACT

Islamic social finance plays a crucial role in poverty alleviation. This study aims to analyze the impact of *Zakat*, *Infaq*, *Sadaqah*, and *Waqf* (ZISWAF) management on poverty levels in Aceh Province. Using a quantitative approach, this research processes numerical data and applies statistical analysis to measure the effectiveness of ZISWAF in poverty reduction. The data were obtained from the Aceh Open Data Web documentation covering the period from 2018 to 2024. The findings indicate that effective ZISWAF management can significantly reduce poverty rates. Proper distribution of *Zakat*, optimization of *Infaq* and *Sadaqah*, and productive utilization of *Waqf* contribute to improving community welfare. However, challenges remain in terms of management transparency, Islamic financial literacy, and coordination between managing institutions and the government. As a recommendation, this study suggests implementing a more structured ZISWAF management system, enhancing Islamic financial literacy in society, and strengthening collaboration between the government and managing institutions to improve the effectiveness of poverty alleviation programs. With the right strategies, ZISWAF can become a more powerful instrument in achieving social welfare in Aceh.

Keywords: *Zakat*; *Infaq*; *Sadaqah*; *Waqf*; Poverty

1. INTRODUCTION

In Indonesia, poverty is a multifaceted phenomenon that remains a significant barrier to social and economic development. While it does not substantially affect the national economic structure, it has a profound impact on the overall quality of life, encompassing critical aspects such as the economy, society, education, and healthcare. The reduction of poverty rates continues to occur disproportionately, despite the consistent implementation of strategic efforts and the increasing allocation of funds for poverty alleviation programs each year (Karlina & Munandar 2021).

The province of Aceh continues to face significant challenges in poverty alleviation despite a decline in poverty rates compared to the previous year. With 14.23% of its population living below the poverty line, Aceh remains one of the regions with the highest poverty rates in Indonesia, ranking third among the poorest provinces far above the national average of 8.57% (BPS 2024). The issue of poverty in Aceh cannot be separated from its historical and socio-cultural context, which has shaped the region's economic landscape (Kusuma & Widawati 2024). Following a prolonged conflict and the devastating 2004 tsunami that severely disrupted the social and economic structures of the community, Aceh has faced considerable challenges in rebuilding its economic foundations. A study by Salsabila et al. (2019) found that the long-term effects of this collective trauma persist to this day, as reflected in the high structural unemployment rate of 15.3% in 2023, significantly exceeding the national average of 5.7%. As economists have noted, post-conflict economic recovery requires not only physical reconstruction but also social and institutional rebuilding.

The paradox of poverty in Aceh has become increasingly complex despite the province's abundant natural resources (Setiawan et al. 2022). With substantial reserves of oil and natural gas, abundant marine resources, and extensive agricultural and plantation potential, Aceh should be one of the wealthiest provinces in Indonesia. However, in reality, these natural riches have not been effectively transformed into widespread prosperity for the people of Aceh. According to Sholikin (2020), this phenomenon reflects the resource curse wherein resource-rich regions experience high levels of poverty due to poor governance, corruption, and unequal wealth distribution. Beyond macroeconomic factors, socio-cultural dimensions also play a crucial role in shaping the complexity of poverty in Aceh. Research by Utami et al. (2022) identifies that the social structure, still influenced by traditional values and a patron-client system, creates barriers to social mobility and inclusive economic growth. Their study found that 67.8% of the rural poor in Aceh struggle to access capital and economic opportunities due to socio-cultural factors. This condition creates a poverty trap where individuals or communities find it

difficult to escape poverty due to interrelated structural constraints. From a public policy perspective, the Aceh government has allocated significant funds for poverty alleviation programs, amounting to Rp 2.7 trillion in the 2023 APBA budget an increase of 23% from the previous year. However, the effectiveness of these programs remains a major concern given the relatively slow poverty reduction rate only 0.4% per year over the past five years. A policy evaluation study by Haikal & Musradinur (2023) found that one of the main weaknesses of Aceh's poverty alleviation programs is their tendency to adopt a charitable and short-term approach rather than providing structural solutions to break the cycle of poverty permanently.

The economic and social challenges facing Aceh can be addressed by optimizing the potential of Islamic economic instruments, particularly *Zakat*, *Infaq*, *Sadaqah*, and waqf (ZISWAF). As a province with special autonomy in implementing Islamic law, Aceh has a significant opportunity to utilize ZISWAF as a mechanism for wealth redistribution and poverty alleviation. From an Islamic economic perspective, ZISWAF is not merely a religious practice but also a fiscal instrument that can reduce economic disparities and provide social protection for vulnerable groups. Despite its vast *Zakat* potential, Aceh's *Zakat* collection remains far from optimal. Haikal & Musradinur (2023) argue that if *Zakat* management were maximized, poverty rates in Aceh could decline significantly. In addition to *Zakat*, *Infaq* and *Sadaqah* play crucial roles due to their flexibility in management and distribution. A study by Amanatillah & Mukhlis (2022) indicates that Aceh's *Infaq* and *Sadaqah* potential remains largely underutilized. Waqf also presents a promising instrument for enhancing community welfare. Although Aceh possesses extensive waqf assets, most remain unproductively managed. If properly administered, waqf could serve as a sustainable funding source for various social programs. Thus, a more effective integration and management of ZISWAF could establish an Islamic social finance ecosystem capable of significantly contributing to poverty alleviation in Aceh.

This assertion is supported by a comparative study conducted by Disemadi & Roisah (2019) in several Muslim-majority countries and regions, demonstrating that the integrated implementation of ZISWAF with government programs can reduce poverty up to 40% more effectively than conventional programs. As Islamic economists have stated, Islamic social finance instruments such as *Zakat*, *Infaq*, *Sadaqah*, and waqf can serve as a complementary mechanism to conventional poverty alleviation programs by addressing both immediate needs and long-term economic empowerment (Thaidi et al. 2023). Several regions in Aceh have successfully implemented ZISWAF for poverty alleviation. In Pidie Jaya, the productive *Zakat* program launched in 2020 has lifted 478 families out of poverty, increasing the average income of beneficiaries by 127%. In Banda Aceh, productive waqf projects such as waqf-funded hospitals and educational complexes have served 15,000 impoverished families since 2018, generating an economic impact of Rp 87 billion per year (Khuluddiyah & Budianto 2024). However, the implementation of ZISWAF for poverty alleviation in Aceh still faces significant challenges. Haikal & Musradinur (2023) identify that one of the main obstacles is the lack of an integrated and professional management system. ZISWAF management coordination in Aceh remains suboptimal, with an institutional index of only 63.7 out of 100. Consequently, fund distribution often overlaps in some areas while impoverished communities in other regions remain underserved. From a policy standpoint, although Aceh has enacted specific regulations on *Zakat* management through Qanun Aceh No. 10 of 2018, research by Utami et al. (2022) highlights weaknesses in its implementation and enforcement. The study notes the low effectiveness of sanctions in ZISWAF management 47.8% and the lack of integration with regional fiscal and monetary policies. By exploring the impact of ZISWAF on poverty in Aceh, this study aims to formulate more effective and integrated management strategies to support sustainable poverty alleviation.

2. RESEARCH METHOD

This study employs a quantitative approach to analyze poverty in Aceh over the period 2011–2021. The data used in this research were obtained from the Web Open Data Aceh (<https://data.acehprov.go.id>) and the Central Bureau of Statistics (BPS) of Aceh Province, which provide official statistical information on the region's socio-economic conditions. The quantitative method was chosen as it enables an objective and systematic numerical analysis to describe trends and identify the factors influencing poverty levels in Aceh. Data collection was conducted using the documentation method, which involved accessing and processing secondary data from official sources. The research sample was selected using purposive sampling, considering the relevance of the data to the research objectives. In this context, the selected data represent poverty trends in Aceh over the past decade, reflecting the region's economic and social development. Data analysis was performed using IBM SPSS version 25, allowing for an in-depth statistical examination. The analysis process included validity and reliability tests to ensure the accuracy and consistency of the data. Additionally, classical assumption tests were conducted to meet the prerequisites for regression analysis, including normality tests, multicollinearity tests, and heteroscedasticity tests. Once the data met the required assumptions, multiple linear regression analysis was applied to identify the relationships between the independent and dependent variables.

3. RESULTS AND DISCUSSION

Research Findings

The classical assumption tests were conducted to determine the appropriate analytical model, including the normality test using the Kolmogorov-Smirnov test, the heteroscedasticity test using a scatterplot, and the multicollinearity test using the Variance Inflation Factor (VIF). The normality test aimed to assess whether the data followed a normal distribution.

Table 1. Results of the One-Sample Kolmogorov-Smirnov Test

One-Sample Kolmogorov-Smirnov Test		
		Unstandardized Residual
N		11
Normal Parameters ^{a,b}	Mean	.0000000
	Std. Deviation	320432.61907146
Most Extreme Differences	Absolute	.209
	Positive	.131
	Negative	-.209
Test Statistic		.209
Asymp. Sig. (2-tailed)		.194 ^c

The results of the Kolmogorov-Smirnov test indicate a significance value of 0.194 (>0.05), confirming that the data follow a normal distribution. This finding is further supported by the histogram, which forms a bell-shaped curve, reinforcing the fulfillment of the normality assumption in the regression model.

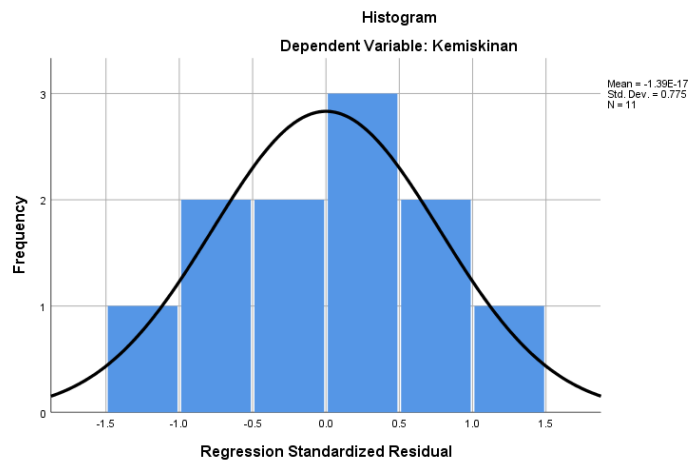


Figure 1. Histogram Chart

Based on the histogram above, the data distribution exhibits a bell-shaped pattern, indicating that the data follows a normal distribution or is approximately normal. In addition to the histogram, data normality can also be analyzed using a Probability Plot.

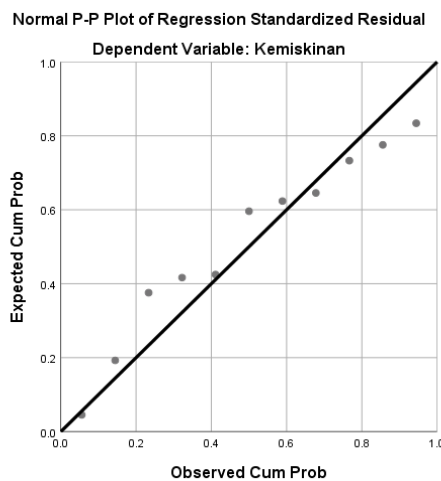


Figure 2. Normality Probability Plot

The data follows a normal distribution, as the points in Figure 4 are dispersed around the diagonal line. The heteroscedasticity test indicates no specific pattern in the scatterplot of ZPRED and SRESID, confirming that the regression model meets the assumption of homoscedasticity.

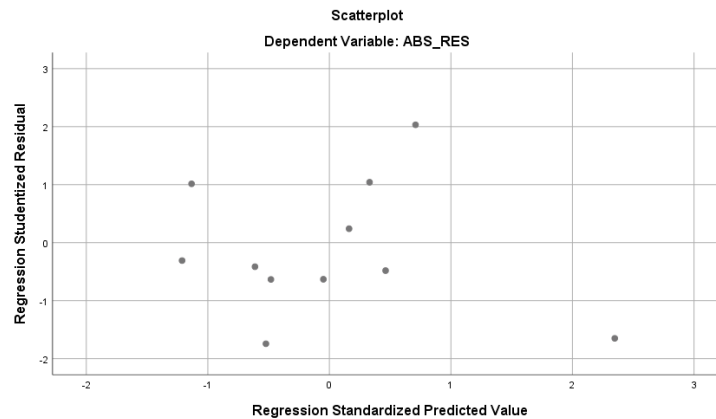


Figure 3. Heteroscedasticity Test

Based on Figure 5, the data points are evenly dispersed without a specific pattern, indicating the absence of heteroscedasticity. The multicollinearity test also shows a tolerance value greater than 0.10 and a Variance Inflation Factor (VIF) of less than 10, confirming that multicollinearity is not present in the regression model.

Table 2. Results of the Multicollinearity Test

Model		Collinearity Statistics	
		Tolerance	VIF
1	Zakat	.412	2.428
	Infaq	.426	2.347
	Sadaqah	.638	1.568
	Waqf	.285	3.511

a. Dependent Variable: Poverty

Based on Table 2, the results of the multicollinearity test indicate that all independent variables in the regression model are free from multicollinearity. The Variance Inflation Factor (VIF) values for Zakat (2.428), Infaq (2.347), Sadaqah (1.568), and Waqf (3.511) are all below 10, while their corresponding tolerance values exceed 0.10. Therefore, the regression model satisfies the assumption of no multicollinearity. The results of the multiple regression analysis are presented in Table 3 as follows:

Table 3. Results of the Multiple Regression Test

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	
	B	Std. Error	Beta			
(Constant)	-40.754	9.053		-4.502	.004	
1	Zakat	.033	.004	.055	7.725	.000
	Infaq	.088	.032	.020	2.728	.034
	Sadaqah	.433	.149	.043	2.917	.027
	Waqf	1.238	.018	1.027	67.449	.000

a. Dependent Variable: Poverty

Based on Table 3, the constant value (a) is -40.754, while the regression coefficients for each independent variable are as follows: b₁ (Zakat) is 0.033, b₂ (Infaq) is 0.088, b₃ (Sadaqah) is 0.433, and b₄ (Waqf) is 1.238. Accordingly, the multiple linear regression equation can be formulated as follows:

$$Y = -40,754 + 0,033(Zakat) + 0,088(Infaq) + 0,433(Sadaqah) + 1,238(Waqf)$$

The constant (-40.754) indicates that in the absence of *Zakat*, *Infaq*, *Sadaqah*, and *Waqf*, poverty remains influenced by other factors. The coefficients for *Zakat* (0.033), *Infaq* (0.088), and *Sadaqah* (0.433) suggest that these variables contribute to reducing poverty. Conversely, the coefficient for *Waqf* (1.238) indicates an increase in poverty, potentially due to suboptimal allocation. The t-test results demonstrate that *Zakat*, *Infaq*, and *Sadaqah* have a statistically significant effect in reducing poverty. Meanwhile, *Waqf* also shows a significant impact but in a positive direction, implying the need for further investigation. The coefficient of determination (R^2) reflects the extent to which the model explains variations in the dependent variable.

Table 4. R^2 Test Results

Model Summary ^b				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.999 ^a	.998	.997	8.774

a. Predictors: (Constant), *Waqf*, *Zakat*, *Infaq*, *Sadaqah*

b. Dependent Variable: Poverty

The coefficient of determination (R^2) of 0.998 indicates that 99.8% of the variation in poverty is explained by *Zakat*, *Infaq*, *Sadaqah*, and *Waqf*, while the remaining 0.2% is influenced by other factors. The F-test confirms the significance of the regression model if the p-value is less than 0.05.

Table 5. Results of the F-Test

ANOVA ^a						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	280627.200	4	70156.800	6336.013	.000 ^b
	Residual	66.436	6	11.073		
	Total	280693.636	10			

a. Dependent Variable: Poverty

b. Predictors: (Constant), *Waqf*, *Zakat*, *Infaq*, *Sadaqah*

Based on the results of the ANOVA test, an F value of 6336.013 was obtained with a significance level of 0.000. Since the significance value is less than 0.05, it can be concluded that the independent variables, namely *Zakat*, *Infaq*, *Sadaqah*, and *Waqf*, collectively have a significant impact on the dependent variable, namely Poverty.

Discussion

3.1.1 The Influence of *Zakat* on Poverty

The results of this study indicate that *Zakat* has a significant impact on poverty reduction. *Zakat*, as an Islamic financial instrument, aims to create a more equitable distribution of wealth, particularly among underprivileged communities (Wamnebo et al., 2021). Its primary function is not only to provide direct assistance to those in need but also to establish a more balanced economic distribution. In this context, *Zakat* serves as an effective solution for alleviating poverty by ensuring that funds collected from wealthier individuals are properly distributed to those who need them the most. Through a structured and needs-based allocation system, *Zakat* helps reduce economic disparities and provides opportunities for impoverished individuals and communities to escape the cycle of poverty. Furthermore, *Zakat* does not function merely as a short-term social aid but also plays a crucial role in long-term poverty alleviation through *Zakat*-based economic empowerment programs. These programs include various forms of economic development initiatives such as skills training, access to microfinance, and business capital assistance for individuals striving for financial independence. This approach ensures that *Zakat* does not merely serve as temporary relief but also empowers beneficiaries to improve their living standards sustainably. Additionally, with proper monitoring and evaluation systems in place, *Zakat* funds are utilized effectively for productive purposes, generating a broader economic impact for the recipients and their communities.

Beyond its economic impact, *Zakat* also contributes to social development by fostering a more inclusive and just society. By reducing poverty rates, *Zakat* plays a crucial role in enhancing overall social welfare and bridging the gap between different economic groups. In many Muslim-majority countries, *Zakat* has proven to assist marginalized communities in gaining better access to essential services such as education, healthcare, and housing. Well-structured *Zakat* programs not only provide economic benefits but also enable the poor to actively participate in social and economic activities. Consequently, *Zakat* serves not only as a tool for financial poverty alleviation but also as a means of improving the overall quality of life for its beneficiaries. Ultimately, the effectiveness of *Zakat* in eradicating poverty largely depends on a transparent,

accountable, and professional management system. *Zakat* institutions must ensure that funds are managed efficiently and distributed strategically to maximize their impact on beneficiaries. Additionally, the active participation of the public in paying *Zakat* is a crucial factor in strengthening its role as an economic empowerment tool. With innovative *Zakat* management, such as utilizing digital technology for distribution and reporting, the effectiveness of *Zakat* programs can be further enhanced. Therefore, *Zakat* is not merely a religious obligation but also a powerful economic instrument with immense potential to create a more prosperous and self-sufficient society.

3.1.2 The Influence of *Infaq* on Poverty

The findings of this study reveal that *Infaq* has a significant influence on poverty reduction, serving as an essential financial mechanism that aids disadvantaged individuals and communities. As a form of voluntary charitable giving, *Infaq* is not bound by specific conditions, making it a highly flexible and adaptable source of economic support (Munawaroh, 2023). Unlike *Zakat*, which has predefined recipients and distribution rules, *Infaq* can be allocated to a wide range of social and economic initiatives, including emergency relief, community development, and infrastructure improvements. This unrestricted nature allows *Infaq* to address immediate financial hardships faced by low-income individuals while simultaneously fostering long-term economic empowerment. Through direct financial assistance, individuals struggling with poverty can gain access to fundamental necessities such as food, shelter, and clothing, thereby alleviating their short-term suffering and enhancing their overall well-being. Beyond its immediate financial impact, *Infaq* contributes significantly to sustainable poverty alleviation efforts by supporting initiatives that foster human capital development and economic self-sufficiency. Many *Infaq*-based programs focus on education and skill enhancement, providing scholarships, vocational training, and financial aid for students from economically disadvantaged backgrounds. By equipping individuals with knowledge and practical skills, these programs empower them to secure better job opportunities and generate stable incomes, ultimately reducing their reliance on external assistance. *Infaq* also plays a vital role in expanding access to healthcare services, ensuring that low-income populations receive necessary medical treatment and preventive care. Good health is a critical factor in economic productivity, as physically and mentally healthy individuals are better equipped to work, contribute to their communities, and escape the cycle of poverty.

Additionally, *Infaq* serves as a catalyst for economic development by funding small business ventures and entrepreneurial activities within marginalized communities. Many poverty alleviation programs use *Infaq* funds to provide interest-free microloans or seed capital to aspiring entrepreneurs, enabling them to start or expand their businesses. This financial support not only helps individuals generate sustainable incomes but also stimulates local economies by creating employment opportunities for others. Small enterprises funded through *Infaq* often lead to a ripple effect, where increased business activity results in greater economic circulation within the community. As more individuals achieve financial independence, the overall dependency on external aid decreases, allowing communities to become self-reliant and economically resilient. In conclusion, *Infaq* plays an indispensable role in combating poverty by addressing both immediate financial hardships and fostering long-term economic stability. Its flexible and inclusive nature makes it a powerful tool for social welfare, capable of supporting education, healthcare, and entrepreneurship—key components of sustainable development. By continuously circulating wealth and resources within society, *Infaq* helps uplift disadvantaged populations, enabling them to achieve self-sufficiency and improve their living standards. In the broader context, the impact of *Infaq* extends beyond individual beneficiaries, contributing to the overall economic growth and stability of society. Therefore, promoting and expanding *Infaq*-based initiatives can be an effective strategy for governments, charitable organizations, and communities in their collective efforts to eradicate poverty.

3.1.3 The Influence of *Sadaqah* on Poverty

The findings of this study confirm that *Sadaqah* plays a crucial role in poverty alleviation by providing direct financial assistance to those in need. As a voluntary act of charity, *Sadaqah* can take various forms, including monetary donations, goods, and services, all of which contribute to improving the living conditions of underprivileged individuals (Munawaroh, 2023). The results indicate that the amount of *Sadaqah* distributed significantly impacts poverty reduction, as it directly supports beneficiaries who struggle to meet their basic needs. Beyond immediate relief, *Sadaqah* also fosters social and economic welfare programs, ensuring that financial aid is channeled into initiatives that create long-term solutions for poverty-stricken communities. This demonstrates that *Sadaqah* is not merely an act of generosity but an essential mechanism for addressing economic disparities and fostering inclusive development. Moreover, *Sadaqah* contributes to sustainable poverty reduction by investing in initiatives that equip individuals with the necessary skills and resources to achieve financial independence. For instance, *Sadaqah*-funded educational scholarships provide access to quality education, enabling beneficiaries to secure better employment opportunities in the future. Similarly, healthcare services supported by *Sadaqah* ensure that vulnerable populations receive proper medical treatment, improving their overall well-being and capacity to participate in economic activities. Vocational training programs financed by *Sadaqah* allow individuals to develop specialized skills that enhance their employability and entrepreneurial potential, breaking the cycle of poverty. By empowering recipients with long-term opportunities, *Sadaqah* serves as a transformative force that not only alleviates

immediate economic distress but also builds a foundation for self-sufficiency and financial stability.

Additionally, *Sadaqah* plays a vital role in strengthening social solidarity and fostering a sense of collective responsibility among community members. It encourages wealthier individuals to share their resources with those who are less fortunate, reinforcing the ethical and moral obligation to support those in need. This sense of communal care enhances social cohesion and reduces economic inequalities, as *Sadaqah* facilitates wealth redistribution in a manner that benefits society as a whole. Unlike other forms of economic assistance, *Sadaqah* is highly flexible in its application, allowing it to be directed toward various pressing needs, such as disaster relief efforts, infrastructure development, and microfinance programs. By targeting diverse sectors, *Sadaqah* ensures that aid is not limited to one area but instead addresses multiple facets of economic hardship, making it a comprehensive solution to poverty alleviation. Ultimately, the impact of *Sadaqah* extends beyond mere financial assistance, as it contributes to the overall resilience of communities by promoting inclusive economic growth and reducing systemic poverty. By funding initiatives that empower individuals and create economic opportunities, *Sadaqah* fosters a self-sustaining cycle of development that uplifts entire societies. The integration of *Sadaqah* into broader social welfare programs enables governments and humanitarian organizations to implement targeted interventions that maximize the effectiveness of poverty reduction strategies. Thus, *Sadaqah* should be recognized not only as a religious obligation but also as an essential economic tool that enhances financial security, reduces disparities, and cultivates a more equitable and prosperous society.

3.1.4 The Influence of Waqf on Poverty

The test results indicate that waqf plays a significant role in alleviating poverty by serving as a sustainable Islamic financial instrument dedicated to long-term social and economic development. Waqf is widely utilized to establish and maintain essential public services such as education, healthcare, and economic infrastructure, ensuring that underprivileged communities receive continuous support. As discussed by Permana and Rukmanda (2021), waqf assets, whether in the form of funds or physical properties, are allocated to social initiatives that help uplift marginalized groups by addressing fundamental needs. The results of this study further demonstrate that waqf effectively contributes to poverty reduction by funding initiatives that provide both immediate assistance and long-term economic opportunities, creating an ecosystem where disadvantaged individuals can improve their living conditions through stable access to essential services. Furthermore, the role of waqf extends beyond basic financial aid, as it operates alongside other Islamic philanthropic instruments, including *Zakat*, *Infaq*, and *Sadaqah*. These mechanisms collectively work to mitigate poverty by offering direct financial assistance while also fostering economic empowerment within affected communities. Unlike conventional charitable donations, waqf ensures a perpetual impact by preserving the principal assets while utilizing generated profits for social welfare. This model allows for continuous reinvestment into various economic sectors, including education, healthcare, and small business development, ensuring that communities benefit from sustained economic growth rather than short-term relief. Consequently, waqf stands out as a more strategic and self-replenishing financial mechanism that addresses the root causes of poverty rather than merely treating its symptoms.

In addition to providing financial support, waqf enhances economic resilience by generating income through productive investments. Many waqf institutions invest in sectors such as agriculture, real estate, and small enterprises, which serve as revenue streams to fund social programs without depleting the original assets. This investment-driven approach ensures that waqf funds are not only preserved but also expanded over time, enabling the continued provision of financial assistance to those in need. By channeling resources into profitable ventures, waqf institutions create employment opportunities, promote entrepreneurship, and support sustainable economic growth, ultimately reducing reliance on external aid. This long-term approach significantly strengthens the economic independence of disadvantaged groups, allowing them to participate more actively in the economy. Ultimately, waqf contributes to poverty alleviation by fostering a more inclusive economic system where wealth is continuously redistributed to benefit those in need. The sustainable nature of waqf ensures that financial resources are not exhausted but are instead utilized in ways that generate continuous social and economic benefits. Unlike temporary relief programs, which may only provide short-lived assistance, waqf's structure guarantees a lasting impact by maintaining and growing wealth for future generations. By supporting economic self-sufficiency, waqf reduces economic disparities and promotes a model of social justice that aligns with Islamic principles. Therefore, waqf is not merely an act of charity but a transformative financial tool that empowers disadvantaged communities, strengthens economic stability, and plays a crucial role in eradicating poverty in a sustainable and ethical manner.

4. CONCLUSION

This study highlights the crucial role of Islamic philanthropic instruments, particularly *Zakat*, *Infaq*, and *Sadaqah*, in addressing poverty and promoting economic empowerment within disadvantaged communities. These financial mechanisms provide direct assistance while fostering long-term economic sustainability, allowing individuals to achieve self-sufficiency. Although waqf has significant potential in poverty alleviation, its effectiveness depends on proper management and strategic investment. By ensuring that waqf assets are allocated to productive and income-generating projects, the long-term benefits can be maximized to create a continuous impact on social and economic development. The findings of this

study underscore the need for an integrated approach to Islamic philanthropy, where *Zakat*, *Infaq*, *Sadaqah*, and waqf function collectively to establish a sustainable economic support system for impoverished populations.

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