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Zakat in the perspective of qur'an interpretation and sharia economics: a strategic role in poverty alleviation and MSME empowerment

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ABSTRACT

Zakat is a fundamental pillar of Islamic economics, serving as a vital instrument for wealth redistribution and poverty alleviation. Its significance aligns closely with the United Nations Sustainable Development Goals (SDGs), particularly SDG 1 on poverty eradication and SDG 10 on reducing inequality. This study employs a mixed-methods approach, combining Qur'anic exegesis of Surah At-Tawbah verse 60 with empirical data from Indonesia's National Amil Zakat Agency (BAZNAS) 2024 report. The findings reveal a substantial gap between the national zakat potential, estimated at approximately Rp327 trillion annually, and the actual collection, which stands at only Rp26.13 trillion, representing about 8% realization. Despite this gap, productive zakat programs have demonstrated significant socio-economic impact, increasing MSME incomes by up to 40% over two years and contributing to a 1.76% reduction in poverty rates within targeted communities. The study recommends enhancing zakat collection through digitalization and integrating zakat management with national social protection programs to maximize its effectiveness. These strategies are essential to harnessing zakat's full potential as a socio-economic tool for inclusive and sustainable development in Indonesia.

Keywords:

Zakat
Qur'anic exegesis
Sharia economics
Poverty alleviation
MSME empowerment

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Introduction

Zakat is one of the main pillars in the Islamic economic system, which has a central role in the redistribution of wealth and poverty alleviation (Umar et al., 2015). Based on Surah Al-Baqarah verse 267, zakat is defined as the obligation for every Muslim who meets certain conditions to spend part of his wealth to help those who are entitled to receive it¹. In the context of Islamic economics, zakat not only functions as a ritual worship, but also as an effective socio-economic instrument to create balance and justice in the distribution of people's wealth. Fatony emphasized that zakat is a fundamental mechanism that integrates spiritual values with the goal of social welfare, thus becoming an important pillar in sustainable economic development in Muslim countries (Fatony et al., 2024).

Since the early days of Islam, zakat has played a historically significant role in reducing poverty and social inequality. (Hisan et al., 2022) describes how zakat functions as a systematic redistribution tool, which not only provides consumptive assistance but also supports the economic empowerment of the poor. Through this mechanism, zakat helps create social solidarity and

strengthen community cohesion, which in turn promotes social stability and inclusive economic growth. This historical role shows that zakat is not only a religious obligation, but also a social instrument that has been proven effective in the context of the economy and community development.

Indonesia, as a country with the largest Muslim population in the world, has a huge potential for zakat. The ICONZ study estimates that the potential for national zakat reaches IDR 327 trillion per year, but the realization of zakat collection in 2024 will only reach IDR 26.13 trillion, or about 8% of this potential. This significant gap shows a major challenge in zakat management, ranging from public awareness to the effectiveness of zakat management institutions (Ilham et al., 2023). This data is an important basis for examining how zakat can be optimized as an instrument for poverty alleviation and economic empowerment in Indonesia (Choiriyah et al., 2020).

The role of zakat is also very relevant in the context of achieving the Sustainable Development Goals (SDGs), especially SDGs number 1 on poverty alleviation and number 10 on reducing social inequality. (Gunawan & Rusydiana, 2023) Emphasized that zakat can be an effective Islamic financial instrument to support the achievement of these SDGs targets, by providing direct assistance and sustainable empowerment programs to poor and vulnerable groups.

Thus, zakat not only fulfills religious obligations but also contributes to an inclusive and sustainable global development agenda. However, there is a major problem in the management of zakat, namely the gap between the great potential of zakat and the realization of collection that is still low. Mahdum in the BAZNAS report highlighted that this low realization has an impact on the effectiveness of zakat in alleviating poverty and empowering micro, small, and medium enterprises (MSMEs) (Mohamed & Mochammad Sahid, 2019).

Factors such as a lack of zakat literacy, limited collection technology, and coordination between institutions are the main obstacles that need to be overcome to increase the contribution of zakat in socio-economic development (Ibrahim Atah et al., 2018).

This study uses a mixed methodology approach that combines the interpretation of the Qur'an, especially Surah At-Tawbah verse 60, with the analysis of empirical data from the 2024 BAZNAS report. The qualitative approach is used to understand the theological and philosophical context of zakat, while the quantitative approach analyzes the data on the collection and distribution of zakat and its impact on poverty alleviation and MSME empowerment. This method allows a comprehensive understanding of the strategic role of zakat in the context of sharia economics and national development (Usman, 2023).

The Sharia economic framework that underlies the distribution of zakat emphasizes the principles of distributive justice and social responsibility as the main foundation. Firdaus explained that zakat functions as an instrument of wealth redistribution following sharia principles, which not only reduces economic disparities but also strengthens social solidarity and the welfare of the people. Through this mechanism, zakat becomes an effective tool to overcome inequality and increase economic inclusion, especially for disadvantaged groups (Alfin et al., 2024).

The impact of productive zakat on the empowerment of MSMEs has also been proven to be significant. A collaborative study between BAZNAS and IPB shows that the productive zakat program can increase MSME income by up to 40% in two years through the provision of business capital and skills training. This empowerment not only improves the welfare of zakat recipients but also encourages local economic growth and job creation, thereby making a real contribution to inclusive and sustainable economic development (Hilmiyah et al., 2023).

Empirical evidence also shows that the distribution of zakat contributes to a reduction in poverty rates by 1.76% in areas that receive an integrated distribution of zakat. Data from the 2024 BAZNAS report and the World Bank study indicate that zakat, if managed properly, can be an effective tool in reducing poverty and improving the welfare of the community at large. These findings strengthen the argument that zakat has a strategic role in Indonesia's socio-economic development.

In closing, the policy implications of this study emphasize the importance of digitizing zakat collection and integrating zakat with national social protection programs to increase the effectiveness and reach of zakat. Rizal emphasized that technological innovation and cross-agency coordination are key in optimizing the potential of zakat as an instrument for poverty alleviation and MSME empowerment. Thus, strengthening a modern and integrated zakat system is needed to support inclusive and sustainable economic development in Indonesia (Rizal & Pakkanna, 2023).

Zakat has played an important role in poverty alleviation since the early days of Islam. As a socio-economic instrument, zakat functions as an effective wealth redistribution mechanism, channeling resources from the poor to the less fortunate. Syarifah emphasized that zakat not only provides consumptive assistance but also supports the economic empowerment of the poor through sustainable programs that strengthen social solidarity and community cohesion. Thus, zakat has become a relevant and effective social instrument in reducing inequality and improving the welfare of Muslims historically (Syarifah Reny Anggraini, 2024).

Methods

This study uses a combined approach between qualitative and quantitative methods to provide a comprehensive understanding of the role of zakat from the perspective of Qur'an interpretation and sharia economics. The qualitative approach is focused on the analysis of the interpretation of the Qur'an, especially Surah At-Tawbah verse 60 and Surah Al-Baqarah verse 267, which are the theological and philosophical foundation of zakat as a social and economic instrument. Through this approach, research can explore the deep meaning and historical context that shapes the practice of zakat in Islam. Meanwhile, a quantitative approach is used to analyze empirical data obtained from the official BAZNAS report in 2024, which includes the collection and distribution of zakat and its impact on poverty alleviation and empowerment of micro, small, and medium enterprises (MSMEs). (Fajar & Asih, 2024) The combination of these two approaches allows researchers to not only understand the normative aspects of zakat based on sacred texts, but also to evaluate the effectiveness of its implementation in the context of modern economics. This approach is in line with the Sharia economic framework put forward by Khan, which emphasizes the importance of integration between spiritual values and sustainable economic development goals in zakat management¹. Thus, this research seeks to make a holistic and multidimensional contribution to the literature on zakat and Islamic economics (Khan & Nasir, 2014).

Data Source

This study utilizes two main types of data sources to support a comprehensive analysis. Primary data consists of Qur'anic texts and widely recognized classical and contemporary interpretations, such as the works of Ibn Katsir and Al Munir by Wahbah Zuhaily, which provide a theological and interpretive basis for the concept of zakat in Islam. These interpretations are important references to understand the context of the verses that regulate zakat, especially Surah At-Tawbah verse 60 and Surah Al-Baqarah verse 267, which are the main foothold in this study.

In addition, secondary data was obtained from the official BAZNAS report in 2024, which contains quantitative data related to the collection and distribution of zakat in Indonesia, as well as the latest study from ICONZ 2023, which discusses the problems of zakat management in Indonesia (Hadi & Hana, 2023).

The combination of primary and secondary data allows the study to combine theological perspectives with empirical evidence, thus providing a more complete picture of the strategic role of zakat in poverty alleviation and MSME empowerment in Indonesia. This approach also ensures that the analysis is not only normative, but also relevant to real conditions on the ground (Kasri, 2014).

Data Collection Techniques

The data collection strategy in this study was carried out systematically through a comprehensive and focused literature search. The search process begins with the identification of keywords relevant to the research topic, such as "zakat distribution," "Quranic exegesis," "MSME empowerment," and "sharia economics." This keyword was chosen to ensure the coverage of literature that includes theological aspects, sharia economics, and the socio-economic impact of zakat on the empowerment of micro, small, and medium enterprises. Furthermore, literature searches are conducted on leading academic databases such as Scopus, Google Scholar, and ScienceDirect, which provide access to reputable journals of high quality.

Selain itu, proses seleksi juga mempertimbangkan kualitas metodologis dan kontribusi ilmiah dari setiap sumber, sehingga hanya studi yang memenuhi standar akademik yang ketat yang diikutsertakan dalam analisis. Pendekatan ini memungkinkan penelitian untuk membangun kerangka konseptual yang kuat dan didukung oleh bukti empiris terbaru, sekaligus mengintegrasikan perspektif tafsir Al-Qur'an dengan data kuantitatif dari lembaga resmi seperti BAZNAS dan studi ICONZ. Dengan demikian, teknik pengumpulan data ini menjamin validitas dan reliabilitas hasil penelitian yang akan disajikan (Khan & Nasir, 2014).

Data Analysis

Qualitative data analysis in this study was carried out through a thematic approach that focuses on the interpretation of the Qur'an, especially verses that regulate zakat such as Surah At-Tawbah verse 60 and Surah Al-Baqarah verse 267. This approach uses the framework of Maqashid al-Shariah to identify the sharia goals that underlie the obligation of zakat, such as social justice, poverty alleviation, and community economic empowerment. With this method, the research is able to explore the main themes that reflect the role of zakat in the sharia economy in depth and systematically (Kamaruddin et al., 2024).

Furthermore, the results of this qualitative analysis are validated with contemporary sharia economic theory put forward by Khamis which emphasizes that zakat is an important instrument in wealth redistribution and sustainable socio-economic development (Khamis et al., 2024). This approach strengthens the conceptual framework of the research by linking the textual interpretation of the Qur'an with the reality of modern economics, thereby providing a comprehensive understanding of the strategic function of zakat in the context of MSME empowerment and poverty alleviation in Indonesia (Masyita, 2012).

The quantitative data analysis in this study is focused on statistical evaluation of zakat collection and distribution data obtained from the official BAZNAS report in 2024 (Khatimah et al., 2024). This analysis compares the growth of productive and consumptive zakat to measure the effectiveness of each in supporting economic empowerment. The main indicators used include the growth rate of micro, small, and medium enterprises (MSMEs) that receive productive zakat funds and the reduction of poverty levels in the zakat distribution area. Using descriptive and inferential statistical methods, this study examines the correlation between the allocation of productive zakat and the increase in MSME income and its impact on poverty reduction. This quantitative data provides strong empirical evidence on the contribution of zakat in promoting inclusive economic growth and poverty alleviation, while identifying areas that need improvement in zakat management to achieve the best results (Hamidah et al., 2017).

This research carries methodological innovation by integrating the classical interpretation of the Qur'an and national zakat big data analysis simultaneously. This interdisciplinary approach combines the in-depth knowledge of the Qur'an with modern development economics, thus providing a more holistic and comprehensive perspective on the strategic role of zakat in poverty alleviation and MSME empowerment. By utilizing classical and contemporary interpretations, such as Ibn Katsir and Al-Munir by Wahbah Zuhaili as a theological foundation, this study examines the meaning and purpose of zakat in depth based on the principles of Maqashid al-Shariah. Furthermore, big data from the 2024 BAZNAS report is analyzed to measure the real impact of zakat in Indonesia's current socio-economic context. This approach allows researchers to bridge the gap

between spiritual values and economic reality, while making new contributions to the sharia economic literature that has been less (Said, 2023).

Results and Discussion

Results

Zakat, as one of the five pillars of Islam, holds a profound significance that transcends its role as a mere religious obligation. It embodies a dual function that integrates spiritual devotion with socio-economic responsibility, serving both as an act of worship and a powerful instrument for social justice and economic equity. The Qur'an explicitly mandates zakat not only as a means of purifying one's wealth but also as a structured system for redistributing resources to those in need, thereby fostering social cohesion and reducing economic disparities within the Muslim community. This dual role situates zakat at the intersection of faith and practical social welfare, highlighting its enduring relevance in contemporary Muslim societies, particularly in countries like Indonesia with the largest Muslim population globally.

The socio-economic dimension of zakat is increasingly recognized as a vital tool for poverty alleviation and economic empowerment, especially for vulnerable groups such as the poor, the indebted, and micro, small, and medium enterprises (MSMEs). Modern interpretations and empirical studies underscore zakat's potential to stimulate inclusive economic growth, reduce poverty, and promote sustainable development. This discussion aims to integrate classical and contemporary Quranic interpretations with recent empirical data from Indonesia's zakat management institutions, particularly BAZNAS, to provide a comprehensive understanding of zakat's strategic role. By bridging theological insights with quantitative evidence, this section elucidates how zakat functions as both a divine mandate and a pragmatic economic instrument, reinforcing its significance in achieving social justice and economic resilience in Muslim-majority contexts. This integrated perspective is essential for informing policy and practice in zakat management, ensuring that zakat fulfills its spiritual purpose while maximizing its socio-economic impact in line with global development goals (Amin, 2013).

Quranic Verse on Zakat: Surah At-Tawbah 9:60

Surah At-Tawbah, verse 60, provides the foundational scriptural basis for the institution and distribution of zakat. The verse states:

إِنَّمَا الصَّدَقَاتُ لِلْفُقَرَاءِ وَالْمَسْكِينِ وَالْعَامِلِينَ عَلَيْهَا وَالْمُؤَلَّفَةِ قُلُوبُهُمْ وَفِي الرِّقَابِ وَالْغَارِمِينَ وَفِي سَبِيلِ اللَّهِ وَابْنِ السَّبِيلِ فَرِيضَةً مِّنَ اللَّهِ وَاللَّهُ عَلِيمٌ حَكِيمٌ

"Zakat expenditures are only for the poor and for the needy and for those employed to collect [zakat] and for bringing hearts together [for Islam] and for freeing captives [or slaves] and for those in debt and for the cause of Allah and for the [stranded] traveler - an obligation [imposed] by Allah. And Allah is Knowing and Wise." (QS. At-Tawbah 9:60).

This verse explicitly enumerates the eight categories of rightful zakat recipients, known as the *asnaf*: the poor (*fuqar*), the needy (*mas k n*), zakat administrators (*mil n alayh*), those whose hearts are to be reconciled (*mu allafatu qul buhum*), freeing slaves (*f al-riq b*), debtors (*al-gh rim n*), those striving in the cause of Allah (*f sab lill h*), and travelers in need (*ibn al-sab l*). This comprehensive categorization establishes zakat as a divinely mandated mechanism for social justice, ensuring wealth redistribution to various vulnerable and deserving groups within society (Mohd Zainon et al., 2024).

Theologically, this verse underscores zakat's role beyond mere charity; it is a structured system designed to maintain economic balance and social harmony. By specifying the recipients, the verse institutionalizes zakat as a tool to alleviate poverty, support social welfare, and promote equitable resource allocation. The divine wisdom embedded in this mandate reflects Islam's holistic approach to socio-economic justice, integrating spiritual obligations with tangible societal benefits. This verse thus forms the cornerstone for understanding zakat's multifaceted role in Muslim

communities, providing a scriptural foundation for both classical and contemporary interpretations of zakat's purpose and implementation (Mat et al., 2025).

Surah At-Tawbah verse 60 explicitly mentions eight groups that are entitled to receive zakat (asnaf), namely: the poor, the poor, amil zakat, converts, slaves who want to free themselves, people who are in debt, fi sabilillah (in the way of Allah), and ibn sabil (traveler). In his classical commentary, Ibn Kathir explained that this verse emphasizes the obligation of zakat as a means of purifying wealth and distributing it to these groups. He emphasized that zakat is not only a ritual worship, but also a social instrument that regulates the justice distribution of wealth to reduce economic disparities and help needy groups such as the poor and amil zakat (Yassin, 2024).

Ibn Katsir explained that zakat has a dual function: as a cleanser of souls and property for those who pay it, and as a tool to prosper the community by supporting economically vulnerable groups. He emphasized that the distribution of zakat must be on target in accordance with the provisions of this verse so that its social and spiritual goals are achieved. This interpretation emphasizes that zakat is an integral part of the Islamic social justice system which plays a role in significantly reducing poverty and economic inequality (Sulaiman & Yusoff, 2008).

Furthermore, Ibn Katsir also highlighted the importance of the role of amil zakat as a responsible manager in distributing zakat to mustahiq. He emphasized that zakat management must be carried out transparently and professionally so that the benefits of zakat can be optimally felt by recipients. Thus, this classical interpretation provides a strong theological foundation for the management of zakat as an effective socio-economic instrument in Muslim society (Ibn Katsir, 1999).

Ibn Kathir's interpretation is the main foothold in understanding zakat not only as a ritual obligation, but also as a mechanism for wealth redistribution that contributes to poverty alleviation and economic empowerment of the community, especially the most needy groups. Therefore, this interpretation is very relevant to be used as a basis for research that examines the strategic role of zakat in the context of sharia economics and modern socio-economic development (Katsir, 2004).

Wahbah Zuhayli, in his monumental work *Al-Munir fi al-Aqidah wa Ash-Syariah Wal Al Manhja*, provides a comprehensive contemporary interpretation of zakat, which builds a classical foundation while contextualizing the role of zakat in the modern economic framework. Zuhayli emphasized that zakat is not just a ritual obligation, but a dynamic instrument for economic redistribution, poverty alleviation, and empowerment of marginalized groups, including micro, small, and medium enterprises (MSMEs). He highlighted the potential of zakat as a driver of productive investment and increased economic participation of the underprivileged, thereby contributing to inclusive and sustainable socio-economic development (Wahbah Zuhaili, 2005).

According to Zuhayli, efficient and strategic zakat management is very important to maximize the socio-economic impact of zakat. He emphasized the need for a transparent, accountable, and professional zakat management system so that zakat can function optimally in reducing poverty and empowering the community's economy. This perspective is in line with the contemporary development paradigm that places zakat as a vital Islamic social financial instrument in achieving sustainable development goals, especially poverty alleviation and equitable distribution of economic opportunities (Wahbah Zuhaili, 2005).

Furthermore, Zuhayli expanded the scope of zakat recipients by emphasizing the empowerment of MSMEs as an important path towards economic resilience and improving social welfare. He argued that zakat funds that are allocated productively can provide capital and supporting services that allow MSMEs to grow, innovate, and make significant contributions to the national economy. This approach marks a shift from the view of zakat as direct assistance to the poor to the strategic role of zakat in encouraging economic independence and long-term development (Hamidah et al., 2017).

This contemporary interpretation of Wahbah Zuhayli bridges the spiritual and economic dimensions of zakat, strengthening the dual identity of zakat as a divine mandate as well as an

instrument of practical development. This insight provides a solid theoretical framework to legitimize zakat as the main component of Islamic social finance that can answer modern socio-economic challenges in Muslim-majority countries, including Indonesia. By placing zakat in the discourse of sharia economics and sustainable development, Zuhayli's interpretation encourages policymakers, practitioners, and academics to optimize the potential of zakat through innovative management and strategic distribution, so that zakat not only fulfills spiritual goals but also produces real socio-economic progress and berkelanjutan (Wahbah Zuhaili, 2005).

Empirical Data on Zakat Collection and Utilization in Indonesia (BAZNAS 2024)

The empirical data from BAZNAS (Badan Amil Zakat Nasional) in 2024 reveals a significant disparity between the national zakat potential and the actual zakat collection in Indonesia. According to the official report, the estimated zakat potential in Indonesia reaches approximately Rp327 trillion annually, reflecting the vast capacity of zakat as a socio-economic resource in the country. However, the actual zakat collection recorded by BAZNAS in 2024 amounted to only Rp26.13 trillion, which is roughly 8% of the total potential. This considerable gap highlights ongoing challenges in zakat mobilization, including limited public awareness, collection inefficiencies, and administrative constraints that hinder the full realization of zakat's potential to contribute to poverty alleviation and economic empowerment (Fajar & Asih, 2024).

Despite this shortfall in collection, the utilization of zakat funds has demonstrated promising socio-economic impacts, particularly in the empowerment of micro, small, and medium enterprises (MSMEs). Programs funded by BAZNAS, often in collaboration with academic institutions such as IPB (Institut Pertanian Bogor), have contributed to a remarkable 40% increase in MSME income over the past two years. This growth underscores zakat's role not only as a social safety net but also as a catalyst for productive economic activities that enhance the livelihoods of marginalized communities. The focus on zakat as a source of productive capital aligns with contemporary economic development strategies that emphasize empowerment and sustainability rather than mere consumption support (Hamidah et al., 2017).

Furthermore, targeted zakat distribution has yielded measurable effects on poverty reduction within beneficiary communities. Data indicates a 1.76% decrease in poverty rates in areas where zakat programs have been actively implemented. Although modest, this reduction signifies the tangible social impact of zakat as a redistributive tool that directly improves the welfare of vulnerable populations. The effectiveness of zakat in reducing poverty is further enhanced by its alignment with Islamic ethical principles, which promote social justice and equitable resource allocation (Redzuan et al., 2024).

The following table summarizes the key quantitative indicators related to zakat collection and its socio-economic impact in Indonesia for 2024:

Table 1. Quantitative Indicators of Zakat Collection and Socio-Economic Impact in Indonesia, 2024

Indicator	Value	Description
National Zakat Potential 2024	Rp327 trillion	Estimated total zakat potential in Indonesia based on the BAZNAS 2024 report
Actual Zakat Collection 2024	Rp26.13 trillion	Realized zakat collection by BAZNAS, approximately 8% of the national potential
MSME Income Growth	40%	Increase in MSME income over two years through zakat-funded productive programs (BAZNAS-IPB)
Poverty Rate Reduction	1.76%	A decrease in poverty levels in targeted zakat beneficiary areas

This data illustrates the substantial gap between zakat potential and actual collection, emphasizing the need for enhanced zakat mobilization strategies. Nonetheless, the positive outcomes in MSME growth and poverty alleviation demonstrate zakat's strategic role as an economic empowerment tool. These findings validate zakat's dual function as both a spiritual obligation and a practical instrument for socio-economic development, reinforcing the importance

of improving zakat collection efficiency and optimizing fund utilization to maximize its impact (Afiyah, 2024).

The challenges in zakat collection efficiency call for innovative approaches, including digitalization of zakat management systems, increased public awareness campaigns, and strengthened institutional frameworks to enhance transparency and accountability. By addressing these issues, zakat institutions can unlock the full potential of zakat as a sustainable development resource, contributing significantly to Indonesia's national goals of poverty reduction and inclusive economic growth (Nuarisa et al., 2024).

These empirical insights, supported by official BAZNAS reports and related academic studies, provide a robust foundation for integrating zakat into broader socio-economic policies and development programs. They also highlight the critical importance of aligning zakat management with contemporary economic realities and development paradigms to ensure that zakat fulfills its intended role as a catalyst for social justice and economic empowerment in Indonesia and beyond (Hamidah et al., 2017).

Integration of Quranic Tafsir and Empirical Findings

The integration of classical and contemporary Quranic interpretations with empirical data from BAZNAS 2024 reveals a compelling synergy between the theological mandate of zakat and its practical socio-economic outcomes in Indonesia. The Quranic injunction in Surah At-Tawbah 9:60 establishes zakat as a divinely ordained mechanism for wealth redistribution aimed at supporting vulnerable groups and fostering social justice. This scriptural foundation is echoed in the classical tafsir of Ibnu Katsir, who emphasizes zakat's dual role as both a spiritual purifier and a social equalizer, mandating precise and just distribution to the eight categories of recipients. Complementing this, Wahbah Zuhayli's contemporary interpretation expands zakat's scope as a dynamic economic instrument capable of empowering marginalized communities, particularly MSMEs, and promoting inclusive growth through effective management and strategic allocation (Katsir, 2004).

Empirical data from BAZNAS 2024 substantiates these theological insights by demonstrating zakat's tangible impact on poverty alleviation and economic empowerment. Although the actual zakat collection of Rp26.13 trillion represents only about 8% of the national potential of Rp327 trillion, the funds mobilized have contributed to a significant 40% increase in MSME incomes over two years and a 1.76% reduction in poverty rates in targeted areas. These outcomes affirm zakat's role as a catalyst for socio-economic development, aligning closely with the Quranic vision of equitable wealth distribution and social welfare (Khoiri, 2024).

However, the substantial gap between zakat potential and collection highlights ongoing challenges in zakat mobilization, including limited public awareness, collection inefficiencies, and administrative constraints. Addressing these issues is critical to unlocking zakat's full potential as a sustainable development resource. The integration of scriptural mandates with empirical evidence underscores the necessity of effective zakat management systems characterized by transparency, accountability, and innovation, such as digitalization and strategic partnerships (Zunaidi et al., 2024).

Recent studies indexed in Scopus further support this integrated perspective, emphasizing zakat's capacity to drive inclusive economic growth and reduce poverty when managed efficiently and aligned with contemporary development frameworks. This holistic understanding reinforces zakat's strategic role not only as a religious obligation but also as a pragmatic tool for achieving social justice and economic resilience in Muslim-majority societies like Indonesia. Thus, the convergence of Quranic interpretation and empirical findings provides a robust foundation for enhancing zakat's contribution to national and global development goals, particularly in poverty alleviation and MSME (Kasri, 2014).

The integration between the interpretation of the Qur'an and empirical data provides important policy implications to increase the effectiveness of zakat management as a strategic instrument in poverty alleviation and MSME empowerment. First, improving the efficiency of zakat collection is a top priority. The digitization of the zakat collection system can expand the reach of muzaki, increase transparency, and speed up the administrative process, thereby encouraging wider community participation and increasing the realization of zakat from the existing potential. The use of information technology also allows real-time tracking of zakat distribution, which can increase public accountability and trust in zakat management institutions (Fina, 2018).

Second, synergistic collaboration between zakat institutions, the government, and the private sector is needed to maximize the socio-economic impact of zakat. The integration of the zakat program with national social protection policies can strengthen synergy in poverty alleviation and economic empowerment. The government can provide regulations and policy support that facilitate professional and transparent zakat management, while the private sector can play a role in providing access to capital and training for MSMEs that are zakat beneficiaries (Fatony et al., 2024).

Third, the development of human resource capacity in zakat management institutions is a crucial aspect. Training and improvement of amil zakat competencies in financial management, information technology, and program evaluation will improve the quality of zakat management and the effectiveness of its distribution. In addition, innovations in the zakat distribution model, such as productive zakat and social investment, need to be developed to ensure that zakat funds can have a long-term and sustainable impact on beneficiaries (Rachman & Nur Salam, 2018).

Fourth, zakat must be positioned as an integral part of the sustainable development strategy that is in line with the Sustainable Development Goals (SDGs), especially in alleviating poverty (SDG 1) and encouraging inclusive economic growth (SDG 8). Policies that support the effective management of zakat will strengthen the role of zakat as an Islamic social financial instrument that can make a significant contribution to national and global socio-economic development (Stoian et al., 2019).

By adopting these strategies, zakat management can be optimized to become a real force for social and economic transformation, not only fulfilling the spiritual obligations of Muslims but also strengthening the economic resilience and welfare of the community at large. Further research is also recommended to develop a more comprehensive and data-based method of evaluating the impact of zakat, to support evidence-based policy-making and increase the effectiveness of zakat programs in the future (Williams et al., 2017).

Conclusion

This research integrates the theological perspective of the interpretation of Surah At-Tawbah verse 60 as explained by Ibn Katsir as a classical interpretation and Wahbah Zuhayli in the contemporary interpretation of Al-Munir, with empirical data on zakat management in Indonesia presented by BAZNAS in 2024. Tafsir Ibn Katsir emphasized that zakat is an obligation that must be distributed to eight mustahiq groups, which not only function as a ritual worship, but also as a socio-economic instrument to reduce disparities and empower people in need. Meanwhile, Wahbah Zuhayli emphasized the role of zakat in the context of the modern economy as an effective wealth redistribution tool for poverty alleviation and empowerment of MSMEs, which is in line with the principles of social justice in the sharia economy.

BAZNAS 2024 data shows the realization of zakat collection of IDR 26.13 trillion, which is around 8% of the national potential of IDR 327 trillion. Despite the significant gap between potential and realization, the productive zakat program run by BAZNAS, including a collaboration with the Bogor Agricultural Institute (IPB), has succeeded in increasing the income of MSMEs by 40% in the last two years. In addition, the distribution of zakat focused on certain areas contributed to a reduction in the poverty rate by 1.76%. These findings indicate that zakat has a real and strategic impact on

economic empowerment and poverty alleviation, in accordance with the theological foundations described in classical and contemporary interpretations.

This research also highlights the importance of digitizing zakat management and integrating zakat with national social protection programs as a strategic step to increase the effectiveness and reach of zakat. Digitalization can speed up the process of collecting and distributing zakat, increase transparency, and facilitate access for muzaki and mustahiq. Integration with national social programs will strengthen the synergy between zakat and government policies in alleviating poverty and strengthening the empowerment of MSMEs more broadly and sustainably. Therefore, the development of a modern and integrated zakat system is the key to optimizing the potential of zakat as the main instrument in the development of the sharia economy and the welfare of the people.

Overall, this study makes an important contribution to the Sharia economic literature by combining theological perspectives and the latest empirical data, as well as offering applicable policy recommendations to increase the strategic role of zakat in poverty alleviation and MSME empowerment in Indonesia.

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