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FROM POVERTY TO PEACE: THE ROLE OF YOUTH ENTREPRENEURSHIP IN THE ZAKAT-WAQF-BASED ECONOMY

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Abstraksi

Kemiskinan masih menjadi permasalahan struktural yang dihadapi oleh banyak negara berkembang, termasuk Indonesia. Kondisi ini tidak hanya membatasi pemenuhan kebutuhan dasar, tetapi juga berkontribusi terhadap ketimpangan sosial, rendahnya kualitas sumber daya manusia, serta potensi terjadinya konflik sosial. Dalam perspektif ekonomi Islam, zakat dan wakaf merupakan instrumen strategis untuk redistribusi kekayaan dan pemberdayaan ekonomi masyarakat. Namun, dalam praktiknya, pemanfaatan kedua instrumen tersebut masih cenderung bersifat konsumtif dan belum optimal dalam menciptakan kemandirian ekonomi jangka panjang. Program pengabdian kepada masyarakat internasional ini bertujuan untuk memperkuat kapasitas kewirausahaan pemuda melalui pendekatan ekonomi berbasis zakat dan wakaf. Program ini dilaksanakan melalui seminar daring, pelatihan kewirausahaan, diskusi kelompok terarah (focus group discussion), serta pendampingan dalam pengembangan model bisnis berbasis zakat dan wakaf. Penelitian ini menggunakan pendekatan deskriptif kualitatif dengan metode studi kasus untuk memahami dinamika pemberdayaan pemuda dalam kerangka keuangan sosial Islam. Hasil penelitian menunjukkan bahwa program ini berhasil meningkatkan pemahaman peserta terhadap instrumen ekonomi Islam, memperkuat pola pikir kewirausahaan sosial di kalangan pemuda, serta mendorong pengembangan ide bisnis yang mengintegrasikan dampak sosial dan keberlanjutan. Selain itu, program ini juga berkontribusi dalam memperkuat solidaritas sosial dan mendorong pemberdayaan ekonomi yang inklusif. Oleh karena itu, integrasi kewirausahaan pemuda dengan pengelolaan zakat dan wakaf produktif dapat menjadi strategi alternatif dalam pengentasan kemiskinan dan pembangunan ekonomi berkelanjutan.

Keywords: *Kewirausahaan Pemuda; Zakat; Wakaf; Keuangan Sosial Islam; Pengentasan Kemiskinan; Kewirausahaan Sosial; Pembangunan Ekonomi Berkelanjutan.*

Abstract

Poverty remains a structural problem faced by many developing countries, including Indonesia. This condition not only limits the fulfillment of basic needs but also contributes to social inequality, low human resource quality, and potential social conflict. In the perspective of Islamic economics, zakat and waqf are strategic instruments for wealth redistribution and community economic empowerment. However, in practice, the utilization of these instruments is still largely consumptive and has not optimally created long-term economic independence. This international community service program aims to strengthen youth entrepreneurial capacity through a zakat–waqf-based economic approach. The program was implemented through online seminars, entrepreneurship training, focused group discussions, and mentoring for the development of zakat-waqf-based business models. The study applied a qualitative descriptive approach using a case study method to understand the dynamics of youth empowerment within Islamic social finance. The results show that the program successfully increased participants' understanding of Islamic economic instruments, strengthened social entrepreneurship mindsets among youth, and encouraged the development of business ideas that integrate social impact and sustainability. The program also contributed to strengthening social solidarity and promoting inclusive economic empowerment. Therefore, integrating youth entrepreneurship with productive zakat and waqf management can serve as an alternative strategy for poverty alleviation and sustainable economic development.

Keywords: Youth Entrepreneurship; Zakat; Waqf; Islamic Social Finance; Poverty Alleviation; Social Entrepreneurship; Sustainable Economic Development.

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INTRODUCTION

Poverty remains a structural problem faced by many developing countries, including Indonesia. The problem of poverty not only has an impact on the limited fulfillment of basic needs, but also triggers social inequality, low quality of human resources, and increased potential for social conflict. Prolonged economic inequality can disrupt social harmony and hinder the creation of a peaceful and prosperous society.

From an Islamic perspective, poverty is viewed as a multidimensional issue that is not solely related to low income, but is also closely related to social justice and the collective responsibility of the community. Qardhawi (2011) emphasizes that poverty can weaken the foundations of social life and even has the potential to damage the faith and morals of society if it is not addressed seriously and sustainably. Therefore, Islam places poverty alleviation as part of the main objectives of sharia (maqāṣid al-syarī'ah), particularly in maintaining the welfare and interests of the community.

As a comprehensive system, Islam offers economic solutions through the instruments of zakat and waqf. Zakat functions as a mandatory mechanism for wealth redistribution, with the aim of meeting the basic needs of the mustahik (recipients) and reducing social inequality. Meanwhile, waqf has a long-term character and great potential in the economic development of the community through the management of productive assets such as land, buildings, and business capital (Kahf, 2003). If managed professionally and productively, zakat and waqf can be a sustainable alternative source of financing for community economic empowerment.

However, the reality of zakat and waqf management in Indonesia shows that their use is still dominated by a consumptive approach, such as temporary direct assistance. This pattern is considered incapable of creating long-term economic independence for mustahik. In fact, the transformation of zakat and waqf towards productivity is urgently needed so that these instruments do not only function as social assistance, but also as a means of sustainable economic development.

On the other hand, young people are a strategic group with great potential as agents of social and economic change. Young people are synonymous with creativity, innovation, and risk-taking, which are key characteristics of entrepreneurship. Zimmerer and Scarborough (2008) state that entrepreneurship plays an important role in creating new jobs, increasing community income, and driving economic growth. In the context of Islamic economics, youth entrepreneurship is not only profit-oriented, but also oriented towards the values of justice, usefulness, and sustainability.

Therefore, the integration of youth entrepreneurship with the management of zakat and productive waqf is a strategic alternative solution to overcoming poverty. This synergy is expected to encourage the emergence of productive businesses based on Islamic values, create economic independence, and strengthen social solidarity. Thus, a zakat-waqf-based economy driven by youth not only contributes to improving welfare but also plays a role in realizing sustainable social peace.

Based on the above introduction, this research program becomes important because it seeks to explore and analyze the strategic integration between youth entrepreneurship and the productive management of zakat and waqf as a sustainable approach to poverty alleviation. This study is expected to provide both theoretical and practical contributions in developing a zakat-waqf-based economic model that not only enhances economic independence and social welfare but also promotes social equity and long-term peace.

METHODOLOGY

This research employs a community-based participatory approach within the framework of an international community service program. The method emphasizes active collaboration between researchers and community members, particularly youth groups and beneficiaries of zakat and waqf programs, to ensure that the solutions developed are relevant, applicable, and sustainable.

1. Data Collection and Preparation

Data collection in this study was conducted using both primary and secondary data sources. Primary data were obtained directly from the field, while secondary data were gathered from institutional reports, previous research, and relevant literature on Islamic social finance and youth entrepreneurship.

Prior to the data collection process, a preparation and coordination stage was carried out to ensure the smooth implementation of the research. Activities at this stage included the development of research instruments, the identification and selection of key informants, and coordination with zakat and waqf institutions as the locations of the study. This stage played a crucial role in building an initial understanding of the research context, securing access to relevant data sources, and ensuring the technical readiness of the research process.

According to Sugiyono (2017), data collection techniques are essential to obtain valid and reliable data in addressing research problems. Therefore, this study integrates several complementary techniques

to enhance data accuracy and depth. In addition, Robert K. Yin (2018) emphasizes that careful preparation and planning are critical in ensuring the validity and reliability of research, particularly in case study-based approaches.

2. Program Design, Field Survey, Interviews, and Questionnaire Development

At this stage, the research integrated program design analysis with comprehensive data collection techniques, including field surveys, interviews, and questionnaire distribution. Initially, researchers mapped youth entrepreneurship programs implemented by zakat and waqf institutions. The program designs were analyzed in terms of their objectives, mechanisms for distributing productive funds, forms of business assistance, and indicators of program success. This analysis aimed to understand both the conceptual and practical frameworks of the programs as a foundation for further empirical investigation, as emphasized by Irfan Syauqi Beik and Laily Dwi Arsyianti (2016).

Furthermore, field surveys were conducted to directly observe the socio-economic conditions of the community, particularly regarding the utilization of zakat and waqf funds and the involvement of youth in entrepreneurial activities. This approach enabled researchers to identify real challenges, local potentials, and opportunities for developing productive and sustainable economic programs.

To complement the field observations, semi-structured interviews were carried out with key informants, including community leaders, zakat and waqf managers, and youth participants. These interviews aimed to explore in-depth insights into challenges, perceptions, and expectations related to the integration of Islamic social finance and entrepreneurship.

In addition, questionnaires were developed and distributed to collect quantitative data from a broader group of respondents. The questionnaire items were constructed based on relevant theoretical constructs, such as islamic financial literacy, entrepreneurial intention, and awareness of zakat and waqf utilization, and were measured using a Likert scale.

The integration of these methods provides a more comprehensive understanding of the research problem. As noted by John W. Creswell (2014), the use of multiple data collection techniques enhances the depth and validity of research findings. Similarly, Uma Sekaran and Roger Bougie (2016) argue that interviews and questionnaires complement each other in capturing both qualitative insights and quantitative patterns.

3. Material Presentation

As part of the community service component, educational sessions were conducted through a series of structured material presentations and interactive discussions. These sessions focused on several key topics, including: (1) the role of zakat and waqf in economic empowerment, (2) the fundamentals of youth entrepreneurship, and (3) strategies for developing productive and sustainable businesses. The materials were delivered using a participatory approach, combining lectures, case studies, and practical examples to ensure that participants could easily understand and apply the concepts in real-life contexts.

In addition to the delivery of theoretical knowledge, the sessions also incorporated interactive elements such as question-and-answer discussions, group sharing, and simple business planning exercises. This approach was intended to actively engage participants, encourage critical thinking, and foster a deeper understanding of how Islamic social finance instruments can be integrated into entrepreneurial activities.

Furthermore, participants were introduced to practical strategies for transforming consumptive zakat and waqf utilization into productive economic activities, such as microbusiness development, capital management, and value creation. Emphasis was also placed on building an entrepreneurial mindset among youth, including creativity, innovation, risk-taking, and sustainability-oriented thinking.

This activity aimed not only to enhance participants' knowledge and skills but also to strengthen their motivation and readiness to implement a zakat-waqf-based economic model within their communities. By equipping participants with both conceptual understanding and practical insights, the program is expected to contribute to the creation of independent and productive economic actors.

According to Philip Kotler and Kevin Lane Keller (2016), educational and socialization programs play a significant role in shaping attitudes, influencing behavioral intentions, and encouraging long-term behavioral change within society. Therefore, this educational intervention is considered a crucial step in fostering sustainable community empowerment and promoting inclusive economic development

RESULT

The PkM team conducted monitoring and evaluation through a structured survey instrument administered to all 21 participants. The evaluation covered three dimensions: (A) Islamic Financial Literacy Knowledge, (B) Financial Management Behaviour, and (C) Training Evaluation. The pre-test was administered prior to the training session, and the post-test evaluation was completed upon its conclusion.

DOI:

1. Pre-Test Results

This research program began with the administration of a pre-test aimed at measuring the participants' level of understanding, attitudes, and interests regarding the utilization of productive zakat and waqf in supporting youth entrepreneurship, as well as their contribution to poverty alleviation and social peacebuilding. The pre-test was administered to 21 participants who took part in the program.The pre-test instrument consisted of several statements reflecting three main aspects:

1. Understanding of the concepts of zakat, waqf, and a zakat-based economy
2. Interest in social entrepreneurship
3. Attitudes toward collaboration and community economic empowerment

The results of the analysis indicate that, in general, participants already possess a fairly good initial awareness of the importance of youth entrepreneurship and the role of Islamic social finance in community economic development.

Regarding the aspect of support for the productive utilization of zakat and waqf for youth empowerment, the average participant response reached 3.14 on a Likert scale of 1–5. This finding indicates that most participants support the use of zakat and waqf as instruments for empowering the economic capacity of the younger generation.

Furthermore, for the statement related to considering ethical values and Islamic principles in business planning, the average score obtained was 3.09. This result suggests that participants show a positive tendency to integrate moral values and Sharia principles into entrepreneurial activities.

In terms of the role of entrepreneurship in fostering social peace and reducing conflict, the average response score was 3.05. This indicates that participants recognize that inclusive and productive economic activities can contribute to social stability and peacebuilding.

However, several indicators still show moderate levels of understanding and engagement. For instance, the indicator related to interest in seeking knowledge about zakat and waqf as instruments of economic empowerment obtained an average score of 2.76. Similarly, the indicator regarding collaboration with peers to develop innovative solutions to community economic problems recorded an average score of 2.71.

In addition, the indicator concerning interest in starting a business with social and economic impact also showed an average score of 2.71, indicating that some participants are still in the early stage of developing their interest in social entrepreneurship.

Overall, the pre-test results demonstrate that participants possess considerable potential and initial awareness. Nevertheless, there remains a need to strengthen conceptual understanding and enhance practical motivation in utilizing productive zakat and waqf as instruments for social entrepreneurship and community economic empowerment.

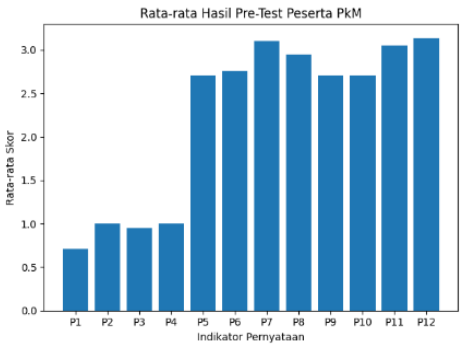


Figure 1 . Pre-Test Results Analysis Diagram

2. Post-Test Evaluation Results

The post-test results indicate that this international community service program successfully improved participants' understanding of the role of Islamic social finance in community economic development. This improvement is reflected in the relatively high average scores for indicators related to the role of zakat and waqf in building a sustainable economic system.

Zakat and waqf are two important instruments within Islamic social finance that have significant potential to support inclusive economic development. When managed productively, zakat funds and waqf assets can be utilized to support micro-enterprise financing, entrepreneurship development, and the economic empowerment of disadvantaged communities.

The findings of this program also demonstrate that participants increasingly understand the relationship between youth entrepreneurship and poverty alleviation. Entrepreneurship not only functions as a means of job creation, but also as a strategic approach to strengthening community economic independence.

In addition, the relatively high level of participant satisfaction with the program indicates that the approach used in this activity—through training sessions, interactive discussions, and international knowledge exchange—was able to provide a valuable learning experience for participants.

Nevertheless, the evaluation results also suggest that there is still room to improve the quality of facilitation and the depth of the training materials, particularly regarding the practical implementation of productive zakat and waqf management in entrepreneurship development.

Therefore, future community service programs could be further enhanced by incorporating several additional components, such as:

1. practical workshops on zakat- and waqf-based business models,
2. entrepreneurship mentoring programs for youth, and
3. strengthening collaborative networks among academics, zakat institutions, and youth communities.

In conclusion, this research program not only contributes to improving literacy in Islamic social finance, but also has the potential to encourage the emergence of sustainable social entrepreneurship initiatives within the community.

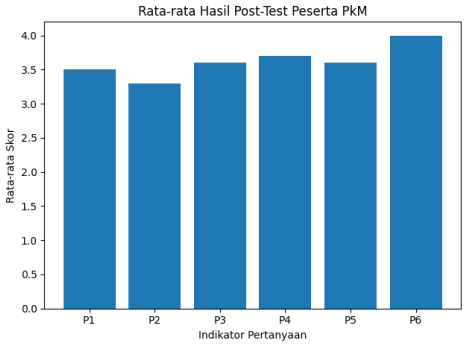


Figure 2 . Post-Test Results Analysis Diagram

CONCLUSIONS

The international community service program has contributed to improving youth awareness and understanding of zakat and waqf as instruments for economic empowerment. The program strengthened social entrepreneurship mindsets among participants and encouraged the development of business ideas based on Islamic economic principles. The integration of youth entrepreneurship with productive zakat and waqf management demonstrates strong potential for supporting poverty alleviation, improving community welfare, and strengthening social solidarity. Based on the findings, the following recommendations are proposed:

1. Universities should strengthen collaboration with zakat and waqf institutions to support sustainable youth entrepreneurship programs.
2. Continuous training and mentoring programs should be implemented to ensure the sustainability of youth businesses.
3. Digital technology should be utilized to expand the reach and effectiveness of zakat-waqf-based entrepreneurship programs.

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