

Business Philanthropy: Integrating Zakat and Sadaqah as Drivers of Business Growth at the Purwoharjo Branch of BMT NU East Java

Siti Nur Haliza¹, Imam Khusnudin¹

¹ Universitas KH Mukhtar Syafaat Banyuwangi, Indonesia

ARTICLE INFO

Keywords:

Islamic Philanthropy;
Zakat and Sadaqah;
Business Growth.

Article history:

Received 2025-04-05

Revised 2026-05-09

Accepted 2026-06-13

ABSTRACT

This study aims to analyze how the integration of zakat and sadaqah into business activities serves as a driving factor for business growth among members of BMT NU East Java, Purwoharjo Branch. The research employed a qualitative approach with a case study design to examine the practice of business philanthropy through the integration of zakat and sadaqah as catalysts for the growth of businesses operated by members of BMT NU East Java, Purwoharjo Branch. Data were collected through observation, in-depth interviews, and documentation involving eight purposively selected informants, consisting of BMT managers and entrepreneur members. Data analysis was conducted using the interactive model of Miles, Huberman, and Saldaña, which includes data condensation, data display, and conclusion drawing. Data validity was ensured through source triangulation, technique triangulation, and member checking to obtain credible and in-depth findings. The results indicate that the integration of zakat and sadaqah functions as a catalyst for business growth among BMT members through three main mechanisms. First, zakat and sadaqah foster a blessing-oriented business mindset that integrates economic, social, and spiritual objectives. Second, Islamic philanthropic practices enhance customer trust and loyalty by strengthening the business's image and moral legitimacy. Third, zakat and sadaqah expand social networks and business opportunities through the development of social capital that facilitates access to information and business collaboration. These findings demonstrate that Islamic philanthropy contributes to strengthening the resilience, competitiveness, and growth of micro-enterprises. Therefore, the development of Sharia-based MSMEs should integrate Islamic philanthropic values as the foundation of a sustainable and spiritually grounded business ecosystem.

This is an open access article under the [CC BY](https://creativecommons.org/licenses/by/4.0/) license.



Corresponding Author:

Siti Nur Haliza¹

Universitas KH Mukhtar Syafaat Banyuwangi, Indonesia; snurhalizah804@gmail.com

1. INTRODUCTION

The development of Micro, Small, and Medium Enterprises (MSMEs) in Indonesia has demonstrated a significant contribution to national economic growth, including in Banyuwangi Regency. However, business actors are not only confronted with challenges related to market competition, limited capital, and changing consumer behavior but are also required to establish sustainable businesses that embody social values (A. F. Zakariya & Rosida, 2025). Within the context of a predominantly Muslim society, philanthropic practices such as zakat and sadaqah have long been embedded in social and economic life and have been practiced across generations. Interestingly, for many entrepreneurs, zakat and sadaqah are no longer viewed merely as religious obligations or expressions of social concern but are increasingly perceived as instruments capable of generating positive impacts on business development. This perception is reflected in the growing number of business owners who consistently allocate a portion of their income to philanthropic activities with the expectation of attaining blessings, customer trust, and business sustainability (A. Z. Zakariya et al., 2024; Rahmatika & Munawaroh, 2025).

This phenomenon can also be observed among members and customers of BMT NU East Java, Purwoharjo Branch. As an Islamic microfinance institution operating within the community, BMT functions not only as a provider of financial services but also as a medium for strengthening Islamic economic values, including the promotion of zakat and sadaqah practices among its members (Fatah et al., 2022). Several entrepreneurs affiliated with BMT are known to regularly distribute zakat, infaq, and sadaqah as part of their business activities. Furthermore, there is a growing perception that such philanthropic practices contribute to increased customer loyalty, expanded social networks, and the establishment of a more positive business image within society. This condition indicates an intriguing relationship between religious practices and business growth that has not been extensively explored, particularly at the micro- and small-enterprise levels (Wijaya, 2025). Therefore, the phenomenon of integrating zakat and sadaqah into business activities at BMT NU East Java, Purwoharjo Branch, represents an important social reality that warrants investigation to understand how Islamic philanthropy can function as a catalyst for business growth while simultaneously strengthening the social and spiritual dimensions of entrepreneurial practice.

Research on Islamic philanthropy and business development has been widely conducted by scholars, although studies specifically examining the integration of zakat and sadaqah as drivers of business growth remain relatively limited. Research conducted by Sutono (2025) demonstrated that productive zakat practices significantly contribute to enhancing the economic capacity of micro-entrepreneurs through business capital strengthening and income improvement. The findings indicate that zakat funds serve not only as instruments of wealth distribution but also as mechanisms for fostering economic independence among beneficiaries. Nevertheless, the study primarily focused on zakat as a form of productive capital assistance and did not investigate how zakat paid by business owners themselves may influence the growth of their own enterprises.

Furthermore, research conducted by Lessy (2024) found that the implementation of spiritual values in business activities, including the practice of sadaqah, is positively associated with business sustainability and customer loyalty. The study revealed that entrepreneurs who consistently engage in charitable giving tend to enjoy higher levels of public trust than those whose orientation is solely toward economic profit. However, the study focused more broadly on spiritual entrepreneurship and did not specifically examine the integration of zakat and sadaqah as strategies for business development within Islamic financial institutions.

Another study by Abidin et al. (2026) examined the relationship between Islamic philanthropy and the performance of MSMEs supported by Islamic financial institutions. The findings indicated that MSME actors actively involved in philanthropic activities demonstrated stronger entrepreneurial motivation, broader social networks, and greater business resilience than those less engaged in religious-social activities. This study confirmed that Islamic philanthropy can serve as a form of social capital that supports business growth. However, the research was conducted within the general

MSME context and did not specifically focus on zakat and sadaqah practices among members of Islamic microfinance institutions such as BMTs. Based on these previous studies, it can be concluded that there remains substantial room for further investigation into how the integration of zakat and sadaqah into business activities may function as a catalyst for business growth among members of BMT NU East Java, Purwoharjo Branch. Consequently, this study contributes to expanding the discourse on Islamic business philanthropy through the perspective of business growth grounded in integrated religious, social, and economic values.

The novelty of this study lies in its focus on zakat and sadaqah not merely as instruments of worship or mechanisms for social welfare redistribution but also as integral components of business development strategies implemented by entrepreneurs. Unlike previous studies, which generally examined productive zakat from the perspective of beneficiaries (mustahik), the effectiveness of zakat distribution, or the influence of spiritual values on entrepreneurial behavior in general, this study specifically investigates how business actors integrate zakat and sadaqah into their business operations and how these practices are perceived as factors that stimulate business growth (Najma & Sari, 2026).

Moreover, this study is situated within the context of members and customers of BMT NU East Java, Purwoharjo Branch, who possess unique characteristics as entrepreneurs operating within a pesantren-based community and Islamic economic environment. Through this approach, the study seeks to develop a new perspective that Islamic philanthropy not only generates social and spiritual impacts but also functions as social capital and spiritual capital, as well as an instrument for strengthening business reputation. These dimensions contribute to enhancing customer trust, expanding business networks, and ensuring business sustainability. Accordingly, this study offers a new conceptual framework for business philanthropy from the perspective of Islamic economics, positioning zakat and sadaqah as catalysts for business growth that simultaneously integrate economic, social, and spiritual dimensions within Sharia-based entrepreneurial practices.

This study aims to analyze how the integration of zakat and sadaqah into business activities serves as a driving factor for business growth among members of BMT NU East Java, Purwoharjo Branch. This objective is based on the existence of a research gap in the international literature concerning Islamic philanthropy and business development. Most previous studies have positioned zakat and sadaqah as instruments of social welfare, poverty alleviation, or economic empowerment for mustahik, while studies investigating zakat and sadaqah as components of business strategies implemented by entrepreneurs remain scarce.

In addition, research on business growth generally emphasizes economic determinants such as capital, innovation, access to financing, and managerial capability, while spiritual and philanthropic dimensions have received relatively limited attention as variables influencing business development. This condition highlights the need for a more comprehensive perspective on the relationship between Islamic philanthropic practices and business performance, particularly within the context of Islamic microfinance institutions.

Therefore, this study is expected to contribute theoretically by expanding the discourse on Islamic business philanthropy through the reinforcement of the concept that zakat and sadaqah not only generate social and spiritual benefits but also function as forms of social and spiritual capital that support business growth. Practically, this study provides valuable insights for MSME actors, Islamic financial institutions, and policymakers in formulating business development models grounded in Islamic philanthropic values that promote both economic sustainability and social responsibility. Consequently, this article offers a new perspective that integrates religious, social, and economic dimensions within a comprehensive framework for business development.

2. METHODS

This study employed a qualitative approach with a case study design to gain an in-depth understanding of business philanthropy practices through the integration of zakat and sadaqah as

drivers of business growth among members of BMT NU East Java, Purwoharjo Branch. A qualitative approach was selected because the study sought to explore the meanings, experiences, perceptions, and practices of business actors in integrating Islamic philanthropic values into their business activities (Niam et al., 2024). The research was conducted at BMT NU East Java, Purwoharjo Branch, Banyuwangi Regency, which was purposively selected because the majority of its members are micro- and small-scale entrepreneurs engaged in economic activities based on Sharia principles. The study was carried out over three consecutive days, focusing on data collection through observation, in-depth interviews, and documentation (Nartin et al., 2024; Hasan et al., 2025).

The research informants were identified based on their close engagement with the phenomenon under investigation and their direct experience in practicing zakat and sadaqah as part of their business activities. The informants consisted of one BMT branch manager, two financing staff members (account officers), and five BMT members who actively operated their businesses. They were selected because they possessed sufficient knowledge, experience, and understanding to provide in-depth insights into the practice of Islamic philanthropy in business activities and its influence on business growth (Roosinda et al., 2021; Khotib A. et al., 2026; Setiawan et al., 2025).

The characteristics of the research subjects included micro- and small-scale entrepreneurs who had been members of the BMT for at least one year, operated sustainable business activities, and possessed experience in implementing zakat and sadaqah as part of their economic practices (Kusumastuti & Khoiron, 2019; Mulyana et al., 2024).

Data were collected through non-participant observation conducted over three sessions during the research period. The observations focused on BMT service activities, interactions between management and members, and manifestations of Islamic philanthropic values within both institutional activities and members' business operations. Furthermore, semi-structured in-depth interviews were conducted with each informant, lasting between 30 and 60 minutes. The interview guide was developed based on several key indicators: (1) informants' understanding of zakat and sadaqah from a business perspective; (2) forms of zakat and sadaqah implementation in business activities; (3) motivations for practicing Islamic philanthropy; (4) perceived impacts on business development, such as increased revenue, expanded business networks, and customer loyalty; (5) perceptions regarding the relationship between business blessings (*barakah*) and philanthropic practices; and (6) the role of BMT in encouraging the implementation of zakat and sadaqah among its members. All interviews were recorded using digital devices with the consent of the participants and subsequently transcribed verbatim to facilitate the analysis process (Sari et al., 2022).

Documentary data were obtained from institutional profiles, reports on social activities, archives of economic empowerment programs, activity photographs, and other documents related to philanthropic activities and members' business development. Document analysis was conducted by identifying, classifying, and interpreting information relevant to the focus of the study. All collected data were analyzed using the interactive model of Miles, Huberman, and Saldaña, which consists of data condensation, data display, and conclusion drawing and verification. During the data condensation stage, the researcher conducted an open coding process to identify initial themes emerging from interviews, observations, and documentary sources (Abdussamad & Sik, 2021).

Codes sharing similar meanings were subsequently grouped through axial coding into categories such as philanthropic motivation, economic impact, social impact, spiritual capital, and business growth. Through selective coding, these categories were then integrated to construct the main findings concerning the role of zakat and sadaqah as catalysts for business growth. To ensure data trustworthiness, the study employed source triangulation, technique triangulation, and member checking by reconfirming interview findings with the participants. Through these procedures, the study was expected to generate credible, in-depth, and relevant findings in explaining the relationship between Islamic philanthropy and business growth among members of BMT NU East Java, Purwoharjo Branch.

3. FINDINGS AND DISCUSSION

The Integration of Zakat and Sadaqah in Shaping a Barakah-Oriented Business Mindset

The phenomenon of integrating zakat and sadaqah into business activities among members of BMT NU East Java, Purwoharjo Branch, demonstrates a shift in business orientation that extends beyond profitability and encompasses spiritual values and business blessings (barakah). In practice, entrepreneurs no longer perceive zakat and sadaqah as merely ritual obligations separate from economic activities; rather, they view them as integral components of business management strategies that are believed to strengthen business sustainability. This condition stems from the empirical experiences of business actors who perceive that business stability is determined not only by financial capital and managerial capabilities but also by the consistent implementation of spiritual values. Consequently, the resulting business orientation tends to be holistic, integrating economic, social, and religious objectives into a unified framework of business practice.

The findings from interviews with one of the BMT members support this observation. An entrepreneur explained that zakat and sadaqah have become an integral part of his business routine since joining the BMT. He stated:

“I do not calculate profits solely for myself. Whenever my business generates income, I always allocate a portion of it for zakat and sadaqah. I believe that the more we share, the smoother and more blessed our business becomes.”

This statement indicates a strong belief among business actors that barakah plays a significant role in sustaining business operations. Interviews with other informants revealed a similar pattern, in which zakat and sadaqah were perceived as forms of “spiritual investment” that provide inner peace while simultaneously motivating entrepreneurs in managing their businesses. Several informants reported that after consistently paying zakat and giving sadaqah, they experienced greater customer stability and found it easier to cope with business competition.

Overall, the interview findings from all informants demonstrate a consistent perception that the integration of zakat and sadaqah affects not only social dimensions but also shapes a business mindset that is more oriented toward barakah, sustainability, and social responsibility. These findings reinforce the notion that Islamic philanthropic practices play an important role in establishing a new paradigm for the management of Sharia-based micro-enterprises.

To provide a clearer understanding of the findings regarding the integration of zakat and sadaqah in shaping a barakah-oriented business mindset among members of BMT NU East Java, Purwoharjo Branch, the researcher presents visual indicators illustrating changes in mindset, business practices, and business outcomes. These indicators are intended to help readers better understand the relationship between Islamic philanthropy and business growth.



Figure 1. Barakah-Oriented Business Mindset through Zakat and Sadaqah

Based on these indicators, it can be concluded that the integration of zakat and sadaqah establishes a business orientation that is not solely focused on economic profit but also emphasizes barakah (blessings), inner peace, and spiritual values. Business actors demonstrate consistency in philanthropic practices, which contribute to a transformation of their business mindset toward a more holistic approach. This condition strengthens entrepreneurial motivation, work ethic, and business stability. Therefore, zakat and sadaqah serve as essential foundations for developing sustainable micro-enterprises that maintain a balance among economic, social, and religious dimensions.

Zakat and Sadaqah Enhance Customer Trust and Loyalty

The phenomenon of increasing customer trust and loyalty toward entrepreneurs who actively engage in zakat and sadaqah practices demonstrates that Islamic philanthropy not only affects the spiritual dimension of individuals but also has significant social and economic implications within the context of micro-businesses. Among members of BMT NU East Java, Purwoharjo Branch, the practice of zakat and sadaqah has become a moral indicator perceived by the community as a reflection of business integrity and social responsibility. In practice, consumers consider not only product quality and price but also the ethical and religious values embodied by business actors. As a result, entrepreneurs who consistently perform zakat and sadaqah tend to gain a higher level of trust among customers, which subsequently contributes to greater customer loyalty and the sustainability of business relationships.

The interview findings with one of the entrepreneur informants reinforce this observation. A trader stated:

“Many of my customers already know that I regularly give sadaqah and pay zakat from this business. They say they feel more comfortable shopping at my place because they trust that their money is also being used for good purposes. As a result, they often return and even recommend my business to others.”

This statement indicates that philanthropic practices indirectly create a positive image that influences consumers' decisions when choosing where to conduct transactions. Interviews with other informants also revealed a consistent pattern, whereby customers who were aware of the entrepreneurs' zakat and sadaqah practices tended to develop stronger emotional attachments. Several informants mentioned that customers patronized their businesses not only for economic reasons but also because of the trust and social closeness fostered through the religious values practiced by the entrepreneurs. There was even a tendency for customers to engage in repeat purchases and provide word-of-mouth recommendations to potential new customers.

Overall, the interview findings from all informants indicate that zakat and sadaqah function as indirect instruments for building business reputation, strengthening public trust, and enhancing customer loyalty. Therefore, Islamic philanthropy serves not only as an act of worship but also as an effective social strategy for supporting the growth and sustainability of micro-enterprises within local communities.

Islamic Philanthropic Practices Expand Social Networks and Business Opportunities

The phenomenon of Islamic philanthropic practices among entrepreneurs who are members of BMT NU East Java, Purwoharjo Branch, demonstrates that zakat and sadaqah function not only as instruments of worship and economic redistribution but also as strategic mechanisms for building and expanding social networks. Within the context of micro-enterprises, social networks play a crucial role because they serve as primary sources of information, trust, and business collaboration opportunities. Through active participation in zakat, sadaqah, and social activities facilitated by BMT, entrepreneurs indirectly enter broader social interaction spaces involving not only fellow members but also community members, religious leaders, and other business actors. This condition creates productive social relationships with the potential to enhance access to new business opportunities.

The interview findings with one informant support this observation. An entrepreneur explained: “When we frequently participate in charity activities or programs organized by BMT, we get to know more people. Sometimes, some of them become customers, while others invite us to collaborate in small business ventures.”

This statement demonstrates that participation in philanthropic activities creates opportunities for social interaction that directly contribute to business development. Interviews with other informants revealed a similar pattern, indicating that social networks established through zakat and sadaqah activities provide tangible benefits for business sustainability. Several informants reported that the relationships developed extended beyond ordinary social interactions and evolved into economic relationships involving suppliers, loyal customers, and even product distribution partners.

Furthermore, information regarding new business opportunities was often obtained through these networks, enabling entrepreneurs to adapt more rapidly to market changes. Overall, the interview findings from all informants indicate that Islamic philanthropic practices function as mechanisms for developing strong social capital, which ultimately contributes to the expansion of business networks, increased market access, and enhanced competitiveness among micro-entrepreneurs within the BMT NU East Java, Purwoharjo Branch community.

Discussion

The Integration of Zakat and Sadaqah in Shaping a Barakah-Oriented Business Mindset

The findings regarding the integration of zakat and sadaqah as a foundation for a barakah-oriented business mindset can be interpreted as reflecting a transformation in entrepreneurial paradigms from a materialistic orientation toward a more holistic spiritual-economic orientation. Within the context of members of BMT NU East Java, Purwoharjo Branch, Islamic philanthropic practices function not merely as normative religious obligations but have become integral components of business strategies that are believed to influence business sustainability. Theoretically, these findings can be explained through the perspective of Islamic Entrepreneurship Theory, which emphasizes that business activities in Islam are oriented not only toward profit but also toward barakah, social justice, and spiritual responsibility (Fatah et al., 2023). Within this framework, zakat and sadaqah serve as mechanisms for wealth purification while simultaneously functioning as instruments for cultivating sustainable business ethics.

Furthermore, these findings are consistent with the concept of Spiritual Capital Theory proposed by Wahab and Ali (2025), which explains that spiritual values can serve as intangible resources influencing motivation, resilience, and the quality of decision-making in economic activities. Entrepreneurs' belief that zakat and sadaqah bring barakah reflects the internalization of spiritual capital, which contributes to greater psychological well-being, work motivation, and business optimism. Moreover, from the perspective of Social Capital Theory proposed by Saputra and Tanjung (2024), philanthropic practices also strengthen networks of trust and social norms that support business sustainability.

Therefore, the integration of zakat and sadaqah into business orientation reflects a synergy between spiritual capital and social capital that produces a value-based entrepreneurial mindset. This finding suggests that business success is determined not only by rational economic factors but also by religious value constructions that shape business behavior. These results strengthen the argument that within the context of Sharia-based microeconomics, the concept of barakah plays a significant role as a non-material determinant of business growth and sustainability.

Zakat and Sadaqah Enhance Customer Trust and Loyalty

The findings concerning the increase in customer trust and loyalty resulting from zakat and sadaqah practices among members of BMT NU East Java, Purwoharjo Branch, may be interpreted as a reinforcement of moral legitimacy within Sharia-based micro-business activities. Islamic philanthropic practices undertaken by entrepreneurs function not only as expressions of religiosity

but also as forms of social signaling that demonstrate integrity, compassion, and honesty to the wider community. From the perspective of Trust Theory proposed by Iqbal (2025), customer trust is established when entrepreneurs are perceived as possessing competence, benevolence, and integrity. In this context, zakat and sadaqah strengthen the dimension of benevolence, thereby making customers feel more secure and comfortable when engaging in transactions.

Furthermore, these findings can also be explained through the lens of Social Capital Theory developed by Karakulah and Muneeza (2024), which emphasizes that networks of trust, social norms, and social relationships contribute to the efficiency of collective action. Philanthropic practices strengthen bonding social capital between entrepreneurs and customers through emotionally close relationships grounded in shared religious values, while simultaneously fostering bridging social capital through the expansion of recommendation networks and word-of-mouth communication. This is consistent with Relationship Marketing Theory proposed by Al-Khalidi (2026), which asserts that trust and commitment are the primary determinants of long-term customer loyalty.

From the perspective of Islamic Business Ethics, zakat and sadaqah practices also reflect the implementation of the values of amanah (trustworthiness) and ihsan (excellence and benevolence) in economic activities, ultimately creating a positive reputation as a trustworthy entrepreneur (Kurniawan & Kurniawan, 2025). Therefore, these findings indicate that Islamic philanthropy is not merely an individual act of worship but also serves as a strategic mechanism for building spiritually grounded brand equity. The integration of religious values into business practices has been proven to create moral differentiation that strengthens customer loyalty, increases repeat purchases, and expands word-of-mouth promotion, thereby supporting sustainable and trust-based growth of micro-enterprises (Abdullah & Jamal, 2022).

Islamic Philanthropic Practices Expand Social Networks and Business Opportunities

The findings regarding the role of zakat and sadaqah practices in expanding social networks and business opportunities among members of BMT NU East Java, Purwoharjo Branch, can be interpreted as a process of developing and strengthening social capital derived from Islamic philanthropic activities. In the context of micro-enterprises, limited access to capital, information, and markets often constitutes a major obstacle to business growth. However, entrepreneurs' involvement in zakat, sadaqah, and social programs facilitated by BMT creates broader and more intensive opportunities for social interaction, thereby strengthening productive relational networks (Saputra & Tanjung, 2024). This demonstrates that Islamic philanthropy functions not only as an individual religious activity but also as a social mechanism capable of connecting economic actors within mutually beneficial networks.

Theoretically, these findings can be explained through Social Capital Theory proposed by Yasmeen (2026). Yasmeen emphasizes the importance of networks, norms, and trust in facilitating effective coordination and cooperation. In this case, zakat and sadaqah function as mechanisms for trust building that strengthen bonding social capital among entrepreneurs within the BMT community while simultaneously creating bridging social capital with external actors such as customers, business partners, and community leaders (Azwar, 2023). Furthermore, according to S. Hasan (2024), social capital serves as a resource embedded within social relationship structures that facilitates collective action, which in this context is reflected in the formation of business partnerships, supplier relationships, and product distribution networks.

In addition, from the perspective of Network Theory, participation in philanthropic activities expands network ties that enhance access to market information, new business opportunities, and business innovation (Shofiyyah et al., 2023). This finding is consistent with the Resource-Based View in strategic management, which argues that social networks constitute intangible assets capable of enhancing business competitiveness (Mansur et al., 2025). Therefore, these findings confirm that zakat and sadaqah function as instruments for building a dynamic socio-economic ecosystem that

ultimately contributes to strengthening competitiveness, expanding market access, and ensuring the sustainability of micro-enterprises at the community level.

4. CONCLUSION

Based on the findings and discussion of this study, it can be concluded that the integration of zakat and sadaqah into business activities among members of BMT NU East Java, Purwoharjo Branch, plays a strategic role as a catalyst for micro-enterprise growth through three main mechanisms: the formation of a barakah-oriented business mindset, the enhancement of customer trust and loyalty, and the expansion of social networks and business opportunities. First, zakat and sadaqah are no longer perceived merely as religious obligations but have become integral components of business strategies that shape an entrepreneurial paradigm grounded in spiritual values, where business actors simultaneously integrate economic, social, and religious objectives. Second, Islamic philanthropic practices have been shown to enhance public trust and customer loyalty through the strengthening of moral legitimacy and social signaling, thereby fostering stable and long-term relationships between entrepreneurs and consumers.

Third, zakat and sadaqah function as mechanisms for the development of social capital by expanding business networks, providing greater access to market information, and increasing opportunities for new business collaborations. From a theoretical perspective, these findings affirm the relevance of Islamic Entrepreneurship Theory, Spiritual Capital Theory, and Social Capital Theory in explaining the dynamics of business growth based on Islamic values. The synergy between spiritual capital and social capital creates a business ecosystem that is oriented not only toward profit but also toward sustainability, trust, and barakah.

Accordingly, this study concludes that Islamic philanthropy makes a significant contribution to strengthening the resilience, competitiveness, and growth of micro-enterprises at the community level. The implications of these findings suggest that the development of Sharia-based MSMEs should not rely solely on financial and managerial aspects but should also integrate Islamic philanthropic values as a foundation for fostering an inclusive, sustainable, and spiritually grounded economic ecosystem.

REFERENCES

- Abdullah, S. F. S., & Jamal, I. H. (2022). Conceptual analysis on Islamic philanthropy: Towards a contemporary approach. *Al-Qanatir: International Journal of Islamic Studies*, 26(2), 143–152.
- Abdussamad, H. Z., & Sik, M. S. (2021). *Metode penelitian kualitatif*. CV. Syakir Media Press.
- Abidin, Z., Azman, A., & Singh, P. S. J. (2026). Beyond Charity: Study on Islamic Philanthropy Governance and the Implementation of Zakat Law. *Legality: Jurnal Ilmiah Hukum*, 34(1), 229–253.
- Al-Khalidi, F. K. H. (2026). Islamic Philanthropy in Action: Exploring Waqf as a Strategic Tool for Enhancing Disaster Resilience.
- Azwar, A. (2023). The role of Islamic philanthropy in green economy development: Case in Indonesia. *International Journal of Islamic Economics and Finance Research*, 6(2 December), 40–55.
- Fatah, A. A., Andriani, N., & Hidayat, G. N. (2023). Unleashing the philanthropy fund's potential for a sustainable tomorrow: a comprehensive overview. *Journal of Infrastructure Policy and Management*, 6(2), 89–102.
- Fatah, A. A., Rahajeng, D. K., Andriani, N., & Hidayat, G. N. (n.d.). MEMBUKA PELUANG: KONTRIBUSI FILANTROPI DALAM MEWUJUDKAN PEMBANGUNAN BERKELANJUTAN.
- Hasan, H., Bora, M. A., Afriani, D., Artiani, L. E., Puspitasari, R., Susilawati, A., Dewi, P. M., Asroni, A., Yunesman, Y., & Merjani, A. (2025). *Metode penelitian kualitatif*. Yayasan Tri Edukasi Ilmiah.
- Hasan, S. (2024). Philanthropy and social justice in Islam: Principles, prospects, and practices. *Prospects, and Practices* (January 30, 2024).

- Iqbal, Z. (2025). Integrating Zakat and Waqf Systems to Support Halal Entrepreneurship and Inclusive Growth in Pakistan. *Journal of Halal Ethics and Research*, 1(2), 31–42.
- Karakulah, M., & Muneeza, A. (2024). Exploring the role of donation-based crowdfunding in Islamic social finance. *International Journal of Islamic Economics and Finance Research*, 7(1 July), 42–58.
- Khotib, A., Khaudli, M. I., Setiawan, A., & Bahari, D. (2026). Enhancing Public Trust Through E-WOM In Islamic Boarding Schools : a Cyber Public Relations Perspective. 7(1).
- Kurniawan, R., & Kurniawan, H. (2025). Synergizing Islamic Social Finance: Enhancing Community Resilience through Takaful, BMT, and Philanthropy in Central Java. *Annual International Conference on Islamic Economics and Business (AICIEB)*, 5, 253–266.
- Kusumastuti, A., & Khoiron, A. M. (2019). *Metode penelitian kualitatif*. Lembaga Pendidikan Sukarno Pressindo (LPSP).
- Lessy, Z. (2024). Giving, Altruisme, dan Filantropi Islam: Implikasi untuk Praktik dan Pendidikan Pekerjaan Sosial-Pidato Pengukuhan Guru Besar dalam Bidang Ilmu Pekerjaan Sosial.
- Mansur, M., Addiarrahman, A., Ismail, D., Rasyidi, A., & Putra, M. D. (2025). Islamic philanthropy in the digital era: the role of media and culture in spreading the teachings of generosity. *Asian Journal of Media and Culture*, 1(1), 74–92.
- Mulyana, A., Vidiati, C., Danarahmanto, P. A., Agussalim, A., Apriani, W., Fiansi, F., Fitra, F., Aryawati, N. P. A., Ridha, N. A. N., & Milasari, L. A. (2024). *Metode penelitian kualitatif*. Penerbit Widina.
- Najma, S. N., & Sari, D. N. (2026). The Zakat as an Instrument of Islamic Philanthropy for Community Economic Empowerment: The Role of Zakat Management Institutions in Indonesia. *Tazakka: Journal of Zakat and Waqf*, 1(1), 43–55.
- Nartin, S. E., Faturrahman, S. E., Ak, M., Deni, H. A., MM, C. Q. M., Santoso, Y. H., SE, S., Paharuddin, S. T., Suacana, I. W. G., & Indrayani, E. (2024). *Metode penelitian kualitatif*. Cendikia Mulia Mandiri.
- Niam, M. F., Rumahlewang, E., Umiyati, H., Dewi, N. P. S., Atiningsih, S., Haryati, T., Magfiroh, I. S., Anggraini, R. I., Mamengko, R. P., & Fathin, S. (2024). *Metode penelitian kualitatif*.
- Rahmatika, R. A., & Munawaroh, D. (2025). Konsep Filantropi Islam Muhammadiyah dalam Penguatan Ekonomi Umat di Indonesia. *Syahadah: Jurnal Ilmu Al-Qur'an Dan Keislaman*, 13(2), 65–75.
- Roosinda, F. W., Lestari, N. S., Utama, A. A. G. S., Anisah, H. U., Siahaan, A. L. S., Islamiati, S. H. D., Astiti, K. A., Hikmah, N., & Fasa, M. I. (2021). *Metode penelitian kualitatif*. Zahir Publishing.
- Saputra, S., & Tanjung, Y. (2024). Enhancing sustainability through agricultural zakāt-based philanthropy movement: A comprehensive study on social welfare capital. *Journal of Islamic Thought and Civilization*, 14(1), 231–246.
- Sari, I. N., Lestari, L. P., Kusuma, D. W., Mafulah, S., Brata, D. P. N., Iffah, J. D. N., Widiatsih, A., Utomo, E. S., Maghfur, I., & Sofiyana, M. S. (2022). *Metode penelitian kualitatif*. Unisma Press.
- Setiawan, A., Azhari, A. K., & Rofiq, A. (2025). Pembinaan Kepemimpinan Melalui Organisasi Kesiswaan di Madrasah. *Tadbir: Jurnal Manajemen Pendidikan Islam*, 13(1), 99–114. <https://doi.org/10.30603/tjmpi.v13i1.5772>
- Shofiyyah, N. A., Muharam, A., Komarudin, T. S., & Juita, D. R. (2023). Empowering the Youth in Islamic Philanthropy: Cross-Cultural Perspectives and Global Experiences. *SETYAKI: Jurnal Studi Keagamaan Islam*, 1(3), 58–74.
- Sutono, S. (2025). Transformasi Layanan Filantropi Islam melalui Sistem Pembayaran Digital di Perguruan Tinggi. *Glosains: Jurnal Sains Global Indonesia*, 6(2), 89–101.
- Wahab, N. S. A., & Ali, M. (2025). Strategic Zakat Management to Amplify Social Impact in Corporate Social Responsibility.
- Wijaya, M. R. (2025). ISLAM BERKEMAJUAN DAN MASA DEPAN FILANTROPI ISLAM: REKONSTRUKSI TEORETIK UNTUK PEMBERDAYAAN DAN KEMANDIRIAN UMAT. *Journal of Community Development*, 4(3), 10–19.

- Yasmeen, K. (2026). Framework for Islamic social entrepreneurship. *Journal of Islamic Accounting and Business Research*, 17(2), 445–474.
- Zakariya, A. F., & Rosida, I. N. (2025). Model Hybrid Filantropi: Integrasi Dana Sosial dan Kewirausahaan Sosial untuk Pemberdayaan Berbasis Data. *MONETARIUM: Journal of Economics Business and Management*, 2(2), 90–107.
- Zakariya, A. Z., Hasani, R., & Haq, W. F. D. (2024). Peran Yayasan Dana Sosial Al-Falah (YDSF) dalam Pengembangan Kewirausahaan Sosial Berbasis Filantropi Islam di Surabaya. *Turath*, 1(2), 183–194.

