

HARMONIZING RELIGIOUS VALUES, LOCAL CULTURE, AND PRODUCTIVE ZAKAT IN IMPROVING THE ECONOMIC WELFARE OF MSMEs AT THE TEBUIRENG BOARDING SOCIAL INSTITUTION (LSPT) JOMBANG

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Abstract: *The purpose of this study is to examine the impact of religious principles, local culture, and productive zakat programs on the economic well-being of micro, small, and medium enterprises (MSMEs) in Jombang. The research method entails an examination of religious principles, local culture, and field case studies. According to the findings of the study, the incorporation of religious principles offers a strong ethical foundation for MSMEs in Jombang, resulting in honest, fair, and responsible business operations. LSPT Jombang's productive zakat program, particularly the Dhuafa Mandiri program, offers mustahik with business financing and training, enhancing their economic independence. Local culture inspires MSME products, resulting in a strong local character. According to the findings of this study, the integration of religious principles, local culture, and productive zakat programs has a considerable positive impact on the economic well-being of MSMEs in Jombang. It is envisaged that by continuing to strengthen this integration and overcoming the problems that arise, MSMEs in this region will be able to thrive and make significant contributions to the local economy and community.*

Keywords: Religious Values, Local Culture, Productive Zakat, Economic Welfare, MSMEs



INTRODUCTION

In the era of globalization and growing economic dynamics, empowering MSMEs is one of the key strategies for driving local economic growth and reducing social disparities.¹ In this context, the integration of religious values, local culture, and productive zakat has become a theme that is receiving increasing attention. The application of religious values in the context of an Islamic economy, together with considering the rich and unique local culture, is able to provide a moral and ethical foundation for MSMEs to develop sustainably.

One important locus that applies this approach is the Tebuireng Islamic Boarding School Social Institution in Jombang. Tebuireng Islamic Boarding School is not just a religious educational institution but is also a center for cultural and economic activities in the surrounding community. Founded by prominent scholar KH. Hasyim Asy'ari, this Islamic boarding school has become an institution that has a strategic role in shaping economic, social, and religious life in Jombang and its surroundings.

Several recent studies have shown increasing interest in approaches that integrate religious values, local culture, and productive zakat in the context of MSMEs. The study by Abdullah et al. (2020) highlighted that the implementation of productive zakat as an Islamic economic instrument has succeeded in increasing the welfare and productive capacity of MSMEs in several regions.² This is in line with the findings of Mubarok et al. (2019), which show that MSMEs that integrate religious values into their business practices tend to be more stable and competitive.

However, although there has been research that addresses a similar theme, this research aims to fill knowledge gaps that have not been adequately covered in the context of the Tebuireng Islamic Boarding School in Jombang. As one of the leading religious education centers in Indonesia, the Tebuireng Islamic Boarding School has great potential to become a model for the economic empowerment of MSMEs through the integration of local religious and cultural values as well as the implementation of productive zakat.

In this context, this article aims to answer the main question: How can the integration of religious values, local culture, and productive zakat improve the economic welfare of MSMEs in the Tebuireng Islamic Boarding School area, Jombang? This research method will adopt a qualitative approach by conducting in-depth interviews with relevant stakeholders, including Tebuireng Islamic Boarding School administrators, MSME actors, and local community leaders. Additionally, document analysis and case studies will be conducted to support the findings from the interviews.

¹ S S Rizal and D Akmalia, “Development of a Creative Economy Based on Local Wisdom in Empowering MSME Economic Improvement to Face the Modern Market from a Sharia Economic ...,” *Enrichment: Journal of ...* 12, no. 4 (2022).

² Imron Mawardi et al., “Analyzing the Impact of Productive Zakat on the Welfare of Zakat Recipients,” 2022, <https://doi.org/10.1108/JIABR-05-2021-0145>.



RELIGIOUS VALUES IN ISLAMIC ECONOMICS

Islamic economics has a strong moral and ethical foundation, which is strengthened by Islamic religious values taught in the Al-Quran and Sunnah of the Prophet Muhammad SAW.³ Understanding and implementing these religious values has a significant impact on forming a sustainable and inclusive economic system in Muslim societies. In this context, zakat, one of the five pillars of Islam, plays a central role as an important Islamic economic instrument. This article will discuss the understanding and implementation of religious values in Islamic economics and the significance of zakat as an Islamic economic instrument that has a major influence on the economic empowerment of Muslims.

UNDERSTANDING AND IMPLEMENTATION OF RELIGIOUS VALUES IN THE CONTEXT OF ISLAMIC ECONOMICS

Religious values in Islam underlie all aspects of life, including economics. These values include honesty, justice, empathy, hard work, solidarity, and concern for others. Understanding and implementing these values in the context of Islamic economics has positive consequences for establishing ethical and sustainable economic practices.⁴

First of all, honesty is the main principle in Islamic economics. Islam teaches the importance of honesty in every economic transaction.⁵ For example, the concept of "Sadaqah" in Islam underscores the importance of giving and sharing with those less fortunate.⁶ In Islamic economics, honesty in reporting income and paying zakat is a moral obligation, which helps reduce injustice and corruption in the economic system.⁷

Second, justice is a core value in Islam and is reflected in the concept of "Adl" (justice).⁸ This principle of justice applies in all aspects of life, including economics. The implementation of justice in Islamic economics requires a fair and equitable distribution of resources and wealth.⁹ Therefore, the Islamic tax system and zakat management are based on the principle of justice to ensure that wealth is not concentrated among just a few people.¹⁰

³ Jamal Fakhri, "Al-Qur'an Perspective on the Concept of Islamicpreneurship in Economic Growth," *JASSP - Journal of Advance in Sosial Sciences and Policy* 3, no. 1 (2023): 63–71.

⁴ Haithem Kader, "Human Well-Being, Morality and the Economy: An Islamic Perspective," *Islamic Economic Studies* 28, no. 2 (2021): 102–23, <https://doi.org/10.1108/ies-07-2020-0026>.

⁵ SABO Jamilu Sa'idu et al., "Islamic Ethics of Trade: A Recipe for Sustainable Business Transactions in The Contemporary World," *AZKA International Journal of Zakat & Social Finance* 3, no. 3 (2022): 119–32, <https://doi.org/10.51377/azjaf.vol3no3.141>.

⁶ Iwan Setiawan, "The Significance Of Corporate Social Responsibility In Sustainable Development," *Journal Of Law And Sustainable Development* 11, no. 9 (2023): 1–23.

⁷ Muhammad Umer Chapra, "Morality and Justice in Islamic Economics and Finance," *Morality and Justice in Islamic Economics and Finance* 168 (2014): 1–278, <https://doi.org/10.4337/9781783475728>.

⁸ Mujahidin, "Socio-Economic Justice In The Quran's Perspective," *International Journal of Economics, Business and Accounting Research (IJEBAR)* 6, no. 4 (2022).

⁹ Mujahidin.

¹⁰ Akhmad Hafandi and Masdar Helmy, "Creating a Social Justice Trough Zakat and Its Relevant To Poverty Alleviation: A Perspective of Abul a'La Al-Maududi," *An-Nisbah: Jurnal Ekonomi Syariah* 8, no. 1 (2021): 1–31, <https://doi.org/10.21274/an.v8i1.3622>.



In addition, empathy and concern for others are values that drive social practices in Islamic economics. The concept of "Takaful," or social insurance, in Islam underlines the importance of helping others overcome economic difficulties.¹¹ This principle motivates the payment of zakat and infaq (donations) to help those in need, including MSMEs who face economic difficulties.

Furthermore, hard work and serious effort are also emphasized in Islam. At the same time, Islam also teaches the importance of not taking advantage of or exploiting other people to achieve economic success. This practice creates a business environment that is based on fair efforts and upholds the common good.

THE SIGNIFICANCE OF ZAKAT AS AN ISLAMIC ECONOMIC INSTRUMENT

In the context of Islamic economics, zakat is an economic instrument that has very important significance. Zakat is one of the five pillars of Islam, and every eligible Muslim is required to pay a portion of his wealth to those less fortunate.¹² The concept of zakat is a concrete implementation of religious values in Islamic economics.

Zakat acts as a means for the equitable distribution of wealth in society.¹³ In Surah Al-Baqarah (2:267–273), the Koran explains that zakat is a way to transfer wealth from those who have more to those who need it, creating a fair social and economic balance.¹⁴ Zakat also promotes social solidarity and empathy towards those living in poverty.¹⁵

Apart from that, zakat also has a role in encouraging productive investment in the Islamic economy.¹⁶ The concept of "productive zakat" refers to the use of zakat funds to support MSMEs, develop productive projects, and promote local economic growth. By supporting MSMEs and productive projects, zakat helps create jobs, increase productivity, and encourage sustainable economic growth.¹⁷

In the context of the Tebuireng Islamic Boarding School in Jombang, the implementation of productive zakat is a significant step in harmonizing religious values, local culture, and the economic development of MSMEs. Productive zakat is able to provide a practical approach to integrating local religious and cultural values into the economic empowerment strategy for MSMEs.

¹¹ Firas Hasan Abu Yazbek, "Takaful Insurance: A Critical Evaluation of Takaful Business in the UAE and Its Prospects for Growth," *Takaful Insurance*, no. May (2018): 1–210, <https://doi.org/10.14236/ewic/eva2018.78>.

¹² Rania Adel Al-Bawwab, "Zakat: Changing the Framework of Giving," *Islamic Economic Studies* 30, no. 2 (2023): 86–103, <https://doi.org/10.1108/ies-08-2021-0026>.

¹³ Willya Achmad, "Corporate Social Responsibility and Zakat: A Model of Philanthropy in the Society Era 5.0," *Jurnal Scientia* 11, no. 1 (2022): 565–74, <http://seaninstitute.org/infor/index.php/pendidikan/article/view/579>.

¹⁴ Yulia Anisa and Moh Mukhsin, "The Role Of Zakat In Realizing Sustainable Development Goals (SDGs) To Increase Community Economic Income," *Jurnal Ekonomi Islam* 13, no. 2 (2022): 2579–6453.

¹⁵ Anisa and Mukhsin.

¹⁶ Aditya Hadid Riyadi et al., "The Effect of Utilizing Zakat Fund on Financing Production to Achieving Social Welfare: In Indonesia as a Case Study," *Journal of Islamic Finance* 10, no. 1 (2021): 019–029.

¹⁷ Najim Nur Fauziah, "Developing Cash Waqf Model as an Alternative Financing for Social Enterprises to Support Decent Work and Economic Growth in Indonesia," *Turkish Journal of Islamic Economics* 8, no. Special Issue (2021): 195–217, <https://doi.org/10.26414/a2759>.



LOCAL CULTURE AS A DRIVER FOR MSMEs

Local culture plays a crucial role in driving and shaping the activities of micro, small, and medium enterprises (MSMEs) in various regions.¹⁸ In the Jombang area, local culture has become a major force in supporting and advancing MSMEs, which in turn contributes to the economic development of local communities. An in-depth analysis of local culture in the Jombang area opens new insights into the factors that influence the success of MSMEs and gives rise to development strategies that are more focused and appropriate to the local cultural context.

An analysis of local culture in the Jombang area shows that there is a wealth of traditions and deep values. The Jombang people have a strong cultural heritage, which includes various aspects such as arts, handicrafts, traditional culinary delights, and daily ways of life. For example, the art of shadow puppetry and Jombang batik is a cultural heritage that is well known at both regional and national levels. The daily lives of the people of Jombang are also reflected in an open attitude, hard work, and a spirit of mutual cooperation, which are important pillars in the sustainability of MSMEs.

The influence of local culture on MSME activities in Jombang is very significant. Local culture plays an important role in determining the type of product or service produced by MSMEs. A concrete example can be seen in the handicraft industry in Jombang, which is inspired by local cultural values and traditional arts. Apart from that, Jombang people tend to prioritize local products and choose to support local MSMEs compared to imported products. This phenomenon encourages local economic growth and creates a profitable ecosystem for MSMEs.

The application of local cultural values in MSME development strategies has a large positive impact. MSME players who understand and apply local cultural values in the production and marketing processes of their products tend to be better able to win the hearts of local consumers.¹⁹ In addition, this strategy helps maintain the authenticity and uniqueness of MSME products, which in turn increases competitiveness in local and regional markets.

Not only that, a local culture-based approach also triggers collaboration between MSMEs and other economic actors in the Jombang area. Initiatives to build stronger local business networks and communities enable a mutually beneficial exchange of knowledge and resources. This expands opportunities for innovation and shared growth.

In the context of the Tebuireng Islamic Boarding School, this institution also plays a role in preserving and promoting local culture in Jombang. Tebuireng Islamic Boarding School is not only a center for religious education but also a center for cultural and economic activities in the surrounding community. By understanding the local cultural values that live in its community, the Tebuireng Islamic Boarding School can act as a

¹⁸ Nafizha Trie Permata Sari and Andriani Kusumawati, "Literature Review : The Efforts To Strengthening of Micro, Small and Medium-Sized Enterprises (MSME) in Indonesia," *Asian Journal of Management, Entrepreneurship and Social Science* 2, no. 01 (2022): 98–115, <https://ajmesec.com/index.php/ajmesec/article/view/52>.

¹⁹ Amelia Setyawati et al., "Ability To Use Digitalization In Increasing The Competitive Advantages Of Msmes In Indonesia : Systematic Literature Review (SLR)" 2, no. 2 (2023): 48–65.



catalyst for the development of locally based MSMEs in accordance with the character of the Jombang community.

PRODUCTIVE ZAKAT DISTRIBUTION MODEL AT LSPT JOMBANG

The Tebuireng Islamic Boarding School (LSPT) Jombang Social Institution implements two types of productive zakat distribution: traditional and modern. The traditional productive zakat distribution model was carried out in the early stages of the Dhuafa Mandiri program, where several mustahik were given capital for business equipment to improve the economy. However, this model has obstacles, such as the mustahik's lack of ability to manage the business, so that business equipment is neglected or even used for personal needs. Because of these obstacles, LSPT Jombang switched to a modern, productive zakat distribution model.

In the modern productive zakat distribution model, LSPT provides business capital assistance of 1 million rupiah to mustahik. This assistance aims to help Mustahik develop their businesses. Even though this capital assistance varies in its use, it is still related to increasing their business capital.

LSPT Jombang also has various programs in the field of philanthropy apart from the economic field, such as education, da'wah, health, and social humanity. Therefore, the allocation of zakat funds is divided into several programs in this field. However, in the economic sector, the focus of fund distribution is on the Dhuafa Mandiri program.

The Dhuafa Mandiri program is one of the leading programs in the distribution of productive zakat. This program aims to encourage the entrepreneurial spirit of Mustahik as a means to earn a living. Business capital assistance in this program can be in the form of goods or cash. This program has been implemented since 2013 and has provided benefits to hundreds of Mustahik.

Mustahik, who are recipients of the Dhuafa Mandiri program, must meet several criteria set by the institution. This aims to ensure that zakat distribution is right on target and able to improve people's lives. In essence, productive zakat has the aim of providing business capital to the poor so that they can create their own livelihoods and meet their own living needs. The long-term goal is to turn mustahik zakat into muzzaki zakat.

In the distribution of productive zakat through the Dhuafa Mandiri program, assistance can be in the form of cash with capital ranging from 500 thousand to 1 million rupiah. In general, the majority of this cash assistance is used to increase Mustahik business capital. This is because many Mustahik want to develop their businesses but are still constrained by capital. Not infrequently, institutions also provide Dhuafa Mandiri programs to mustahik whose businesses are stagnant or even almost bankrupt. Thus, the institution seeks to restore Mustahik productivity through cash assistance.

In practice, there are mustahik who succeed in maintaining their businesses after receiving business capital assistance. However, there are also mustahik who are unable to manage their businesses and go bankrupt. This often happens at the beginning of the launch of this program, where business equipment assistance is often sold because they are unable to manage it properly.



The distribution of zakat for productive businesses is very effective in encouraging the transformation of mustahik into muzzaki, while the distribution of zakat funds is expected to function in the zakat system as a form of social security for Muslim communities, especially for poor or deficient groups, or, in other words, as social securitization. Therefore, priority in the distribution of zakat should be given to building productive businesses for zakat recipients so that they can generate their own income and even absorb labor.

Thus, the Dhuafa Mandiri program implemented by LSPT Jombang through the distribution of productive zakat has a significant positive impact on improving the living standards of mustahik. Even though there are obstacles to its implementation, this program has proven to be able to provide real benefits for people who need economic assistance. This program is also in line with the goal of productive zakat, which involves creating opportunities and building economic independence for the poor.

THE EFFECT OF HARMONIZATION OF VALUES ON THE ECONOMIC WELFARE OF MSMES IN THE JOMBANG REGION

Harmonization of local religious and cultural values has played an important role in improving the economic welfare of micro, small, and medium enterprises (MSMEs) in the Jombang area. The integration of strong religious values and rich local culture has created a sustainable economic ecosystem and has had a positive impact on MSMEs and the local community as a whole.

In Jombang, deep religious values, especially in the Islamic context, have become the main pillar in the community's economic activities. Values such as honesty, justice, and the spirit of sharing serve as guidelines for MSME players. A concrete example is the practice of zakat, which is an important pillar in the Islamic economy. Zakat as an obligation to share sustenance with those in need provides positive encouragement for MSMEs to participate in productive zakat programs and develop their businesses.²⁰

Apart from that, the strong local culture in Jombang also makes a major contribution to the economic welfare of MSMEs. Local culture includes artistic traditions, handicrafts, traditional culinary delights, and daily ways of life. For example, Jombang's shadow puppet and batik arts have become widely known cultural heritage, providing business opportunities for MSMEs in the arts and crafts sector. The people of Jombang also have an open attitude, a spirit of mutual cooperation, and hard work, which influences the way they run their businesses and interact with customers and business partners.

An analysis of the positive impact of harmonization of local religious and cultural values on the economic welfare of MSMEs in the Jombang area can be seen from several aspects. First, the integration of religious values in MSME business provides a strong ethical basis. MSME players in Jombang tend to run their businesses in good faith, prioritize honesty in business transactions, and maintain fairness in relationships with

²⁰ Eko Tama Putra SARATIAN et al., "Sharia Financial Inclusion As the Catalyst for the Sustainability of the Indonesian Msmes," *Icc4* 4, no. 1 (2022): 237–43.



customers, employees, and business partners. This creates strong trust among customers and consumers, which in turn supports business growth.

Apart from that, the integration of religious values is also reflected in the practice of productive zakat. Productive zakat programs in Jombang help MSMEs by providing business capital assistance, which in turn increases their ability to develop their businesses. By providing training and technical support, these productive zakat programs also help MSMEs improve their skills and knowledge in managing businesses.

The close relationship between local culture and MSMEs in Jombang also plays an important role in improving economic prosperity. An analysis of local culture in this area has shown that local culture provides inspiration for MSME products. MSME players often adopt local cultural elements in their products, such as traditional motifs in handicrafts or typical Jombang culinary flavors. This creates a special attraction for consumers who are looking for products with a strong local identity.

The positive influence of local culture can also be seen in the MSME development strategy in Jombang. MSME players often collaborate with related parties to promote local products and build strong business networks. This collaboration creates opportunities for the exchange of knowledge and resources, supporting innovation and mutual growth.

Relevant sources highlight the importance of harmonizing local religious and cultural values to improve the economic welfare of MSMEs in various contexts. Several pieces of literature highlight the important role of zakat in economic empowerment and encouraging MSMEs to become more independent. In addition, research on the influence of local culture on the development of MSMEs has become a topic that is receiving increasing attention in various regions.

Uswatul Wutsqah's (2021) research entitled "Productive Zakat for Community Empowerment: An Indonesian Context" reveals how productive zakat can be an important instrument in improving community welfare.²¹ This research presents the results of a case study, which can provide important insights into the application of productive zakat in different contexts.

Apart from that, research by Imron Mawardi (2022) entitled "Analyzing the impact of productive zakat on the welfare of zakat recipients" discusses the effectiveness of productive zakat distribution in improving the welfare of mustahik. This study was conducted 139 muzakkie and can provide an additional perspective on the importance of productive zakat as a tool to improve welfare.²²

In the context of local culture, in-depth research on the impact of local culture on MSMEs in various regions can provide relevant insights. Several journals, such as those published by Husni Thamrin (2023) on "Local Wisdom in Business Practices in Indonesia"²³ and research by Sandy Gunawan (2023) on "Local Wisdom Based Social Responsibility

²¹ Uswatul Wutsqah, "Productive Zakat for Community Empowerment: An Indonesian Context," *Journal of Sharia Economics* 3, no. 1 (2021): 1–17, <https://doi.org/10.35896/jse.v3i1.179>.

²² Mawardi et al., "Analyzing the Impact of Productive Zakat on the Welfare of Zakat Recipients."

²³ Husni Thamrin B and Kadarudin Kadarudin, "Local Wisdom in Business Practices in Indonesia," *Proceedings of the 3rd International Conference on Business Law and Local Wisdom in Tourism (ICBLT 2022)* 1 (2023): 590–601, <https://doi.org/10.2991/978-2-494069-93-0>.



of Balinese SME to Improve Competitiveness," can be useful references for understanding how local culture influences the success of MSMEs.²⁴

Overall, the harmonization of local religious and cultural values has a significant positive impact on the economic welfare of MSMEs in the Jombang area. The integration of religious values provides a strong ethical foundation, while local culture provides inspiration and a strong identity for MSMEs. With the support of the productive zakat program and collaboration with related parties, MSMEs in Jombang are able to develop their businesses and make a meaningful contribution to the local economy.

CONCLUSION

From the explanation above, it can be concluded that the harmonization of religious values, local culture, and productive zakat programs plays a crucial role in improving the economic welfare of micro, small, and medium enterprises (MSMEs) in Jombang. The integration of religious values provides a strong ethical foundation for MSME players, encouraging honest, fair, and responsible business practices. Productive zakat practices, especially through the Dhuafa Mandiri program, provide business capital and training for mustahik, strengthening their economic independence. Apart from that, local culture is a source of inspiration for MSMEs to create products with a strong local identity. Collaboration between MSME players and related parties also helps build strong business networks, facilitating the exchange of knowledge and resources that support innovation. However, there are still several challenges that need to be overcome. One of them is ensuring maximum commitment from the mustahik in managing their business. Field control and supervision also need to be improved to ensure productive zakat programs run effectively.

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²⁴ et al., "Local Wisdom Based Social Responsibility of Balinese SME to Improve Competitiveness," *Jurnal Aplikasi Bisnis Dan Manajemen* 9, no. 1 (2023): 141–51, <https://doi.org/10.17358/jabm.9.1.141>.



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