OECONOMICUS Journal of Economics
Vol.10, No. 2, June 2026
pISSN: 2548-6004; eISSN: 2715-4882
DOI: https://doi.org/10.15642/oje.tahun.v.i.x-yx

IMPLEMENTATION OF THE YBM PLN ZAKAT PROGRAM AS AN EFFORT TO REDUCE POVERTY

Amir Salim[a]
Ana Toni Roby Candra Yudha[b]
Masruchin[c]
Rusdi Hamka Lubis[d]
Anggun Purnamasari[e]
(Indo Global Mandiri University[a], Sunan Ampel State Islamic University of Surabaya[b], Muhammadiyah University of Sidoarjo[c], PTIQ University[d], IAINU Sumatera Selatan University[e])
Email: amirsalim@stebisigm.ac.id[a], anatoniroby@uinsa.ac.id[b] , masruchin@umsida.ac.id[c], rusdihamka@ptiq.ac.id[d] , anggunpurnamasari110290@gmail.com[e]

Article Info

Article history:

Recieved: May 11, 2026
Accepted: May 24, 2026
Published: June 30, 2026

Page: 1 – 13

Keyword:
Strategy,
Welfare,
Zakat,
Program

Corresponding Author:
Name:Amir Salim
E-mail:
amirsalim@stebisigm.ac.id

Abstract

Poverty remains a persistent socioeconomic challenge in Indonesia despite various government and philanthropic interventions, highlighting the need to evaluate the effectiveness of zakat-based poverty alleviation programs. This study aims to examine the strategies implemented by the Baitul Maal Foundation of the State Electricity Company (YBM PLN) in Palembang to improve the welfare of poor and underprivileged communities through productive and consumptive zakat programs. The novelty of this study lies in its exploration of the integration of productive assistance, such as business capital, with consumptive support, including educational scholarships, within a corporate zakat institution as a comprehensive poverty reduction strategy. A qualitative research design was employed using observation, in-depth interviews, and documentation to collect and analyze empirical data. The findings indicate that the combination of productive and consumptive zakat has contributed to improving beneficiaries' welfare by supporting income-generating activities while simultaneously addressing essential educational needs. The study concludes that the integrated zakat management strategy implemented by YBM PLN represents an effective community empowerment approach that extends beyond short-term charitable assistance and offers practical insights for enhancing the role of corporate zakat institutions in sustainable poverty alleviation.

OECONOMICUS Journal of Economics
Vol.10, No. 2, June 2026
pISSN: 2548-6004; eISSN: 2715-4882
DOI: https://doi.org/10.15642/oje.tahun.v.i.x-yx

Introduction

Poverty is a fundamental issue that is a focus of government attention in any region. Poverty is a global problem that poses a challenge that must be addressed and resolved by every country. Therefore, reducing poverty is a goal in almost every country. The goal of development is to improve people's well-being. This improvement in people's well-being can be measured by a reduction in poverty rates, a decrease in unemployment rates, and an increase in per capita income.

On the other hand, Yusuf Al Qordhowi argues that zakat needs to be reconstructed and reinterpreted, as he strives to adapt his concept to social conditions or current developments. The term he uses is professional zakat or self-employed zakat. As for jobs related to and tied to the government, namely: foundations and special and general business entities, meaning those whose employees receive monthly wages. Income earned through entrepreneurship or civil servants is known in fiqh as al-mal al-mustafad (Damayanti et al., 2018).

In the poverty alleviation program for poverty reduction in Palembang City, the author will find out about the accuracy of the distribution of poverty alleviation program assistance in Palembang City by focusing on One strategy for reducing poverty is the zakat program implemented by YBM PLN. Zakat is a form of worship that not only involves ritual and spiritual aspects, but also places great importance on social values (Suma, 2003: 55). Zakat has great potential to improve the welfare of the people and strengthen the community's work ethic, while also serving as a tool for economic equality. In addition to helping the poor, zakat also has a positive impact on community productivity by opening more job opportunities and increasing community savings (Muhammad, 2000: 20).

Zakat is seen as a redistribution mechanism that reduces inequality and improves social welfare through the transfer of resources from muzaki to mustahik. This theory supports the analysis of the role of YBM PLN in channeling funds for basic needs and empowerment programs. (Abdullah, 2015), Distinguishing long-term impacts (business capital, investment) and short-term (consumptive assistance, scholarships). This theory is relevant to evaluating the effectiveness of the YBM PLN program that allocates funds to business capital and scholarships. (Andreoni, J. 1990.16), Intervention evaluation framework that assesses outcomes such as increased income, reduced dropout rates, and food security. Useful for designing evaluation indicators for the YBM PLN program. (Arbi, 2024.45)

Assess how financial, human, social, physical, and natural capital obtained by mustahik through zakat can improve sustainable livelihoods. Enables analysis of the long-term impact of YBM PLN's productive programs. (Asnaini. 2008), Explains the role of social networks, trust, and collaboration (e.g., YBM PLN's collaboration with tahfidz houses and NGOs) in increasing the effectiveness of aid distribution and market access for recipients. (Daulay, 2022), Focuses on the process of empowering recipients so that they shift from aid recipients to independent economic actors. Relevant for assessing YBM PLN's business capital program and non-financial success indicators (skills, control), (Kabeer, N. 1999), Explains how rules, transparency, audits, and institutional legitimacy (e.g., independent audits, separate branch accounts) affect public trust and the sustainability of zakat collection.

OECONOMICUS Journal of Economics
Vol. 10, No. 2, June 2026
pISSN: 2548-6004; eISSN: 2715-4882
DOI: https://doi.org/10.15642/oje.tahun.v.i.x-yx

(Lutfhi, 2023).

Positioning zakat as a mechanism for providing basic services (education, health) and reducing the negative externalities of poverty; supporting the argument for YBM PLN's scholarship and social assistance programs. (Scoones, 1998.72). Analyzes the motivations of zakat payers, the "warm-glow" effect, and how digitalization (the YBM PLN application) affects the frequency and amount of donations. Useful for fundraising strategies and application design. (Setiawan, 2024.77).

In this context, the collection of alms, charity, and endowments from Muslim employees, centralized through the Baitul Maal PLN Foundation, represents crucial support from PLN management for YBM PLN to optimize ZIS-WAF funds. ZIS-WAF funds come not only from PT PLN (Persero) employees but also from the general public who wish to donate through YBM PLN. Zakat is not only an obligation for Muslims but also a vital instrument in efforts to build the people's economy and overcome poverty. Therefore, YBM PLN is at the heart of the community, striving to collect and utilize zakat funds in Indonesia, especially at PT PLN Persero. In addition to zakat funds, YBM PLN also collects alms, charity, and endowments to support its programs across five main pillars: education, economics, health, social, and da'wah (Lutfhi & Siregar, 2023). A dynamic model to simulate the flow of funds between productive and consumptive programs, the multiplier effect of business capital, and the time required to reduce poverty levels. Assisting in long-term planning and policy scenarios for YBM PLN. (Zaenal, 2025.101).

According to contemporary scholars such as Yusuf Qaradawi and Wahbah Az-Zuhaili, zakat given to those in need must be sufficient to meet their basic needs. This is because zakat is considered vital to human life. Productively allocated zakat funds are considered reliable assistance for those with job skills, such as livestock breeders, grocery vendors, and others. Those with job skills are provided with means of production, but if their businesses fail due to lack of capital, they are provided with capital to restart their operations (Mukmin, 2019).

Several efforts have been made to alleviate poverty, but the problem has not been fully resolved. Zakat plays a crucial role in supporting human well-being, both in this world and the hereafter, particularly in the socio-economic context. The Prophet Muhammad (peace be upon him) stated that poverty can lead a person closer to disbelief, so Muslims are advised not to live in poverty, as this can lead them to engage in activities contrary to Islamic teachings in order to meet their needs. Instead, Islam encourages its followers to strive hard and work, supported by those with excess wealth, to avoid the hardships of poverty (Abdurrahman & Herianingrum, 2020).

The problem of poverty in Palembang City is a pressing issue and requires serious attention. The high poverty rate indicates that many families still live in difficult conditions, with limited access to basic needs such as education, health, and food. The Baitul Maal Foundation of the State Electricity Company (YBM PLN), as a corporate-based zakat institution, prioritizes professionalism and transparency in accordance with sharia principles, as well as promoting a spirit of nationalism and supporting the integrity of the Unitary State of the Republic of Indonesia (NKRI) in its efforts to build the nation. YBM PLN strives to

Vol. 10, No. 2, June 2026
pISSN: 2548-6004; eISSN: 2715-4882
DOI: https://doi.org/10.15642/oje.tahun.v.i.x-yx

make a real contribution to addressing this problem through various programs and strategies. YBM PLN is committed to providing as many benefits as possible to those who mustahik (beneficiaries) throughout Indonesia, enabling them to be independent and live a decent life in a sustainable manner. However, the effectiveness of the strategies implemented by YBM PLN in reducing poverty is not yet fully known and comprehensively understood. Therefore, this study is important to determine the extent to which the programs implemented can provide a positive and sustainable impact on the poor in Palembang City.

Furthermore, the various challenges faced in implementing the poverty alleviation program by YBM PLN also require in-depth study. Obstacles such as limited resources, logistical constraints, and lack of synergy with relevant parties can hinder the program's success. By understanding these issues, this study aims to identify inhibiting factors and find solutions that can improve the program's effectiveness and efficiency.

Therefore, the author is interested in conducting research with the title "Strategy of the Baitul Maal Foundation of the State Electricity Company (YBM PLN) in Efforts to Reduce Poverty Levels in the Zakat Program in Palembang City" ”

Literature Review

Poverty remains one of the most persistent socioeconomic challenges, requiring sustainable and inclusive approaches that extend beyond conventional social assistance. In the Islamic economic framework (Yudha et al., 2021a), zakat is recognized not only as a religious obligation but also as a social finance instrument designed to reduce poverty, improve welfare, and promote economic empowerment among disadvantaged communities (Wijayanti et al., 2021; Zakariya & Yudha, 2024). The effectiveness of zakat depends on how it is managed and distributed to ensure that beneficiaries receive both immediate support and opportunities to improve their long-term economic conditions (Ivantri et al., 2024; Wigati et al., 2025).

Zakat distribution is generally categorized into consumptive and productive programs (Pratama & Rahadiana, 2020; Yudha et al., 2021b). Consumptive zakat addresses beneficiaries' immediate basic needs, while productive zakat provides resources, such as business capital, to encourage income-generating activities and economic self-reliance. Combining these two approaches is expected to create a more comprehensive poverty alleviation strategy by simultaneously addressing short-term welfare needs and supporting sustainable economic development (Asprila et al., 2021; Firmansah et al., 2023; Izzuddin et al., 2022; Maghfiroh et al., 2021). Educational assistance, including scholarships, also plays an important role in strengthening human capital and reducing the intergenerational cycle of poverty.

Corporate-based zakat institutions have increasingly adopted integrated zakat management models that combine productive and consumptive assistance (Yudha, 2019; Yudha & Dusturiya, 2018; Yudha & Lathifah, 2018). Such institutions are expected to optimize the social impact of zakat by implementing structured empowerment programs tailored to the needs of beneficiaries. Examining the implementation of these integrated

OECONOMICUS Journal of Economics
Vol. 10, No. 2, June 2026
pISSN: 2548-6004; eISSN: 2715-4882
DOI: https://doi.org/10.15642/oje.tahun.v.i.x-yx

strategies provides valuable insights into how corporate zakat institutions can contribute to sustainable community welfare and poverty reduction through effective zakat governance.

Research Methods

The scope of the research is located at PT. PLN (Persero) UIP3B UPT Sumatera Palembang. The type of research used is qualitative research that focuses on the collection and analysis of data in the form of written or spoken words from related sources. Qualitative research aims to obtain an overview or answer regarding the research that the researcher will conduct on a problem based on the natural situation of the phenomenon being studied. The data sources used in the research are primary data by conducting direct interviews at PT. PLN (Persero) UIP3B UPT Sumatera Palembang, while secondary data is done by collecting results obtained from documentation or relevant previous research.The data collection technique used is observation.which aims to understand the environmental dynamics of the PLN YBM program activities, in-depth interviews about the preparation and activities of the PLN YBM program in an effort to reduce urban poverty, and documentation can provide insight into the program strategy in an effort to reduce poverty in the city of Palembang.

In qualitative research, the population is not used, but Spadley calls it "*Social situation*" or a social situation consisting of three elements, namely place, actors, and activities that interact synergistically (Sugiyono, 2019). Therefore, the population in this study is a review of the Baitul Maal Foundation Strategy of the State Electricity Company, more precisely the object of this study is the staff of PT. PLN (Persero) UIP3B UPT Sumatera Palembang.

Result and Discussion

The Baitul Maal Foundation has demonstrated its successful role in empowering the community's economy, but this does not mean that its socioeconomic problems have been resolved. The community's biggest problems to date still revolve around underdevelopment, characterized by ignorance and poverty. Regarding zakat, the management of its benefits has not received much public attention. Zakat is still considered a minor issue that does not require expert management. Many people ignore the fact that there are other types of zakat, such as professional zakat, because they automatically associate zakat with zakat fitrah, which is only paid at the end of Ramadan (Nairatul, 2017).

As Muslims, the presence of a profession as a BUMN employee at the State Electricity Company (PLN) is a profession that is no longer unfamiliar to hear and see by the eyes and ears. With an income above the UMR and facilitated by several benefits, pension funds, and health, Muslim employees are obliged to pay zakat for their profession because they have reached the haul. As a BUMN Company, PLN has a foundation called YBM PLN as an office for collecting and distributing zakat obtained from the results of PLN employee salaries. YBM PLN is active in the surrounding environment and strives to participate in the collection and utilization of Indonesia's zakat potential, especially through PT. PLN(Persero).

OECONOMICUS Journal of Economics
Vol. 10, No. 2, June 2026
pISSN: 2548-6004; eISSN: 2715-4882
DOI: https://doi.org/10.15642/oje.tahun.v.i.x-yx

1. **Efficient Management of YBM PLN Zakat Funds in Reducing Poverty.**
   Based on the research results, the researchers see that efficient management of zakat funds to reduce poverty levels can be done in 2 ways, namely:
   a. Management of productive zakat funds
      According to Yusuf Al-Qardhawi, productive zakat distribution is zakat distributed to mustahik to be managed and developed through business behaviors where the assets are used as capital to improve the economic level of mustahik. The Indonesian Ulema Council (MUI) has issued a fatwa permitting the use of zakat for business capital. The majority of scholars consider that productive zakat in the form of business capital, investment, etc., is permissible under Islamic law, at least this is the opinion of Mushtafa az Zarqa, Yusuf al-Qaradawi, Muhammad Utsman Syabir, Abdurrahman al-Hifzhawi, Abd al-Fattah Abu al-Ghuddah, Abd al-Aziz al-Khayyath, Muhammad al-Faruq an-Nabhan, Muhammad Shalih al-Farfur (Daulay et al., 2022).

Productive zakat is also carried out by YBM PLN as a form of effort to reduce the poverty rate, especially in the city of Palembang in the form of providing business capital to the dhuafa and the poor, which has been done so far, the provision of business capital is given voluntarily without any return of capital. This is in accordance with the results of an interview on February 3, 2026 with the chairman of the Baitul Maal Foundation (YBM) PT. PLN (Persero) UIP3B Sumatra UPT Palembang, which stated that:

"YBM PLN's provision of business capital to the poor and destitute is voluntary, with no repayment required. It is one of YBM PLN's programs and efforts to contribute to community well-being. These efforts are, of course, in accordance with established legal principles."

   b. Management of consumptive zakat funds
      Consumptive Zakat is the provision of cash to poor zakat recipients for clothing, food, and shelter without any specific long-term purpose and is temporary in nature. This basic need is crucial for groups categorized as destitute, poor, orphans, and the elderly or individuals with physical limitations who cannot earn their own living (Safradji, 2018). The distribution of consumptive zakat involves the provision of direct funds to meet the basic needs of recipients (mustahik), such as food, clothing, education costs, and other daily necessities. Consumptive zakat is used for consumable needs, while productive zakat has a broader impact because it produces a multiplier effect through continuous fund circulation.

The management of zakat, infaq, alms, and other charitable funds has evolved. One example is the distribution of zakat funds through scholarships. In the time of the Prophet Muhammad (peace be upon him), there were no scholarships funded by zakat, nor is there any explicit mention of this in the Quran. Therefore, the provision of scholarships funded by zakat funds is a contemporary issue. Some scholars require that the field of study be Sha'i. Yusuf Al-Qardhawi and the fatwas of Saudi Arabian scholars agree on this. Scholars categorize those who deepen their Islamic knowledge as being in the service of Allah, thus qualifying them for scholarships from zakat funds.

Consumptive zakat is also applied to the YBM PLN program where zakat funds are given to poor and needy children by providing school scholarships, as stated by Franky, Adi, Iwan, Habibi on February 5, 2026. The results of interviews with the four sources revealed that:

> *"Every fund management is from the central YBM where each PLN branch submits a request for funds, while the funds that have been prepared by the*

Vol. 10, No. 2, June 2026
pISSN: 2548-6004; eISSN: 2715-4882
DOI: https://doi.org/10.15642/oje.tahun.v.i.x-yx

central YBM for the YBM PLN program in each PLN are managed differently where the funds at the YBM PLN UPT are managed for underprivileged children in the form of school scholarships as one of the things done to optimize zakat funds for education financing."

Thus, it is hoped that YBM PLN's efforts will help the government ensure that the community continues to receive education. Ultimately, this will reduce the number of children dropping out of school and improve the human resources of this nation's future generations.

Based on the results of research conducted by researchers in the field to determine the efficient management of zakat funds in YBM PLN UPT Palembang productively and consumptively, the author uses management indicators. The results of interviews with several samples of employees who are part of the YBM team at the PT. PLN (Persero) UPT Palembang office.

The results of the management of zakat funds, both those given for productive and consumptive purposes in Palembang City, aim to reduce the poverty rate. The distribution of productive zakat funds is intended to provide sustainable support in the lives of zakat recipients, which can ultimately improve their status from recipients to zakat payers. Meanwhile, the provision of consumptive zakat aims to provide scholarships to the poor and orphans so that they can continue to access quality education. In the efficient management of zakat funds, all fund management transactions are ensured to be transparent and accountable in fund management because each PLN branch has its own account and is always audited annually by an independent external party also confirms the bookkeeping to the amil or employees assigned to manage the YBM PLN funds.

According to the author, the management of zakat funds carried out by YBM PLN is highly recommended because in the city of Palembang there are still many people who need assistance, orphans who need education costs, and all people who want to work but have many obstacles with funds managed by YBM PLN, the community can receive business capital assistance, In addition, issuing professional zakat is also a form of our concern in helping the economy of mustahiq zakat. The wealth zakat issued is also not too burdensome because it is only 2.5% of the total salary every month or from the remaining salary after deducting daily needs.

From the results of interviews with 4 sources Franky, Habibi, Adi, Iwan at PT.PLN (Persero) UIP3B UPT Palembang which is one of the management parts of the YBM PLN program that the management of zakat funds is carried out efficiently and all employees are aware. As for the management of funds from professional zakat because there are indeed rights of others in the assets they own, as we all know that part of the sustenance we obtain has the rights of others in it. There are rights of the poor, the needy, orphans or other people in need.

2. YBM PLN's Strategy to Implement a Sustainable Zakat Program in the Long Term.

As we know, implementing a sustainable zakat program over a long period is not easy,

OECONOMICUS Journal of Economics
Vol. 10, No. 2, June 2026
pISSN: 2548-6004; eISSN: 2715-4882
DOI: https://doi.org/10.15642/oje.tahun.v.i.x-yx

as many other considerations must be taken into account, particularly regarding community welfare and poverty reduction in Palembang. While the existing zakat program may be sufficient to alleviate the hardships of those in need, a strategy for sustainability is essential to reduce poverty in Palembang.

Furthermore, the strategic approach taken by YBM PLN in the zakat program is not only about the program but also about the welfare of the community because what we know is that the program being run now is not only cash or non-cash but also other zakat assistance which certainly requires special time and energy to carry out the YBM PLN zakat program.

There are several strategies implemented by YBM PLN UPT Palembang in implementing the long-term zakat program:

a. Implementation of a long-term sustainable zakat program through applications

The digitalization of technology that is developing in the world of zakat has been utilized by several zakat institutions to accelerate and increase the amount of zakat funds collected and has proven to be quite effective in increasing zakat fund collection. The community that pays zakat (muzaki) is considered to have shifted from the usual paying zakat directly (face to face) to now switching to online, one of which is by using an application provided by YBM PLN where in the application all PLN employees can pay zakat personally through the application and every transaction carried out by employees is transparent and accountable.

From the results of interviews with three sources Nyimas, Lia, Adish it is known that the implementation of the zakat program for providing zakat or assistance is not only on the program run by YBM PLN but they also provide zakat to the poor in their environment by using an application created by YBM PLN and directly supervised, so that every fund donated is recorded and has a special report stored in the YBM PLN application. As for the management of funds from professional zakat because there are indeed rights of others in the assets they own, as we all know that part of the sustenance we obtain has the rights of others in it. There are rights of the poor, the poor, orphans or other people in need.

1) Nyimas said that

"Has independently given zakat using the YBM PLN application because every employee has the right to manage funds to help the community, Nyimas himself gives zakat funds to the poor around his house. The source also agrees with the professional zakat that has been required by the company because the source believes that in every asset he owns there are rights of others. The source pays professional zakat minus living expenses first. The amount the source pays is 2.5% of the salary or income received each month" (interview February 7, 2026).

2) Lia said that

"The fund management carried out by YBM is good for the welfare of the community, but the resource person also provides funds independently using the YBM PLN application to neighbors and relatives who are poor or orphans and this is done periodically every month, the resource person is also aware and

OECONOMICUS Journal of Economics
Vol. 10, No. 2, June 2026
pISSN: 2548-6004; eISSN: 2715-4882
DOI: https://doi.org/10.15642/oje.tahun.v.i.x-yx

agrees to professional zakat from the resource person's salary per year" (interview February 7, 2026).

3) Adish said that
"Utilizing efficient fund management and this was done by the resource person using the YBM PLN application. The resource person also gave it to relatives in need. If the resource person wanted to apply for additional funds, the resource person made an accountability report and the resource person also gave it periodically to those in need" (interview, February 7, 2026).

b. Collaboration in long-term sustainable implementation

YBM wants to help more than what is currently being done in the zakat program. YBM wants to go from helping individuals to more institutions. For example, currently PLN is collaborating with the Rumah Tahfiz orphans and dhuafa Sumatra and wants to apply this approach to other institutions. What is certain is that in the future, the MOU that has expired will be continued for a long period because the MOU distributes scholarships per year with a fairly large budget and also maximizes the potential of external institutions to collaborate with YBM PLN in an effort to expand distribution to reduce poverty levels in the city.

As for the collaboration or cooperation between YBM PLN and several Tahfizh Houses in the city of Palembang:

i. Quran village, house of memorization for orphans and the underprivileged
ii. darnawati's house of memorization
iii. mahani memorization house
iv. ammar's house of tahfiz
v. house of memorization on the outside of judaza

From the results of the interview with Franky, Habibi, Iwan on February 8, 2026, it was discovered that:

"The challenge in these difficult times is to maximize the program at YBM, ensuring that YBM continues to assist the poor, orphans, and social funds, as the allocated budget is large enough to sustain the zakat program compared to employees who have to pay their own expenses. Collectively, we can give more."effort "which is more" (interview 08 February 2026).

Based on the interview results, the researcher believes that effective collaboration between the Baitul Maal Foundation of the State Electricity Company (YBM PLN) and various parties, non-governmental organizations (NGOs), and local communities is key to achieving the success of poverty alleviation programs. This collaboration enables synergy that strengthens resources, expands program reach, and increases the effectiveness of interventions by leveraging the expertise and capacity of each party.

Through the implementation of sustainable long-term collaboration, YBM PLN can ensure that the programs implemented are not only temporary, but are able to provide a sustainable positive impact for the poor. The results of the study show that the active

Vol. 10, No. 2, June 2026
pISSN: 2548-6004; eISSN: 2715-4882
DOI: https://doi.org/10.15642/oje.tahun.v.i.x-yx

involvement and shared commitment of all parties involved in the collaboration can overcome various challenges faced, such as limited resources and logistical obstacles. Thus, the collaboration between YBM PLN with the Quran Village of the Orphanage Tahfidz House, Mahani Tahfidz House, Ammar Tahfidz House and many other Tahfidz Houses and Schools in the city of Palembang that is strong and well-planned becomes an important foundation for achieving the goal of sustainable poverty alleviation in the city of Palembang.

Conclusion

After collecting data through interviews and based on the discussion and description above, the author can conclude the following research results:

1. YBM PLN's efficient management of zakat funds has significant potential for poverty reduction and is directed toward targeted programs. Zakat funds managed by YBM PLN are used to fund various programs aimed at reducing poverty, such as economic empowerment, education, health, and social assistance.
2. YBM PLN's strategy in implementing a sustainable zakat program approach aims to create long-term positive impacts through economic empowerment, investment in education and health, as well as strict supervision and broad collaboration.

References

Abdullah, N., Mat Derus, A., & Al-Malkawi, H.-A. N. (2015). The effectiveness of zakat in alleviating poverty and inequalities: A measurement using a newly developed technique. *Humanomics*, 31(3), 314–329.

Andreoni, J. (1990). Impure altruism and donations to public goods: A theory of warm-glow giving. *Journal of Public Economics*, 24(1), 1–16.

Arbi, D. S., Farez, J., & Hidayat, I. (2024). The impact distribution of zakat in lleviating poverty during COVID-19 pandemic: Evidence from Indonesia.

Asprila, F. B., Samsuri, A., & Yudha, A. T. R. C. (2021). *Pengaruh Pembiayaan Mudharabah pada Nasabah Pemilik UMKM ditinjau dari Perubahan Ekonomi*. *8*(3), 305–317. https://doi.org/10.20473/vol8iss20213pp305-317

Al-Iqtishad: Jurnal Ilmu Ekonomi Syariah, 16(1), 45–62.

Asnaini. (2008). *Zakat Produktif dalam Perspektif Hukum Islam*. Yogyakarta: Pustaka Pelajar.

Asnaini. (2008). Zakat Produktif dalam Perspektif Hukum Islam. Yogyakarta: Pustaka Pelajar.

Badrudin, Dasar-Dasar Manajemen, Ce- takan kesatu, ALFABETA, Bandung, 2013

Chapra, M. Umer, Masa Depan Ilmu Ekonomi, (terj.) Ikhwan Abidin, The Future of Economics: An Islamic Perspective, (Jakarta: Gema Insani Press, 2001)

Damayanti, W., Lestari, I. D., & Wahyono, B. (2018). Dimensi zakat dalam keadilan sosial (studi komparasi pemikiran Yusuf Al Qardhawi dan Masdar Farid Mas ' udi). *Mahkamah, Vol. 3, No. 1, Juni 2013 DOI:*, *3*(1), 1–28.

Daulay, J. R., Khoiri, N., & Syahputera, A. (2022). Zakat Produktif (Tinjauan Hukum Islam dalam Karya Prof. DR. Yusuf Al-Qardawi). *Al-Mashlahah: Jurnal Hukum Islam Dan Pranata Sosial Islam*, *10*(2), 1001–1016. https://doi.org/10.30868/am.v10i02.3184

Daulay, J. R., Khoiri, N., & Syahputera, A. (2022). Zakat produktif (tinjauan hukum Islam dalam karya Prof. DR. Yusuf Al-Qardhawi). *Al-Mashlahah: Jurnal Hukum Islam Dan Pranata Sosial Islam*, 10(2), 1001–1016.

Firmansah, Y., Azhar, M., Atiqur, M., Sarker, R., Yudha, A. T. R. C., & Syahruddin. (2023). Promoting Innovative Work Behavior Of Administrative Staff In Islamic Higher Education Institution: Investigating The Role Of Islamic Work Ethics. In *Indonesian Interdisciplinary Journal of Sharia Economics (IIJSE)* (Vol. 6, Issue 1).

Handoko, Hani T., Manajemen, Edisi 2, Cetakan Keduapuluh, BPFE Yogyakarta, 2009

Ivantri, M. A., Azizi, M. H., Yudha, A. T. R. C., & Saputra, Y. (2024). Gold-based housing financing model: proposing an alternative housing financing model for Islamic bank. *Journal of Islamic Accounting and Business Research*, *ahead-of-p*(ahead-of-print). https://doi.org/10.1108/JIABR-12-2023-0414

Izzuddin, M. A., Yudha, A. T. R. C., & Agustianto, M. A. (2022). Cooperative Trading House in SME's Empowerment: A Hifdzul Aql Perspective. *Airlangga Journal of Innovation Management*, *3*(1), 61–70.

Kabeer, N. (1999). Resources, agency, achievements: Reflections on the measurement of women's empowerment. *Development and Change*, 30(3), 435–464.

Lutfhi, M., & Siregar, P. (2023). Peran Yayasan Baitul Maal PLN dalam meningkatkan perekonomian mustahiq dalam penyaluran dana zakat. *Jurnal XYZ*, 2(1), 12–27.

Lutfhi, M., & Siregar, P. (2023). *Peran Yayasan Baitul MALLPLN dalam Meningkatkan Perekonomian Mustahiq dalam Penyaluran Dana Zakat*. *2*(1).

Maghfiroh, A. P., Predessari, A., Astuti, S. A. D., & Yudha, A. T. R. C. (2021). Kemandirian Ekonomi Masyarakat Desa Berbasis Pemanfaatan Aset Produktif di Kabupetan Mojokerto. *Cakrawala: Jurnal Litbang Kebijakan*, *15*(28), 139–152. https://doi.org/10.32781/cakrawala.v15i2.360

Nairatul Ahkamiyah And Suherman Rosyidi, 'Analisis Kritis Program Pengelolaan Dana Zakat Dan Infak Dalam Membentuk Modal Sosial Masyarakat', 2017, 592–605.

Pratama, S. D., & Rahadiana, R. (2020). Muzakki Potentials' Role in Alleviating Poverty (Study Case in Aceh). *International Journal of Islamic Economics and Finance (IJIEF)*, *3*(1), 95–120. https://doi.org/10.18196/ijief.2123

Sodiq, A. (2016). Konsep Kesejahteraan Dalam Islam. *Equilibrium*, *3*(2), 380–405. http://journal.stainkudus.ac.id/index.php/equilibrium/article/view/1268/1127

Scoones, I. (1998). Sustainable rural livelihoods: A framework for analysis. IDS Working Paper 72.

Setiawan, D., Qurtubi, Q., & Khairullah, R. (2024). A system dynamics model on how zakat can reduce poverty in Indonesia. *Jurnal Ekonomi & Keuangan Islam*, 10(1), 77–95.

Wigati, S., Afandi, A., Fauziah, N., & Yudha, A. T. R. C. (2025). Community-Based Islamic Education for Women's Empowerment in Coastal Areas: The Role of Religious

Traditions and Microfinance. *Madania: Jurnal Kajian Keislaman*, *29*(1), 43. https://doi.org/10.29300/madania.v29i1.7327

Wijayanti, I., Ryandono, M. N. H., Yudha, A. T. R. C., & Hj Petra, D. H. S. P. (2021). *Financial Inclusion through Zakat Institution: Case Study in Indonesia and Brunei Darussalam*. *5*(2). https://doi.org/10.28918/ijibec.v5i2.3354

Asprila, F. B., Samsuri, A., & Yudha, A. T. R. C. (2021). *Pengaruh Pembiayaan Mudharabah pada Nasabah Pemilik UMKM ditinjau dari Perubahan Ekonomi*. *8*(3), 305–317. https://doi.org/10.20473/vol8iss20213pp305-317

Firmansah, Y., Azhar, M., Atiqur, M., Sarker, R., Yudha, A. T. R. C., & Syahruddin. (2023). Promoting Innovative Work Behavior Of Administrative Staff In Islamic Higher Education Institution: Investigating The Role Of Islamic Work Ethics. In *Indonesian Interdisciplinary Journal of Sharia Economics (IIJSE)* (Vol. 6, Issue 1).

Ivantri, M. A., Azizi, M. H., Yudha, A. T. R. C., & Saputra, Y. (2024). Gold-based housing financing model: proposing an alternative housing financing model for Islamic bank. *Journal of Islamic Accounting and Business Research*, *ahead-of-p*(ahead-of-print). https://doi.org/10.1108/JIABR-12-2023-0414

Izzuddin, M. A., Yudha, A. T. R. C., & Agustianto, M. A. (2022). Cooperative Trading House in SME's Empowerment: A Hifdzul Aql Perspective. *Airlangga Journal of Innovation Management*, *3*(1), 61–70.

Maghfiroh, A. P., Predessari, A., Astuti, S. A. D., & Yudha, A. T. R. C. (2021). Kemandirian Ekonomi Masyarakat Desa Berbasis Pemanfaatan Aset Produktif di Kabupetan Mojokerto. *Cakrawala: Jurnal Litbang Kebijakan*, *15*(28), 139–152. https://doi.org/10.32781/cakrawala.v15i2.360

Pratama, S. D., & Rahadiana, R. (2020). Muzakki Potentials' Role in Alleviating Poverty (Study Case in Aceh). *International Journal of Islamic Economics and Finance (IJIEF)*, *3*(1), 95–120. https://doi.org/10.18196/ijief.2123

Wigati, S., Afandi, A., Fauziah, N., & Yudha, A. T. R. C. (2025). Community-Based Islamic Education for Women's Empowerment in Coastal Areas: The Role of Religious Traditions and Microfinance. *Madania: Jurnal Kajian Keislaman*, *29*(1), 43. https://doi.org/10.29300/madania.v29i1.7327

Wijayanti, I., Ryandono, M. N. H., Yudha, A. T. R. C., & Hj Petra, D. H. S. P. (2021). *Financial Inclusion through Zakat Institution: Case Study in Indonesia and Brunei Darussalam*. *5*(2). https://doi.org/10.28918/ijibec.v5i2.3354

Yudha, A. T. R. C. (2019). Measuring Professionalism in Zakat Management Institution in East Java. *KnE Social Sciences*, *2019*, 903–914. https://doi.org/10.18502/kss.v3i11.4058

Yudha, A. T. R. C., Awwaliah, H., & Pertiwi, E. M. (2021a). SDGs Value and Islamic Philantrophy Through Zakah Institution During the Covid-19. *Ihtifaz: Journal of Islamics, Finance, and Banking*, *4*(1), 31–45. https://doi.org/http://dx.doi.org/10.12928/ijiefb.v4i1.2535

Yudha, A. T. R. C., Awwaliah, H., & Pertiwi, E. M. (2021b). SDGs Value and Islamic Philantrophy Through Zakah Institution During the Covid-19. *Ihtifaz: Journal of Islamic Economics, Finance, and Banking*, *4*(1), 31. https://doi.org/10.12928/ijiefb.v4i1.2535

Yudha, A. T. R. C., & Dusturiya, N. (2018). Model Pengembangan Kewirausahaan Sosial

Vol. 10, No. 2, June 2026
pISSN: 2548-6004; eISSN: 2715-4882
DOI: https://doi.org/10.15642/oje.tahun.v.i.x-yx

Berbasis Mahasiswa pada Lembaga Amil Zakat. *El-Qist*, *8*(1), 1618–1637.

Yudha, A. T. R. C., & Lathifah, N. (2018). Productive Zakat as a Fiscal Element for the Development and Empowerment of Micro Enterprises in East Java Province. *International Conference of Zakat*. https://www.iconzbaznas.com/submission/index.php/proceedings/article/view/123

Zakariya, N. A., & Yudha, A. T. R. C. (2024). Motivasi Awardee Beasiswa Badan Amil Zakat Nasional (BAZNAS) yang Berperan Dalam Kampanye Inovatif Keuangan Sosial. *Al Masraf | Jurnal Lembaga Keuangan Dan Perbankan*, *9*(2), 101–119. https://ejournal.uinib.ac.id/febi/index.php/almasraf/article/view/1081

Zaenal, M. H. (2025). Productive zakat and data-driven strategies as a solution to regional poverty in Indonesia. *Journal of Muslim Philanthropy & Civil Society*, 3(1), 101–120.