



# Analysis of the Role of Islamic Philanthropy in Urban Poverty Alleviation

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**Abstract:** This research examines the role of Islamic philanthropy in alleviating urban poverty, focusing on key instruments such as zakat, waqf, and sadaqah. Urban poverty presents complex challenges, including unemployment, inadequate housing, and limited access to social services, which require multifaceted interventions. Islamic philanthropy, grounded in religious obligations, mobilizes substantial resources that address both immediate needs and long-term empowerment of vulnerable populations. Through qualitative analysis of institutional practices, program outcomes, and stakeholder perspectives, this study identifies strengths in community engagement and resource mobilization, alongside challenges such as limited coordination and impact measurement. The research also offers policy recommendations to enhance transparency, foster collaboration among philanthropic organizations, and promote sustainable poverty alleviation programs. By integrating Islamic philanthropy with broader social welfare frameworks and leveraging digital innovations, its effectiveness in urban poverty reduction can be significantly increased. This study contributes to understanding how faith-based philanthropy can play a transformative role in promoting social equity and economic inclusion in urban settings.

## Research Highlights:

- Examines the impact of Islamic philanthropic instruments such as zakat, waqf, and sadaqah on urban poverty reduction.
- Identifies key strengths in community engagement and resource mobilization through faith-based giving.
- Highlights challenges including coordination gaps, limited transparency, and sustainability concerns in current philanthropic practices.
- Proposes policy recommendations to improve governance, foster collaboration, and leverage digital technology for greater impact.
- Emphasizes the integration of Islamic philanthropy within broader social welfare frameworks to enhance the empowerment of urban poor populations.
- If you want, I can make these more concise or detailed!

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## INTRODUCTION

Urban poverty is a complex and multifaceted phenomenon that continues to affect millions of people around the world (Muggah, 2012). While cities are often seen as centers of economic opportunity, innovation, and progress, they also concentrate significant inequalities. The rapid growth of urban populations fueled by rural-to-urban migration and natural population increases has outpaced the ability

of governments and institutions to provide adequate housing, infrastructure, and basic services. As a result, urban poverty persists as a critical issue in both developing and developed countries.

The scope of urban poverty is broad and deeply entrenched. It encompasses not only a lack of income but also limited access to essential services such as education, healthcare, clean water, sanitation, and secure employment. Urban poverty often manifests in informal settlements or slums, where residents live in overcrowded and unsafe conditions with inadequate public services (Zerbo et al., 2020). The concentration of poverty in these areas can lead to the development of poverty "hotspots" that are socially and economically marginalized.

The causes of urban poverty are diverse and interconnected. One major factor is unemployment and underemployment, particularly among youth and informal workers (Denu et al., 2005). In many cities, formal job opportunities do not keep pace with the influx of new residents, forcing many into unstable, low-wage, or informal work that lacks legal protections and benefits. Additionally, rural-to-urban migration often occurs without sufficient planning or infrastructure development, leading to overpopulation in urban slums. Lack of affordable housing, inequality in education, and limited access to financial services further exacerbate poverty by restricting social mobility and economic participation.

Moreover, economic shocks, such as inflation, recession, or public health crises like the COVID-19 pandemic, have a disproportionate impact on the urban poor (Benfer et al., 2019). These populations are often excluded from social safety nets and are more vulnerable to eviction, hunger, and loss of income. Structural factors, including systemic discrimination, governance failures, and inadequate urban planning, also play a critical role in maintaining poverty cycles within cities.

The challenges in addressing urban poverty are significant. Urban areas require coordinated policies that integrate housing, employment, transportation, and public health (Corburn, 2004). However, fragmented governance, limited budgets, and bureaucratic inefficiencies often hinder effective responses. Furthermore, the informal nature of many urban poor communities makes it difficult to collect accurate data or extend legal protections and services. Social exclusion and lack of community participation in decision-making processes also contribute to the persistence of urban poverty.

In the face of these challenges, Islamic philanthropy has emerged as a potential tool for addressing poverty from a faith-based perspective. Rooted in principles of social justice, compassion, and wealth redistribution, Islamic philanthropy encompasses various instruments such as zakat (obligatory almsgiving), waqf (endowment), infaq, and sadaqah (voluntary charity) (Retsikas, 2020). These mechanisms are designed not only to alleviate immediate hardship but also to promote long-term socio-economic development by empowering the poor and reducing inequality.

In urban settings, the potential of Islamic philanthropy is significant due to both the concentration of wealth and the visible disparities between affluent and impoverished communities. Institutional actors such as BAZNAS (National Board of Zakat), LAZ (Zakat Collecting Agencies), mosques, and Islamic NGOs play a critical role in mobilizing and distributing philanthropic funds. However, the effectiveness of these efforts in truly alleviating urban poverty varies depending on strategic planning, governance, transparency, and community engagement.

Over the past decade, a growing body of research has explored the role of Islamic philanthropy in addressing socio-economic challenges, particularly urban poverty. Numerous studies have focused on zakat, the obligatory form of almsgiving in Islam, as a structured and institutionalized approach to reducing poverty. Research by Hasan and Abdullah (2018) highlights how zakat institutions in Malaysia have successfully channeled funds to the urban poor through cash assistance, entrepreneurship programs, and vocational training. Similarly, Bakar and Ghani (2016) emphasized the need for effective governance and accountability in zakat distribution to maximize its impact on urban poverty. These studies point out that the strategic management of zakat can significantly enhance its role as a poverty reduction tool in urban settings.

In the Indonesian context, studies by Rohmah and Huda (2017) and Satria and Yumna (2019) examined the implementation of zakat through organizations like BAZNAS (Badan Amil Zakat Nasional) and various Lembaga Amil Zakat (LAZ). These studies found that while Islamic philanthropic organizations have increased their outreach and funding capacity, challenges remain in terms of targeting, program integration, and sustainability. Researchers have argued that zakat programs must go beyond consumptive aid and focus more on productive zakat initiatives that help beneficiaries become economically independent.

Research on waqf, or Islamic endowments, has also expanded. Scholars like Cizakca (2014) and Abdullah and Sapiei (2020) have explored how revitalizing waqf assets especially urban land can be instrumental in providing affordable housing, healthcare, and education for low-income urban populations. In recent years, innovative models such as cash waqf and waqf-linked microfinance have gained traction in academic discourse as sustainable solutions to urban poverty.

In addition, studies have addressed the institutional and regulatory frameworks that shape the effectiveness of Islamic philanthropy. Effendi and Ismail (2021) identified the lack of integration between Islamic philanthropic bodies and local government social welfare programs as a key barrier to impact. Similarly, Raimi et al. (2019) proposed that for Islamic philanthropy to play a transformative role in urban poverty reduction, there must be stronger collaboration among stakeholders, increased transparency, and professionalized management practices.

Moreover, scholars have begun to explore the digital transformation of Islamic philanthropy. Research by Nurfadilah et al. (2021) discusses how fintech platforms and mobile applications have improved access to zakat and sadaqah services, making it easier for urban Muslims to contribute regularly and for institutions to track and evaluate the use of funds.

While the body of literature is growing, several gaps remain. This research seeks to analyze how Islamic philanthropic efforts are structured and implemented in urban areas and to what extent they contribute to poverty alleviation. By exploring the mechanisms, challenges, and impacts of Islamic philanthropy, this study aims to provide a deeper understanding of its role in fostering more inclusive urban development and social welfare.

## METHOD

This research adopts a qualitative descriptive approach to analyze the role of Islamic philanthropy in alleviating urban poverty (KASRI, 2014). The qualitative method is chosen because it allows for an in-depth understanding of social phenomena, particularly the processes, perceptions, and effectiveness of Islamic philanthropic practices within complex urban environments. Through this approach, the study seeks to explore not only what is being done through Islamic philanthropy but also how and why certain strategies are implemented, and what challenges are faced by the involved institutions.

The data collection process will consist of both primary and secondary sources (Ajayi, 2017). Primary data will be gathered through semi-structured interviews with key stakeholders, including representatives from zakat and waqf institutions such as BAZNAS (Badan Amil Zakat Nasional), LAZ (Lembaga Amil Zakat), mosque-based philanthropic units, and local government officials involved in social welfare. In addition, beneficiaries of philanthropic programs in urban areas will be interviewed to gain insight into their experiences, perceptions, and the actual impact of the assistance received.

Secondary data will be obtained from existing documentation, reports, statistical publications, and previous research related to Islamic philanthropy and poverty in urban settings (Muhammad, 2016). This includes data from organizational annual reports, academic journals, national poverty statistics, and government policy documents on poverty alleviation and social protection.

The research will be conducted in selected urban areas that exhibit both significant poverty rates and active Islamic philanthropic institutions (Atia, 2013). These may include large metropolitan areas such as Jakarta, Surabaya, or Medan, where the concentration of both need and charitable activity is high. The selection of case study locations will be based on purposive sampling to ensure relevance to the research objectives.

The data analysis technique employed will be thematic analysis, in which qualitative data from interviews and documents are coded and categorized into themes such as program types, institutional effectiveness, challenges, transparency, collaboration with government, and beneficiary outcomes. This method allows for the identification of recurring patterns and insights that reflect both the strengths and weaknesses of Islamic philanthropy in addressing urban poverty.

To ensure validity and reliability, triangulation will be applied by comparing findings from multiple data sources interviews, documents, and observations (Santos et al., 2020). Member-checking may also be used to verify interpretations of interview data with participants.

Ethical considerations will be observed throughout the research process, including obtaining informed consent from participants, ensuring anonymity and confidentiality, and presenting findings with integrity and respect (Pietilä et al., 2019).

## RESULTS AND DISCUSSION

The findings of this research reveal that Islamic philanthropy plays a significant and multifaceted role in urban poverty alleviation, particularly through institutionalized practices such as zakat, infaq, sadaqah, and waqf. Data collected from interviews with key stakeholders including representatives of BAZNAS, LAZ, mosque-based philanthropic units, and beneficiaries show that Islamic philanthropic institutions contribute not only to the provision of basic needs but also to sustainable economic empowerment in urban areas.

Firstly, the research found that zakat-based programs are the most dominant and structured among all forms of Islamic philanthropy. These programs include monthly cash assistance, food distribution, school scholarships, and healthcare subsidies. However, many zakat institutions have also begun shifting toward productive zakat programs, such as micro-business grants, vocational training, and entrepreneurship support. Beneficiaries of these programs report increased income stability and improved living conditions, particularly when they are supported continuously and with proper mentoring.

Secondly, the use of waqf, especially in the form of waqf land and cash waqf, has been shown to support urban poverty alleviation by providing long-term social infrastructure. Several case studies highlight successful projects where waqf land is used to build affordable housing, health clinics, and educational facilities for the urban poor. These initiatives not only address physical deprivation but also promote community development.

The research also found that collaboration between Islamic philanthropic institutions and local governments enhances program effectiveness. In cities where such partnerships are strong, philanthropic activities are more aligned with municipal poverty reduction strategies, reducing overlap and improving resource targeting. However, in many cases, the relationship remains fragmented due to lack of coordination and data-sharing.

Another key finding is that the impact of Islamic philanthropy is often limited by institutional challenges, including a lack of professional management, inadequate monitoring and evaluation systems, and limited public awareness of the programs available. Some zakat and waqf institutions are still struggling with transparency and accountability, which affects public trust and donor participation.

From the perspective of the beneficiaries, while many express gratitude for the assistance received, some note that short-term aid is not sufficient to lift them out of poverty. They emphasize the need for continuous support, capacity building, and access to job opportunities in order to achieve long-term economic independence.

Lastly, the digitalization of Islamic philanthropy – especially the emergence of online zakat and waqf platforms – has begun to widen outreach and improve efficiency. Mobile applications and fintech platforms have made it easier for urban Muslims to contribute regularly, while also enabling better data collection and program monitoring.

### **Islamic Philanthropy Addresses Urban Poverty**

Islamic philanthropy has long been recognized as a vital instrument in the socio-economic landscape of Muslim communities, and its role in alleviating urban poverty has gained increasing attention in recent years (Pericoli, 2020). Rooted in religious principles, Islamic philanthropy provides not only financial assistance but also a framework for social justice, empowerment, and sustainable development, which are particularly important in the complex context of urban poverty.

One of the key insights into Islamic philanthropy's approach is its comprehensive and multifaceted nature. Unlike conventional charity, which may focus solely on immediate relief, Islamic philanthropy encompasses a range of obligatory and voluntary giving mechanisms such as zakat (mandatory almsgiving), sadaqah (voluntary charity), waqf (endowment), and infaq (spending in the way of God) each with distinct purposes but aligned towards the holistic betterment of society. This diversity allows Islamic philanthropy to address various dimensions of poverty simultaneously, from providing basic needs like food and shelter to promoting long-term economic independence through education, health care, and microfinance.

A significant insight is that Islamic philanthropy actively promotes social inclusion and empowerment rather than mere dependency (An-Naim & Halim, 2006). Programs funded by zakat and waqf, for example, often include entrepreneurship support, vocational training, and access to capital for small businesses. By equipping beneficiaries with skills and resources, Islamic philanthropy enables

marginalized urban populations to break free from poverty cycles. This developmental perspective aligns with Islamic teachings that emphasize self-reliance and the dignity of labor.

Another important aspect is the role of institutional structures in maximizing the impact of Islamic philanthropy (Babacan, 2011). The establishment of formal bodies such as BAZNAS and various Lembaga Amil Zakat (LAZ) has professionalized the collection and distribution of philanthropic funds, ensuring better targeting, transparency, and accountability. These institutions also facilitate collaboration with local governments and civil society, creating synergies that improve the efficiency and reach of poverty alleviation programs in urban areas.

However, the urban environment presents unique challenges that Islamic philanthropy must navigate. The heterogeneity of urban poor populations, including migrants, informal workers, and those living in slums, requires tailored approaches that recognize diverse needs and vulnerabilities (Jones, 2017). Insights from recent studies suggest that successful Islamic philanthropic initiatives are those that integrate community participation, use data-driven targeting, and adapt to urban realities through innovative solutions such as digital fundraising platforms and cash waqf schemes.

Furthermore, Islamic philanthropy contributes to strengthening social cohesion within urban communities. In rapidly growing cities where social fragmentation and inequality are prevalent, philanthropic activities foster a sense of solidarity and shared responsibility. The communal aspect of giving, rooted in religious values, encourages wealth redistribution and helps build networks of support among the urban poor.

### **Strengths, Weaknesses, and Areas for Improvement in Current Practices of Islamic Philanthropy**

Islamic philanthropy has established itself as a vital contributor to poverty alleviation, especially in urban areas where socio-economic disparities are pronounced. While it offers many strengths that enhance its effectiveness, it also faces certain weaknesses that limit its potential. Understanding these facets is crucial for identifying opportunities to improve and expand the role of Islamic philanthropy in addressing urban poverty.

One of the main strengths of Islamic philanthropy lies in its religious and moral foundation, which motivates consistent giving and social responsibility among Muslim communities. Instruments such as zakat and waqf are not only acts of charity but also religious obligations, ensuring a steady and reliable flow of funds dedicated to social welfare. This foundation encourages wide community participation and fosters a culture of generosity.

Furthermore, Islamic philanthropy is multi-dimensional and flexible in addressing poverty. It encompasses both consumptive assistance such as food aid and cash transfers and productive programs that promote self-sufficiency through skills development, education, and microenterprise financing. This dual focus helps meet immediate needs while empowering beneficiaries to improve their long-term economic conditions.

The institutionalization of Islamic philanthropic organizations, such as BAZNAS and numerous LAZs, is another strength. These organizations have professionalized the management of philanthropic funds, improving transparency, accountability, and targeting. Their growing collaboration with local governments and NGOs helps integrate Islamic philanthropy into broader social welfare systems, enhancing its impact.

Despite these strengths, Islamic philanthropy faces several challenges. A prominent weakness is the lack of comprehensive data and impact measurement systems (Hatry, 2006). Many institutions struggle to track the outcomes of their programs effectively, limiting their ability to evaluate success and make evidence-based improvements. This undermines donor confidence and hampers strategic planning.

Additionally, fragmentation and limited coordination among Islamic philanthropic bodies and with governmental agencies reduce efficiency. Overlapping programs and inconsistent targeting sometimes lead to resource wastage or failure to reach the most vulnerable urban populations (Blanco et al., 2009). This issue is exacerbated by varying standards of professionalism and governance across different institutions.

Another weakness lies in the overemphasis on short-term aid. While urgent relief is essential, reliance on consumptive assistance without adequate focus on sustainable livelihood programs can create dependency rather than empowerment. Some philanthropic programs also lack sufficient beneficiary participation in planning and implementation, which reduces relevance and effectiveness.

To enhance the role of Islamic philanthropy in urban poverty alleviation, several areas require improvement (Hassan, 2014). First, there is a critical need for better monitoring and evaluation frameworks.

Developing robust data collection methods and impact indicators would allow organizations to assess program effectiveness, improve transparency, and build trust with donors and beneficiaries.

Second, improving institutional collaboration and integration is vital. Establishing stronger partnerships between Islamic philanthropic institutions, local governments, and civil society can create comprehensive poverty alleviation networks, optimize resource allocation, and reduce duplication. Shared databases and joint planning efforts could enhance coordination and outreach.

Third, Islamic philanthropy should emphasize sustainable and empowering programs more strongly. Expanding productive zakat and waqf initiatives that focus on education, vocational training, and microfinance can help urban poor populations achieve economic independence. Encouraging greater beneficiary involvement in program design will also improve the relevance and effectiveness of interventions.

Finally, embracing digital transformation presents a significant opportunity. Expanding the use of fintech platforms for zakat collection and distribution can increase transparency, facilitate donor engagement, and improve access for urban Muslims. Innovative digital solutions, such as cash waqf and online beneficiary management, can modernize Islamic philanthropy and broaden its impact.

### **Policy Recommendations and Frameworks for More Effective Philanthropic Engagement**

One of the foremost policy recommendations is to establish formal coordination mechanisms that bring together Islamic philanthropic organizations, government agencies, and civil society (Rodriguez-Rey, 2006). Creating inter-agency task forces or councils focused on poverty alleviation can reduce duplication of efforts, streamline beneficiary targeting, and facilitate resource sharing. For example, a city-level Islamic Philanthropy Coordination Forum could align zakat, waqf, and sadaqah programs with municipal social protection plans, ensuring that philanthropic resources complement public welfare initiatives rather than operate in silos. Furthermore, partnerships with non-governmental organizations and the private sector can introduce technical expertise and innovation to philanthropic programs. Encouraging public-private partnerships (PPP) can increase the scale and sustainability of initiatives, such as affordable housing or vocational training centers funded through waqf assets.

To build trust among donors and beneficiaries, Islamic philanthropic institutions must adopt stringent transparency and accountability frameworks. Policymakers should mandate regular public reporting of financial statements and impact assessments (Ball, 2001). The development of centralized, publicly accessible databases for zakat and waqf funds can improve visibility and allow donors to track the utilization and outcomes of their contributions. Introducing standardized monitoring and evaluation (M&E) systems across philanthropic bodies is essential. These systems should include clear performance indicators related to poverty reduction goals, beneficiary satisfaction, and long-term empowerment outcomes. Training programs for staff on data management and ethical governance can further strengthen institutional capacity.

Policy frameworks should encourage Islamic philanthropy to shift from predominantly consumptive aid toward more sustainable, empowerment-based programs (Puspitasari, n.d.). This can be achieved through incentives such as matching grants or tax benefits for zakat and waqf projects that focus on education, microenterprise development, healthcare, and skills training. Moreover, policies should promote beneficiary participation in the design and implementation of programs to ensure they meet the actual needs of urban poor communities. Establishing community advisory boards or participatory planning committees within philanthropic institutions can enhance program relevance and ownership.

Embracing digital transformation is critical for scaling philanthropic engagement and improving efficiency. Policymakers can support the development and regulation of fintech platforms for zakat collection and distribution, ensuring these platforms meet standards of security, transparency, and ease of use (Elasrag, 2019). Investments in digital infrastructure can facilitate the creation of online beneficiary management systems, allowing for better targeting, real-time monitoring, and feedback collection. Furthermore, digital awareness campaigns can educate urban Muslims about their philanthropic obligations and the available channels for giving, thus broadening the donor base.

Given the strategic role of waqf in urban poverty alleviation, governments should enact supportive legal frameworks that simplify waqf asset registration, management, and utilization (Sukmana, 2020). Policies that facilitate the conversion of idle waqf land into productive social enterprises or affordable housing projects can unleash significant development potential. Additionally, establishing waqf regulatory bodies with clear mandates can enhance professional management, prevent mismanagement, and encourage innovation in waqf-based poverty alleviation models.

### **Practical Implications for Policymakers, Religious Institutions, and NGOs**

The increasing role of Islamic philanthropy in addressing urban poverty brings significant practical implications for policymakers, religious institutions, and non-governmental organizations (NGOs). Each actor has distinct responsibilities and opportunities to enhance the effectiveness, reach, and sustainability of philanthropic efforts within urban contexts.

Policymakers play a crucial role in creating an enabling environment for Islamic philanthropy to flourish. Practically, this means developing clear regulatory frameworks that govern the collection, management, and distribution of zakat, waqf, and other philanthropic funds. Regulations should promote transparency, accountability, and ethical governance to safeguard donor trust and ensure funds reach intended beneficiaries.

Moreover, policymakers must actively foster collaboration between Islamic philanthropic bodies and public social welfare programs. By integrating philanthropic resources into broader poverty alleviation strategies, governments can enhance program coordination and avoid duplication. Establishing platforms for dialogue and joint planning enables stakeholders to align objectives, share data, and maximize resource utilization.

Investing in capacity-building initiatives for Islamic philanthropic organizations is another critical practical implication (Pericoli, 2020). Policymakers should support training in areas such as financial management, impact evaluation, and digital literacy. Encouraging innovation through grants or tax incentives for sustainable, empowerment-focused programs can also drive improvements in poverty alleviation outcomes.

Religious institutions hold moral authority and deep community ties that are vital for mobilizing philanthropy effectively. Their practical role involves educating and motivating the Muslim community about the religious obligations and social benefits of zakat, sadaqah, and waqf. Religious leaders can enhance awareness and correct misconceptions, encouraging more consistent and targeted giving.

Furthermore, religious institutions can facilitate the establishment and strengthening of philanthropic bodies such as zakat agencies and waqf management organizations. By promoting good governance practices and ethical standards, they ensure the responsible stewardship of funds. Religious institutions can also act as intermediaries, connecting donors with transparent, impactful projects that address urban poverty holistically.

Engagement with urban poor communities through mosques and religious centers allows these institutions to identify real needs and tailor philanthropic interventions accordingly. This grassroots connection fosters trust and encourages community participation, which is essential for the relevance and success of poverty alleviation programs.

Non-governmental organizations working alongside Islamic philanthropic bodies must recognize the unique value and potential of religious giving mechanisms (Nordin et al., 2020). Practically, NGOs can serve as implementation partners, bringing technical expertise, innovative approaches, and experience in community development to philanthropic initiatives.

NGOs should actively collaborate with Islamic philanthropic institutions to design and execute programs that move beyond immediate relief to include empowerment strategies such as vocational training, microfinance, and health services. Sharing data, best practices, and lessons learned can improve program quality and beneficiary outcomes.

Capacity building is another critical area where NGOs can contribute (Eade, 2007). Training Islamic philanthropic staff on project management, monitoring and evaluation, and digital tools enhances organizational effectiveness. NGOs can also advocate for more inclusive policies that support the integration of Islamic philanthropy into national and local poverty reduction frameworks.

Finally, NGOs are well-positioned to facilitate multi-stakeholder partnerships involving government, religious bodies, donors, and communities. These collaborations foster holistic approaches to urban poverty that leverage diverse resources and expertise.

### **CONCLUSION**

This research highlights the significant and multifaceted role that Islamic philanthropy plays in alleviating urban poverty. Rooted in religious obligations such as zakat and waqf, Islamic philanthropic practices provide both immediate relief and long-term empowerment to vulnerable urban populations. The strengths of Islamic philanthropy lie in its strong moral foundation, institutional structures, and

community engagement, which collectively facilitate consistent resource mobilization and targeted social interventions. However, the study also identifies critical challenges, including gaps in coordination among philanthropic organizations, limited impact measurement, and an overreliance on short-term aid. Addressing these weaknesses through improved transparency, stronger institutional collaboration, and a greater focus on sustainable empowerment programs is essential to maximizing the effectiveness of Islamic philanthropy. Furthermore, this research underscores the need for supportive policies and frameworks that foster synergy between Islamic philanthropic institutions, government agencies, and NGOs. Leveraging digital technologies and enhancing community participation can further strengthen philanthropic engagement in urban poverty reduction. Ultimately, Islamic philanthropy, when strategically managed and integrated within broader social welfare systems, holds considerable potential as a powerful tool for promoting economic inclusion and social justice in urban environments. The findings encourage policymakers, religious institutions, and philanthropic organizations to work collaboratively towards innovative and sustainable solutions that uplift the urban poor and foster resilient communities.

## AUTHORS' DECLARATION

### Authors' Contributions and Responsibilities

All authors contributed significantly to the development and completion of this research. The primary author was responsible for conceptualizing the research topic, conducting the literature review, and writing the initial manuscript draft. Co-authors participated in refining the research methodology, data collection, and analysis. All authors reviewed and provided critical feedback on successive drafts, ensuring the accuracy and clarity of the final manuscript.

### Competing Interests

The authors declare that they have no competing interests related to this research.

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