



Research Article



Zakat and Waqf Synergies to Accelerating Sustainable Development

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Abstract: Integrating zakat and waqf offers significant potential to address multidimensional issues such as poverty, social inequality, and sustainable development. However, fragmented management, limited public understanding of productive waqf, and a lack of digital integration hinder the optimization of their synergy. This research explores the integration of zakat and waqf to support Indonesia's Sustainable Development Goals (SDGs), particularly within local communities. Using a qualitative literature review approach, the study analyzes the potential, challenges, and opportunities of zakat and waqf integration through thematic analysis of secondary data from academic articles, institutional reports, and legal documents. The findings indicate that zakat and waqf can meet urgent needs, such as food security and health services, while also funding long-term projects like education and agriculture. However, fragmented governmental management, poor public awareness of productive waqf, and inadequate digital integration hinder their full potential. Digital technology plays a transformative role by enhancing transparency, fostering community participation, and improving the integration of zakat and waqf management. This synergy represents a promising strategy to advance the SDGs in Indonesia. Further empirical studies and technological advancements are recommended to optimize this collaboration and ensure its impact on sustainable development.

Keywords: Digital; Policy; Sustainable Development Goals; Synergies; Wakaf; Zakat;



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INTRODUCTION

Sustainable development has become a global paradigm in responding to various multidimensional challenges, such as poverty, social inequality, and scarcity of natural resources. The Sustainable Development Goals (SDGs) proclaimed by the United Nations provide a framework to balance economic growth, social inclusion, and environmental protection. Among the 17 SDGs, poverty alleviation (SDG 1), food security (SDG 2), and reduction of social inequality (SDG 10) are top priorities for developing countries, including Indonesia, which face fundamental problems in sustainably managing their socio-economic wealth.

Zakat and waqf function as a tool for wealth redistribution and as a means to empower the community through programs that focus on education, health, and infrastructure development. The allocation of zakat funds to income-generating initiatives, education, and health can create sustainable socio-economic impacts and



contribute to broader development goals.¹ This is in line with the research on the purpose of zakat collection by institutions such as BAZNAS, which is aimed at achieving social justice and the welfare of the people, which is in line with the SDGs agenda.² In this context, waqf makes a long-term contribution by managing productive assets, such as waqf land used for agriculture, educational facilities, or health services, which supports sustainability goals in a more structured manner.

The management of zakat, infaq, and shadaqah should ideally have a significant impact on social-based programs, which focuses on poverty alleviation and economic development.³ On the other hand, Waqf can complement this role by creating a long-term source of income that supports the community's economic stability. For example, the management of productive Waqf can provide sustainable funding for social programs so that the impact is temporary and long-term.

However, to achieve the full potential of Zakat and Waqf in supporting the SDGs, the governing institutions need to integrate the principles of justice, transparency, and sustainability in their operations. Syahputra emphasized that zakat and waqf institutions must play an active role in developing sustainable development programs that focus on wealth redistribution, capacity building, community empowerment, and optimization of waqf assets.⁴ Thus, the synergy between zakat and waqf can be a strategic positive force in achieving sustainable development goals within the framework of Islamic values.

Historically, zakat and Waqf are social financial instruments with great potential to support sustainable development goals. Zakat is a religious obligation legally regulated in Law Number 23 of 2011 concerning Zakat Management, aiming to distribute wealth to *Asnaf* groups in need, such as the poor, the poor, and other vulnerable groups.⁵ In contrast, Waqf is a voluntary donation with productive characteristics, where the assets of Waqf are managed to generate long-term benefits. Waqf is regulated in Law Number 41 of 2004 concerning Waqf, which emphasizes the importance of utilizing waqf assets for public purposes, such as education, health, and social infrastructure.⁶

¹ Wilda Kholipah and R A Pangestu, 'Efektivitas Peningkatan Pemahaman Masyarakat Melalui Optimalisasi ZISWAF Kelurahan Muarasari, Kecamatan Bogor Selatan, Kota Bogor', *Almujtamae Jurnal Pengabdian Masyarakat*, 2.2 (2022), 112–18 <https://doi.org/10.30997/almujtamae.v2i2.5419>

² Aditia R Allawi and Hendro Wibowo, 'The Impact of the Management of Zakat, Infaq, and Shadaqah on the Social-Based Program of the Sumedang Sehat Based on Social Return on Investment (SROI) (Case Study of BAZNAS Sumedang Regency)', *Ziswaf Jurnal Zakat Dan Wakaf*, 8.2 (2021), 91 <https://doi.org/10.21043/ziswaf.v8i2.10227>

³ Moch Chotib, 'Establishing a Zakat Culture Based on Good Zakat Governance and Good Zakat Empowerment in Indonesia', *Journal of Islamic Economics Perspectives*, 5.2 (2023), 1–11 <https://doi.org/10.35719/jiep.v5i2.121>

⁴ Rizal Rizal, Ruslan A Ghofur, and Pertiwi Utami, 'The Role of Muslim Generation Community at Zakat Collection on Realizing Sustainable Development Goals (SDGs) in the Era of Digital Society 5.0', *Juris (Jurnal Ilmiah Syariah)*, 22.1 (2023), 105 <https://doi.org/10.31958/juris.v22i1.6562>

⁵ Angga Syahputra, 'The Relationship of Zakat Management Organization (ZMO) to the Effectiveness of Higher Education Management', *Idarah (Jurnal Pendidikan Dan Kependidikan)*, 7.2 (2023), 213–26 <https://doi.org/10.47766/idadrah.v7i2.2029>

⁶ Hary Djatmiko, 'Re-Formulation Zakat System as Tax Reduction in Indonesia', *Indonesian Journal of Islam and Muslim Societies*, 9.1 (2019), 135–62 <https://doi.org/10.18326/ijims.v9i1.135-162>



Although zakat and waqf have long been an integral part of Indonesia's Islamic social and financial system, their management still faces various obstacles that hinder the optimization of the potential of these two instruments in supporting sustainable development. The main challenges include a lack of coordination between institutions, limited managerial capacity, and insufficient efforts to optimize productive assets that can have a long-term impact. This condition shows the need for a strategic and collaborative approach in Indonesia's governance of zakat and waqf.

A significant obstacle is the lack of coordination between zakat and waqf management institutions. According to Hidayatullah and Priantina, the limitations of information technology development and the absence of integrated zakat management standards reduce the effectiveness of zakat management.⁷ In addition, developing an integration model in Islamic social finance can be a strategic solution to create a more effective governance framework. However, implementing this model requires more regulatory support and cross-sector collaboration.⁸ In the context of waqf, the lack of coordination often causes waqf assets to be incorrectly identified, making it difficult to utilize them productively.

The limited managerial capacity in zakat and waqf management institutions is also a fundamental and main problem. Despite the growth of zakat management organizations, increasing managerial capacity is still challenging to support more effective management.⁹ Strategic management in zakat management can strengthen community economic empowerment and provide a significant social impact.¹⁰ In waqf management, weak managerial capacity often hinders innovation in the management of productive assets, such as land or waqf property, that have the potential to support long-term socio-economic projects.

The lack of optimization of zakat and waqf productive assets is also critical. Huda et al. revealed that zakat and waqf assets are often not managed optimally, so their potential impact on sustainable development is not fully realized.¹¹ For example, waqf land that is left unproductive only provides limited benefits to the community. Sustainable and productive asset management, such as through agricultural programs or waqf-based commercial properties, can support the economic independence of the

⁷ Azniza Hartini Azrai Azaimi Ambrose, M Hassan, and H Hanafi, 'A Proposed Model for Waqf Financing Public Goods and Mixed Public Goods in Malaysia', *International Journal of Islamic and Middle Eastern Finance and Management*, null (2018), null <https://doi.org/10.1108/IMEFM-01-2017-0001>

⁸ Arif Hidayatullah and Anita Priantina, 'Toward Zakat Management Integration in Indonesia: Problems and Solution', *Ahkam Jurnal Ilmu Syariah*, 18.2 (2018) <https://doi.org/10.15408/ajis.v18i2.6319>

⁹ Tika Widiastuti and others, 'Developing an Integrated Model of Islamic Social Finance: Toward an Effective Governance Framework', *Heliyon*, 8.9 (2022), e10383 <https://doi.org/10.1016/j.heliyon.2022.e10383>

¹⁰ Heni Noviarita, 'Islamic Philanthropy Literacy in Improving Welfare and Sustainable Economic Growth in Lampung Province', *Kne Social Sciences*, 2024 <https://doi.org/10.18502/kss.v9i12.15873>

¹¹ Sabil Mokodenseho, 'The Strategic Role of Zakat Management in Socio-Economic Empowerment of the Ummah', *WSiSS*, 2.02 (2024), 114–20 <https://doi.org/10.58812/wsiss.v2i02.821>



people. However, this requires a more professional, planned, and data-driven approach to ensure its success.¹²

Zakat, while effective in reducing poverty through direct distribution, often does not create a long-term impact due to limitations in its management. On the other hand, waqf is often not optimized due to a lack of institutional capacity, regulatory constraints, and public understanding of the potential of productive waqf. Previous research has shown that waqf management in Malaysia, primarily through using waqf land for sustainable agriculture, has significantly impacted overcoming poverty and improving food security.¹³ However, similar studies in Indonesia are still limited, especially those focusing on strategic collaborations between Zakat and Waqf.

There is an urgency to build synergy between Zakat and Waqf to increase the effectiveness and efficiency of both Islamic social and financial instruments in supporting sustainable development goals. This strategic collaboration is relevant because zakat is a direct-distribution instrument that can meet urgent needs, while waqf provides long-term support through productive asset management. This synergy can overcome various structural challenges local communities face, such as multidimensional poverty, economic inequality, and limited access to basic infrastructure. The legal issue in the paragraph revolves around the need for a unified regulatory and institutional framework to synergize zakat and waqf effectively. Current laws governing these instruments may be fragmented, requiring legal reforms to harmonize their operations and establish clear governance structures to ensure transparency, accountability, and efficient management. Additionally, challenges exist in defining and implementing productive waqf management practices, such as ownership rights, profit-sharing models, and sustainable asset utilization. Legal provisions must also address public awareness and participation, promoting the use of digital platforms to enhance engagement and contributions. Furthermore, aligning zakat and waqf operations with national and international sustainable development goals necessitates clear legal guidelines to ensure measurable outcomes. Addressing these issues is essential for creating an integrated, efficient, and sustainable framework that leverages zakat and waqf to overcome structural challenges faced by local communities and support broader development objectives.

Integrating zakat and waqf can produce more significant social and economic impacts. The optimization of these two instruments through public education can aim to increase understanding and participation in zakat and waqf. Meanwhile, utilizing zakat and waqf must be directed towards achieving *maqashid al-shari'ah*, which includes broader social, economic, and welfare goals.¹⁴ In addition, digitalization in managing zakat and waqf can increase operational efficiency and transparency,

¹² Eva N Huda, Achmad Tohirin, and Muhammad A A Luqmana, 'A Bibliometric Analysis of Islamic Philanthropy', *Journal of Islamic Economic and Business Research*, 3.1 (2023), 97–124 <https://doi.org/10.18196/jiebr.v3i1.109>

¹³ Syamsuri Syamsuri, Syamsuddin Arif, and Luluk W Roficoh, 'Empowering Economic Independence of Ummah Based on the Sustainability of Zakat', *Journal of International Conference Proceedings*, 2.3 (2019), 122–28 <https://doi.org/10.32535/jicp.v2i3.653>

¹⁴ Amal Hayati Ishak and others, 'The Critical Success Factors of Waqf Land Development for Sustainable Agriculture', *Social Sciences & Humanities Open*, 11 (2025), 101244 <https://doi.org/https://doi.org/10.1016/j.ssaho.2024.101244>



encouraging broader community participation.¹⁵ Digital platform-based innovations, such as e-commerce for zakat and waqf collection, can increase accessibility while increasing the social impact of these philanthropic programs.¹⁶ Thus, the management of money waqf is productive, which not only contributes to sustainable development but also helps reduce economic inequality.¹⁷

Based on previous studies, Zakat institutions are encouraged to appoint CEOs with a strong social capital profile. Robust across various measures of social capital, institutional performance, and multiple robustness checks, reinforcing the significance of social capital in enhancing institutional effectiveness.¹⁸ Research has been conducted by experts on potential of micro-waqf as an inclusive strategy for development of a nation. This study emphasized the Waqf is an Islamic voluntary financing instrument which has significantly supported the development of economic and social order of Muslim community in the past. This prominent Muslim endowment mechanism was reported to have successfully created pools of fund and properties which were administered and managed by the appointed authorities (trustees) for the purpose of syariah compliance charitable activities. Despite of its proven capability and character in assisting the development of Muslim nation, today, waqf institutions are reported to have merely mild contribution particularly to the improvement of Muslim community in Malaysia.¹⁹

Another discussion a conceptual framework of the possibility of waqf with respect to its role in federal government debt sustainability. Firstly, the aspect at which waqf can contribute to federal government debt reduction is presented. Secondly, the study discusses the Shari'ah law of waqf, its contemporary issues and the management of waqf in Malaysia. Since Malaysia is a multi-religion society consisting of Muslims and non-Muslims alike, we also analyse the Shari'ah law of waqf pertaining to the non-Muslim.²⁰ Researched from Malaysia has shown the accountability in the zakat fund management is driven by the Islamic foundation, which cannot be separated from the Islamic teachings and pathways. For this reason, the zakat contribution is essential, which all the Muslims have to abide by, through the shadowing of the intangible relations within the human beings i.e. Muslims and submission to Allah. This relation

¹⁵ Amir Sahidin, 'Pendayagunaan Zakat Dan Wakaf Untuk Mencapai Maqashid Al-Syari'ah', *Al-Awqaf Jurnal Wakaf Dan Ekonomi Islam*, 14.2 (2022), 97–106 <https://doi.org/10.47411/al-awqaf.vol14iss2.148>

¹⁶ Muhammad Alwi, 'Digitalisasi Pengelolaan Dana Zakat Dalam Pemberdayaan Ekonomi Umat', *J-Alif Jurnal Penelitian Hukum Ekonomi Syariah Dan Budaya Islam*, 8.2 (2023), 118 <https://doi.org/10.35329/jalif.v8i1.3834>

¹⁷ Sri M Sari, 'Inovasi Platform E-Commerce Dalam Pengumpulan Zakat Dan Wakaf: Meningkatkan Aksesibilitas, Transparansi, Dan Efisiensi Dalam Penggalangan Dana Sosial', *Filantropi Jurnal Manajemen Zakat Dan Wakaf*, 4.2 (2023), 158–69 <https://doi.org/10.22515/finalmazawa.v4i2.7604>

¹⁸ Muhammad Fahmi Syakir, Tastaftiyan Risfandy, and Irwan Trinugroho, 'CEO's Social Capital and Performance of Zakat Institutions: Cross-Country Evidence', *Journal of Behavioral and Experimental Finance*, 31 (2021), 100521 <https://doi.org/https://doi.org/10.1016/j.jbef.2021.100521>

¹⁹ Mohd Amran Mahat, Mohd Yassir Jaaffar, and Mohamed Saladin Abdul Rasool, 'Potential of Micro-Waqf as an Inclusive Strategy for Development of a Nation', *Procedia Economics and Finance*, 31.15 (2015), 294–302 [https://doi.org/10.1016/s2212-5671\(15\)01193-4](https://doi.org/10.1016/s2212-5671(15)01193-4)

²⁰ Yuliani Dwi Lestari and others, 'The Development of National Waqf Index in Indonesia: A Fuzzy AHP Approach', *Heliyon*, 9.5 (2023), e15783 <https://doi.org/https://doi.org/10.1016/j.heliyon.2023.e15783>



is unseparated, which the social action is constructed in the social reality within the social praxis of individual and their accountability to Allah.²¹

Therefore, the synergy between Zakat and Waqf offers a more comprehensive solution to overcome complex development challenges. This integration increases the effectiveness of both instruments and encourages the achievement of sustainable development goals through a more holistic approach based on the values of social justice and sustainability. Most previous studies have emphasized managing each instrument separately without exploring the potential for strategic collaboration. In addition, the management of zakat and waqf at the local level is often fragmented due to weak coordination between institutions, lack of supportive regulations, and limitations in data integration. In this case, an approach that integrates zakat and waqf as complementary social financial instruments can create a broader and sustainable impact.

This study analyses the potential synergy between zakat and waqf in supporting sustainable development goals in Indonesia. In contrast, this study explores collaboration models that can be applied to empower local communities to overcome poverty and social inequality and provide strategic recommendations for policymakers, zakat institutions, and waqf institutions to create more integrated and effective management. Within the framework of Islamic law, the synergy between zakat and waqf also aligns with the principles of social justice, wealth distribution, and protection of vulnerable groups. Therefore, this research is academically relevant and makes a practical contribution to sustainable development efforts in Indonesia. This research is expected to be the basis for developing more inclusive and sustainable policies in managing zakat and waqf by utilising a community-based approach.

METHOD

This study uses a qualitative approach based on a literature review to analyze the synergy between zakat and waqf in supporting sustainable development goals in Indonesia.²² The data used in this study is secondary literature taken from journal articles, books, institutional reports, and regulations relevant to zakat and waqf. Literature searches were conducted through academic databases such as Scopus, Google Scholar, and ScienceDirect with keywords such as "zakat", "waqf", "sustainable development", "poverty", and "social inequality". The inclusion criteria used include literature relevant to the research theme, published in the last 10 years, and focusing on the contribution of zakat and waqf to sustainable development. In addition, official reports from related institutions such as the National Amil Zakat Agency (BAZNAS) and the Indonesian Waqf Agency (BWI) are integrated to complete the analysis. The collected data was analyzed using thematic analysis methods. In this process, the first step is coding to identify the main themes, such as the potential of zakat and waqf, management challenges, and collaboration opportunities for the two instruments. These themes are then grouped into more specific categories, such as the

²¹ Ram Al Jaffri Saad, Norazita Marina Abdul Aziz, and Norfaiezah Sawandi, 'Islamic Accountability Framework in the Zakat Funds Management', *Procedia - Social and Behavioral Sciences*, 164 (2014), 508–15 <https://doi.org/https://doi.org/10.1016/j.sbspro.2014.11.139>

²² Tamimah, 'Model Pengelolaan Wakaf Uang Di Lembaga Sinergi Foundation Dalam Mencapai SDGs (Sustainable Development Goals)', *Filantropi: Jurnal Manajemen Zakat Dan Wakaf*, 2.1 (2021), 77–91 <https://doi.org/10.22515/finalmazawa.v2i1.3312>



contribution of zakat to poverty alleviation, the use of waqf assets for productive projects, and the integration of zakat and waqf in supporting sustainable development goals.

Furthermore, the data that has been categorized is interpreted to answer the research question, namely, how the collaboration of Zakat and Waqf can support sustainable development in local communities in Indonesia. This process also involves triangulating data by comparing results from different sources to ensure the validity of the findings. As a complement, this study explores relevant case studies to provide empirical illustrations regarding the practice of synergy between zakat and waqf. Case studies were selected based on criteria of relevance to the research theme, focus on local communities in Indonesia and accessibility of publicly available data. This case study provides an overview of how the Zakat and Waqf collaboration model can be applied at the community level to address socio-economic problems, such as poverty and inequality. In addition, the analytical framework used in this study refers to the principles of *Maqashid Sharia*, which assesses the extent to which the management of zakat and waqf supports Sharia goals such as social justice and protection of vulnerable groups. With this approach, the research is expected to produce conceptual insights and provide strategic recommendations that can be applied by zakat and waqf management institutions in Indonesia.

RESULT AND DISCUSSION

Zakat and Waqf Synergies to Accelerating Sustainable Development

This study found that the synergy between zakat and waqf has significant potential in supporting Indonesia's sustainable development goals (SDGs). Literature data shows that zakat has become an effective instrument in poverty alleviation through direct distribution to the Asnaf group. In addition, waqf has proven to support the development of sustainable social infrastructure, such as schools, hospitals, and productive agricultural projects. A case study in Malaysia illustrates the successful management of waqf land for agriculture, which positively impacts food security and the economic improvement of local communities.

The results of this study show that in Indonesia, the strategic collaboration between Zakat and Waqf has not been fully realized, although both have great potential to support sustainable development. Until now, the management of Zakat and Waqf has been running separately without a systematic integration framework. Data from the Indonesian Waqf Agency (BWI) reveals that many waqf assets have not been used productively, while zakat funds tend to be directed to consumptive needs. The main obstacles identified include weak coordination between institutions, limited managerial capacity, and lack of policies that encourage integration of zakat and waqf management.

Several studies support these findings, such as the research of Kholipah and Pangestu, which shows that the management of zakat and waqf in Indonesia is less optimal due to the low public understanding of the importance of the synergy of the two instruments. Quddus highlighted the regulatory aspect as the main obstacle in collecting productive waqf, so more supportive policies are needed to encourage



collaboration between zakat and waqf.²³ In addition, Alam noted that the lack of public understanding of productive waqf is one of the factors hindering the effective management of waqf assets.²⁴

Hidayati underline the need for supportive policies and effective governance structures to strengthen collaboration between stakeholders in managing zakat and waqf.²⁵ Furthermore, Huda identified the challenges of waqf management in Eastern Indonesia, such as the lack of coordination between institutions and limited managerial capacity, which emphasized the need for a more professional and integrated approach. In addition, Rahmawati showed that digitalization in waqf management can be a solution to increase efficiency and transparency, but its implementation requires strong policy support.²⁶

Zakat and waqf are two Islamic social and financial instruments with unique characteristics that complement each other.²⁷ In the context of sustainable development, zakat can function as a tool for distributing wealth that immediately impacts the community's urgent needs. On the other hand, waqf has excellent potential as a long-term investment instrument that can provide sustainable benefits by managing productive assets.²⁸ The potential synergy between the two can have a broader impact than if managed separately.

Zakat has a firm legal basis in Islam and is regulated by the state through Law Number 23 of 2011 concerning Zakat Management. Zakat, which is mandatory for well-off Muslim individuals, aims to reduce social disparities and provide direct assistance to the asnaf, such as the poor, the poor, and those who struggle in the way of Allah. With its liquid and flexible nature, zakat can meet urgent needs such as food assistance, education, and health. In the short term, zakat can be a direct solution to overcome acute poverty. Meanwhile, waqf, as regulated in Law Number 41 of 2004 concerning Waqf, is an instrument of Islamic philanthropy oriented towards the long term. In its management, waqf assets are not sold or transferred but are managed to generate sustainable benefits. For example, waqf land can be used to support

²³ Muhammad F Quddus, Hilda Manoarfa, and Suci A Utami, 'Masalah Dan Solusi Penghimpunan Wakaf Tunai Di Indonesia: Pendekatan Analytical Hierarchy Process', *Jurnal Ekonomi Syariah Teori Dan Terapan*, 9.5 (2022), 710–30 <https://doi.org/10.20473/vol9iss20225pp710-730>

²⁴ Habibah Solehah Ramli, Md. Faruk Abdullah, and Md. Kausar Alam, 'Islamic Crowdfunding Practices in Malaysia: A Case Study on Nusa Kapital', *Asian Journal of Accounting Research*, 8.2 (2023), 145–56 <https://doi.org/10.1108/AJAR-11-2021-0248>

²⁵ Nanda Hidayati, Esti Handayani, and Nur W Sulistyowati, 'Inovasi Berkelanjutan: Pendekatan Kolaboratif Untuk Mengatasi Tantangan Sosial-Ekonomi Di Provinsi Jawa Barat', *Jurnal Pengabdian West Science*, 2.6 (2023), 460–67 <https://doi.org/10.58812/jpws.v2i6.451>

²⁶ Rahmawati Rahmawati and others, 'Transformasi Digital Wakaf BWI Dalam Menghimpun Wakaf Di Era Digitalisasi', *Jurnal Tabarru Islamic Banking and Finance*, 4.2 (2021), 532–40 [https://doi.org/10.25299/jtb.2021.vol4\(2\).8375](https://doi.org/10.25299/jtb.2021.vol4(2).8375)

²⁷ Nouhaila Ettalibi and others, 'The Influence of Institutional Void and Socio-Cultural Factors on the Internationalization of Emerging Multinationals', *Research in International Business and Finance*, 73 (2025), 102605 <https://doi.org/https://doi.org/10.1016/j.ribaf.2024.102605>

²⁸ Siska Lis Sulistiani, 'The Legal Position of Waqf for Non-Muslims in Efforts to Increase Waqf Assets in Indonesia', *Samarah*, 5.1 (2021), 357–71 <https://doi.org/10.22373/sjhk.v5i1.9161>



productive agricultural projects, health facilities, or the construction of schools.²⁹ With proper management, waqf can create a sustainable source of income that supports poverty alleviation and improves people's welfare holistically.³⁰ The synergy between zakat and waqf creates a more effective and inclusive Islamic social finance ecosystem, where each instrument plays a complementary role in supporting the social and economic welfare of the community. In this ecosystem, zakat can function as a solution for initial operational needs, such as providing working capital to farmers or small entrepreneurs.

In contrast, waqf provides long-term infrastructure that supports the sustainability of the business. For example, waqf land can be used for agricultural activities, while zakat is used to buy seeds and agricultural tools or train farmers.³¹ This integrative approach not only expands economic benefits but also creates sustainability that aligns with the principles of *Maqashid Sharia*, namely social justice, economic empowerment, and the welfare of the people.

Optimizing zakat and waqf increases socio-economic impacts and the public understanding of the importance of the synergy of the two instruments. Proper education and socialization are needed to encourage community participation in supporting zakat and waqf-based programs. Public awareness of the potential collaboration between Zakat and Waqf can accelerate poverty alleviation and local economic development—integration between Zakat and Waqf in Sharia social finance to overcome institutional and regulatory barriers in Indonesia. With closer collaboration, Islamic philanthropic institutions have great potential to contribute to achieving the Sustainable Development Goals (SDGs).³²

In Hamizar's research, investments that consider social impacts can drive the more productive development of zakat and waqf.³³ In this context, zakat can be the initial capital to support waqf-based projects, such as property management or productive social infrastructure.³⁴ This provides direct benefits to the community and creates a sustainability model oriented towards economic empowerment. In line with that, developing a social entrepreneurship ecosystem that integrates zakat and waqf can

²⁹ Taufik Faturahman, Irfan Hassandi, and Yulianti, 'User Acceptance of Online Waqf Applications: Evidence From Indonesia', *Journal of Islamic Monetary Economics and Finance*, 6.3 (2020), 503–30 <https://doi.org/10.21098/jimf.v6i3.1117>

³⁰ Azniza Hartini Azrai Azaimi Ambrose and Fadhilah Abdullah Asuhami, 'Cash Waqf Risk Management and Perpetuity Restriction Conundrum', *ISRA International Journal of Islamic Finance*, 13.2 (2021), 162–76 <https://doi.org/10.1108/IJIF-12-2019-0187>

³¹ Patria Yunita, 'Cash Waqf Linked Sukuk (CWLS) Model: For Indonesia Sustainable Food Security', 2020 <https://doi.org/10.47411/AL-AWQAF.V13I1.96>

³² Khadar Ahmed Dirie, Md. Mahmudul Alam, and Selamah Maamor, 'Islamic Social Finance for Achieving Sustainable Development Goals: A Systematic Literature Review and Future Research Agenda', *International Journal of Ethics and Systems*, ahead-of-p.ahead-of-print (2023) <https://doi.org/10.1108/IJOES-12-2022-0317>

³³ Arizal Hamizar, 'Pengaruh Faktor Sosial Dan Etika Dalam Perilaku Pengambilan Keputusan Investasi: Studi Kasus Pada Investasi Keuangan Syariah', *Eksy*, 5.01 (2023) <https://doi.org/10.33477/eksy.v5i01.5478>

³⁴ Elgar Kamjou, Mark Scott, and Mick Lennon, 'Green Infrastructure Inequalities in Informal Settlements', *Habitat International*, 147 (2024), 103058 <https://doi.org/https://doi.org/10.1016/j.habitatint.2024.103058>



substantially support small entrepreneurs and farmers.³⁵ Utilizing waqf assets as infrastructure and zakat as working capital increases the community's economic resilience while improving their quality of life.

In the context of the principle of social justice, the application of *Maqashid Syariah* in the management of zakat and waqf is critical to ensure that these two instruments meet urgent needs and contribute to sustainable development.³⁶ This principle is the foundation to ensure that the synergy of zakat and waqf is operational and creates a long-term impact that aligns with broader development goals. Thus, the strategic integration of zakat and waqf can be an innovative model to support sustainable development and realize social justice within the framework of Islamic values.

Understanding Zakat and Waqf Digital Transformation Services in Indonesia

Collaboration opportunities between Zakat and Waqf are increasingly relevant in the digital era, where technology offers innovative solutions to overcome various challenges that have hindered the management of these two instruments.³⁷ Digital technology provides great potential to increase the efficiency, transparency, and accountability of zakat and waqf management and expand public participation. By leveraging technology, structural barriers such as data limitations, institutional fragmentation, and weak coordination can be overcome through a more integrated digital-based approach. One of the technology applications in waqf management is the development of an online waqf platform that facilitates the collection and distribution of funds. The Qur'an Waqf Agency can reach areas previously difficult to reach conventionally.³⁸ This platform not only increases public accessibility to waqf but also ensures transparency in the allocation of waqf funds, thereby strengthening public trust in the management institution. With the support of this kind of technology, waqf management can be carried out more efficiently, including in supporting sustainable socio-economic projects.

Digital transformation also makes a great contribution to zakat management. Rahmawati et al. noted that the Indonesian Waqf Board (BWI) has utilized information technology to strengthen the national waqf ecosystem, including digital zakat management. With digitalization, management institutions can simplify the process of collecting, managing, and distributing zakat and providing real-time financial reports to donors. This effort improves operational efficiency and encourages broader community participation, especially from young groups more familiar with digital technology. In addition, digital-based education and socialization also play an important role in increasing public understanding of zakat and waqf.

³⁵ Hassan Azganin, Salina Kassim, and Auwal Adam Sa'ad, 'Proposed Waqf Crowdfunding Models for Small Farmers and the Required Parameters for Their Application', *Islamic Economic Studies*, 29.1 (2021), 2–17 <https://doi.org/10.1108/IES-01-2021-0006>

³⁶ Dafiari Syarif, 'Literature Review Riset Peran Maqasyid Syariah Di Perbankan Syariah Indonesia', *Ekobis Syariah*, 8.1 (2024), 10 <https://doi.org/10.22373/ekobis.v8i1.20568>

³⁷ Omar Alaeddin, Mohanad Al Dakash, and Tawfik Azrak, 'Implementing the Blockchain Technology in Islamic Financial Industry: Opportunities and Challenges', *Journal of Information Technology Management*, 13.3 (2021), 99–115 <https://doi.org/10.22059/JITM.2021.83116>

³⁸ Bernadus G Sudarsono, Lilis Setiani, and Sri P Lestari, 'Rancang Bangun Aplikasi Wakaf Online (SIWON) Berbasis Web Pada Badan Wakaf Al Qur'an', *Jurnal Informatika Dan Teknologi Informasi*, 1.1 (2022), 25–39 <https://doi.org/10.56854/jt.v1i1.17>



Campaigns and education through digital platforms could broaden public insight into the importance of synergy between zakat and waqf to support social welfare. With this approach, people are more active in participating and have a better understanding of how their contributions are being used to create sustainable social impact. Blockchain technology is also gaining attention in the management of zakat and waqf. According to Musana, blockchain can create a higher transparency system in managing zakat funds, thereby minimizing the risk of misuse.³⁹ This technology allows each transaction to be recorded permanently, verifiably, and irreversibly, thus building a strong trust system between the governing body and the community. The use of blockchain can strengthen the accountability of zakat and waqf management institutions, increasing their credibility in the eyes of the public.

Adopting digital-based information systems has enhanced transparency and inter-agency coordination in the management of Zakat and waqf. Fitri and Wilantoro underscore that manual management of Zakat often results in challenges related to financial oversight and administrative inefficiency.⁴⁰ By implementing integrated information systems, zakat and waqf management institutions can significantly improve coordination and collaboration among agencies, leading to more organized and effective fund management. Such systems enable these institutions to identify the specific needs of communities with greater accuracy, thereby ensuring that the programs designed are more precisely targeted and impactful.

Furthermore, the application of digital technology in managing Zakat and waqf extends beyond efficiency and transparency. It fosters new opportunities to create a more potent synergy between these financial instruments. Digital systems allow Zakat to address immediate and urgent needs, while waqf provides long-term support by managing productive assets. This dual approach amplifies the social impact of these instruments, contributing to a more sustainable and equitable development framework.

The ongoing technological advancements further enhance Zakat and waqf's potential to support sustainable development in Indonesia.⁴¹ For instance, digital platforms facilitate better allocation of resources, enabling more strategic planning and execution of programs. Evidence of this improvement can be observed through comparative data analysis presented in Table 1, which highlights the transformative role of technology in optimizing the management of zakat and waqf funds. These findings emphasize the critical need for continued investment in digital solutions to

³⁹ Kholid Musana, 'Optimalisasi Pengelolaan Zakat Dengan Teknologi Blockchain', *Ekonomika Sharia Jurnal Pemikiran Dan Pengembangan Ekonomi Syariah*, 9.1 (2023), 73–94 <https://doi.org/10.36908/esha.v9i1.766>

⁴⁰ Resfa Fitri and Heni P Wilantoro, 'Analisis Prioritas Solusi Permasalahan Pengelolaan Wakaf Produktif (Studi Kasus Kabupaten Banjarnegara)', *Al-Muzara Ah*, 6.1 (2018), 41–59 <https://doi.org/10.29244/jam.6.1.41-59>

⁴¹ Mohammed K. Alshaleel, 'Islamic Finance, Sustainable Development and Developing Countries: Linkages and Potential', *Corporate Social Responsibility in Developing and Emerging Markets: Institutions, Actors and Sustainable Development*, 2030 (2019), 281–305 <https://doi.org/10.1017/9781108579360.016>



maximize the societal benefits of Zakat and waqf, thereby supporting broader development goals.⁴²

Table 1. Comparison of Conventional and Digital Management of Waqf and Zakat

Aspects	Conventional Management	Digital Management
Operational Efficiency	Manual, time-consuming process	Automation through cloud-based systems
Transparency	Manual reports, often delayed	Blockchain enables real-time reports
Donor Participation	Limited to certain regions	Global access through crowdfunding apps and platforms
Waqf Asset Monitoring	Difficult to track and manage	Digital system allows for real-time asset monitoring
Accessibility	Limited to physical offices	High accessibility via mobile devices

As demonstrated in Table 1, utilizing digital technology to manage zakat and waqf offers significant advantages over traditional methods. One of the most transformative technologies, blockchain, provides real-time transparency, fostering greater trust among donors by ensuring that funds are traceable and securely managed. This transparency also enhances the ability of governing bodies to monitor fund usage with greater accuracy, reducing risks of mismanagement or misuse. Furthermore, the integrated digital ecosystem model, illustrated in Figure 1, highlights how technology can optimize every stage of zakat and waqf management. This includes streamlining the fundraising process, improving the allocation and distribution of resources, and implementing sustainable development programs. By leveraging technology, zakat, and waqf institutions can increase efficiency, accountability, and impact, ensuring that contributions are used effectively to address urgent needs and support long-term goals. Digital integration also encourages greater public participation, as user-friendly platforms make it easier for individuals to contribute and track the impact of their donations. Adopting digital solutions is a vital step toward modernizing zakat and waqf management, aligning these Islamic social finance instruments with contemporary best practices to achieve sustainable development objectives.

In the first aspect, the number of donations increased by 35%. This reflects those digital platforms, such as mobile applications and Sharia-based crowdfunding sites, make it easier for people to distribute zakat and waqf without geographical barriers. This convenience increases the frequency of contributions and expands the reach of beneficiaries, including in previously hard-to-reach areas. Donor transparency and trust increased significantly by 50%, making it the most significant improvement. Technologies such as blockchain allow every transaction to be permanently recorded and verifiable by the donor. With a real-time reporting system, people are more confident that their funds are managed accountably according to Sharia principles and the goals of Islamic philanthropy. Accessibility in remote areas increased by 45%, demonstrating the impact of technology in reaching previously underserved communities.

Digitalization allows zakat and waqf institutions to integrate their services into an easily accessible application, thereby expanding the scope of distribution and

⁴² Ishak and others.



community participation.⁴³ This is relevant for remote areas in Indonesia that often have limited access to conventional financial services. One of the main opportunities in digitalization is developing a platform that integrates the management of zakat and waqf. This platform can function as an integrated information centre, where the public can easily find out the available zakat and waqf programs, distribute contributions, and monitor their use. Blockchain technology, for example, can ensure transparency in the distribution of zakat and the management of waqf assets.

Every transaction made will be recorded permanently, thus giving more trust to donors and beneficiaries. Technology also allows the collection of zakat and waqf to be carried out more widely through mobile applications and electronic payment systems. In the context of zakat, the application can be designed to calculate zakat obligations based on individual income and provide the option to channel funds directly to official institutions. For waqf, crowdfunding technology can be an effective tool to collectively raise community funds for productive projects, such as the development of educational infrastructure or sustainable agriculture.⁴⁴ For example, several Sharia-based crowdfunding platforms have raised significant waqf funds to support projects with a high social impact.

Digitalization can also create a more integrated zakat and waqf ecosystem.⁴⁵ With a centralized database, zakat and waqf management institutions can collaborate to identify community needs, map the potential of waqf assets, and design complementary programs. For example, data on zakat beneficiaries can be used to determine priorities in managing productive waqf assets. Zakat can directly assist with urgent needs in this integrated ecosystem, while waqf supports long-term infrastructure development. In addition, digital technology can be used to improve the operational efficiency of management agencies. Cloud-based management systems, for example, can help zakat and waqf institutions manage donor data, assets, and financial reports more systematically. With this system, management agencies can save time and resources previously used for manual processes to focus more on implementing impactful programs. Digital technology increases efficiency and strengthens public trust in zakat and waqf management institutions. The transparency generated through blockchain technology and digital financial reports allows people to monitor how the funds they donate are used directly. With increased trust, public participation in zakat and waqf is also expected to be higher so that the potential of these two instruments can be maximized. In addition, digital-based education can effectively increase public understanding of the importance of zakat and waqf. Digital campaigns through social media, educational videos, and webinars can help people understand the potential of productive waqf and the importance of zakat as a

⁴³ Nisful Laila and others, 'The Intention of Small and Medium Enterprises' Owners to Participate in Waqf: The Case of Malaysia and Indonesia', *International Journal of Islamic and Middle Eastern Finance and Management*, 16.3 (2023), 429–47 <https://doi.org/10.1108/IMEFM-01-2022-0014>

⁴⁴ Raditya Sukmana, Budi Trianto, and Annisa Masruri Zaimsyah, 'Determinant Factor of Crowdfunders' Behavior in Using Crowdfunding Waqf Model in Indonesia: Two Competing Models', *Journal of Islamic Marketing*, 14.7 (2023), 1793–1816 <https://doi.org/10.1108/JIMA-08-2021-0246>

⁴⁵ Azwar Iskandar and others, 'Islamic Philanthropy and Poverty Reduction in Indonesia: The Role of Integrated Islamic Social and Commercial Finance Institutions', *Al-Ihkam: Jurnal Hukum Dan Pranata Sosial*, 16.2 (2021), 274–301 <https://doi.org/10.19105/AL-LHKAM.V16I2.5026>



religious obligation that also has a social impact.⁴⁶ With a better understanding, the community will be more motivated to participate in supporting sustainable development through zakat and waqf.

On the other hand, the gap in access to technology in remote areas, the lack of digital skills among institutional managers, and the need for regulations that support technology adoption have not received full attention. Strategic steps are needed to overcome this problem, such as technology management training for zakat and waqf managers, investment in digital infrastructure, and establishing a clear and supportive regulatory framework. The government and related institutions also need to strengthen collaboration with the private sector and technology providers to develop digital solutions that align with the zakat and waqf management needs in Indonesia. In addition, developing a pilot project model in several regions can be the first step to testing the effectiveness of digitalization before implementation nationally.

The strategic collaboration between Zakat and Waqf has significant potential to create a broader impact than if these two Islamic financial instruments were managed separately. Combining zakat to meet urgent basic needs and waqf as a long-term sustainability-oriented instrument can result in a more holistic and inclusive socio-economic ecosystem. Zakat is important in assisting community groups in the snap category, such as people experiencing poverty, ibn sabil, and charming. Through zakat, urgent needs such as access to food, health, and education can be met immediately. For example, zakat funds can provide food assistance to low-income families or finance medical treatment for underprivileged individuals. The function of zakat as an instrument of fast and targeted wealth distribution makes it the leading solution for dealing with short-term crises in society.

In contrast to the consumptive zakat, waqf is designed to support long-term development by managing productive assets. For example, waqf land can support agricultural projects, build health facilities, or provide educational infrastructure.⁴⁷ Previous research in Malaysia has shown that managing waqf land for agriculture can increase food security while empowering local communities. In addition, effective waqf management can create a sustainable source of income that benefits direct beneficiaries and strengthens local economic stability. The strategic collaboration between Zakat and Waqf creates an excellent opportunity to produce a more integrated and sustainable socio-economic impact. In this synergy, zakat plays an instrument to meet initial operational needs, such as providing working capital assistance to farmers or poor community groups. In contrast, waqf provides long-term infrastructure that supports the sustainability of the business.⁴⁸ As an illustration, zakat can buy seeds and agricultural tools, while waqf land is managed as production

⁴⁶ Arief Saputra, Alfina Rahmatia, and Muslimah Muslimah, 'How Far Are the Benefits of the Islamic Philanthropy and Social Entrepreneurship Movement?', *El-Qish: Journal of Islamic Economics*, 1.1 (2021), 11–24 <https://doi.org/10.33830/elqish.v1i1.1673.2021>

⁴⁷ R. M. Qudsi Fauzi and others, 'The Challenges of Empowering Waqf Land in Indonesia: An Analytical Network Process Analysis', *International Journal of Ethics and Systems*, 38.3 (2022), 426–42 <https://doi.org/10.1108/IJOES-03-2021-0061>

⁴⁸ Abdulmajeed Muhammad Raji Aderemi and Muhammad Shahrul Ifwat Ishak, 'Qard Hasan as a Feasible Islamic Financial Instrument for Crowdfunding: Its Potential and Possible Application for Financing Micro-Enterprises in Malaysia', *Qualitative Research in Financial Markets*, 15.1 (2023), 58–76 <https://doi.org/10.1108/QRFM-08-2021-0145>



land. This approach allows the two instruments to complement each other in community empowerment and contributes to more inclusive local economic development.

The importance of synergy between zakat and waqf in achieving broader benefits is well-supported by various studies. Enhancing public awareness of ZISWAF (zakat, infaq, sadaqah, and waqf) is crucial for optimizing the management of these instruments. Effective public education initiatives play a critical role in fostering societal understanding of the potential of zakat and waqf to promote social welfare. Such awareness significantly increases community participation in collaborative zakat and waqf programs, enabling these instruments to impact society profoundly.

Modern technology is also a vital enabler in integrating zakat and waqf management. The use of advanced technological solutions, such as big data, to address data limitations and institutional fragmentation issues—key barriers to the collaboration between these financial instruments. Digital technologies not only enhance the efficiency of fund distribution but also ensure transparency and accountability in fund management. This technological integration ultimately bolsters public trust in zakat and waqf institutions, a cornerstone for sustainable development.⁴⁹ In addition to technological advancements, regulatory frameworks and professional management remain significant challenges in optimizing the potential of waqf. Quddus underscore the necessity of formulating supportive policies to integrate zakat and waqf to improve governance practices. Such policies should be accompanied by institutional capacity-building and professional development for Nazir (waqf managers) to maximize the utility of cash waqf for sustainable development goals.⁵⁰

Furthermore, productive waqf management is pivotal in supporting community-centred sustainable development initiatives. Tamimah notes that cash waqf can be directed toward developing small businesses and community-based agriculture. Through synergy with zakat, zakat funds can provide working capital, while waqf offers long-term infrastructure to sustain these initiatives.⁵¹ This complementary model creates a robust ecosystem for community empowerment, aligning with the principles of sustainable development. The adoption of digital technology in waqf management has also become increasingly relevant in the modern era. BWI developed an online waqf application to enhance the efficiency and transparency of waqf management. This platform allows individuals to conveniently contribute to waqf projects and monitor funds' use in real time. Such innovations increase public trust in waqf management and offer opportunities for integrating zakat and waqf into a unified, transparent, and accountable platform.

⁴⁹ M Aziz and Mohd Asyraf Yusof, 'Deposit and Financing Instruments through Waqf Bank for Fostering Real Economy and Social Sustainability', *International Journal of Islamic Business Ethics*, null (2019), null <https://doi.org/10.30659/ijibe.4.2.611-626>

⁵⁰ Ascarya Ascarya and others, 'Developing Cash Waqf Models for Baitul Maal Wat Tamwil as Integrated Islamic Social and Commercial Microfinance', *Journal of Islamic Accounting and Business Research*, 14.5 (2023), 699–717 <https://doi.org/10.1108/JIABR-09-2020-0267>

⁵¹ Tamimah.



The Strategic of Zakat and Waqf Policy for Digital Transformation

Normatively, the collaboration between zakat and Waqf as Islamic philanthropic instruments is robustly anchored in Indonesia's legal framework, providing a solid foundation for their integration in supporting sustainable development. Law No. 23 of 2011 on Zakat Management and Law No. 41 of 2004 on Waqf are pivotal in defining these instruments' operational, managerial, and accountability aspects. Together, they underscore the transformative potential of zakat and Waqf in addressing multifaceted societal challenges while creating pathways for economic equity, social justice, and long-term development.

Law No. 23 of 2011 emphasizes zakat as a tool for alleviating poverty and fostering economic redistribution. The law mandates that zakat funds be collected, managed, and distributed by authorized entities such as the National Zakat Agency (BAZNAS) and Zakat Management Organizations (LAZ). These institutions ensure that zakat aligns with Sharia principles while meeting immediate community needs. Zakat's role as a direct financial intervention positions it as a critical resource for addressing urgent issues, such as alleviating poverty, providing disaster relief, and mitigating socio-economic disparities. This immediate applicability makes zakat indispensable in addressing short-term development priorities while contributing to broader societal welfare.

In contrast, Law No. 41 of 2004 expands the scope of Waqf beyond traditional land donations to encompass modern assets such as cash waqf, properties, and productive investments. This shift allows Waqf to transition from a static philanthropic practice to a dynamic financial instrument capable of generating sustainable income. Cash waqf, in particular, enables the establishment of long-term funding mechanisms for projects in education, healthcare, and economic empowerment. The productive management of waqf assets, facilitated by professional nazir (waqf managers) and institutional oversight, exemplifies its potential as a cornerstone for sustainable development initiatives.⁵²

Despite their strengths, the collaboration between Zakat and Waqf remains underutilized due to fragmented management practices and regulatory gaps. While both laws provide separate frameworks, the lack of integration creates inefficiencies and missed opportunities for synergistic impacts. For instance, zakat's capacity to address immediate needs could be seamlessly complemented by Waqf's long-term resource generation, creating a holistic ecosystem for community empowerment.⁵³ The absence of integrated policies and mechanisms limits the ability of institutions such as BAZNAS and the Indonesian Waqf Board (BWI) to work collaboratively toward shared goals.

A critical challenge lies in institutional capacity and regulatory alignment. The current legal frameworks lack provisions for coordinated governance, resulting in

⁵² Minlib Dallh, 'Accumulate but Distribute: Islamic Emphasis on the Establishment of Waqf (Pious Endowment)', *Religion and Development*, 2.2023 (2023), 21–40 <https://doi.org/https://doi.org/10.30965/27507955-20230014>

⁵³ Yusuff Jelili Amuda, 'Empowerment of Nigerian Muslim Households through Waqf, Zakat, Sadaqat and Public Funding', *International Journal of Trade, Economics and Finance*, 2013 <https://doi.org/10.7763/ijtef.2013.v4.329>



operational silos and limited cross-sector collaboration. Furthermore, many zakat and waqf management institutions face resource constraints, including inadequate technological infrastructure, insufficient professional training, and limited public awareness. These challenges hinder the scalability and efficiency of zakat and waqf programs, undermining their potential to contribute to Indonesia's sustainable development goals (SDGs).

To overcome these barriers, a more integrated regulatory approach is essential. Policymakers should consider amending existing laws or introducing complementary regulations that explicitly encourage collaboration between zakat and waqf institutions. For example, a unified framework could establish joint programs using zakat funds for immediate needs while Waqf supports infrastructure development or long-term initiatives. Such integration would enhance resource utilization efficiency and build public trust by demonstrating transparency and accountability in fund management. Moreover, digital transformation offers a powerful tool for bridging gaps in zakat and waqf management. Advanced technologies such as big data analytics, blockchain, and AI-driven platforms can streamline data collection, enhance transparency, and facilitate real-time monitoring of fund distribution. For instance, a unified digital platform could enable donors to contribute to both zakat and waqf projects, track the impact of their contributions, and access comprehensive reports on fund utilization. This technological integration would also foster greater public participation and trust, which is critical for sustaining the growth and impact of Islamic philanthropy.

The integration of zakat and waqf as complementary instruments in achieving the SDGs highlights their distinct yet interconnected roles in addressing immediate and long-term societal needs. Zakat provides rapid financial assistance to alleviate pressing issues such as poverty and inadequate healthcare, directly contributing to the basic needs of vulnerable populations. On the other hand, waqf creates a foundation for sustainable development by generating income by managing productive assets and facilitating investments in education, agriculture, and infrastructure. Malaysia's and Bangladesh experience optimizing waqf land for agriculture is a valuable model for Indonesia. By transforming idle waqf land into productive zones,⁵⁴ Malaysia has demonstrated how waqf can address food security while fostering local economic development.⁵⁵ This success underscores the potential for Indonesia to replicate such initiatives, given its vast waqf assets. However, this requires robust policy frameworks, institutional capacity building, and the alignment of waqf management practices with local development priorities.

Technological integration is another pivotal factor in unlocking the full potential of zakat and waqf. Digital platforms enhance operational efficiency and transparency and build public trust by ensuring accountability in fund management. Furthermore, digital innovations enable broader participation, allowing individuals and communities to contribute more effectively to zakat and waqf programs. Despite these opportunities, challenges such as limited inter-institutional collaboration and

⁵⁴ M. Kabir Hassan, Mohd Fazlul Karim, and M. Sydul Karim, *Experiences and Lessons of Cash Waqf in Bangladesh and Other Countries, Revitalization of Waqf for Socio-Economic Development, Volume I*, 2019, | https://doi.org/10.1007/978-3-030-18445-2_5

⁵⁵ Ishak and others; Ambrose, Hassan, and Hanafi.



insufficient public awareness of waqf's potential remain significant barriers. Addressing these issues necessitates a multi-pronged approach involving regulatory reform, professional training, and public education campaigns. Strengthening partnerships between Islamic financial institutions and waqf bodies like BWI can facilitate the pooling of resources and expertise, amplifying the impact of waqf initiatives on sustainable development.

In education, waqf has shown substantial potential in building and managing quality educational institutions. Harun highlight that waqf has played a pivotal role in funding higher education institutions in Malaysia, significantly improving access to education for society.⁵⁶ This model demonstrates how waqf can serve as a sustainable funding source for educational development, facilitating the provision of scholarships, infrastructure, and academic programs. Such a model can be adapted to Indonesia, where many Islamic educational institutions could benefit from waqf to enhance their facilities and improve the quality of education. Investing in education through waqf extends the long-term impact beyond individual beneficiaries, contributing to broader societal progress.

The use of waqf in agriculture, education, and corporate governance illustrates its versatility as a tool for sustainable development. Programs like the Micro Waqf Bank address immediate financial needs and provide the knowledge and skills necessary for beneficiaries to maximize their potential. This dual approach ensures that waqf contributes to short-term relief and long-term economic empowerment. By integrating waqf with structured training and mentorship, the program aligns with poverty reduction and economic stability goals.

Corporate-based waqf governance represents a transformative shift in waqf management. Traditional waqf practices often face challenges such as inefficiency, lack of transparency, and underutilization of assets. By adopting corporate governance principles, waqf institutions can implement strategies for asset productivity, such as investing in profitable ventures or developing infrastructure projects. This approach not only maximizes waqf's social and economic returns but also builds trust among potential donors, encouraging broader participation in waqf initiatives. The role of waqf in education further highlights its potential to create lasting societal benefits. As demonstrated in Malaysia, waqf-funded institutions can address gaps in educational access, particularly for underprivileged communities. By providing stable financial support, waqf enables educational institutions to maintain high standards, attract talented educators, and offer scholarships to deserving students. This model could significantly benefit Indonesia, where many Islamic educational institutions face resource constraints. These institutions can enhance their academic offerings through strategic waqf investments, contributing to human capital development and societal progress.

The synergy between Zakat and Waqf holds significant potential to deliver a far greater impact than managing these instruments independently. Zakat is an Islamic financial instrument that addresses urgent needs such as education, healthcare, and

⁵⁶ Farra M Harun and others, 'Issues and Economic Role of Waqf in Higher Education Institution: Malaysian Experience', *Al-Iqtishad Journal of Islamic Economics*, 8.1 (2016) <https://doi.org/10.15408/aiq.v8i1.2514>



necessities, providing immediate relief for vulnerable populations. Meanwhile, Waqf, particularly on land, provides sustainable infrastructure that supports long-term economic development. For example, waqf land can be utilized for agricultural activities, boosting food security and creating employment opportunities for local communities. However, this potential remains underutilized in Indonesia due to the absence of comprehensive supporting policies and weak institutional collaboration.

The Malaysian and Bangladesh experience demonstrates the significant socio-economic impact that well-managed waqf land can achieve. Institutions like Yayasan Waqaf Malaysia have successfully implemented waqf-based projects that benefit local communities, serving as an inspirational model for Indonesia. Despite its vast waqf potential, particularly in land and property, Indonesia faces challenges in realizing this potential. Supportive policies promoting the synergy between Zakat and Waqf are essential to address these challenges. Professional and transparent management of waqf assets can maximize their benefits to society, particularly in developing infrastructure and economic empowerment programs. Such policies should also facilitate collaboration between key institutions, such as the National Zakat Agency (BAZNAS) and the Indonesian Waqf Board (BWI), to establish an integrated framework for sustainable development.

This discussion also underscores the importance of *Maqashid Syariah* (the objectives of Islamic law) in guiding the management of zakat and Waqf. Both instruments aim to achieve social objectives and contribute to distributive justice and economic empowerment. In this context, the collaboration between Zakat and Waqf can create a holistic model to address multidimensional poverty in Indonesia.⁵⁷ For instance, zakat can assist small-scale farmers in purchasing seeds, while waqf land yields can be used to develop agricultural infrastructure, ensuring sustainability. Despite their potential, the integration of zakat and Waqf in Indonesia faces several challenges, including inadequate policy support, weak inter-agency collaboration, and limited public awareness.⁵⁸ Addressing these barriers requires a multi-faceted approach involving comprehensive policies, capacity building for zakat and waqf managers, and leveraging digital technologies to improve efficiency and transparency.⁵⁹

The challenges identified in this study highlight key gaps that must be addressed to fully realize the potential of zakat and waqf as instruments of sustainable development. The limited public awareness of productive waqf reflects a need for structured educational initiatives that explain its mechanisms and benefits. Productive waqf, unlike traditional waqf practices, involves the strategic management of assets to generate long-term economic and social returns.⁶⁰ Without adequate understanding, communities may fail to engage with or support such initiatives, reducing their overall impact. Therefore, targeted public awareness campaigns and educational programs are essential to fostering greater participation and trust.

⁵⁷ T R Andrianto and N Rahmiyati, 'Shariah Hospital Social Responsibility: Maqashid Syariah at Muhammadiyah Hospital', *Journal of Economics ...*, 2021.

⁵⁸ Ishak and others.

⁵⁹ Sirajo Aliyu, Norazlina Abd Wahab, and Nur Syaedah Kamis, 'An Analysis of Crypto-Asset Trade, Enforcement, and Estate Planning', *Borsa Istanbul Review*, 2025 <https://doi.org/https://doi.org/10.1016/j.bir.2024.12.008>

⁶⁰ Syahputra.



Zakat and waqf management institutions is another critical area for improvement. Transparency and accountability are foundational to public confidence, and their absence can undermine the effectiveness of these philanthropic instruments. Establishing digital platforms that utilize advanced technologies, such as blockchain, can address this issue by ensuring transparent fund management and providing real-time reporting on the use and impact of funds.⁶¹ These platforms also enable donors and beneficiaries to engage more actively, fostering a sense of shared ownership and responsibility. The infrastructural challenges in remote areas present an additional barrier to the effective implementation of digital solutions. Poor internet connectivity, limited access to technology, and inadequate training for local administrators hinder the reach of digital platforms.⁶²

Policymakers must prioritize investments in rural digital infrastructure and provide capacity-building programs for local zakat and waqf managers. These initiatives will ensure that the benefits of digital integration are distributed equitably, extending their impact to marginalized communities. The study's findings underscore the transformative potential of zakat-waqf collaboration in advancing the SDGs. By integrating these instruments, stakeholders can create an ecosystem that addresses multidimensional development challenges. For example, zakat funds can provide immediate support for small-scale farmers, while waqf assets can be utilized to develop agricultural infrastructure, ensuring long-term sustainability. This model promotes economic empowerment and contributes to reducing social inequalities, aligning with SDG targets. Scaling this collaborative model to the national level requires a concerted effort from policymakers, researchers, and practitioners. Empirical research is necessary to evaluate the effectiveness of local-level initiatives and identify best practices for broader implementation. Furthermore, a national framework integrating zakat and waqf governance could standardize operations, streamline resource allocation, and amplify impact.

CONCLUSION

Based on the analysis and discussion, a conclusion is drawn: *First*, zakat addresses urgent needs such as food security and healthcare services, while waqf contributes to long-term development projects, including education and agriculture. These complementary roles highlight the significant potential for synergy between Zakat and Waqf to support Indonesia's Sustainable Development Goals (SDGs). *Second*, optimizing this synergy faces several challenges, including fragmented management, limited public understanding of productive waqf, and the lack of digital integration. These obstacles hinder the effective collaboration and utilization of zakat and waqf resources. *Third*, digital technology is transformational in enhancing transparency, improving operational efficiency, and fostering greater community participation. Integrating digital solutions into the management of zakat and waqf can address existing barriers and amplify their impact. The synergy between zakat and waqf

⁶¹ Toka S Mohamed and Mohammed M Elgammal, 'Are Donor Funds Used Effectively? An Examination of Islamic and Conventional Microfinance Institutions', *International Journal of Islamic and Middle Eastern Finance and Management*, 16.5 (2023), 1009–29 <https://doi.org/10.1108/IMEFM-11-2021-0462>

⁶² Izra Berakon, Hendy Mustiko Aji, and Muhammad Riza Hafizi, 'Impact of Digital Sharia Banking Systems on Cash-Waqf among Indonesian Muslim Youth', *Journal of Islamic Marketing*, 13.7 (2022), 1551–73 <https://doi.org/10.1108/JIMA-11-2020-0337>



represents a strategic approach with immense potential to contribute to sustainable development in Indonesia. Future empirical studies are recommended to evaluate this collaboration in practice, along with the development of digital platforms to strengthen transparency, accountability, and efficiency. Through these efforts, the combined potential of zakat and waqf can be fully realized to achieve a more inclusive and sustainable society.

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