

Synergy between Islamic Philanthropy and the Government: Optimizing Zakat-Waqf Based on Maslahah Daruriyyah and Fiqh al- awlawiyyat in Alleviating Social Problems

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ABSTRACT

Indonesia has enormous potential for zakat and waqf as instruments of Islamic philanthropy, but their utilization has not been optimal in addressing fundamental social issues. Zakat management still tends to be consumer-oriented, while waqf is more directed at the construction of places of worship, so that their function as instruments of sustainable social protection has not been optimally achieved. This study aims to analyze the synergy model between the National Zakat Agency (BAZNAS), the Indonesian Waqf Agency (BWI), and the Social Service in managing zakat and waqf based on maslahah daruriyyah and fiqh al-awlawiyyat. This study uses a qualitative method with a juridical-normative approach through a literature review of relevant fiqh literature, regulations, and institutional data. The results show that the low social impact of zakat and waqf is caused by inaccurate allocation priorities, weak institutional integration, and a lack of orientation towards meeting the basic needs of vulnerable groups. This study concludes that institutional synergy is needed to direct zakat as a supporter of short-term social financing and waqf as a provider of sustainable social infrastructure, so that Islamic philanthropy can play an effective role in strengthening social welfare.

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1. INTRODUCTION

Indonesia is a country with the greatest potential for Islamic philanthropy in the world, particularly through zakat and waqf, which have a strong social and religious basis.

Within the national legal framework, the management of waqf and zakat has been legitimized through Law Number 41 of 2004 concerning Waqf.1] and Law Number 23 of 2011 concerning Zakat Management

[2] However, these regulatory and institutional developments have not been fully followed by a transformation in the utilization of Islamic philanthropy, which is oriented towards solving social problems in a structural and sustainable manner. Data from the Indonesian Waqf Agency shows that the allocation of national waqf assets is still dominated by places of worship, with a relatively smaller proportion allocated to the social, education, and economic empowerment sectors.3]. This dominance indicates that waqf practices at the community level still tend to focus on the physical construction of places of worship rather than the development of social facilities that serve as infrastructure to support the welfare of vulnerable groups. However, productive waqf is positioned as a social endowment instrument with the capacity to build long-term public assets and strengthen community social resilience. The disparity between this conceptual potential and actual practice in the field indicates a gap in priorities in the orientation of waqf utilization.

This situation gives rise to a paradox of philanthropy, where high community participation in waqf does not directly correlate with a decrease in the level of fundamental social problems. Empirically, the increase in the number and extent of waqf assets is not always accompanied by a strengthening of the capacity of social services, such as rehabilitation facilities, empowerment centers, or protection facilities for vulnerable groups. This raises questions about the effectiveness of Islamic philanthropy as an instrument of social development. On the other hand, data on People with Social Welfare Problems (PMKS) shows that the issue of meeting basic needs remains a major challenge in various regions. Reports from the Ministry of Social Affairs and various social statistics agencies note that the homeless, the extremely poor, the neglected disabled, and other vulnerable groups still face limited access to food, adequate housing, health services, and social assistance.4], [5]. These limitations not only impact the quality of life of individuals, but also affect social stability and community cohesion in the long term.

From the perspective of maqashid sharia, this condition relates to the category of *maslahah daruriyyah*, particularly in the aspect of *hifz an-nafs* or protection of life. Fulfillment of primary needs is seen as a prerequisite for the continuity of social and religious functions, because instability caused by lack of food, shelter, and health services has the potential to hinder individual participation in social and religious life. This framework provides a normative and analytical basis for prioritizing the fulfillment of the basic needs of vulnerable groups in the distribution and utilization of Islamic philanthropic funds. In addition to the issue of waqf allocation, zakat management also faces structural challenges in the aspects of collection and distribution. The National Zakat Agency estimates that the potential for national zakat reaches hundreds of trillions of rupiah per year, but the realization of collection and distribution is still at a relatively low percentage compared to this potential.6]. This gap reflects problems in the muzakki participation system, institutional capacity, and distribution program design, which are not yet fully integrated with long-term social development needs. At the implementation level, most zakat distribution is still oriented towards consumer assistance programs. While this approach is relevant in the context of emergency response, the dominance of consumer patterns has implications for the limited impact of zakat in driving structural change towards the root of social problems. Without the support of sustainable social infrastructure development and empowerment programs, zakat's function as an instrument of social transformation tends to be reduced to a temporary mitigation mechanism for symptoms of poverty and vulnerability.

Institutional and governance aspects also influence the effectiveness of Islamic philanthropy in the context of social development. Several studies on philanthropy and public trust indicate that the level of transparency and accountability of managing institutions plays a significant role in determining public participation in distributing waqf and zakat funds.7],[8]. At the operational level, non-governmental social

institutions, including private social institutions, often face limitations in reporting standards, oversight, and legal legitimacy, which leads to public doubts about the management of the funds they collect. In contrast, local governments, through social services agencies, have formal authority to register PMKS (People with Disabilities), establish social service standards, and provide professional staff such as social workers and psychologists. However, fiscal capacity sourced from the regional and national budgets (APBD) is often insufficient to build and manage social rehabilitation facilities on an adequate and sustainable scale. This budgetary constraint limits the state's ability to expand the reach of social services, particularly for vulnerable groups requiring long-term assistance and specialized facilities. This situation creates a structural gap between the availability of public funds as waqf (donors) and muzakki (payers of zakat) and the state's capacity as a provider of social services. On the one hand, there is significant potential financial resources from Islamic philanthropy; on the other hand, there are institutional and fiscal limitations in providing infrastructure and social services that meet public service standards. Without a clear institutional integration mechanism, the potential of Islamic philanthropy is at risk of not being optimally converted into standardized, sustainable, and impactful social assets.

In this context, previous studies on zakat and waqf generally discuss the two instruments separately, from the perspective of Islamic law, institutional management, and social impact. Although there are studies examining productive waqf and empowerment zakat, there are still limited studies that integrate these two instruments within a single social policy framework based on the maqashid sharia, particularly those involving systematic collaboration between Islamic philanthropic institutions and government institutions. Based on this gap, this study aims to examine an Islamic philanthropic management model that integrates the roles of BWI, BAZNAS, and the Ministry of Social Affairs within a single institutional synergy framework. In this model,

waqf is positioned as an instrument for long-term social infrastructure development and protection, while zakat is directed to support operational financing, maintenance, and beneficiary empowerment programs. The role of the social services office serves as a liaison between the philanthropic system and public service standards by providing PMKS data, professional mentoring, and monitoring the quality of social services. This approach is expected to strengthen legal legitimacy, increase accountability in the management of philanthropic funds, and shift the orientation of zakat and waqf from short-term charitable instruments to a social safety net system oriented toward sustainability and the fulfillment of *masalah daruriyyah* (necessary welfare). Thus, Islamic philanthropy is understood not only as an expression of individual generosity but also as part of an integrated social policy system aimed at reducing vulnerability and strengthening community welfare.

2. LITERATURE REVIEW

2.1 Instruments of Islamic Philanthropy: Dynamics of Zakat and Waqf in Social Transformation.

2.1.1 Zakat

Zakat in the perspective of sharia is an obligatory right attached to assets, which represents a legal obligation for ownership of certain assets [9]. It is also an instrument for purifying wealth, which functions as a means of improving economic quality, distinguishing between private and social rights, and driving the growth of wealth itself.¹⁰ Therefore, the function of zakat in Islamic economics encompasses both spiritual and social aspects. Socially, zakat plays a role in the redistribution of wealth from the wealthy to the needy, thereby reducing economic inequality. Meanwhile, spiritually, zakat purifies wealth and fosters empathy for others.¹¹

Apart from traditional zakat, the concept of productive zakat has emerged, namely zakat which is used for the economic empowerment of *mustahik* through business capital assistance, skills training and business mentoring.¹² According to BAZNAS (2025), productive zakat has the potential to create

economic independence for those who mustahik (receive zakat) and encourage local development. Through an integrated collection system and professional management, zakat can have a broader socio-economic impact.13].

Although productive zakat has significant potential for empowering the economic well-being of those who mustahik (recipients of zakat), its implementation in the field still faces several obstacles. Literature shows that socialization and literacy of productive zakat are still limited, resulting in many muzakki (recipients of zakat) not fully understanding the concept. Furthermore, many mustahik experience difficulties managing the business funds they receive, resulting in their businesses not growing significantly. This is exacerbated by the lack of training, mentoring, and ongoing monitoring, even though funds alone are insufficient without capacity building. Furthermore, weak professionalism in business financial reporting also poses a challenge in maintaining the sustainability and accountability of productive zakat.14].

2.1.2 Waqf

Waqf is defined as the retention of principal assets to be used permanently for the public interest [15], [16 Traditional waqf is generally used for the construction of mosques, schools, or hospitals. However, modern literature introduces the concept of productive waqf, where waqf assets are professionally managed to generate sustainable economic benefits. According to the Indonesian Waqf Agency, productive waqf is one strategy to increase the contribution of waqf to national economic development.17].

Productively managed waqf assets, such as property, business land, or cash waqf, can generate sustainable income that is channeled to social and educational programs. Productive waqf can also encourage the development of MSMEs, public facilities, and community empowerment.18]. However, the reality on the ground shows that waqf management in Indonesia is still not optimal. Most waqf assets are still used traditionally and non-productively, so their economic and

social impact is very limited.19This condition indicates a structural problem in waqf governance and also emphasizes the urgency of reform so that in the future productive waqf will not only remain a long-term discourse, but will also be able to address urgent social needs.20].

2.1.3 Zakat-Wakf Integration

The integration of zakat and waqf is essentially an effort to unite two Islamic financial instruments that have different characteristics, but which actually strengthen each other. Zakat has a more...*charity-based*, oriented towards fulfilling the urgent needs of the mustahik, namely what must be eaten, worn, and maintained today to stay alive. Meanwhile, waqf operates in a different realm, namely *investment-based*, with the aim of maintaining the sustainability of benefits through productive asset management [21].

Within the conceptual framework, the integration of zakat and waqf is aimed at building a more comprehensive social safety net system. Zakat can be optimized to support the short-term needs of vulnerable groups, while productive waqf plays a role in providing a long-term foundation in the form of educational facilities, healthcare services, and economic empowerment centers that support community independence.

When the two are synergized within a single management framework, the potential for overlapping aid distribution can be minimized and the process of transforming mustahik into muzakki can be accelerated. However, this optimization clearly cannot occur in isolation. It requires strong coordination between zakat collectors and waqf administrators to ensure that all collected funds are properly distributed based on the appropriate priority scale.

2.2 Community Fund Management Ecosystem and Institutional Roles

The management of zakat and waqf operates within an ecosystem involving the state and society. In Islamic jurisprudence, zakat and waqf are both positioned as social instruments that require managers (*amil* and *nazir*) to ensure their benefits are distributed

regularly and sustainably, rather than simply relying on individual initiative. 22], [23]. Therefore, from the beginning, Islamic tradition has recognized the institutional dimension in managing community funds.

In Indonesia, this institutional role is manifested through the establishment of the National Zakat Agency (BAZNAS) and the Indonesian Waqf Agency (BWI), while community-based practices continue through social and community-based institutions. This relationship between the state and society shapes the ecosystem for managing community funds and opens up space for discussion regarding the boundaries of the roles, functions, and responsibilities of each actor in ensuring that zakat and waqf funds are truly directed toward the welfare of the community.

2.2.1 BAZNAS (National Zakat Collection Agency)

BAZNAS (National Zakat Agency) is the official institution responsible for collecting, distributing, and empowering zakat nationally. BAZNAS is mandated under Law Number 23 of 2011 concerning Zakat Management to carry out strategic functions in optimizing zakat. Some of BAZNAS's roles in optimizing zakat include collecting zakat through amil (collectors), zakat institution partners, and digital systems to expand community participation.

In addition, BAZNAS also distributes zakat in the form of consumer assistance and organizes zakat literacy programs to help the community understand their rights, obligations, and long-term benefits. In this effort, BAZNAS also develops productive zakat programs to encourage the economic independence of those who mustahik, such as through funding for MSMEs and skills training that improves business capabilities so that mustahik do not solely rely on continuous assistance.24].

2.2.2 BWI (Indonesian Waqf Board)

The Indonesian Waqf Agency (BWI) was established under Law No. 41 of 2004 concerning Waqf and is tasked with regulating, facilitating, and developing waqf in Indonesia.

BWI's current focus is advancing productive waqf so that waqf assets can provide sustainable benefits to the community.

The BWI's role includes developing regulations and providing guidance to nazirs (managers) to ensure professional waqf management. Furthermore, the BWI also plays a role in encouraging the productive management of waqf assets, thereby generating sustainable income that can be channeled to various social programs. These efforts are accompanied by steps to increase public understanding of the importance of productive waqf to encourage broader public participation.

In this context, the roles of BAZNAS and BWI are more accurately understood as facilitators and regulators, rather than direct determinants of the allocation of waqf and zakat funds from the community. However, the collaboration between BWI and BAZNAS enables the integration of zakat and waqf for more comprehensive community empowerment programs, allowing both instruments to complement each other in supporting social and economic development.

Based on existing literature, the optimization of zakat and waqf in Indonesia shows a tendency to strengthen the state's role through regulations and institutions. However, few studies have critically positioned this optimization from the perspective of Islamic jurisprudence (usul fiqh), particularly regarding the potential shift in priorities for local interests within the national policy framework.25].

2.2.3 Ministry of Social Affairs (KEMENSOS)

In the modern state system, the responsibility for fulfilling social welfare lies with the state as the holder of the public service mandate [26 In Indonesia, this function is institutionally carried out by the Ministry of Social Affairs and regional social services agencies. The Ministry of Social Affairs is primarily responsible for formulating and implementing social policies, particularly those related to addressing vulnerable groups such as the poor, neglected children, the

elderly, people with disabilities, and groups with social welfare problems (PMKS).

Normatively, the state's mandate in social welfare matters is rooted in the constitutional principle that the poor and neglected children are cared for by the state [27]. This function is realized through the provision of social services, data collection on vulnerable groups, social rehabilitation, and social protection and security programs. Thus, the role of the Ministry of Social Affairs and the Social Services Agency is structural and administrative, particularly in ensuring the accuracy of beneficiary data and adequate social service standards. However, limited fiscal capacity and the reach of state programs mean that the fulfillment of social welfare cannot be fully supported by the public budget alone.28].

In this context, the existence of Islamic philanthropy, particularly zakat and waqf, holds a strategic position as a social resource that can complement the role of the state. Therefore, understanding the Ministry of Social Affairs' role in the welfare ecosystem is crucial, not to replace the state's function, but to serve as a meeting point between state social policy and community-based welfare initiatives.

2.3 Maqasid Framework: Maslahah Daruriyyah and Fiqh al-awlawiyyat

2.3.1 Maslahah

In Islamic legal discourse, *maslahah* occupies a central position as both a methodological instrument and a fundamental goal for the welfare of the community. Philosophically, *maslahah* is a manifestation of the will of sharia to achieve prosperity (*jalb al-manafi'*) while preventing harm (*dar' al-mafasid*). Within the framework of Maqashid Sharia, this principle serves as an epistemological foundation for establishing laws, specifically oriented toward protecting the five basic elements of life (*al-daruriyyat al-khamsah*): religion, life, reason, descendants, and property. The relevance of this understanding becomes crucial when implemented in the governance of socio-religious resources, particularly in efforts to optimize the utilization of zakat and waqf.

Structurally, *maslahah* is classified into three hierarchies. The first level is *daruriyyat*, which encompasses primary needs, the neglect of which would lead to the disintegration and destruction of human existence. Next, there are *maslahah hajiyyat*, which serve as supporting elements to overcome difficulties (*al-mashaqqah*) in life, and *tahsiniyyat*, which play a role in the aesthetic dimension and the improvement of public morality. 29]. This hierarchical classification is not merely a theory of burden sharing, but is a strategic instrument for policy managers (stakeholders) in determining the priority scale of resource allocation.

Therefore, zakat and waqf allocation policies should ideally be anchored on fulfilling the basic needs of the community as the highest priority. This is based on the argument that fulfilling fundamental aspects such as ensuring social welfare and protecting the community's economic assets are essential for creating a stable social order. By making the basic needs of the community as a managerial compass, zakat and waqf management can transform from mere philanthropic instruments into strategic forces that effectively address the community's socio-economic challenges comprehensively.

2.3.2 Fiqh al-awlawiyyat

The description of the principle of *maslahah* above finds its practical urgency through the framework of Fiqh al-awlawiyyat or priority jurisprudence. As a normative approach, Fiqh al-awlawiyyat serves as a methodological instrument in mapping the priority scale of sharia implementation based on the level of urgency of existing *maslahah*.30]. In line with Yusuf al-Qaradawi's thinking, the urgency of this approach lies in its ability to guide stakeholders to not only rely on formal legal aspects, but also consider the social context in order to determine actions that can provide the broadest significance for the benefit of the people [31].

In the context of zakat and waqf management, the implementation of Fiqh al-awlawiyyat has transformed into a strategic guideline for distributing resources to the most crucial social sectors. Contemporary literature

confirms that the effectiveness of zakat's social impact depends heavily on the accuracy of its allocation orientation—whether focused on emergency aid (charity), productive economic empowerment, or long-term educational investment.³² Through this priority lens, zakat distribution is no longer random, but rather structured based on an objective analysis of needs.

The application of Islamic jurisprudence (Fiqh al-awlawiyyat) is essentially a manifestation of the principle of *maslahah daruriyyah*. Integrating an understanding of the urgency of social needs with the appropriate allocation of resources in sectors (education, health, and food) ensures that Islamic public fund management not only fulfills sharia obligations but also substantively achieves greater *maqasid* (benefit). Therefore, synchronizing *maslahah* theory and priority jurisprudence is an absolute prerequisite for creating transformative and sustainable Islamic philanthropic governance.

3. RESEARCH METHODOLOGY

This research is a qualitative study with a juridical-normative approach in which the researcher analyzes the synergy between BWI, Baznas, and Dinsos based on the theory of *maslahah daruriyyah* and *fiqh al-awlawiyyat*. The research data was obtained through library research by examining relevant books, journals, and regulations.³³ This study attempts to fill the literature gap by exploring how the integration of zakat and waqf—managed collaboratively by state institutions and social services—can be a systemic solution in optimizing zakat-waqf for the welfare of *mustahik* through the perspective of *maslahah daruriyyah* and *fiqh al-awlawiyyat*. This study uses secondary data, including previous research, official government websites such as BAZNAS, the Indonesian Waqf Agency, articles, national and international journals, and classical and contemporary books related to zakat, waqf, *maslahah*, and *fiqh al-awlawiyyat* using descriptive analysis.

4. RESULTS AND DISCUSSION

4.1 Zakat and Waqf

4.1.1 The Potential of Zakat and Waqf is Not Yet Proportional to Realization

In 2023, Waryono Abdul Ghafur, Director of Zakat and Waqf Empowerment, revealed the enormous potential for zakat in Indonesia, reaching Rp327 trillion per year. He stated that this potential is highly potential for growth. Furthermore, there are currently 512 Zakat Collection Agencies (Amil Zakat), 49,132 Zakat Collection Units (UPZ), 145 Zakat Institutions, and 10,124 *amil*.³⁴

Furthermore, in 2024, Baznas targets Rp 41 trillion in total zakat, *infaq*, and *alms* (ZIS) collection. However, if calculated based on potential ZIS revenue in Indonesia, the actual zakat potential reaches approximately Rp 327.6 trillion annually. Likewise, the potential for waqf in Indonesia is also very large, reaching approximately Rp 180 trillion. However, similar to zakat, its management is not yet fully optimal. BWI data in 2023 stated that the amount of realized cash waqf only reached Rp 2.3 trillion. And this is still far from the targeted figure.³⁵

As reported by *detik* Hikmah, Minister of Religious Affairs Nasaruddin Umar stated that the potential for zakat and waqf could reach Rp 220 trillion in 2025. He stated that the potential for zakat will continue to increase if the collection of zakat and waqf from all Indonesians with Muslim ID cards is carried out optimally. A campaign to empower zakat for the welfare of the people is urgently needed, so that it can become a project to alleviate poverty and improve the welfare of Muslims in Indonesia.³⁶ Therefore, it is important to educate and promote zakat and waqf literacy in the community so that the target and potential of zakat can be maximized and beneficial for others, such as in reducing extreme poverty rates, as well as building development centers for them.

4.1.2 Strategic Position of Zakat & Waqf

Exploring the potential of zakat and waqf goes beyond the nominal value that can be collected, but also requires a deeper understanding of the unique characteristics of each complementary instrument. From a sharia economic perspective, zakat represents

a flow of funds with a high circulation rate and a periodic nature, making it highly strategic to position it as an effective wealth redistribution instrument to meet short-term needs and the basic needs of those entitled to it. On the other hand, waqf occupies a position as a stock of assets oriented towards capital accumulation and long-term sustainability of benefits.

Unlike zakat, waqf requires maintaining the principal value of assets to ensure their productivity, strategically serving as the backbone of social infrastructure development, public facilities provision, and strengthening the economic independence of the community across generations. While zakat plays a role in stabilizing fluctuations in urgent economic needs, waqf serves as a driving force for development, providing sustainable protection for vulnerable groups through measurable asset management.

These fundamental differences in liquidity and benefit duration actually provide a strong theoretical basis for the need for holistic integration of fund management. The unification of zakat and waqf within a single managerial design enables the creation of an integrated social finance ecosystem, where zakat funds can be used to support daily functional and accessibility aspects, while

waqf funds are allocated to provide physical infrastructure for structural empowerment programs. Optimizing this synergy requires integrative policy design and strategic coordination between state authorities, management institutions, and the community to achieve national economic resilience that is independent and equitable.

4.1.3 Management of Zakat and Waqf in Indonesia

Data from the National Zakat Management Report for the first quarter of 2025 shows that national zakat collection by BAZNAS and LAZ has experienced significant growth. However, this increase is not fully proportional to the achievements in distribution and utilization. In fact, the number of beneficiaries across all program areas has decreased, particularly in the health and humanitarian sectors. 37]. This condition indicates a paradox in national zakat management, where there is an imbalance between the collection and distribution functions of zakat. Data on the growth of national zakat collection is presented in Table 1, while the distribution of mustahik growth per program area is summarized in Table 2.

Table 1. Data on National Zakat Collection Growth by Type of Zakat Manager

NO.	Types of Zakat Management	National Collection Growth
1.	National Zakat Agency	26.80%
2.	Provincial BAZNAS	-57.63%
3.	Regency/City BAZNAS	13.99%
4.	National LAZ	22.26%
5.	Provincial LAZ	15.39%
6.	Regency/City LAZ	12.56%
7.	ZIS-DSKL Off Balance Sheet	636.99%
TOTAL		85.45%

Source: Processed from BAZNAS National Zakat Statistics, Quarter I 2025.

Table 2. National Zakat Mustahik Growth Data per Program Field

NO.	Program Areas	Growth of Mustahik National Distribution and Utilization Recipients
1.	Humanity	-24.41%
2.	Health	-57.00%
3.	Education	-30.46%
4.	Economy	-3.82%
5.	Da'wah/Advocacy	-0.28%
Total		-19.13%

Source: Processed from BAZNAS National Zakat Statistics, Quarter I 2025.

While the data in Table 1 indicates a positive trend in fundraising, this does not necessarily represent an increase in the number of beneficiaries. As recorded in Table 2, the number of recipients reached has actually decreased significantly, suggesting obstacles in the process of utilizing funds for beneficiaries.

Meanwhile, the data on waqf management by BWI shows an interesting graph, where the recorded waqf allocation is very focused on building houses of worship and tends to ignore other areas such as social & economic [38]. In fact, limiting waqf to only the construction of places of worship has the

potential to reduce the function of waqf as a social instrument.

The distribution of waqf asset use in Indonesia can be visually examined in Figure 1. Pie Chart of Data on Types of Waqf Utilization in Indonesia, which shows uneven concentration of use. The data reveals that waqf allocation is still absolutely dominated by the mosque construction sector, reaching 65.2%. This massive dominance creates a sharp disparity when compared to the allocation for the social and economic empowerment sectors, which only absorbs 8.9%.

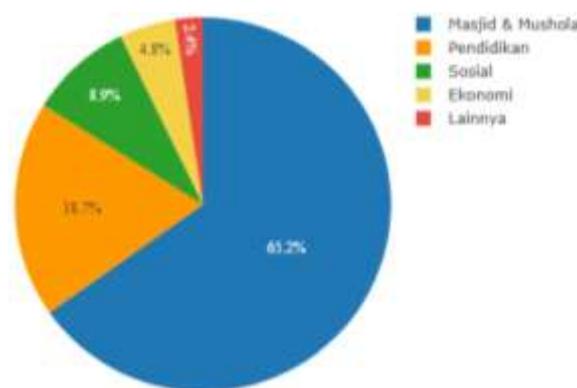


Figure 1. Pie Chart of Data on Types of Waqf Utilization in Indonesia

4.2 Maslahah Analysis in Zakat and Waqf Allocation

4.2.1 Maslahah Hierarchy as a Tool for Analyzing Zakat and Waqf Allocation

Based on the hierarchy of benefits explained previously, meeting the basic needs of the poor, the neglected, and vulnerable groups is considered a priority. However, in the practice of waqf management in Indonesia, fund allocation still strongly favors physical development and symbolic projects, particularly religious infrastructure.

This situation demonstrates a mismatch between the normative framework of Islamic jurisprudence (*usul fiqh*) and the practice of Islamic philanthropic policy. The public interest (*maslahah*), which should be prioritized, is often relegated to a secondary position, while urgent social needs remain a primary focus. This imbalance provides an important basis for reassessing zakat and waqf allocation patterns using the *maslahah*

approach and Islamic jurisprudence (*fiqh al-awlawiyyat*) as policy evaluation tools.

4.2.2 The Position of the Underdeveloped Groups in the Zakat and Waqf Allocation Scheme

Based on the definition of zakat explained above, it is clear that one of the purposes of zakat in Islam is to maintain economic balance, which can be imbalanced for various reasons. Therefore, if the distribution of zakat and waqf in Indonesia is maximized, poverty should be eliminated or at least drastically reduced.

Data from the Central Statistics Agency (BPS) last year recorded that the national poverty rate in March 2025 was 8.47 percent, or approximately 23.85 million people. Although this statistic has decreased from the previous year, it cannot be concluded that the problem has been resolved. Because with a poverty line of approximately IDR 609,000 per capita per month, the challenge of welfare remains a major

national agenda. As stated in the data above, there is a significant gap between the potential for zakat and the funds that have been successfully collected. Therefore, it can be concluded that the problem is not the availability of resources, but rather literacy, public trust, and the quality of governance.39].

From the perspective of Islamic jurisprudence, *masalah dar'uriyyah* are the most basic needs, which, if not met, can threaten the survival of humankind. Based on this classification, the needs of vulnerable groups such as abandoned children, the extremely poor, and the vulnerable occupy a primary position in the priority allocation scheme for zakat and waqf.

However, with the previous trend in waqf allocation, a paradox of priorities emerged in waqf practices, where symbolic religious interests were prioritized over meeting the basic needs of vulnerable groups. One factor contributing to this situation was low public literacy regarding the hierarchy of benefits (*masalah*) and the perception that waqf with religious value was limited to the construction of mosques. Consequently, the potential of waqf as a social protection instrument has not been optimally utilized to address the welfare issues of disadvantaged groups.

Mosques and prayer rooms themselves have an important position in maintaining religion (*hifz al-din*) and is also included in the scale of *masalah dar'uriyyah*. However, it should be emphasized that in the context of areas that already have adequate worship facilities, the construction of additional mosques tends to be categorized as *tahsiniiyyah*, as a complement, not an urgent need.

4.2.3 *Fiqh al-awlawiyyatas* a Critique of the Waqf Allocation Pattern

While the hierarchy of interests provides a framework for levels of importance, *fiqh al-awlawiyyat* serves as an operational method for determining choices when several interests compete in practice. The development of religious infrastructure and social development both have important interests and cannot be dichotomously contrasted. However, when an area already has adequate houses of worship, the urgency of developing religious

infrastructure decreases in priority. Conversely, social development needs—such as protecting vulnerable groups and fulfilling basic needs—remain at the level of essential interests.

Therefore, through the lens of *fiqh al-awlawiyyat*, a normative push is needed for wakifs and management institutions, including BWI and BAZNAS, to give more consideration to the allocation of waqf and zakat to the social sector in areas that have adequate religious infrastructure.

4.3 Three-Pillar Synergy Model (BWI–BAZNAS–Dinsos)

This section aims to demonstrate that the limited distribution of zakat and waqf is difficult to resolve by a single institution, necessitating a clear and measurable cross-institutional synergy model. The literature demonstrates that synergy between BAZNAS, BWI, and the state is crucial in optimizing zakat and waqf. This institutional synergy ensures that zakat and waqf are not merely ritual acts of worship but also make a real contribution to economic development, education, and community welfare.40].

This synergy also enables the integration of zakat and waqf into national development policies so that both instruments can become alternative sources of financing in supporting social development, education, health, and economic empowerment of the people.

As previously explained, zakat and waqf institutions in Indonesia such as BAZNAS, BWI and the Ministry of Religious Affairs are experiencing limitations in distributing funds to communities in need. The Minister of Religious Affairs, Prof. Nasarudin Umar, in the National Coordination Meeting at the Ministry of Home Affairs on Monday, January 26, 2026, mentioned that the limited budget that can be distributed currently remains an obstacle to being able to resolve problems related to community social assistance and the lack of internal budget that relies on APBN funds hinders the development of infrastructure, human resources and broader empowerment programs.41].

In an article posted on the website of the National Zakat Agency (BAZNAS)

Yogyakarta, zakat and waqf institutions in Indonesia currently face various significant challenges that hinder the optimization of their potential. These challenges include the limited number of Zakat institutions and the lack of education, which has implications for low zakat awareness among the public. Furthermore, issues of transparency and accountability, as well as uneven technological digitalization, are major obstacles in data and fund management. This is exacerbated by regulatory uncertainty and distribution mechanisms that sometimes do not reach the recipients. On the other hand, the suboptimal management of productive zakat and fluctuations in the community's socio-economic conditions also contribute to structural obstacles in realizing a sustainable economic transformation for the people.^{42]}.

Apart from those mentioned above, another challenge hindering the distribution of financial aid to the community is the lack of coordination between the central government, the private sector, and the relevant communities. In fact, the potential for community funds to be collected for this purpose is enormous if utilized optimally and not limited by regulations and management innovations.^{43]}.

From several problems found regarding the distribution of zakat and waqf at the government-owned Zakat Collection Agency, a meeting point or conclusion was found regarding the solution that could be offered, namely: The Three Pillars Synergy program. This program emphasizes transparency and collaboration between government agencies and related sectors to ensure equitable distribution of financial aid throughout the community. In this regard, each government agency has its own role to achieve the noble goal of the common good. The positions offered are explained as follows:

Indonesian Waqf Board (BWI) as "The Protector": In the context of strengthening waqf for social purposes, the position of the Indonesian Waqf Board (BWI) is crucial, particularly in ensuring the legality and sustainability of waqf assets. BWI's primary role lies in securing the legal status of land and waqf assets—including waqf allocated to social institutions—to prevent administrative

problems or disputes with heirs. This aligns with the urgency of identifying asset governance, where administrative improvements at institutions like BWI are a key differentiator from traditional waqf institutions in minimizing legal risks. Furthermore, BWI serves as a supervisor and administrator of nazir (Islamic trustees), ensuring that waqf management remains trustworthy and in accordance with its original purpose.^{44]}.

Within the institutional synergy scheme, BWI does not act as a direct implementer of social programs, but rather as a system guardian and promoter of social waqf. By establishing management standards and fostering nazirs, BWI ensures that waqf assets can be used sustainably and not merely symbolically. The concrete implementation of this function is evident in efforts to integrate the potential of zakat and waqf through strategic collaboration with national zakat management institutions. This synergy has been formally initiated through an agreement to utilize zakat and waqf funds for programs for the broader benefit of the community. ^{45]}. This collaboration between BWI and BAZNAS demonstrates that regulatory and coordination functions between institutions are an important foundation for optimizing productive waqf directed at the social sector.

However, the effectiveness of BWI's role depends heavily on transparency in management and cross-institutional coordination. Without a clear coordination mechanism, the potential of social waqf is at risk of underutilization. And without demand from waqif, productive waqf assets cannot be distributed to the social sector. Therefore, in the three-pillar synergy model, BWI not only serves as a guarantor of waqf legality and governance, enabling zakat funds and social interventions to operate in a more targeted and professional manner, but also promotes social waqf to waqifs so that the public begins to see waqf in this sector.

National Alms Agency (BAZNAS) as "The Fuel": The National Zakat Agency (BAZNAS) is a state institution that acts as the primary operator in collecting and distributing zakat, infaq, and alms (ZIS) in Indonesia. Through five program pillars—economy,

health, education, da'wah, and social and humanitarian—BAZNAS is directed to contribute directly to poverty reduction and improving the welfare of the Muslim community.⁴⁶]

Normatively, this position positions BAZNAS as a strategic state instrument in managing public funds. However, empirical findings indicate that zakat collection and distribution are not yet fully balanced. Research by Yeubun and Yuliana (2021) shows a gap between the growth of collected zakat funds and the effectiveness of their distribution in improving community welfare. This imbalance indicates that the problem of zakat management lies not solely in funding potential, but also in the governance and accountability of the institution. They emphasize that good financial performance is not only a matter of institutional sustainability; accountability is also a key requirement for effective and targeted zakat management.⁴⁷]

In this context, BAZNAS faces structural limitations in working independently to address the complexity of social issues. Therefore, a collaborative working model involving other institutions—including the Indonesian Zakat Board (BWI) and the Ministry of Social Affairs—is needed to ensure zakat distribution is not only administratively accountable but also socially targeted. This is where the urgency of an inter-institutional synergy model becomes relevant for further discussion.

As a result, when social infrastructure is provided by the waqif, BAZNAS can allocate some of the funds to become operational funds such as basic needs for the mustahik, learning media, and salaries of the supervisors who oversee the social infrastructure.

By recording fund allocations, which are the responsibility of BAZNAS as the zakat collector, the state cannot interfere because they are still recorded in the state budget (APBN) as Third Party Funds (DPK) or Non-Budgetary Funds. This regularly published data from BAZNAS can ensure allocation transparency and bolster public trust that was previously lost in contributions to the social sector.

Ministry of Social Affairs "The Expert/Operator": In managing zakat and waqf funds directed at the social sector, the Ministry of Social Affairs plays a strategic role in data collection and service standards. Through the PMKS database, the Social Service can serve as a primary reference in determining eligible groups for funding, such as abandoned children, the elderly, and the extremely poor. This role is crucial to ensuring accurate targeting, a frequent weakness in the distribution of philanthropic funds.

However, the Ministry of Social Affairs' involvement has structural limits. Dependence on the state budget and bureaucratic procedures tends to make social interventions more about minimum fulfillment, rather than sustainable empowerment.⁴⁸]. Therefore, in the three-pillar synergy scheme, the Ministry of Social Affairs is more appropriately positioned as a data provider, professional workforce provider, and development standards regulator. This cross-institutional collaboration can be mapped in Figure 2. The Three Pillar Synergy Model, where the functions of legality guarantor and promoter, operational fund provider, and public data validator as well as labor provider are intertwined.



Figure 2. Three Pillar Synergy Model

4.4 Productive Waqf and Zakat as a Social Safety Net: Opportunities and Limitations

The scholars emphasized that the objects of waqf are flexible as long as the benefits are sustainable and can be felt by the wider community and remain valid when allocated for any form of goodness that brings public benefit, without restrictions on certain types of means of worship [49].

Based on this framework, productive waqf and zakat in the social sector have a strategic opportunity to function as a community-based social safety net. The use of waqf and zakat for orphanages, nursing homes, public schools, skills training centers, and other social services aligns with the objectives of sharia in maintaining the sustainability of life (*hifzal-nafs*) and the social sustainability of the community. In the context of modern society with its high complexity of social problems, productive waqf-zakat can be an instrument of Islamic philanthropy that is adaptive and responsive to the needs of vulnerable groups, especially abandoned children and the poor.[50].

However, the function of waqf-zakat as a social safety net has normative limitations that need to be emphasized. Within the framework of *siyasah fiqh* and *maqashid sharia*, the main responsibility for fulfilling social welfare remains with the state as the trustee of public power (*al-imāmah*) [51]. Waqf is participatory in nature [52], while the state's obligation to guarantee the basic needs of the people is inevitable and constitutionally inherent. Therefore, the use of waqf for the social sector is not intended to replace the state's role, but rather to complement it in a subsidiary manner. Waqf serves as a support and reinforcement of the social protection network, not as a legitimation for the state's withdrawal from public welfare obligations.

4.5 Implications for Public Trust

The pattern of allocation of zakat and waqf which is not sensitive to the priority scale of social needs has direct implications for the level of public trust [53]. When waqf funds continue to predominantly increase in the development of religious infrastructure in areas that in fact already have sufficient religious

facilities, while vulnerable groups such as abandoned children, the extremely poor, and other vulnerable groups have not been optimally addressed, a gap arises between the normative goals of Islamic philanthropy and the reality of its utilization in the field.

This situation has the potential to create the perception that zakat and waqf are not being fully managed to address the most pressing needs of the community. In the long term, the mismatch between the potential for large funds and the perceived social impact could erode public trust in zakat and waqf management institutions. Trust is the primary capital of Islamic philanthropy; when public trust weakens, the participation of waqif and muzaki (donors of zakat) tends to stagnate or even decline, even though the economic potential of the community objectively continues to increase.[54].

Therefore, managing zakat and waqf with a focus on the benefit of the community not only impacts the effectiveness of social programs but also determines the continued moral and social legitimacy of Islamic philanthropic institutions in the eyes of the public.

5. CONCLUSION

Based on the discussion outlined above, this study concludes that the primary problem with zakat and waqf management in Indonesia lies not in a lack of funding potential, but rather in the unequal distribution of priorities. Although zakat and waqf collection shows a significant growth trend, actual distribution to the eligible beneficiaries has not kept pace with this increase.

Within the framework of Islamic jurisprudence, specifically the hierarchy of benefits and the jurisprudence of *al-awlawiyat*, the needs of disadvantaged groups such as abandoned children and the extremely poor are at the level of basic needs and should be prioritized. However, in practice, zakat allocation is not fully optimal, while waqf allocation tends to be concentrated on complementary development (*tahsiniyyah*), so the primary goal of social protection has not been optimally achieved.

To address these issues, this article proposes a synergy model between BAZNAS, BWI, and the Ministry of Social Affairs as a collaborative framework that optimizes the roles of each institution. This synergy is not intended to shift state responsibility, but rather to strengthen coordination between the state and society in resolving social issues. In this context, productive waqf and zakat in the social sector can function as a community-based, independent social safety net, particularly through the development of skills training centers and social care facilities, as long as they remain within the regulatory framework and state responsibility.

Based on these findings and conclusions, this study recommends a comprehensive economic feasibility analysis of the use of productive waqf and zakat in the social sector, ensuring that their management is

not only legitimate from a fiqh perspective but also financially sustainable. This analysis is crucial to ensuring that waqf assets can provide long-term benefits without eroding their principal value.

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