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Research Article

Sharia Economics and Social Sustainability

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Abstract
This study explores the role of Islamic financial instruments, specifically zakat and waqf, in fostering social sustainability in Indonesia. The research aims to analyse the contribution of productive zakat in poverty alleviation and the role of productive waqf in supporting sustainable social infrastructure. A mixed-methods approach was employed, combining quantitative data from institutional reports and surveys with qualitative insights gathered through interviews and field observations. Quantitative data were analysed using descriptive statistics, while qualitative data were thematically coded to identify key challenges and opportunities. Findings indicate that productive zakat programs increased the income of beneficiaries *(mustahik)* by an average of 25%–30%, while productive waqf funded the development of essential infrastructure such as schools and health clinics, benefitting thousands. However, the study also highlights significant challenges, including low financial literacy, limited transparency, and inadequate integration of technology in the management of zakat and waqf funds. The study provides theoretical insights into the strategic role of zakat and waqf in achieving Sustainable Development Goals (SDGs) and offers practical recommendations to enhance the effectiveness of these instruments. By addressing current challenges, this research contributes to a more sustainable and inclusive Islamic financial ecosystem, ultimately supporting social development in Indonesia.

Keywords: Zakat, Waqf, Social Sustainability, Poverty Alleviation, Islamic Finance, Sustainable Development Goals (SDGs), Financial Literacy, Transparency, Indonesia.

1. Introduction

Islamic economics has grown rapidly in Indonesia as one of the economic systems capable of integrating the principles of social justice, balance and sustainability. This system is not only profit-oriented but also emphasises the fair distribution of wealth and the protection of vulnerable groups in society. In this context, Islamic financial instruments such as zakat, *infaq, sadaqah* and waqf (ZISWAF) play an important role in supporting social welfare and reducing economic inequality.

As a country with the largest Muslim population in the world, Indonesia has great potential to become a global leader in the implementation of Islamic economics. In addition to contributing to economic development, the Islamic economy is also believed to be a solution to social challenges such as poverty, income inequality and gaps in access to public services. In recent years, attention to the role of zakat, *infaq, sadaqah* and waqf as pillars of the Islamic economy has increased, along with the need to support the achievement of the Sustainable Development Goals (SDGs) (Haneef et al., 2017; Harahap, 2018).

Indonesia has great potential to become a global leader in the implementation of sharia economy (Othman et al., 2016). According to data from the National Committee for Sharia Economics and Finance (KNEKS), by 2022 Indonesia's sharia economy market share will reach 10.11% of the total national economy. In addition, the sector's contribution to the national Gross Domestic Product (GDP) continues to increase every year, demonstrating its strategic role in supporting sustainable development.

In terms of regulation, the Indonesian government has issued various strategic policies to support the development of the Islamic economy. Law No. 23 of 2011 on Zakat Management and Law No. 41 of 2004 on Waqf are the main legal bases that strengthen the governance of Islamic financial instruments. In addition, through Government Regulation (PP) No. 25/2018 on the Implementation of the Zakat Management Law, it regulates the mechanism of productive zakat distribution to improve the welfare of the underprivileged.

Islamic economics encompasses a wide range of financial instruments designed to support social justice and community welfare, such as zakat, *infaq, sadaqah* and waqf (Ascarya et al., 2017). However, zakat and waqf have unique strategic roles in promoting social sustainability in Indonesia. Zakat, as a religious obligation for Muslims, not only serves as a wealth redistribution mechanism but also an instrument of poverty alleviation and community economic empowerment. On the other hand, waqf offers long-term potential to build productive assets that support social sustainability, such as educational facilities, healthcare, and public infrastructure. With the largest Muslim population in the world, Indonesia has a great opportunity to maximise the social and economic impact of zakat and waqf.

Islamic economics plays an important role in creating social justice through various financial instruments based on Islamic values, such as zakat, *infaq, sadaqah* and waqf. Of these instruments, zakat and waqf stand out as key pillars that have great capacity to drive social sustainability in Indonesia. Zakat, which is a religious obligation for Muslims, is not only a form of wealth redistribution but also an effective empowerment mechanism to alleviate poverty, improve welfare, and narrow the economic gap. On the other hand, waqf provides a strategic approach to create sustainable assets capable of providing long-term benefits to society, such as the construction of health facilities, education, and public infrastructure that underpin social development.

With the largest Muslim population in the world, Indonesia has tremendous potential to optimise the benefits of zakat and waqf as part of the national strategy towards sustainable development. However, suboptimal management and institutional challenges often become obstacles in maximising their impact. Therefore, this research focuses on zakat and waqf to examine their strategic role in supporting social sustainability in Indonesia, as well as to explore innovative measures that can improve management and distribution efficiency. By making zakat and waqf the core of the research, it is hoped to generate deeper insights into how Islamic economics can significantly contribute to the nation's social and economic welfare.

However, despite the huge potential of the Islamic economy, there are still various challenges that need to be overcome. Low Islamic financial literacy, lack of access to modern financial technology, and regulations that are not yet fully supportive are some of the main obstacles that hinder the optimisation of the implementation of this system. Therefore, a joint effort from various parties, including the government, Islamic financial institutions, and the community, is needed to create a conducive ecosystem.

One of the main challenges in the management of zakat and waqf in Indonesia is the low level of Islamic financial literacy among the public. Many individuals do not have an in-depth understanding of the concepts, benefits and obligations attached to zakat and waqf, hence their participation in supporting these programmes is limited. For example, some people may understand zakat only as an annual obligation without realising its wider impact on poverty alleviation and economic empowerment. Similarly, the concept of productive waqf is often poorly understood, so people tend to focus more on traditional forms of waqf, such as land for mosques or cemeteries, as opposed to waqf that can be invested to generate sustainable benefits.

In addition, the lack of transparency in the management of zakat and waqf funds is a significant challenge that hampers public trust in management institutions. There are still cases where the distribution of zakat funds is not in accordance with priority targets, or the results of waqf management are not clearly reported to the public. This creates a negative perception that makes people hesitant to channel their zakat and waqf through formal institutions. The lack of effective accountability mechanisms also exacerbates this situation, creating a gap between the potential funds that can be raised and the funds that are actually managed.

Furthermore, based on the Islamic economic literacy survey conducted by the Financial Services Authority (OJK) in 2022, the level of literacy of Indonesian people towards Islamic financial products and services still stands at 16.3%, far below conventional financial literacy which reached 38.03%. This indicates a significant knowledge gap among the public, which affects the optimisation of the contribution of Islamic financial instruments such as zakat and waqf.

This research aims to explore the role of Islamic financial instruments, particularly zakat and waqf, in supporting social sustainability in Indonesia. Specifically, this research focuses on three main aspects. First, it analyses the contribution of productive zakat in alleviating poverty and improving the welfare of *mustahik*, by looking at how zakat management and distribution can have a real impact on beneficiaries. Second, it evaluates the role of productive waqf in supporting the development of sustainable social infrastructure, such as education, health, and other public service facilities with long-term impact. Thirdly, this research aims to identify the main challenges in the implementation of Islamic economics in Indonesia, such as low Islamic financial literacy, and lack of transparency in fund management. Based on these findings, this research will also provide strategic recommendations that can help overcome these obstacles, so that zakat and waqf can be optimised as the main pillars of social sustainability in Indonesia.

2. Literature Review

2.1. Sharia Economics and Sustainability Principles

Islamic economics aims to create a system of social justice through equitable distribution of wealth and integration of spiritual values in economic activity (Chapra, 2016). This principle is in line with the Sustainable Development Goals (SDGs), particularly in reducing poverty and inequality. However, despite being conceptually well-grounded, the implementation of sustainability principles in Islamic economics has faced criticism regarding the lack of practical guidance and limitations at the policy level.

For example, while some countries such as Malaysia have shown success in integrating Islamic economics into the national development framework, other countries, including Indonesia, still face challenges in adapting the same system. These include a lack of public awareness, regulatory weaknesses, and minimal investment in the development of supporting infrastructure. Another criticism is that implementation efforts are often too idealistic without considering contextual barriers, such as the limited capacity of Islamic financial institutions at the local level.

2.2. The Role of Zakat and Waqf in Social Sustainability

Zakat and waqf are important pillars in the Islamic economy that play a major role in supporting social sustainability. Zakat enables direct redistribution of wealth to needy groups, while waqf provides a mechanism to create long-term benefits through productive asset management. However, the effectiveness of these two instruments in society is often hampered by various challenges.

One of the main criticisms is the potential misuse of zakat and waqf funds due to the lack of transparency and accountability in management. Some studies show that lack of clarity in financial reporting can reduce public trust in management institutions (Ahmed, 2004). In addition, the low managerial capacity of many zakat and waqf institutions, especially in the regions, leads to inefficiencies in the distribution and management of funds.

Another challenge is the limited Islamic financial literacy among the public, which often leads to a misunderstanding of the concepts of zakat and waqf. Many people still view waqf only in traditional forms, such as land for mosques, without understanding the potential of productive waqf to generate sustainable benefits. Similarly, zakat distribution is often done without a clear strategy to encourage the economic independence of *mustahik*, so the impact is short-term and less significant in overcoming structural poverty.

Additional criticism arises from the fragmentation of zakat and waqf management institutions, which leads to a lack of coordination and often results in duplication of programmes. In some cases, available funds are not optimally utilised due to a mismatch between allocations and community needs. This raises questions about the effectiveness of zakat and waqf fund management on a national scale.

To address this challenge, this study will explore innovative approaches and best practices from other countries that can be adapted to the Indonesian context. The study will also pay particular attention to strategic recommendations to improve public literacy, management transparency, and distribution efficiency, so that the potential of zakat and waqf can be maximised in supporting social sustainability.

2.3. Challenges and Critiques on the Effectiveness of Zakat and Waqf

Although zakat and waqf have great potential in supporting social sustainability, various challenges and criticisms to their effectiveness often appear in the literature. One of the main challenges is the potential misuse of zakat and waqf funds. Several studies show that the management of zakat and waqf is still prone to inefficiencies, such as inappropriate use of funds or diversion of funds for personal interests. In addition, transparency in fund management is a major issue that often reduces public trust in management institutions. The obscurity of management reports, as well as the lack of accountability in the use of funds, makes most people reluctant to channel zakat and waqf through formal channels (Schaeublin, 2020).

Another criticism relates to the effectiveness of zakat and waqf in achieving long-term socio-economic goals. Some studies show that zakat, despite its potential to reduce poverty, is not effective enough in addressing the root causes of poverty because the amount of funds raised tends to be limited and temporary. For example, many *mustahiks* receive zakat but do not have the opportunity to develop skills or access to sustainable economic opportunities. This indicates that zakat distribution needs to be complemented with a more comprehensive empowerment programme (Schaeublin, 2020).

Meanwhile, waqf, which is often managed traditionally, also faces challenges in optimising its asset potential. Many waqf assets have not been utilised productively, such as land that is not managed properly or only used for religious purposes without considering the long-term benefits for the community. In addition, the lack of innovation in waqf management, such as the use of technology or more productive investment models, is also an obstacle in increasing its social impact. A study by (Amin et al., 2023) criticises that most waqf management in Indonesia still relies on traditional models that are less effective in creating sustainable income.

These challenges highlight the need for reform in the way zakat and waqf are managed, with more emphasis on transparency, accountability, and integration with economic empowerment programmes. Therefore, this study aims to explore not only the potential of zakat and waqf in supporting social sustainability, but also to identify and provide solutions to the challenges that may limit the effectiveness of these instruments in the long run.

3. Methods

3.1. Research Design

This study uses a mixed-methods research design that combines quantitative and qualitative approaches to comprehensively analyse the role of zakat and waqf in supporting social sustainability in Indonesia. The quantitative approach is used to numerically measure the impact of zakat and waqf, while the qualitative approach aims to gain in-depth insights into the challenges and opportunities in their implementation. This design allows for data triangulation, thereby increasing the validity and reliability of the research results.

3.2. Participants

The participants in this study included various groups. Firstly, *mustahik*s who received zakat assistance, particularly through the productive zakat programme, were selected as the main respondents. Second, the research involved waqf stakeholders, such as waqf fund managers affiliated with educational institutions or health facilities. Third, institutional actors, such as representatives from the National Amil Zakat Institution (LAZNAS) and the Indonesian Waqf Board (BWI), were also interviewed to provide an institutional perspective. Sampling was conducted using a purposive sampling method, which ensures representation from different regions in Indonesia and covers different types of zakat and waqf programmes. A total of 120 *mustahik*s from regions with existing productive zakat programmes, as well as 15 waqf stakeholders, were involved in the study.

3.3. Instruments

The research instrument consists of two types, namely quantitative and qualitative. For quantitative data collection, a survey questionnaire designed to evaluate changes in income, employment status, and quality of life of *mustahik* before and after receiving zakat is used. In addition, data was also obtained from institutional reports, such as LAZNAS and BWI annual reports, to numerically analyse the distribution of zakat and waqf. Meanwhile, qualitative data collection was conducted through semi-structured interview guides with institutional actors and waqf stakeholders. Observation lists were also used during field visits to record the implementation of zakat and waqf projects, including the construction of schools, health clinics, and public markets.

3.4. Data Analysis Procedures

The data analysis procedure was conducted in two stages, namely quantitative and qualitative analysis. For quantitative data, descriptive statistics were used to summarise information related to zakat distribution, waqf projects, and their social impact. In addition, a comparative analysis of *mustahik* income level before and after receiving zakat was conducted to evaluate the effectiveness of the programme. Meanwhile, qualitative data was analysed using thematic analysis, where data from interviews and observations were coded and grouped into key themes, such as financial literacy, transparency, and technology integration. Content analysis was also conducted on institutional and policy documents to identify patterns and shortcomings in the management of zakat and waqf.

The research methodology was designed to provide a systematic framework to address the research objectives. This comprehensive approach ensures that the research findings not only reflect empirical data but also provide an in-depth interpretation of the contribution of zakat and waqf to social sustainability in Indonesia.

4. Results and Discussion

4.1. Research Results

4.1.1. Contribution of Zakat to Poverty Alleviation

This study shows that productive zakat plays an important role in alleviating poverty through increasing *mustahik* income. Table 1 summarises the data of productive zakat distribution in several provinces in Indonesia in 2023. Based on the data, it can be seen that the implementation of productive zakat has succeeded in increasing the income of *mustahik* with an average increase of 25%-30%.

Table 1. Productive Zakat Distribution and Its Impact on *Mustahik* Income (2023)

Province	Number of *Mustahik*	Total Zakat (IDR Billion)	Revenue Increase (%)
West Java	50.000	200	25
East Java	45.000	180	30
North Sumatra	30.000	120	20
	25.000	100	28

Source: National Amil Zakat Institution Data (2023)

This data shows that productive zakat does not only provide temporary assistance, but also opens opportunities for *mustahik* to be economically independent. The significant increase in income reflects the effectiveness of productive zakat distribution in helping *mustahiks* start or expand their small businesses. However, challenges such as lack of entrepreneurship training and supervision after zakat distribution are still obstacles that need to be considered to improve the success of the programme.

In comparison, research by Anam and Afriyanti (2024) shows that productive zakat programme accompanied by intensive mentoring gives better results, with the *mustahik* business sustainability rate reaching 80%. This shows the importance of integrating zakat with a more structured empowerment programme in Indonesia.

4.1.2. The Role of Productive Waqf in Social Infrastructure Development

Productive waqf has a strategic role in the development of social infrastructure, such as schools, health clinics, and public markets. The data summarised in Table 2 shows the results of various social infrastructure projects funded by productive waqf in 2023.

Table 2. Productive Waqf-Funded Social Infrastructure Projects (2023)

Infrastructure Type	Number of Projects	Main Locations	Social Benefits
School	15	Central Java, Aceh	10,000 students
Health Clinic	8	Kalimantan, Sumatra	20,000 patients
Traditional Market	10	West Java, Banten	5,000 small businesses

Source: Indonesian Waqf Board (2023)

Productive waqf has proven to be an effective solution in addressing social infrastructure gaps in various parts of Indonesia. For example, the construction of schools and health clinics from waqf funds has provided access to education and health services for previously marginalised communities. In addition, public markets built from productive waqf funds have helped small traders increase their income and strengthen the local economy.

However, the effectiveness of productive waqf in Indonesia is still far from its potential. Abduh's (2015) study in Malaysia shows that modern investment-based waqf management is able to generate greater sustainable funds for social infrastructure development. In contrast, in Indonesia, waqf asset management is still dominated by traditional approaches, such as leasing waqf land without diversifying the investment portfolio. This comparison suggests the need for capacity building of waqf management institutions in Indonesia, including the adoption of modern technology to improve efficiency and transparency.

4.1.3. The Role of Productive Zakat in Increasing *Mustahik* Income

The research data shows that productive zakat distributed in the form of business capital, entrepreneurship training, and access to markets has had a significant impact on the increase in *mustahik* income. Based on a survey conducted on 100 *mustahik*s receiving productive zakat in West Java area, 75% of respondents reported an increase in income by an average of 30% in six months after receiving zakat assistance. The following graph (Table 3) shows the change in income level before and after the productive zakat intervention.

From this data, it can be seen that productive zakat not only provides temporary assistance but also opens opportunities for *mustahik* to be economically independent. This finding is consistent with the study of Dewi and Dzikrulloh(2024), which shows that productive zakat increases the purchasing power and economic capacity of *mustahik*. However, a comparison with another study in Malaysia reveals that the effectiveness of productive zakat in Indonesia is still lower due to the lack of a structured mentoring programme. In Malaysia, *mustahik*s receive intensive training and regular supervision, which results in a higher success rate in micro-enterprise development. Therefore, it is important to revisit the productive zakat distribution model in Indonesia to include a more comprehensive empowerment element.

Table 3. Zakat Intervention

Category	Before Intervention (IDR)	After Intervention (IDR)	% Changes
Group 1	1.000.000	1.300.000	30%
Group 2	800.000	1.040.000	30%

4.1.4. The Role of Waqf in Mitigating Social Infrastructure Gaps

The research also identified that productive waqf assets have been utilised to build social facilities, such as schools and hospitals, in remote areas. A significant example is the construction of the Waqf Hospital in Tasikmalaya, which includes low-cost health services for low-income communities. Data from the managing institution shows that 60 per cent of patients treated at the hospital come from economically weak groups, and 40 per cent of the hospital's operational costs are covered from the proceeds of productively managed waqf assets.

Waqf has proven to be an important instrument in reducing social infrastructure disparities, especially in areas that are less accessible to government budgets. This finding is in line with Amin et al. (2023)'s study in Malaysia, where waqf is used to build universities and hospitals that provide long-term benefits. However, compared to Indonesia, waqf management in Malaysia is more advanced as it uses modern technology and transparent investment mechanisms. For example, in Malaysia, waqf funds are often invested in high-yielding portfolios to support operational expenses. In Indonesia, the management of waqf assets is often hampered by bureaucracy and lack of transparency, resulting in suboptimal benefits.

Table 4. Comparison of Waqf Management in Indonesia and Malaysia

Aspects	Indonesia	Malaysia
Management Technology	Limited	Using a digital system
Investment Approach	Conservative	Modern investment diversification
Report Transparency	Less than Optimal	Open and regular reports

Despite the similarity in the ultimate goal of social sustainability, the differences in management strategies have a significant impact on the results achieved. The Malaysian model shows that technology- and investment-based waqf management can improve efficiency and transparency, which should serve as an example for waqf managers in Indonesia.

4.2. Discussion

The results of this study confirm the significant role of zakat and waqf in supporting social sustainability in Indonesia, both through poverty alleviation and social infrastructure development. Productive zakat is proven effective in increasing the income of *mustahik*, while productive waqf contributes significantly to the development of social facilities, such as schools, health clinics, and public markets. However, it is important to scrutinise the contribution of this research in the context of the existing literature as well as the proposed novelty.

4.2.1. Significance of Findings

This research confirms that zakat and waqf, if managed strategically, can be a systemic solution to address socio-economic challenges in Indonesia. With an average increase in *mustahik* income of 25%-30% and the successful development of social infrastructure covering thousands of beneficiaries, this finding supports Chapra's (2000) argument on the ability of Islamic financial instruments to create social balance. Moreover, this result provides additional empirical evidence to previous studies highlighting the positive impact of zakat and waqf in supporting the achievement of Sustainable Development Goals (SDGs).

However, the novelty of this study lies in its in-depth focus on the operational challenges in the management of zakat and waqf in Indonesia. For example, it highlights the lack of technology integration in waqf management, which limits its effectiveness compared to other countries such as Malaysia. In addition, it also identifies the need to strengthen *mustahik* mentoring programmes in the context of productive zakat, something that has not been discussed in much detail in previous literature.

4.2.2. Theoretical Implications

The findings add a new dimension to Islamic finance theory by emphasising the importance of combining zakat/waqaf distribution and modern management approaches. It opens up opportunities to develop new theoretical frameworks that integrate technology, investment innovation, and data-driven management in the management of Islamic social funds.

As a contribution to the literature, this study fills a gap by exploring how operational barriers, such as low financial literacy and lack of transparency, affect the effectiveness of Islamic financial instruments at the national level. As such, it provides a foundation for further studies that can compare the management of zakat and waqf across different countries.

4.2.3. Practical Implications

Practically, the results of this study provide guidance for zakat and waqf managers to improve operational efficiency. Some practical recommendations include: first, the adoption of digital technology, namely the use of blockchain-based systems or digital applications can improve transparency and accountability in fund management. Secondly, sustainable empowerment programme i.e. productive zakat distribution should be integrated with entrepreneurship training and regular mentoring to ensure the sustainability of economic impact for *mustahik*. Third, diversification of waqf investment i.e. following the Malaysian model, waqf funds in Indonesia can be invested in a more diverse portfolio to generate stable and sustainable income.

4.2.4. Research Novelty

While findings related to the impact of zakat and waqf have been widely discussed before, the novelty of this research lies in the critical analysis of operational bottlenecks and strategic comparison with practices in other countries. With a focus on management innovation and more measurable socio-economic impact, this research offers a new perspective that can be adapted to increase the contribution of zakat and waqf on a global scale.

4.2.5. Limitations and Future Research Agenda

While this research provides important insights, there are some limitations that need to be addressed in future studies. This research mainly focuses on data from specific regions in Indonesia, so generalisations to the rest of the country require caution. In addition, the influence of local culture in zakat and waqf management has also not been fully explored. Future studies could expand geographical coverage, use longitudinal data, and explore the integration of culture in Islamic financial management.

By highlighting the challenges, opportunities, and necessary innovations, this research contributes not only to Islamic finance literature but also to more effective and sustainable zakat and waqf management practices.

5. Conclusion

This research highlights the important role of zakat and waqf as core instruments in Islamic finance to support social sustainability in Indonesia. Productive zakat is proven to contribute to poverty alleviation through *mustahik* income generation and economic empowerment. Meanwhile, productive waqf plays a strategic role in the development of essential social infrastructure, such as schools, health clinics, and public markets, providing direct benefits to thousands of individuals and small businesses.

The findings of this study emphasise the importance of strategic and transparent management of zakat and waqf to maximise their impact. However, significant challenges remain, including low financial literacy, lack of transparency, and lack of technology integration in the management of zakat and waqf funds. Addressing these challenges is crucial to improving the effectiveness and sustainability of Islamic financial instruments in supporting broader social goals.

The research also makes theoretical and practical contributions by highlighting the need for a modern approach to zakat and waqf management. The integration of digital technology, diversification of investment strategies, as well as the adoption of best practices from other countries, such as Malaysia, can significantly improve the results achieved. The findings provide a valuable framework for policymakers, practitioners, and researchers to strengthen the role of zakat and waqf in achieving sustainable development goals, not only in Indonesia but also in other Muslim-majority countries facing similar challenges.

While this study has identified key opportunities and constraints, further research is needed to explore long-term impacts, cross-cultural management practices, as well as innovative solutions to address operational inefficiencies. This will strengthen the impact of zakat and waqf as transformation tools to promote equitable and sustainable development.

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