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Revitalizing Waqf and Local Zakat Practices as Instruments of Sustainable Development: Lessons from Islamic Communities in Indonesia

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ABSTRACT

Indonesia, as the world's largest Muslim-majority country, holds enormous yet underutilized potential in waqf (Islamic endowment) and zakat (obligatory almsgiving) as instruments of sustainable development. This article examines how the revitalization of waqf and local zakat practices can contribute to the achievement of the Sustainable Development Goals (SDGs), with particular emphasis on poverty alleviation, social equity, and community economic empowerment. Using a qualitative approach based on a systematic review of 68 peer-reviewed articles and multi-case study analysis from selected Islamic communities in Indonesia, this study analyzes the institutional, regulatory, and social frameworks that govern waqf and zakat management. The findings reveal that Indonesia has made significant strides in formalizing Islamic social finance, as evidenced by productive waqf programs, Cash Waqf Linked Sukuk (CWLS), and BAZNAS poverty reduction initiatives. Notwithstanding these advances, challenges remain in governance, nazhir capacity, digital integration, and public literacy. Lessons from pesantren-based waqf, community-managed zakat funds, and multi-stakeholder collaborations demonstrate that localized, community-rooted approaches yield more sustainable outcomes. The study concludes with policy recommendations for strengthening synergies between waqf, zakat, and SDG frameworks within Indonesia's Islamic philanthropic ecosystem.

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INTRODUCTION

Indonesia occupies a unique position in the global Islamic economy. Home to approximately 237 million Muslims, representing nearly 87 percent of its total population, the country possesses one of the world's largest reservoirs of Islamic philanthropic resources (BPS, 2020; Beik & Arsyianti, 2021). Yet, despite this immense potential, waqf and zakat remain significantly underutilized as instruments for national development. The gap between theoretical capacity and realized impact underscores the urgency of revitalizing these institutions to align with the imperatives of sustainable development.

The United Nations Sustainable Development Goals (SDGs), adopted in 2015, provide a universal framework for addressing poverty, inequality, and environmental degradation by 2030. Scholars and policymakers have increasingly recognized the congruence between the objectives of the SDGs and the principles of Maqasid al-Shariah, defined as the overarching goals of Islamic law that seek to protect life, intellect, lineage, property, and religion (Abdullah, 2018; Ibrahim, 2023). Instruments of Islamic social finance, particularly zakat and waqf, are inherently aligned with SDG targets on poverty eradication (SDG 1), quality education (SDG 4), reduced inequalities (SDG 10), and strong institutions (SDG 16).

In Indonesia, the legal landscape for Islamic philanthropy has evolved considerably. Law No. 41 of 2004 on Waqf and Law No. 23 of 2011 on Zakat Management established formal institutional frameworks for administering these instruments. The Badan Wakaf Indonesia (BWI) and the Badan Amil Zakat Nasional (BAZNAS) serve as national regulatory bodies, while thousands of local amil institutions operate at the community level. Despite these developments, the realization of waqf potential remains low, with only a fraction of an estimated 340,000 hectares of waqf land across the archipelago having been productively managed (Lestari et al., 2023).

This article investigates how the revitalization of waqf and local zakat practices can serve as meaningful instruments of sustainable development in Indonesia. It draws on a systematic literature review, regulatory analysis, and case study evidence from selected Islamic communities to identify enabling factors, persistent challenges, and strategic recommendations. The research contributes to an emerging body of knowledge on Islamic social finance and development, offering lessons relevant not only to Indonesia but also to Muslim-majority societies globally.

LITERATURE REVIEW

Waqf: Conceptual Foundations and Development Trajectories

Waqf, derived from the Arabic root meaning 'to hold' or 'to stop', refers to the perpetual dedication of an asset for charitable or public benefit purposes in accordance with Islamic principles (Ascarya et al., 2020). Historically, waqf institutions financed mosques, schools, hospitals, and public infrastructure across the Islamic world, functioning as a form of public goods provision predating the modern welfare state (Kahf, 1999). In contemporary discourse, waqf has been reconceptualized as 'productive waqf', wherein endowed assets are commercially developed to generate income for social purposes without depleting the underlying capital (Dallh, 2023).

The evolution of waqf in Indonesia reflects both continuity and innovation. Traditional land waqf, which constitutes the majority of waqf assets, has given way to cash waqf, corporate waqf, and most recently, fintech-based waqf mechanisms. Ascarya, Sukmana, and Hosen (2020) document the development of integrated social and productive waqf models within Indonesian Islamic microfinance institutions (BMT), demonstrating how waqf can be embedded within broader economic empowerment frameworks. Similarly, Napitupulu and Sukmana (2023) review the intersection of fintech and waqf in academic debates, identifying digital crowdfunding platforms as transformative enablers for cash waqf mobilization.

The Cash Waqf Linked Sukuk (CWLS), introduced by Indonesia's Ministry of Finance and BWI in 2020, represents a landmark financial innovation that combines the perpetuity of waqf with the yield-generating capacity of sovereign sukuk (Aufa et al., 2023). The SW-001 series, for instance, financed a Retina and Glaucoma Center in Banten, while subsequent series supported agricultural development in Eastern Indonesia. This instrument demonstrates the viability of integrating waqf into national development finance architecture.

Zakat: From Religious Obligation to Development Finance

Zakat, one of the five pillars of Islam, mandates the transfer of 2.5 percent of qualifying wealth held above a minimum threshold (nisab) to eight designated categories of recipients (asnaf), including the poor and the needy (Herianingrum et al., 2023). In its development dimension, zakat functions as a redistributive mechanism that can reduce income inequality and fund social welfare programs. Shaikh and Ismail (2017) argue that the annual flow of global zakat, estimated at USD 450–600 billion, represents a transformative resource for sustainable development if properly channeled.

In Indonesia, the National Zakat Amil Agency (BAZNAS) collects and distributes zakat through a hierarchical institutional structure spanning national, provincial, and district levels. According to BAZNAS data, annual zakat collection reached IDR 26.5 trillion in 2023, supporting poverty alleviation programs for over 463,000 beneficiaries (Zaenal et al., 2024). Empirical studies confirm the poverty-reducing impact of zakat distribution: Ayuniyyah et al. (2020) found that zakat significantly reduced poverty headcount and income inequality in West Java using the GINI coefficient and decile analysis. Herianingrum et al. (2023) further confirm zakat's role as an instrument of poverty reduction across multiple Indonesian provinces.

At the local level, community-managed zakat through informal amil networks and pesantren institutions often exhibits greater distributional efficiency and social embeddedness than their formal counterparts (Sa'adah & Hasanah, 2021). These grassroots mechanisms, while less documented, are crucial for reaching the most marginalized populations in rural Indonesia, where formal BAZNAS networks may have limited penetration.

Islamic Social Finance and the SDGs: Convergence and Alignment

The alignment between Islamic social finance and the SDGs has been extensively theorized in recent literature. Abdullah (2018) provides a foundational framework linking waqf, Maqasid al-Shariah, and the SDGs, arguing that the Islamic endowment system inherently addresses the three dimensions of sustainable development, encompassing social, economic, and environmental dimensions. Lahuri et al. (2021) similarly demonstrate that zakat and waqf together address at least 13 of the 17 SDGs, including goals related to zero hunger, good health, quality education, gender equality, and reduced inequalities.

Campra et al. (2021) extend this analysis by examining how Maqasid al-Shariah principles can guide Islamic countries toward circular economy models, with direct implications for SDG 12 (responsible consumption) and SDG 13 (climate action). In the Indonesian context, the integration of waqf into national development planning is reflected in the National Long-Term Development Plan (RPJPN) 2025–2045, which identifies Islamic social finance as a strategic component of equitable development financing (Ascarya, 2022).

A bibliometric analysis of SDG-related Islamic finance literature indexed in Scopus reveals that publication frequency peaked in 2022, with zakat and waqf representing the most frequently studied instruments (Uluyol et al., 2021). This bibliometric trend reflects growing scholarly and policy interest in leveraging Islamic philanthropy for sustainable development, particularly in the wake of the COVID-19 pandemic, which exposed significant welfare gaps that conventional social protection systems failed to address.

Governance, Institutional Capacity, and Challenges

Despite the evident potential, the effective governance of waqf and zakat institutions remains a formidable challenge in Indonesia. Lestari et al. (2023) develop a National Waqf Index using fuzzy AHP methodology to measure the state of waqf governance across dimensions of regulation, institutional capacity, and social impact, finding significant inter-regional disparities. Ghufran et al. (2023) apply data envelopment analysis to assess the efficiency of zakat institutions, revealing that many BAZNAS branches operate below optimal efficiency thresholds.

The nazhir (waqf administrator) capacity problem is particularly acute. Studies indicate that the majority of nazhir in Indonesia are unpaid volunteers with limited managerial training, resulting in suboptimal asset management and low productivity (Laila et al., 2023). Regulatory reforms introduced by the BWI have sought to professionalize the nazhir function, but implementation remains uneven. The lack of harmonized accounting standards, despite the issuance of PSAK 112 for waqf accounting, further hampers transparency and stakeholder confidence (Marsawal et al., 2021).

Digital technology presents both opportunities and risks. Amaliyah et al. (2022) document the rapid proliferation of digital waqf platforms in Indonesia, including app-based collection through Islamic fintech companies. While digitalization has dramatically lowered the barrier to waqf participation, particularly among younger Muslims, concerns about regulatory oversight, fund security, and digital exclusion among elderly and rural populations persist (Mubarak et al., 2022).

RESEARCH METHODOLOGY

This study employs a qualitative research design combining systematic literature review and multi-case study analysis. The systematic literature review encompasses peer-reviewed articles published between 2018 and 2024, sourced from Scopus, Web of Science, and reputable national databases including SINTA and Google Scholar. Keywords used in the search included 'waqf', 'zakat', 'sustainable development', 'Islamic social finance', 'Indonesia', 'SDGs', and combinations thereof. Inclusion criteria required that articles be peer-reviewed, published in English or Indonesian, and directly address at least one of the study's core themes. Studies published before 2018, opinion pieces, and non-peer-reviewed documents were excluded. A total of 127 articles were initially identified, of which 68 were deemed relevant following systematic screening of titles, abstracts, and full texts in accordance with PRISMA guidelines.

The case study component examines three institutional models: (1) the L-Kaf Sidogiri pesantren-based waqf institution in East Java; (2) Dompet Dhuafa's integrated zakat-waqf philanthropic programs; and (3) the BAZNAS multi-level zakat governance framework. These cases were selected for their representativeness of different institutional models, geographical reach, and documented impact data. It is acknowledged that all three cases represent relatively established and high-performing institutions, which may introduce a degree of selection bias toward successful models; readers are advised to interpret the findings with appropriate caution regarding their generalizability to underperforming or failed waqf and zakat institutions. Secondary data sources include institutional annual reports, BAZNAS statistical reports, BWI policy documents, and government regulations.

Thematic analysis was applied to synthesize findings across the literature review and case studies, organized around four primary themes: institutional governance, programmatic impact, community engagement, and policy environment. Analytical rigor was enhanced through triangulation of data sources and peer verification of emerging themes.

FINDINGS AND DISCUSSION

The Institutional Architecture of Waqf and Zakat in Indonesia

Indonesia's Islamic philanthropic sector is governed by a complex multi-level institutional architecture. At the apex, the Badan Wakaf Indonesia (BWI) and BAZNAS exercise regulatory authority over waqf and zakat, respectively, while thousands of local LAZ (Lembaga Amil Zakat) and nazhir institutions operate at the grassroots level. This architecture reflects a hybrid governance model that attempts to combine centralized regulation with decentralized implementation.

The formal legal framework has been progressively strengthened. Law No. 41 of 2004 introduced the concept of cash waqf and established registration requirements for nazhir, while Law No. 23 of 2011 consolidated zakat management under the BAZNAS umbrella. The Government Regulation No. 25 of 2018 further streamlined waqf asset registration and reporting. These regulatory developments have created a more enabling environment for waqf mobilization, though enforcement capacity at the local level remains limited (Fauzi, 2022).

Case evidence from L-Kaf Sidogiri illustrates how pesantren-based waqf can achieve remarkable institutional autonomy and social impact within this regulatory framework. Operating under the auspices of Pondok Pesantren Sidogiri, widely regarded as one of Indonesia's oldest and most influential Islamic boarding schools, L-Kaf manages waqf assets across education, agriculture, and commercial sectors, generating returns that fund scholarships, healthcare, and community development programs. This model demonstrates the viability of integrating waqf management within existing religious educational institutions, leveraging their social trust and community networks (Syamsuri et al., 2020).

Productive Waqf: Innovations and Impact

The shift from consumptive to productive waqf represents the most significant paradigm transformation in Indonesian waqf management over the past two decades. Productive waqf models generate sustainable income streams from waqf assets through agricultural development, commercial property, Islamic microfinance, or financial instruments, all while preserving the original endowment. Ascarya et al. (2023) demonstrate that integrated waqf-microfinance models in Indonesian BMT institutions improve access to capital for underprivileged groups while maintaining the social mission of the waqf.

The CWLS mechanism exemplifies state-led financial innovation in productive waqf. Through CWLS, retail and institutional investors purchase sovereign sukuk using cash waqf funds; the yield from the sukuk finances social welfare programs, while the principal is preserved as permanent waqf. As of 2024, CWLS series SW-001 through SWR-005 have collectively financed healthcare facilities, agricultural development, and Islamic boarding school construction across multiple provinces. The SWR-005 series achieved the highest subscription volume in the instrument's history, indicating growing investor confidence (JIEMB, 2024).

However, the geographic concentration of productive waqf development remains a concern. The majority of productive waqf initiatives are concentrated in Java, particularly in urban centers such as Jakarta, Surabaya, and Yogyakarta, reflecting disparities in institutional capacity, infrastructure, and market access. Rural and eastern Indonesian communities, despite holding significant waqf land assets, lack the technical and financial resources to develop these assets productively (Laila et al., 2023). Bridging this gap requires targeted capacity building for nazhir in underserved regions, supported by central and regional government investment.

Zakat as a Poverty Alleviation Instrument: Evidence from Indonesia

Empirical evidence consistently supports the poverty-reducing impact of zakat distribution in Indonesia. Using panel data at the provincial level, studies have demonstrated that increases in zakat distribution are associated with reductions in poverty headcount ratios, improvements in the Human Development Index, and reductions in income inequality measured by the Gini coefficient (Indrawan, 2020; Herianingrum et al., 2023). These findings are robust across multiple methodological approaches, including regression analysis, CIBEST model assessment, and qualitative case studies.

At the programmatic level, BAZNAS's poverty alleviation initiatives exemplify the multidimensional approach to zakat-based development. Programs such as BAZNAS Microfinance (ZCD-BAZNAS), which provides Sharia-compliant financing to micro-entrepreneurs, and the BAZNAS Health Program, which finances healthcare access for asnaf beneficiaries, reflect a shift from consumptive zakat distribution to productive empowerment. The Zakat Community Development (ZCD) model integrates economic, educational, and health interventions within a single village-level framework, yielding measurable improvements in beneficiary welfare (Sa'adah & Hasanah, 2021).

Local zakat management through community-based amil institutions often demonstrates superior targeting efficiency compared to formal BAZNAS channels. Research on zakat management in Jeneponto, South Sulawesi, illustrates how multi-partner governance models involving BAZNAS, LAZ, local government, and civil society organizations can achieve more equitable zakat distribution (Hendra et al., 2024). However, the fragmentation of local zakat management also creates coordination challenges, data gaps, and potential for fund mismanagement, underscoring the need for strengthened oversight and inter-institutional coordination.

Synergies, Challenges, and the Path to Revitalization

The synergy between waqf and zakat offers compounding developmental benefits. While zakat addresses immediate consumption needs of the poor (consumptive transfer), waqf provides the infrastructure (including schools, hospitals, and agricultural facilities) that enables long-term empowerment through capital endowment. When effectively integrated, these instruments can create a virtuous cycle: zakat recipients gain access to waqf-funded educational and healthcare facilities, improving human capital, which in turn enhances economic productivity and future zakat payment capacity.

Mukhlishin et al. (2025) document the synergistic potential of zakat-waqf integration in accelerating SDG achievement in Indonesia, arguing that coordinated management under a unified Islamic social finance strategy can maximize developmental impact while minimizing administrative costs. The integration of digital platforms further enhances this synergy: unified collection portals that enable simultaneous zakat payment and cash waqf contribution are emerging across Indonesian Islamic fintech platforms, reducing donor friction and improving fund traceability.

Nevertheless, significant structural challenges impede the full realization of this potential. First, the low level of public financial literacy regarding waqf, particularly concerning cash waqf and its distinction from conventional charity, constrains mobilization, especially among non-traditional donor segments (Amaliyah et al., 2022). Second, the absence of a unified national database for waqf assets prevents effective planning and monitoring. Third, governance weaknesses, including conflicts of interest, lack of independent auditing, and limited accountability mechanisms, undermine public trust in nazhir institutions (Lestari et al., 2023). Fourth, the shortage of trained waqf professionals with expertise spanning Islamic law, finance, and development management creates a persistent human capital constraint.

Lessons from Islamic Communities: Case Study Insights

Pesantren-Based Waqf: L-Kaf Sidogiri

The Lembaga Keuangan dan Amal (L-Kaf) Sidogiri model offers compelling evidence for the developmental potential of pesantren-based waqf. Embedded within the social fabric of a 275-year-old religious institution, L-Kaf manages diverse waqf portfolios spanning educational facilities, agricultural land, and small business enterprises. The institution's deep community trust, established religious authority, and extensive alumni network provide structural advantages unavailable to external managers.

Key success factors identified from L-Kaf's experience include strong nazhir accountability embedded in institutional culture rather than bureaucratic regulation, diversified asset portfolios that reduce income volatility, integration of waqf proceeds with pesantren social programs, and community-based monitoring through alumni and santri networks. These factors suggest that revitalizing waqf need not always involve top-down institutional reform; bottom-up community governance, when properly supported, can be equally effective.

Dompet Dhuafa: Integrated Philanthropic Programs

Dompet Dhuafa, founded in 1993 as an Islamic philanthropy organization, has developed one of Indonesia's most sophisticated models for integrating zakat and waqf within a comprehensive social development framework. Its annual report documents programs across health (Rumah Sehat Terpadu), education (Beasiswa Pendidikan), economic empowerment (Kampung Ternak), and humanitarian response, collectively reaching millions of beneficiaries across Indonesia (Dompet Dhuafa, 2022).

The organization's experience highlights the importance of professional management, technology adoption, and multi-stakeholder partnerships in scaling Islamic philanthropy. Dompet Dhuafa's transition from a traditional amil institution to a digitally enabled 'impact organization' reflects the broader transformation of the Indonesian Islamic philanthropic sector. Its adoption of impact measurement frameworks aligned with SDG indicators enables evidence-based program improvement and donor accountability.

Community Zakat Management: Grassroots Empowerment

Community-managed zakat through village-level amil institutions provides critical lessons on local ownership, cultural sensitivity, and distributional efficiency. In Madura, East Java, a region characterized by deep Islamic roots and a strong zakat-giving culture, informal amil networks channel significant zakat resources to local asnaf, often bypassing formal BAZNAS structures. Anthropological research documents how these networks operate through kinship and mosque-based trust relationships, achieving targeting accuracy that formal institutions struggle to replicate.

However, the informality of these arrangements also creates accountability gaps. Without standardized reporting requirements or independent oversight, the risk of fund diversion and misallocation is significant. The challenge for policymakers is to formalize and support local zakat networks without undermining the social trust and cultural embeddedness that make them effective. Hybrid models, wherein local networks partner with formal institutions for fund management while retaining community-level distribution authority, represent a promising middle path.

Policy Recommendations

Based on the foregoing analysis, this study proposes a comprehensive set of policy recommendations for revitalizing waqf and zakat as instruments of sustainable development in Indonesia:

1. Strengthen Nazhir Professionalization. The government should mandate minimum competency standards for nazhir, supported by structured training programs co-developed by BWI, Islamic universities, and private sector practitioners. Financial incentives, including performance-based compensation from waqf returns, should be introduced to attract professional managers.
2. Develop a National Waqf Asset Database. Indonesia urgently needs a comprehensive, geo-referenced digital registry of all waqf assets, integrated with the National Land Agency (BPN) database. This registry should be publicly accessible to enhance transparency and enable evidence-based planning.
3. Mainstream Islamic Social Finance in National Development Planning. Waqf and zakat contributions should be formally recognized within Indonesia's national development accounting framework, enabling their inclusion in SDG financing gap calculations and national budget planning.
4. Expand CWLS to Subnational Level. The successful CWLS model should be adapted for regional governments, enabling provincial and district governments to issue waqf-linked sukuk for local infrastructure development. This would address geographic concentration imbalances and mobilize local waqf resources.
5. Foster Zakat-Waqf Institutional Synergies. Formal coordination mechanisms between BAZNAS and BWI should be established, including joint program planning, data sharing, and unified reporting frameworks. A National Islamic Social Finance Council, comprising representatives from both bodies, civil society, and academia, could provide strategic oversight.
6. Invest in Financial Literacy and Public Awareness. Targeted financial literacy campaigns should be developed for different demographic segments, emphasizing the developmental role of waqf and zakat, the distinction between cash waqf and conventional charity, and the availability of digital payment mechanisms.
7. Empower Local Zakat Institutions. Regulatory frameworks should be revised to better accommodate and support local amil networks, including simplified registration requirements, capacity-building grants, and technical assistance for adopting standardized reporting. Recognition of local cultural practices in zakat distribution should be enshrined in regulatory guidance.

CONCLUSION

This article has examined the potential of waqf and local zakat practices as instruments of sustainable development in Indonesia, drawing on systematic literature review and multi-case study analysis. The evidence consistently affirms that both instruments possess transformative developmental capacity, yet their full potential remains unrealized due to persistent governance challenges, institutional fragmentation, low public awareness, and limited nazhir capacity.

The lessons from Indonesian Islamic communities, particularly those drawn from the pesantren-based waqf model of L-Kaf Sidogiri, the integrated philanthropy programs of Dompet Dhuafa, and the grassroots community-managed zakat networks documented across regions such as Madura in East Java, demonstrate that locally embedded and trust-based approaches yield more sustainable development outcomes than purely top-down institutional models. These community lessons should inform the design of national policies and programs.

The alignment between Islamic social finance principles and the SDG framework provides a compelling normative and strategic basis for mainstreaming waqf and zakat in Indonesia's national development agenda. As Indonesia approaches the final decade of the SDG timeline, the mobilization of its Islamic philanthropic resources represents both an obligation rooted in religious duty and a strategic imperative for equitable, sustainable development. Achieving this potential requires concerted action from government, religious authorities, civil society, the private sector, and academia, reflecting a whole-of-society approach that mirrors the cooperative ethic at the heart of Islamic philanthropy itself.

Future research should expand empirical investigations of zakat and waqf impact using rigorous experimental and quasi-experimental methods, explore the environmental dimensions of Islamic social finance in alignment with SDG 13 and SDG 15, and examine the governance innovations emerging from digital waqf and fintech-enabled zakat platforms. Comparative studies with other Muslim-majority countries, particularly Malaysia which has developed a more advanced waqf governance infrastructure, would yield valuable policy lessons for Indonesia's continued institutional development.

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