

Optimizing the Role of Zakat, Infak, Alms, and Waqf in Realizing Social Welfare for the Community

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Abstract

Zakat, infaq, sedekah, and waqf are important instruments in the Islamic economic system, possessing significant potential for improving the social welfare of the community. This study aims to analyze the role and optimization of zakat, infaq, alms, and waqf management in reducing poverty and social inequality. The method used is a literature review, reviewing various relevant literature, both from scientific journals and reference books. The results of the study indicate that professional, transparent, and accountable management can increase public trust and maximize the collection and distribution of Islamic social funds. Furthermore, the productive integration of zakat, infaq, alms, and waqf can encourage community economic empowerment, such as through micro-enterprise programs, education, and health services. Furthermore, this study also found that the use of digital technology in the management of Islamic social funds can expand the reach of collection and increase distribution efficiency. Synergy between managing institutions, the government, and the community is a key factor in creating a sustainable management system. Challenges faced include low public literacy, a lack of program innovation, and suboptimal institutional governance. Therefore, strategies are needed to strengthen institutional capacity, improve public education, and develop empowerment-based programs so that their benefits can be felt widely and equitably. Optimizing these four instruments can thus be a strategic solution to realize sustainable and equitable social welfare.

Keywords : Zakat, Infaq, Alms, Waqf, Social Welfare, Islamic Economics

INTRODUCTION

Social welfare is one of the primary goals of social life, encompassing not only the fulfillment of material needs but also spiritual, moral, and social justice aspects. From an Islamic perspective, social welfare is not solely measured by income levels, but rather by creating a balance between individual needs and the collective interests of the community. Therefore, Islam has provided various instruments to distribute wealth so that it does not circulate within a select group. These instruments include zakat (alms), infaq (donations), sedekah (charity), and waqf (endowments), which play a strategic role in building a just and sustainable economic system. ¹Zakat, a pillar of Islam, has both a strong religious and

¹ Mahirani, AR, & Listiana, L. (2025). Preferences of Waqf Projects among Indonesians. *ZISWAF: Jurnal Zakat dan Wakaf*, 12(1).

socio-economic dimension. The obligation of zakat not only aims to purify wealth and souls, but also serves as a mechanism for redistributing wealth from the wealthy to those in need. Meanwhile, infaq and sadaqah provide greater scope for Muslims to share voluntarily without restrictions on the minimum threshold (nisab) or specific timeframe. On the other hand, waqf (endowment) has distinct characteristics because it is long-term and productive, thus providing sustainable benefits to society. These four instruments, if optimally managed, will be a powerful force in addressing various social issues, such as poverty, unemployment, and economic inequality.

However, the reality is that the potential of zakat, infaq, sedekah, and waqf in Indonesia remains underutilized. This is due to various factors, including low public awareness, a lack of understanding of the importance of professional management of Islamic social funds, and weak management systems within the managing institutions. Furthermore, traditional paradigms in fund distribution persist, tending toward consumerism and not fully directed toward sustainable economic empowerment programs. Consequently, the resulting impact has not significantly reduced poverty and improved the welfare of the broader community.²

In today's modern era, the management of zakat, infaq, sedekah, and waqf (Islamic endowments) is required to be more innovative and adaptive to current developments. The use of digital technology, increased transparency, and accountability of managing institutions are crucial factors in enhancing public trust. Furthermore, synergy between the government, managing institutions, and the community is essential for the effective and efficient management of Islamic social funds. Productive approaches, such as micro-enterprise development, business capital provision, and education and skills training programs, need to be prioritized so that beneficiaries are not solely dependent on aid but are able to become economically independent. Thus, optimizing the role of zakat, infaq, sedekah, and waqf is crucial in efforts to achieve social welfare. This study is expected to provide a more comprehensive understanding of the importance of professional and integrated management of these four instruments. Furthermore, this research is also expected to serve as a reference in formulating appropriate strategies to increase the

² Muhammad, IF (2021). Contribution of Zakat, Infaq, Alms, and Waqf Funds in Handling COVID-19. *Journal of Islamic Community Guidance* , 14(2).

effectiveness and positive impact of zakat, infaq, sedekah, and waqf in community life, thereby creating a more just, prosperous, and equitable social order.³

METHODOLOGY

This research uses a library research method, an approach carried out by collecting and analyzing various literature sources relevant to the research topic. Data sources in this study consist of secondary data obtained from scientific books, national and international journals, scientific articles, and official documents related to zakat, infaq, sedekah, and waqf (ZISWAF). Data collection techniques are carried out through a systematic literature search process, both through libraries and digital sources such as online journal databases. The collected data is then selected based on the level of relevance, credibility, and recency of information to support a comprehensive and valid analysis.

Furthermore, the data analysis technique in this study uses a descriptive-analytical method, namely by describing concepts, theories, and findings from various sources that have been collected, then analyzed to gain a deep understanding of optimizing the role of ZISWAF in realizing the social welfare of the community. The analysis process is carried out by examining the consistency between sources, comparing various expert opinions, and drawing systematic and logical conclusions. Through this approach, the study is expected to be able to provide a clear picture and relevant recommendations regarding the management of ZISWAF effectively, transparently, and sustainably in the context of modern society.

RESULTS AND DISCUSSION

A. Ziswaf Concept

Zakat, infaq, sedekah, and waqf, often abbreviated as ZISWAF, are important instruments in the Islamic economic system, with the primary goal of creating social justice and the welfare of the people. The concept of ZISWAF is understood not only as a form of individual worship to Allah, but also as a social mechanism that functions to distribute wealth more equitably within society. In Islamic teachings, wealth is not only viewed as personal property but also as the rights of others that must be fulfilled.

³ Aini, R., & Nasution, YSJ (2024). Contribution of Zakat and Waqf to Achieving Sustainable Development Goals. *Regress: Journal of Economics & Management*, 4(1). <https://doi.org/10.57251/reg.v4i1.1567>

Therefore, ZISWAF serves as a means to maintain a balance between individual and social interests.⁴

Zakat is the most important instrument in ZISWAF because it has a strong legal basis and is obligatory for every Muslim who has met certain requirements, such as reaching the nisab (minimum threshold) and haul (haul). Zakat has two dimensions: a spiritual dimension as a form of obedience to Allah and a social dimension as an effort to help those in need. In its implementation, zakat is divided into several types, such as zakat fitrah and zakat mal, each of which has its own provisions. The distribution of zakat has also been clearly regulated to eight recipient groups (asnaf), so that its distribution is more focused and targeted.⁵ Thus, zakat becomes a systematic instrument in reducing economic disparities and improving community welfare. Unlike zakat, which is obligatory, infaq and sedekah are forms of voluntary expenditure of assets. Infaq is usually defined as the expenditure of assets for a specific purpose in the path of Allah, whether in times of abundance or hardship. Meanwhile, sedekah has a broader meaning, not only limited to material things, but also includes other good deeds such as providing assistance with energy, time, and even a smile. This concept demonstrates that Islam strongly encourages its followers to have a strong social conscience and help one another in good deeds. Almsgiving and donations complement zakat in strengthening social solidarity and expanding the reach of aid to those in need.⁶

Meanwhile, waqf has unique characteristics compared to zakat, infaq, and sadaqah because it is long-term and sustainable. Waqf is the transfer of a portion of one's assets to be used forever or for a specific period of time for the public good in accordance with Islamic law. Waqf assets may not be bought or sold or inherited, but must be managed so that their benefits continue to be felt by the community. Throughout Islamic history, waqf has played a significant role in the construction of various public facilities, such as mosques, schools, hospitals, and other social facilities. Currently, the concept of waqf has also evolved into productive waqf, where waqf assets are

⁴ Muhammad, IF (2021). Contribution of Zakat, Infaq, Alms, and Waqf Funds in Handling COVID-19. *Journal of Islamic Community Guidance* , 14(2).

⁵ Aini, R., & Nasution, YSJ (2024). Contribution of Zakat and Waqf to Achieving Sustainable Development Goals. *Regress: Journal of Economics & Management*, 4(1). <https://doi.org/10.57251/reg.v4i1.1567>

⁶ Sonia, FA, Salsabila, A., Ahmad, T., Putra, PP, & Afrizal, MD (2024). Analysis of the Implementation of Zakat and Waqf Based on PSAK 109. *ICONS: Islamic Economics Journal* .

professionally managed to generate profits that are then used for social purposes. The concept of ZISWAF essentially emphasizes the integration of these four instruments for a more optimal impact. While zakat serves as a basic obligation in wealth redistribution, infaq and sadaqah serve as flexible reinforcements of social solidarity, while waqf serves as an instrument for long-term social investment. This integration enables the creation of an economic system that is not solely oriented towards consumption, but also towards empowerment and sustainability. For example, zakat funds can be used to meet the basic needs of mustahik, while infaq and alms funds can be utilized for additional social programs, and waqf can be developed into productive assets that support community economic activities.

In the modern context, ZISWAF management requires a more professional approach based on sound management. Transparency, accountability, and the use of digital technology are crucial factors in increasing the effectiveness of fund management. ZISWAF management institutions are also required to design programs that are not merely consumptive, but also productive and sustainable. Thus, beneficiaries not only receive temporary assistance but also have the opportunity to improve their standard of living independently. With a comprehensive understanding and optimal management, the ZISWAF concept can be a strategic solution to address various socioeconomic issues facing society. These four instruments not only reflect noble Islamic values but also hold great potential in creating a just, inclusive, and sustainable economic system. Therefore, strengthening the concept and implementation of ZISWAF is a crucial step in realizing comprehensive social welfare for the community.⁷

B. Types of Zakat

1. Zakat al-Fitr

Zakat al-Fitr is an obligatory charity (zakat) for every Muslim before Eid al-Fitr. Its primary purpose is to purify the fasting person's soul from vain deeds and to help the poor and needy so they too can experience the joy of Eid. The amount of zakat al-Fitr is generally in the form of a staple food, such as rice, in a specific amount (approximately 2.5–3 kg per person), although in modern practice it can be replaced with an equivalent monetary value. Zakat al-Fitr is obligatory for every

⁷ Caniogo, SA, Ghofur, A., Wahab, W., Purwanto, P., & Rozi, FFP (2025). Adoption of Online Zakat Payment in Indonesia. *ZISWAF: Jurnal Zakat dan Wakaf*, 12(2).

individual, male and female, young and old, and even newborns, before Eid. It must be distributed before the Eid prayer so that its benefits can be immediately felt by the recipient. Thus, zakat al-Fitr has a strong social dimension because it can create a sense of togetherness, caring, and equal distribution of happiness within society.

2. Zakat on Wealth

Zakat al-mal is the zakat levied on assets owned by an individual or institution after meeting certain requirements, such as reaching the nisab (minimum threshold) and haul (one-year ownership period). This zakat covers various types of assets, such as gold, silver, money, trade proceeds, agricultural products, livestock, and investments. The main purpose of zakat al-mal is to cleanse assets from the rights of others and encourage a more equitable distribution of wealth. In practice, zakat al-mal has different calculations depending on the type of asset, for example, zakat on gold and silver is 2.5%, zakat on agriculture is around 5–10% depending on the irrigation system, and zakat on trade is based on the profits earned. Zakat al-mal plays a very strategic role in improving the economic welfare of the community because it can be used to help with basic needs, business capital, education, and sustainable community empowerment.

3. Income Zakat (Profession)

Income zakat, or professional zakat, is zakat levied on income earned by a person from their work or profession, such as employee salaries, honorariums, or income from other services. This zakat developed as a form of *ijtihad* by scholars to adapt the concept of zakat to modern economic conditions. The amount of income zakat is generally 2.5% of net or gross income, depending on the provisions used, and is paid when the income has reached the nisab (minimum threshold) equivalent to gold. Professional zakat has the advantage of being paid regularly every month, making it more practical and potentially increasing the amount of zakat collected. With income zakat, wealth distribution can occur more quickly and equitably, and can provide sustainable assistance to those in need.

4. Trade Zakat

Trade zakat is the zakat levied on assets used for business or buying and selling activities. This includes merchandise, business profits, and assets used in economic activities. Trade zakat is calculated by subtracting total business assets

from liabilities or debts. Once the total reaches the nisab (minimum threshold) and haul (haul), 2.5% of zakat is payable. This zakat is crucial for promoting economic justice, as the trade sector often generates substantial profits. With trade zakat, business owners are not solely focused on personal gain but also assume a social responsibility towards the community. Furthermore, this zakat can also serve as a means to increase business blessings and strengthen social ties between business owners and the community.

5. Agricultural Zakat

Agricultural zakat is levied on agricultural crops, such as rice, wheat, fruit, and other crops that serve as staple foods. This zakat has specific provisions: it does not have to wait a year (haul), but is paid at each harvest when the yield reaches a certain nisab (low threshold). The amount of agricultural zakat varies depending on the irrigation system, with 10% if rainwater or natural sources are used, and 5% if irrigation or additional costs are used. Agricultural zakat plays a vital role in assisting rural communities, particularly in reducing the gap between successful and less fortunate farmers. Furthermore, this zakat reflects gratitude for the bounty of the earth's bounty bestowed by God and fosters social solidarity in agrarian communities.

6. Livestock Zakat

Livestock zakat is levied on livestock such as cows, goats, and camels raised for breeding and profit. This zakat has quite detailed provisions, including a minimum number of animals owned (nisab) and the amount of zakat that must be paid according to the number of animals owned. For example, for goats, there are specific requirements after reaching a certain number, as are the same for cows and camels. Livestock zakat aims to maintain economic balance in the livestock sector and ensure that the profits from this business reach those in need. Furthermore, this zakat also encourages livestock farmers to be more responsible in managing their businesses sustainably.

7. Zakat on Gold and Silver

Zakat on gold and silver is imposed on precious metals that have reached the nisab (minimum threshold) and haul (haul). The nisab for gold is typically

equivalent to 85 grams of gold, while for silver, it is approximately 595 grams. If these requirements are met, 2.5% of total ownership must be paid. In the modern context, this zakat also applies to cash deposits, savings, and other financial assets equivalent in value to gold or silver. Zakat on gold and silver plays a crucial role in activating the circulation of wealth, ensuring it is not merely stored but also utilized for social purposes. Thus, this zakat can help reduce the accumulation of wealth in the hands of a few and encourage a more equitable economic distribution.⁸

C. Productive Waqf

Productive waqf is a development of the Islamic concept of waqf, which focuses not only on the direct use of assets but also on managing them to generate sustainable benefits. ⁹Traditionally, waqf is often manifested in the form of land for the construction of mosques, tombs, or educational institutions. Despite its high religious value, this waqf model tends to be consumptive because its benefits are limited to direct use without generating additional economic value. Therefore, the concept of productive waqf emerged as an effort to optimize the potential of waqf so that it not only provides social benefits but also creates economic value that continues to grow over time. Productive waqf is essentially the professional management of waqf assets with the aim of generating profits that are then utilized for the public interest in accordance with Islamic law. In this concept, waqf assets are not left static but are instead cultivated and developed through various halal economic activities, such as investment, trade, property management, and the development of the agricultural and industrial sectors. The proceeds from this management are then distributed to the community in the form of social programs, such as educational assistance, healthcare, economic empowerment, and social infrastructure development. Thus, productive waqf has a dual role, namely as a source of sustainable funding and as an instrument for community empowerment.

In practice, productive waqf can take various forms. For example, waqf land can be developed into shopping centers, hospitals, schools, or apartments for rent, thus generating regular income. Furthermore, waqf can also be in the form of money (cash

⁸ Batubara, NAS, Nasution, K., Dalimunthe, A., & Zein, AW (2025). The Role of Zakat and Waqf on Fiscal Policy in an Islamic Macroeconomic Perspective. *Academic Journal of Economics and Management* , 2(4).

⁹ Risnawati, B., Wanety, RFP, & Sari, IP (2025). The Role of Zakat and Waqf in Addressing Inflation for the Stability and Welfare of the Community. *MANARUL ILMI: Journal of Islamic Studies* , 1(1), 1–12.

waqf) which is then invested in Islamic financial instruments. The profits from these investments are used to finance various social programs that benefit the wider community. The development of productive waqf shows that waqf is no longer limited to immovable assets but can also include movable assets with high economic potential. This provides greater opportunities for the community to participate in waqf, as it does not require owning large amounts of assets. The successful management of productive waqf depends heavily on the quality of management implemented by the waqf management institution (nazhir). The nazhir is required to possess competencies in management, finance, and investment to manage waqf assets effectively and efficiently. Furthermore, transparency and accountability are also important factors in increasing public trust in waqf management. With a sound management system, productive waqf can develop into a significant source of funds to support the social and economic development of the community.¹⁰

In the modern era, the use of technology has also become a crucial factor in the development of productive waqf. The digitization of waqf services, such as online waqf platforms, makes it easier for the public to participate in waqf in a more practical and transparent manner. Furthermore, technology also enables more professional management of waqf assets through an integrated information system. With technological support, the potential of productive waqf can be maximized, thus providing a broader and more significant impact on society. Productive waqf also plays a strategic role in addressing various socioeconomic issues, such as poverty, unemployment, and income inequality. Through proper management, waqf can become an alternative source of financing that does not rely on the government budget.¹¹

Productive waqf-based programs, such as providing business capital, skills training, and micro-enterprise development, can help communities improve their standard of living independently. Thus, waqf serves not only as a continuous charity with ongoing rewards, but also as an instrument of sustainable development. Productive waqf represents a crucial innovation in Islamic economic development, capable of addressing

¹⁰ Faozan, A., Maula, R., Nuraniyah, K., Alifa, NL, & Aziz, A. (2025). Implementation of Zakat and Waqf in Fiscal Policy: Implications for Social Welfare and Economic Development. *Iltizam: Journal of Islamic Economics and Finance* , 2(2). <https://doi.org/10.35316/iltizam.v2i2.6391>

¹¹ Risnawati, B., Wanety, RFP, & Sari, IP (2025). The Role of Zakat and Waqf in Addressing Inflation for the Stability and Welfare of the Community. *MANARUL ILMU: Journal of Islamic Studies* , 1(1), 1–12.

the challenges of the times. This concept integrates spiritual values with a modern economic approach, resulting in a system that is oriented not only toward worship but also toward social welfare. With professional, transparent, and technology-based management, productive waqf has significant potential to become a key pillar in achieving economic justice and sustainable public welfare.¹²

D. Socio-Economic Function of ZISWAF

Zakat, infaq, sedekah, and waqf (ZISWAF) have a crucial socio-economic function in society, particularly from an Islamic economic perspective. These four instruments serve not only as a form of worship to Allah but also as a means to create social and economic balance within society. In a social context, ZISWAF serves as a mechanism to strengthen solidarity and caring among individuals. Through the obligation and encouragement to share, Islam encourages its followers not to be individualistic, but rather to have a sense of responsibility towards others, especially those who are less fortunate. This creates harmonious social relations and reduces the potential for conflict resulting from economic disparities. From an economic perspective, ZISWAF serves as an effective instrument for wealth distribution. In conventional economic systems, wealth often accumulates in certain groups, leading to sharp social inequality. ZISWAF exists as a solution to address this problem by channeling a portion of wealth from the wealthy to those in need. Zakat, for example, is directly obligated on Muslims with excess wealth to be distributed to eight groups of recipients (asnaf). Meanwhile, alms and charity expand the scope of distribution because they can be given at any time and to anyone in need. This ensures a more equitable distribution of wealth and reduces its concentration in the hands of a select few.

In addition to its role as a distribution tool, ZISWAF also functions as an economic stabilization instrument. In certain circumstances, such as economic crises or natural disasters, funds from zakat, infaq, sadaqah, and waqf can be used to assist affected communities. This assistance is not only for consumption, such as meeting basic needs, but can also be directed towards economic recovery programs, such as providing business capital and skills training. With this support, affected communities can recover and participate in economic activities. This demonstrates that ZISWAF plays a crucial

¹² Muflihin, MD, Faizah, N., Lating, AIS, Aripriatiwi, RA, & Susanto, FF (2025). An Interpretation of Cash Waqf for Islamic Economic Growth and Development. *Philanthropy: Journal of Zakat and Waqf Management*, 6(2), 55–69.

role in maintaining economic stability, especially for vulnerable groups. The socioeconomic function of ZISWAF is also evident in poverty alleviation efforts. Poverty is a complex problem that is not only related to material deprivation, but also limited access to education, health, and economic opportunities. Through proper management, ZISWAF funds can be used to address various aspects of poverty. For example, zakat can be used to meet the basic needs of the poor, while waqf can be used to build educational and health facilities that are accessible to the wider community. Alms and donations can also be used to support various social programs aimed at improving the community's quality of life. With an integrated approach, ZISWAF can be an effective solution for reducing poverty sustainably.¹³

Furthermore, ZISWAF functions as an instrument for community economic empowerment. In a modern approach, ZISWAF fund management focuses not only on direct assistance but also on productive empowerment. For example, zakat funds can be used to provide business capital to micro, small, and medium enterprises (MSMEs), enabling them to expand their businesses and increase income. Productive waqf can also be used to finance various economic projects that provide long-term benefits, such as the development of business centers, agricultural development, or small industries. Thus, ZISWAF not only helps communities meet immediate needs but also encourages them to become economically independent. Furthermore, ZISWAF also plays a role in improving the quality of human resources. Funds collected can be used to finance education, training, and skills development in the community. For example, scholarships from zakat or waqf funds can help children from underprivileged families continue their education to a higher level. Furthermore, skills training programs can improve the community's ability to face competition in the workforce. By improving the quality of human resources, community productivity will also increase, which ultimately has a positive impact on overall economic growth.¹⁴

¹³ Faozan, A., Maula, R., Nuraniyah, K., Alifa, NL, & Aziz, A. (2025). Implementation of Zakat and Waqf in Fiscal Policy: Implications for Social Welfare and Economic Development. *Iltizam: Journal of Islamic Economics and Finance* , 2(2). <https://doi.org/10.35316/iltizam.v2i2.6391>

¹⁴ Muflihini, MD, Faizah, N., Lating, AIS, Aripriatiwi, RA, & Susanto, FF (2025). An Interpretation of Cash Waqf for Islamic Economic Growth and Development. *Philanthropy: Journal of Zakat and Waqf Management* , 6(2), 55–69.

The socio-economic function of ZISWAF is also inseparable from its role in creating social justice. Islam emphasizes the importance of justice in every aspect of life, including the economic sphere. Through ZISWAF, the gap between the rich and the poor can be reduced, thus creating a more balanced and harmonious society. Furthermore, ZISWAF also helps reduce social jealousy that can trigger conflict within society. With a fair distribution of wealth, each individual has a greater opportunity to meet their living needs and improve their well-being. In the context of development, ZISWAF also holds great potential as an alternative source of financing. Until now, development has often relied on limited government budgets. By optimizing ZISWAF, communities can contribute directly to development through the social funds they disburse. Waqf, in particular, has great potential to support the development of social infrastructure, such as schools, hospitals, and other public facilities. With professional and transparent management, ZISWAF can become a key pillar of sustainable economic development.¹⁵

CONCLUSION

Zakat, infaq, sedekah, and waqf (ZISWAF) is a crucial instrument in Islamic teachings, encompassing not only worship but also socio-economic mechanisms for achieving the well-being of the community. Through an integrated approach, ZISWAF serves as a means of equitable wealth distribution, reducing social disparities, and helping address poverty. The various forms of zakat, productive waqf management, and utilization of infaq and sedekah demonstrate the enormous potential of Islamic social funds when managed optimally. Furthermore, ZISWAF's socio-economic function encompasses community empowerment, human resource development, and the creation of economic stability within society.

With professional, transparent management based on sustainability principles, ZISWAF can be a strategic solution in supporting inclusive and equitable economic development. The integration of these four instruments allows for the creation of a system that is not solely consumptive, but also productive and long-term oriented. Therefore, synergy between the government, managing institutions, and the community is needed to

¹⁵ Caniago, SA, Ghofur, A., Wahab, W., Purwanto, P., & Rozi, FFP (2025). Adoption of Online Zakat Payment in Indonesia. *ZISWAF: Jurnal Zakat dan Wakaf*, 12(2).

optimize the potential of ZISWAF so that its benefits can be felt widely. Ultimately, effective ZISWAF implementation will contribute significantly to realizing a prosperous, independent, and socially just society.

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