THE 6TH INTERNATIONAL CONFERENCE OF ISLAMIC ECONOMICS AND FINANCIAL STUDIES (ICIEFs)
Received : October 5, 2025/ Revised: October 10, 2025/ Accepted : October 24,2025

ICIEFS PROCEEDING

http://proceedings.uinbukittinggi.ac.id/iciefs/

E-ISSN : 3047-7735

Conceptual and Philosophical Exploration of Zakat, Infak, Sedekah, and Wakaf (ZISWAF): A Multidisciplinary Analysis

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Abstract. *Zakat, Infaq, Sedekah, and Wakaf (ZISWAF) are important instruments in the Islamic economic system that play a strategic role in creating social welfare and justice. ZISWAF not only functions as individual worship, but also as a means of wealth distribution and economic empowerment of the people. This article aims to explain the definition, legal basis, philosophy, and management of ZISWAF, and analyze the problems in its implementation in Indonesia. The study was conducted through a descriptive-analytical approach with a literature review of Islamic legal sources, laws and regulations, and related research results. The results of the study show that although the potential of ZISWAF in Indonesia is enormous, its management still faces various obsitacles, such as weak regulations, low public literacy, and limited professionalism of management institutions. Therefore, optimizing the management of ZISWAF through digitalization, transparency, and sharia-based management is the key to increasing its effectiveness as an instrument of economic empowerment for the community.*

Keywords : Community Empowerment, Islamic Economics, Islamic Philanthropy, Zakat Management, ZISWAF.

1.Introduction

Poverty and social inequality remain major issues in Indonesia's economic development. The unequal distribution of wealth has resulted in the majority of the population living in poverty, while a small minority enjoys an abundance of resources. In Islam, economic inequality is not something that is left without a solution. Islamic teachings have established various mechanisms to maintain social balance, one of which is through Islamic philanthropy such as zakat, infaq, sadaqah, and waqf (ZISWAF).

ZISWAF has two dimensions: vertical and horizontal. The vertical dimension refers to a Muslim's obedience to Allah SWT's commands, while the horizontal dimension reflects social concern for fellow human beings. Thus, ZISWAF is not only a form of individual worship but also a social system capable of creating community welfare. Through ZISWAF, Muslims are invited to actively contribute to building a fair, independent, and sustainable economy.

The main objective of this study is to provide a comprehensive understanding of the basic concepts and philosophy of ZISWAF in Islamic economics, examine its legal basis, explain the managerial aspects of ZISWAF management, and identify various problems and solutions for its development in Indonesia.

2. Method

This study uses a qualitative approach with a library research method. This approach was chosen because the study focuses on analyzing concepts and theories sourced from scientific literature, laws and regulations, and relevant religious texts. The data used is secondary, obtained from books on Islamic economics, national and international journals, scientific articles, and official documents such as Law Number 23 of 2011 concerning Zakat Management and Law Number 41 of 2004 concerning Waqf.

Data analysis was conducted through the stages of reduction, interpretation, and conclusion drawing. Data reduction was carried out by selecting information relevant to the focus of the study, namely the basic concepts, philosophy, legal basis, management, and issues of ZISWAF. The reduced data was then interpreted to find the meaning and relationship between concepts in the Islamic economic framework. Furthermore, the results of the interpretation were analyzed descriptively to provide a comprehensive picture of the position and role of ZISWAF in the economic development of the Muslim community.

3. Result and Discussion

3.1. Definition and Philosophy of ZISWAF

Etymologically, ZISWAF is an acronym for four important terms in Islam, namely zakat, infaq, sedekah, and wakaf. All four are philanthropic instruments that play a role in regulating the flow of wealth so that it is not concentrated in certain groups. Zakat is a religious obligation for every Muslim who has fulfilled certain nisab and haul requirements. Infaq and sedekah are voluntary, given on the basis of sincerity to help others. Meanwhile, wakaf is a form of permanent gift of wealth, the proceeds of which are used for the public good.

The basic philosophy of ZISWAF is rooted in the values of justice, humanity, and sustainability. Islam rejects all forms of wealth accumulation by a small number of people and encourages the distribution of wealth throughout all levels of society. This is in accordance with Allah's words in Surah Al-Hashr verse 7, which states that wealth should not circulate only among the rich. Therefore, ZISWAF is an important means of upholding the principles of economic justice and equitable welfare.

3.2. Legal Basis of ZISWAF in Islam and National Regulation

In legal terms, each element of ZISWAF has a strong Sharia basis. Zakat is explained in the Qur'an, Surah Al-Baqarah verse 110 and At-Taubah verse 103, which commands Muslims to pay zakat as a means of purifying their wealth and souls. Infaq is explained in Surah Al-Baqarah verse 195 as a command to give charity in the way of Allah in times of abundance and scarcity. Almsgiving, which means sincerity and truthfulness, is emphasized in Surah Al-Baqarah verse 271, which states that alms given in secret are better in the sight of Allah. Meanwhile, waqf, which is a form of ongoing charity, is mentioned in Surah Ali Imran verse 92, which emphasizes that a person will not attain perfect virtue until they spend some of their beloved wealth.

In addition to the legal basis from the Qur'an and hadith, the practice of ZISWAF is also regulated in Indonesian legislation. The management of zakat is regulated in Law Number 23 of 2011, while the management of waqf is regulated in Law Number 41 of 2004. Both regulations aim to ensure that ZISWAF funds are managed professionally, transparently, and in accordance with sharia principles.

3.3 Management of ZISWAF

ZISWAF management plays an important role in ensuring that the funds collected are distributed effectively, accurately, and sustainably. In its management, there are four main functions that must be considered, namely planning, organizing, implementing, and supervising. The planning stage is the first step in determining the direction and objectives of the ZISWAF program, such as determining the collection strategy and distribution pattern in accordance with the needs of the community. Organization is carried out by establishing a clear institutional structure so that each part can work effectively. Implementation includes fundraising, distribution, and utilization of funds through productive programs such as scholarships, business capital assistance, and productive waqf development. Meanwhile, supervision is carried out through an audit and evaluation system that ensures management activities are carried out in accordance with sharia and public accountability principles.

The basic principles that must be applied in ZISWAF management include sharia, transparency, accountability, professionalism, fairness, and sustainability. The principle of sharia emphasizes that all activities must be in accordance with Islamic law. The principle of transparency requires institutions to be open in their financial reports and activities. Accountability means that managers are obliged to be accountable to the community and Allah SWT. Professionalism requires that management be carried out by competent and ethical human resources. Fairness requires the equitable and targeted distribution of funds, while the principle of sustainability ensures that ZISWAF funds are used not only for consumptive needs, but also for productive purposes that can provide long-term benefits.

3.4 The Problem of ZISWAF in Indonesia

Although the potential of ZISWAF in Indonesia is enormous, its implementation still faces various problems. From a regulatory and institutional perspective, there is still dualism between the National Zakat Agency (BAZNAS) and the Zakat Institution (LAZ), which causes overlapping authority and weak coordination. From the community's perspective, awareness and literacy about ZISWAF are still low. Many people view zakat and almsgiving only as consumptive charity, not as a tool for economic empowerment.

From a management perspective, most institutions still lack professionals in the fields of Islamic finance, management, and information technology. Meanwhile, the application of digital innovation is still limited, even though a digitalization system can increase transparency and expand public participation in fulfilling ZISWAF. From the perspective of beneficiaries, the assistance provided is often consumptive in nature, which creates dependency and does not encourage economic independence.

To overcome these challenges, it is necessary to strengthen regulations and integrate national data between BAZNAS, LAZ, and waqf institutions. Public literacy must also be improved through education and massive campaigns on the importance of productive ZISWAF. In addition, it is necessary to increase the capacity of human resources managers through training and professional certification. Technological innovation must be optimized through the development of transparent and accountable digital applications. Finally, program orientation needs to be directed towards long-term economic empowerment so that mustahik can transform into muzaki in the future.

4. Conclusion

ZISWAF is an important pillar in the Islamic economic system that acts as a social and economic instrument in creating the welfare of the people. The four elements within it reflect spiritual and social values that complement each other. Zakat and almsgiving are means of purifying wealth and the soul, while infaq and waqf are tangible forms of the community's contribution to economic development based on justice. However, the great potential of ZISWAF has not been optimally utilized due to obstacles in regulation, institutions, and community literacy.

Therefore, ZISWAF management must be carried out professionally, transparently, and sustainably with the support of technology and good governance. With the strengthening of the managerial system and synergy between institutions, ZISWAF can become the economic force of the community that is capable of alleviating poverty, reducing social inequality, and realizing a just and prosperous society in accordance with the principles of Islamic economics.

Acknowledgements

We would like to express our gratitude to the Sharia Economics Study Program, Faculty of Economics and Islamic Business, Syech M Djamil Djambek Bukittinggi State Islamic University (UIN), for providing academic support and facilities in the process of writing this article.

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