

Bringing Islamic Justice to Life: Criticizing the Mechanisms of Zakat, Alms, and Waqf in the Era of Globalization

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ABSTRACT

This study examines the mechanisms of zakat, sadaqah, and waqf as key components of the Islamic economic system, focusing on their effectiveness in promoting social justice in the context of globalization. The research identifies several challenges in the management of these instruments, including issues related to infrastructure, transparency, public awareness, and regulatory frameworks. The study proposes integrating digital technologies to enhance the efficiency, accountability, and transparency of zakat and waqf management. Through qualitative research involving interviews and field observations, the study highlights the importance of multi-sector collaboration between public, private, and civil society institutions in optimizing these mechanisms. The findings suggest that the adoption of technology, better governance, and improved public education can significantly improve the effectiveness of zakat, sadaqah, and waqf, contributing to more equitable wealth distribution and sustainable socio-economic development.

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1. INTRODUCTION

Zakat, sadaqah, and waqf are essential instruments in the Islamic economic system that have been recognized since the early development of Islam. Each plays a significant role in fostering social and economic welfare among Muslim communities. Zakat, as an obligatory duty for every financially capable Muslim, functions to reduce poverty and promote social equality [1]. Sadaqah, being voluntary in nature, complements zakat by providing additional support to those in need while nurturing a culture of generosity among Muslims [2]. Meanwhile, waqf, which involves the donation of assets for charitable purposes, plays a crucial role in the socio-economic welfare of Muslim societies, with contributions spanning sectors such as education, healthcare, and other social needs [3]. Collectively, these three instruments not only uphold the principles of social justice in Islam but also contribute to sustainable economic development, the reduction of social inequality, and the overall improvement of living standards [4].

Despite the widespread recognition of the importance of *zakat, sadaqah, and waqf* in promoting social welfare, many aspects related to these instruments remain insufficiently understood. Several challenges and opportunities are yet to be fully explored, particularly concerning their economic, social, and managerial impacts. For instance, while zakat is often regarded as an individual obligation, it possesses significant potential to support economic development by stimulating aggregate demand and production, as well as addressing housing needs for the poor and needy, especially when integrated with waqf [5]. However, the digitalization of zakat management remains limited in many countries, despite its potential to enhance transparency and accountability [6]. Sadaqah, though commonly perceived as a personal act of charity, has a substantial impact on community empowerment by providing access to education and healthcare [7]. Nevertheless, the sustainability of empowerment programs funded through sadaqah has not reached its full potential due to limited integration between public and private sectors [8]. On the other hand, waqf holds considerable potential for addressing poverty and social inequality, particularly when synergized with zakat. Yet, fragmented management and limited public understanding often hinder its full utilization [9].

These challenges reveal a significant research gap in optimizing the mechanisms of *zakat, sadaqah, and waqf* in the era of globalization. Existing studies tend to focus on theoretical and localized practices without adequately considering the broader implications of globalization. This gap is evident in the limited integration between the economic needs of Muslim societies and technological advancements that could enable more transparent and efficient management systems for *zakat, sadaqah, and waqf*. Fragmentation in the management of zakat and waqf reduces the potential for synergy, while the limited use of digital technology decreases operational efficiency. In fact, technology can significantly enhance transparency and public participation [10]. Furthermore, inadequate regulatory frameworks and governance structures, particularly in Indonesia, remain major obstacles to achieving optimal compliance and good governance [11]. Existing oversight gaps also hinder private sector innovation and the adoption of global best practices [12]. Additionally, the low public awareness regarding the potential of productive waqf constrains the full utilization of zakat and waqf for long-term development projects [13]. Given these constraints, further research is needed to address these gaps, especially considering the opportunities and challenges brought about by globalization in the Islamic philanthropic sector [14].

The primary objective of this study is to analyze the mechanisms of *zakat, sadaqah, and waqf* within the context of globalization and to assess their effectiveness in achieving social justice in modern societies. This research explores various factors influencing the effectiveness of these instruments, particularly in terms of fund management, transparency, and collaboration among stakeholders. By focusing on economic and social determinants of success, this study investigates how technology can enhance the efficiency and accountability of *zakat, sadaqah, and waqf* management systems. In addition, the study aims to provide concrete recommendations for improving existing mechanisms, particularly regarding more transparent and efficient fund management, as well as stronger collaboration between institutions, governments, and the private sector to achieve social justice.

The contribution of this research lies in offering a new perspective on understanding the dynamics of *zakat, sadaqah, and waqf* as instruments of social justice in the era of globalization. Moreover, the study seeks to identify more efficient and transparent management models and to facilitate multi-sectoral collaboration aimed at creating a more equitable distribution of wealth. It is expected that the findings of this study will serve as a valuable reference for *zakat, sadaqah, and waqf* management institutions, policymakers, and society at large in promoting inclusive and sustainable welfare.

2. METHOD

This study aims to analyze the mechanisms of zakat, sadaqah, and waqf within the framework of Islamic justice and their relevance in the era of globalization. The research employs a qualitative approach, allowing the researcher to gain an in-depth understanding of the management of these three mechanisms and the challenges encountered in practice.

2.1 Research Design

This study adopts an exploratory design with a qualitative approach to explore the perceptions, experiences, and views of stakeholders involved in the management of zakat, sadaqah, and waqf. Data will be collected through semi-structured interviews with managers of zakat, sadaqah, and waqf institutions, as well as through participatory observations to directly examine the management and distribution practices. In addition, focus group discussions will be conducted with community members to obtain collective insights regarding these mechanisms.

2.2 Research Procedure

The research procedure begins with a comprehensive literature review to establish the theoretical foundation concerning zakat, sadaqah, and waqf, as well as the principles of social justice in Islam. Subsequently, data will be collected through interviews with stakeholders involved in the management of these instruments and through field observations. The collected data will then be analyzed using thematic analysis to identify the major themes emerging from the interviews and observations.

2.3 Data Testing and Analysis

The data obtained will be analyzed using thematic analysis to identify challenges and opportunities in the management of zakat, sadaqah, and waqf. The results of interviews and observations will be examined to determine relevant patterns and themes. Furthermore, content analysis of related literature and legal documents will be conducted to link the research findings with Islamic concepts of social justice and existing international standards.

2.4 Data Acquisition

Data collection is carried out through interviews with zakat, sadaqah, and waqf institution managers and beneficiaries. Field observations are conducted to gain direct insights into the social and cultural dynamics influencing fund distribution. In addition, related literature and regulatory documents concerning zakat, sadaqah, and waqf are reviewed to support the research findings and ensure theoretical consistency.

2.5 Research Procedure Diagram

The research process follows the steps illustrated in Figure 1, which outlines the sequence of the study:

1. Literature Review: Identification and review of literature relevant to the research topic.
2. Data Collection: Conducting interviews and field observations to obtain in-depth insights.
3. Data Analysis: Identifying key themes and patterns from the collected data to enhance understanding.
4. Formulation of Recommendations: Developing recommendations to improve the management of zakat, sadaqah, and waqf based on research findings.
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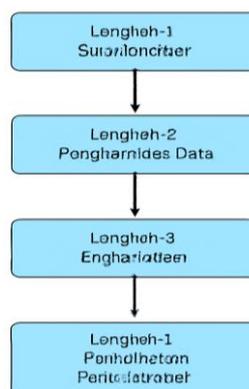


Figure 1. Research Procedure

2.6 Supporting References

This study is supported by relevant literature from various sources that provide a theoretical foundation for understanding the mechanisms of zakat, sadaqah, and waqf. These references are used to contextualize the challenges and opportunities encountered in managing these mechanisms in the era of globalization.

3. RESULTS AND DISCUSSION

This section presents the results of the study on the mechanisms of zakat, sadaqah, and waqf within the context of Islamic justice in the era of globalization. The discussion connects the research findings with existing theories and provides insights into the challenges encountered, potential improvements, and the role of these mechanisms in promoting social justice.

3.1 Research Findings

The findings of this study were obtained through interviews with managers of zakat, sadaqah, and waqf institutions, as well as field observations. The main findings are summarized as follows:

Challenges in Managing Zakat, Sadaqah, and Waqf:

The management of zakat, alms, and waqf faces several major challenges related to infrastructure, transparency, public awareness, and the regulatory framework [15]. Infrastructure-wise, many zakat and alms institutions face challenges due to a lack of adequate facilities for collecting and distributing funds [16]. This includes the lack of digital platforms that can efficiently manage these processes, which in turn hinders the potential for optimizing zakat and waqf management. Furthermore, a lack of digital integration leads to suboptimal management of zakat and waqf funds, even though digital technology can increase transparency, encourage public participation, and improve integration in zakat and waqf fund management [17].

Issues of transparency and accountability also pose major challenges in zakat and waqf management. Corruption and overlapping zakat collection practices are common, which can be detrimental to the communities that should benefit. The implementation of digital platforms can help ensure transparency and accountability in fund management, reducing the potential for corruption. Furthermore, public trust in zakat and waqf institutions, such as BAZNAS and LAZ, tends to be low due to perceived inefficiency and a lack of transparency in fund management [18]. The lack of public understanding of productive zakat and waqf also limits the full potential of these instruments in addressing social problems. Therefore, better outreach and education regarding the benefits of zakat and waqf are needed to increase public awareness and participation [19].

Public Perception:

Public perception of zakat and waqf institutions is strongly shaped by the degree of transparency and accountability these institutions demonstrate in their financial management and reporting. When zakat institutions uphold high levels of transparency, they build public confidence by reducing information asymmetry and minimizing potential conflicts of interest that often undermine institutional credibility and trustworthiness [20]. Clear and open financial disclosure serves as a mechanism of accountability, assuring the public that collected funds are properly managed and distributed according to Islamic ethical principles. Consequently, transparency becomes not only an operational requirement but also a strategic tool to strengthen institutional legitimacy and community trust in the broader context of Islamic social finance [21].

Moreover, the adoption of digital technology has significantly transformed public engagement with zakat institutions by enhancing accessibility, traceability, and efficiency in fund collection and distribution [22]. Digital platforms such as websites, mobile applications, and e-wallets implemented by BAZNAS have made zakat payments more convenient while improving monitoring and transparency of fund utilization. These innovations contribute to greater public trust by allowing donors to track their contributions and witness the tangible outcomes of their charitable acts [23]. However, concerns related to data security and the traditional habits of zakat payment remain challenges to full digital adoption. Addressing these concerns through public education, strengthened governance, and improved digital literacy will be essential to sustain public confidence and maximize the socio-economic impact of zakat and waqf institutions.

Social and Cultural Influences:

Social and cultural factors play a significant role in shaping the management of zakat, sadaqah, and waqf across various regions. In some areas, local religious authorities, such as those in Aceh, Indonesia, hold significant influence over zakat distribution. These authorities often prioritize recipients based on religious merit, such as santri (religious students), even when they do not meet the traditional definitions of poverty. This practice is deeply rooted in local customs (ʿurf) and socio-religious norms, demonstrating how religious and cultural practices influence zakat management, potentially leading to a mismatch between zakat distribution and actual poverty alleviation needs [24]. In contrast, more developed regions with organized administrative systems are able to streamline the distribution of zakat, ensuring a more equitable and transparent process [25].

Cultural and social influences also affect zakat management in secular states, where the lack of state involvement in managing zakat and waqf has led to inefficiencies and mismanagement. For instance, in the Philippines, the secular nature of the state has limited its role in integrating zakat into the national financial framework, thus hindering its potential to alleviate poverty among Muslim minorities [26]. In more developed regions, such as Malaysia and Indonesia, zakat management benefits from more structured governance and the adoption of digital technologies. Digital platforms in Indonesia, for example, have improved the transparency and accountability of zakat and waqf funds, fostering greater public trust in the process and allowing for real-time tracking of donations [27]. This highlights the role of technological advancements in addressing cultural and social barriers to efficient zakat and waqf management.

3.2 Discussion

Based on these findings, several key aspects regarding the mechanisms of zakat, sadaqah, and waqf in the globalization era can be discussed as follows:

Integration of Technology in the Management of Zakat, Sadaqah, and Waqf:

The integration of technology has proven to be transformative in the management of zakat, sadaqah, and waqf, significantly enhancing transparency, efficiency, and effectiveness. Digital platforms and blockchain technology, for example, are crucial in improving transparency by enabling secure, traceable transactions, fostering trust among stakeholders and donors. Blockchain's immutable ledger ensures that all transactions are transparent, preventing potential misuse of funds and increasing public trust in zakat institutions [28]. Additionally, the use of real-time tracking and performance audits, particularly in Indonesia, has further enhanced accountability, allowing donors to track their contributions and verify how funds are utilized.

Furthermore, technological integration has streamlined fundraising and fund distribution processes, making them more efficient and accessible. Digital fundraising applications and online platforms have simplified zakat collection and disbursement, exemplified by the UPZ Masjid Ash Shiyam Gading Depok Residence case [29]. Additionally, AI technologies such as predictive analytics and chatbots are now being used to optimize fund allocation and identify deserving recipients, ensuring that resources are distributed effectively [30]. The adoption of digital technologies has also facilitated greater donor engagement through social media and online platforms, enabling more interactive and transparent participation [7]. Despite these advancements, challenges related to regulatory gaps and public awareness remain, highlighting the need for continued education and improved governance to ensure the success of technological integration [31].

Role of Education and Public Awareness:

The effectiveness of zakat, sadaqah, and waqf mechanisms largely depends on public understanding of their importance in achieving social justice. Limited awareness regarding the productive use of zakat and waqf hampers their full potential in addressing socio-economic issues, making educational initiatives essential. Programs aimed at improving Islamic financial literacy can significantly enhance public participation and compliance with these systems, ensuring that the benefits of zakat and waqf are realized. For example, the development of an Edu-Pro model aimed at boosting financial literacy and encouraging voluntary giving has proven effective in enhancing participation in Islamic philanthropy [32]. Furthermore, higher education institutions play a crucial role in educating students about these financial instruments, with studies suggesting that increasing waqf literacy among students can promote their involvement in cash waqf programs [33].

In addition to traditional education, the integration of digital platforms is increasingly vital in promoting public awareness and enhancing participation in zakat and waqf initiatives. The use of online platforms, particularly among younger generations like Gen Z, has facilitated a shift towards digital donations for sadaqah and infaq [34]. This aligns with the broader trend of digital technology enhancing transparency and fostering community participation, as seen in the digital adoption by organizations such as BAZNAS during the COVID-19 pandemic [35]. To maximize the impact of these initiatives, it is essential to build trust within the community through educational campaigns and the involvement of public figures [36]. Moreover, governments and institutions must develop supportive legal frameworks to facilitate these efforts, ensuring that zakat and waqf contribute effectively to socio-economic development.

Comparison with International Practices:

The management of zakat and waqf systems varies significantly across Muslim-majority countries, with centralized models in Malaysia and Saudi Arabia providing a more streamlined and efficient approach. In Malaysia, zakat is managed centrally by State Islamic Religious Councils (SIRCs), ensuring high transparency and efficiency in fund collection and distribution [37]. The country also leads in integrating technology into zakat and waqf management, which enhances the overall effectiveness of these systems. Malaysia's use of innovative financial instruments like cash waqf and waqf-linked sukuk has also demonstrated the successful alignment of these instruments with national development goals [38]. In Saudi Arabia, zakat and waqf are

managed through centralized and regulated systems that contribute significantly to sustainable development, addressing issues like education, poverty reduction, and environmental sustainability through the Sustainable Waqf Law [39].

In contrast, Indonesia follows a more decentralized approach, combining governmental oversight with private sector involvement. However, this model faces challenges related to regulatory gaps and fragmented governance, which hinder its efficiency and the optimization of zakat and waqf's socio-economic impact [40]. While Indonesia has made progress in digitalizing zakat and waqf management, there are still significant barriers to integration, particularly with private sector innovations and public trust. Despite these challenges, Indonesia continues to develop its legal and governance frameworks, aiming to address these issues while fostering educational initiatives to improve zakat and waqf management [41]. By adopting best practices from centralized models like those in Malaysia and Saudi Arabia, Indonesia could optimize its zakat and waqf systems, improving their socio-economic contributions on a broader scale.

3.3 Policy Implications

Enhancing Cross-Sector Collaboration

Enhancing cross-sector collaboration is critical for the effective integration of zakat and waqf into broader socio-economic development efforts. Collaborative models, such as the partnership between Zakat Management Institutions (ZMI) and TEKUN in Malaysia, help transform aid recipients into self-reliant entrepreneurs through microcredit financing, fostering economic independence and long-term sustainability [42]. In Indonesia, the implementation of Cash Waqf Linked Sukuk (CWLS) exemplifies the positive impact of collaboration between government agencies, financial institutions, and community organizations. This collaboration has advanced financial inclusion and played a crucial role in poverty alleviation efforts, demonstrating that cross-sector partnerships can leverage diverse resources to address socio-economic challenges [43]. By promoting such models, zakat and waqf systems can contribute more effectively to the social and economic welfare of the community.

Improving Management Systems

The development of effective zakat and waqf management systems requires adopting both centralized and decentralized models, tailored to the specific needs and contexts of each country. Malaysia's centralized and technologically integrated approach ensures transparency and efficiency in fund collection and distribution [44], while Turkey's decentralized model, driven by NGOs, fosters flexibility but poses challenges in standardizing practices and ensuring uniformity. In addition, the voluntary system model, where zakat fulfillment depends on public legal awareness and community volunteerism, highlights the need for state involvement to ensure that zakat laws are enforced and that socio-economic justice is achieved effectively [45]. Governments must therefore create policies that support centralized governance frameworks, while also allowing for local adaptability where necessary.

Technological Integration

The integration of digital technologies within zakat management systems can significantly improve operational efficiency, transparency, and security. For example, Malaysia's adoption of blockchain technology in zakat management ensures traceable, secure transactions that promote accountability and reduce fraud [46]. Similarly, fintech solutions are being used in Malaysia's zakat institutions to facilitate efficient and transparent financial transactions, further enhancing the convenience and cost-effectiveness of zakat management [47]. In Indonesia, the proposed ICT-based collaborative framework aims to streamline the collection, distribution, and empowerment processes, underscoring the role of digital technology in improving zakat performance [48]. Policymakers should focus on integrating digital tools and platforms to modernize zakat and waqf management, ensuring that these systems align with global best practices and enhance public trust.

Promoting Social Justice

To advance social justice through zakat and waqf, innovative approaches that integrate Islamic fintech and legal reforms are essential. The use of donation-based crowdfunding models for zakat, for instance, offers a promising way to improve the socio-economic situation of zakat recipients by enhancing access to financial resources [49]. Similarly, restructuring waqf share policies in Indonesia, using a Maqasid Sharia approach, can empower communities, support sustainable development, and promote economic justice [50]. Malaysia's progressive legal frameworks, which have significantly improved zakat management, demonstrate how effective legal structures can empower communities, reduce poverty, and promote social justice [51]. By developing inclusive and transparent legal and regulatory frameworks, governments can enhance the impact of zakat and waqf on socio-economic development.

4. CONCLUSION

This research highlights the importance of zakat, sadaqah, and waqf as social economic instruments in Islam with significant potential to reduce poverty and social inequality. Despite widespread recognition, the implementation of these mechanisms still faces a number of significant challenges, such as a lack of adequate infrastructure, low transparency and accountability, and limited public understanding of the productive potential of zakat and waqf. To overcome these obstacles, the use of digital technology is crucial. Technology can improve the efficiency of fund collection and distribution, as well as ensure greater transparency in zakat and waqf management, which in turn will build public trust.

Furthermore, this research emphasizes the importance of collaboration between the public, private, and civil society sectors in optimizing zakat and waqf management. This approach can create a more effective, inclusive, and sustainable system. Therefore, developing policies that support the integration of digital technology and a better legal framework are essential to increase transparency and accountability in zakat and waqf management, and to achieve the broader goal of social justice in Muslim societies in the era of globalization.

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