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A Complementary Zakat–Waqf Integrated Model for Sustainable Economic Empowerment Programs

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Abstract:
This paper develops a conceptual framework for integrating zakat and waqf as complementary instruments aimed at sustainable economic empowerment. The two main pillars of Islamic social finance, zakat and waqf, have historically and theologically pursued complementing social goals of the public interest (maslahah), social protection, and poverty alleviation. In many Muslim-majority nations, waqf (an endowment intended to produce enduring public benefit) and zakat (a redistributive, mandatory alms giving) have mainly functioned in separate institutional and legal frameworks while having a similar goal of improving human welfare and acts of worship. This paper aims to discuss the strategic integration of zakat and waqf, particularly in contemporary forms like cash waqf, zakat-funded waqf seed capital, and joint zakat-waqf impact programs, to significantly increase the resource base for programs aimed at sustainable economic empowerment, boost the effectiveness of attaining the Sustainable Development Goals (SDGs), and enhance governance and accountability in Islamic social finance. The paper presents an operational framework for integration, addresses governance safeguards and shariah considerations, and provides policy recommendations to practitioners, regulators, and donors using a systematic literature synthesis, comparative models, and illustrative case studies (Indonesia, Malaysia, Nigeria) and contemporary conceptual models. The study concludes that, despite operational, legal, and institutional obstacles, digitally enabled governance, standardized impact indicators, and hybrid public-private partnerships offer practical means to scale zakat-waqf integration for inclusive and sustainable development.

Keywords: *zakat, waqf, integrated model, sustainability, economic empowerment*

1. Introduction

A collection of normative tools, most notably zakat, waqf, sadaqah, and qarḍ al-ḥasan, that together promote welfare, lessen inequality, and ensure long-term communal goods make up Islamic social finance. While waqf traditionally offers long-term assets and services (mosques, schools, hospitals, and public utilities) kept in trust for perpetual benefit, the zakat primarily serves as a mandatory redistributive tool for eligible poor and vulnerable categories (asnaf) (Muhammad, Ardo, Aliyu, & Tafida, 2024). Despite sharing a common ethical and legal heritage, they have evolved unique organizational structures, legal frameworks, and

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operational rationales: Waqf is endowed, capital-preserving, and productive, whereas zakat is usually yearly, needs-based, and consumptive.

The underutilization of possible synergies between zakat and waqf is the main issue this article attempts to solve (Abubakar et al., 2025). Strategic planning for poverty alleviation and economic empowerment is weakened by fragmentation, which also limits impact and diminishes economies (Jahar, 2019). Integration can use the liquidity of zakat and the capital permanence of waqf to finance profitable investments (microenterprises, skill development, social housing, and health infrastructure) that sustainably improve livelihoods if it is carried out with sound governance, shariah compliance, and impact orientation.

Three research questions are addressed in this paper: (1) What frameworks are available for combining waqf and zakat to promote economic empowerment? (2) What are integration's main advantages and disadvantages? (3) What governance and operational frameworks are required to successfully and morally scale combined zakat-waqf programs?

2. Literature review

2.1. Zakat, waqf, and their complementary roles

Scholarly research has long highlighted the complementary nature of zakat and waqf in different perspectives, locations, and styles, which revealed that zakat helps the impoverished immediately (daily needs, food distribution, wayfarer needs, debt settlement, etc.), while waqf ensures long-term welfare infrastructure (housing, healthcare, education,. etc) (Ali et al., 2024). Scaling zakat and waqf could help close a significant resource gap in reducing poverty, according to Shirazi's seminal evaluation for the Islamic Development Bank (Alshater et al., 2021). Current evaluations reaffirm that the combined use of waqf and zakat improves sustainability, where waqf can offer ongoing services to zakat recipients, while zakat can serve as seed or matching funds for waqf projects (Alhammadi, 2022; Lada et al., 2023). These connections are also mapped onto the SDGs by recent research that opined zakat monies can be used to finance targeted livelihood initiatives and short-term poverty assistance that feed into long-term waqf investments, while waqf financing for health and education directly supports SDGs.

2.2. Modern innovations and transformation

A contemporary innovation that makes it possible to pool and profitably invest monetary gifts is the creation of a cash waqf. Research from Indonesia reveals models where cash waqf funds are invested through Islamic banks, sukuk, or microfinance to produce sustainable income streams and demonstrates increased popularity, especially among millennials (Al-Jayyousi et al., 2022; Ahmed et al., 2023). In a same vein, waqf-backed sukuk and corporate waqf are being investigated to fund infrastructure, produce returns for social initiatives, and environmental protection. These developments make it possible to combine zakat liquidity with waqf permanence, utilising zakat as revolving financing to launch waqf revenue ventures that subsequently offer services to zakat recipients (Alotaibi et al., 2020; Bianda, 2025). Also, the discussion of waqf today is so relevant in the modern context as an alternative model of business that work on social sector (Afifi et al., 2025; Muhammad et al., 2025).

2.3. Case studies and models of integration

Various integration experiments are documented through empirical case studies. The national zakat organization in Indonesia, BAZNAS, has organized waqf land for free clinics and hospitals, exhibiting beneficiary targeting and service synergy (Awad et al., 2024; Jahar, 2019). Malaysia's institutional innovations, such as university waqf laboratories and zakat-waqf coordination units, demonstrate how formal governance structures can match zakat programming with waqf-funded assets to improve training and education outcomes (Karlan et al., 2020). Models ranging from basic coordination (shared databases and referral systems) to fully integrated funds (pooled zakat and waqf endowments under a single governing board) are proposed by conceptual frameworks.

3. Conceptual framework and methodology

Peer-reviewed publications, institutional reports, and documented case studies are used in this paper's methodical synthesis of the research and comparative policy analysis to develop a conceptual framework. The selection gave priority to multi-country case studies and reports by international organizations and Islamic financial institutions, as well as empirical research and policy models from Indonesia, Malaysia, Nigeria, and Turkey. The goal is to create a conceptual model that practically work conplementary integrating the function of zakat and waqf, without exceeding their textual roles.

3.1. The basis of zakat and waqf integration

Three tenets form the foundation of the integration framework: complementarity of zakat and waqf, accountability, and sustainability. In order to have a complementary and productive combined program to provide both short-term alleviation and long-term empowerment programs, integration should maintain each instrument's shariah identity and compliance while utilizing the strengths of waqf's capital permanence and zakat's regularity and legal right (Afifi, 2025). The power of zakat as an obligatory action was used to maintain the bases of action, focus on the vulnerable category (mustahiq), and urgency in the short term, while waqf can play its role in program continuities and enrichment to maintain in the long term.

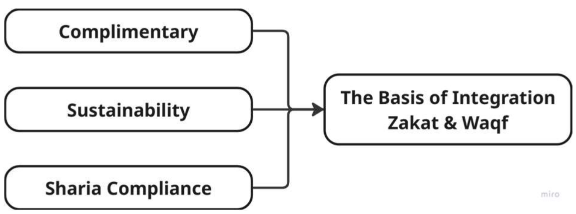

Figure 1. Basis of Zakat and Waqf Integration

Rather than focusing solely on immediate consumption, integrated programs should be created to generate sustainable and long-term systematic results (jobs, skills, and assets). This is demonstrated by productive waqf models (business, affordable housing, and agricultural estates) that were initially financed by zakat and continued to receive cash waqf injections as a soft loan (qard hasan). To achieve this sustainability, the short-term programs that start with zakat need to be continued by a waqf scheme, which requires more demand for sustainability, and perpetuity to give benefit to other vulnerables in massif and systemic scale. A governance architecture must assure shariah compliance and accountability. The accurate nisab and computation for zakat, safeguarding donor intent and waqf perpetuity, and guaranteeing open reporting to regulators and beneficiaries, as well as standardized reporting and independent shariah supervisory boards, are also crucial (Afifi et al., 2019; Muhammad, Adam, Muhammad, Aliyu & Muhammad, 2024).

3.2. Operational models for integration

While the conceptual model put forth here is the integrated zakat–waqf model, which has three operational layers, including: a) resource layer (basis), b) intermediation layer (benefiting), and c) delivery layer (value added).

Table 1. Operational layers for the integration model

Layers	Description
Base layer	Zakat collection, cash waqf collection, and in-kind waqf assets focus on resource collection.
Intermediation layer	Waqf institutions and zakat managers provide direct benefit to the receiver.
Delivery layer	Microfinance institutions, healthcare, social housing, and competitive products and services for the vulnerable society.

There are real-world examples of zakat-waqf interaction that have been seen in action or suggested in the literature. Each model differs in terms of impact trajectory, legal complexity, and degree of institutional integration. In the low integration coordination between zakat and waqf, each of zakat and waqf works in overlapping with the other. While maintaining their institutional separation, zakat and waqf can collaborate on collaborative planning sessions, common beneficiary databases, and referral systems (zakat agencies direct beneficiaries to waqf services). The benefits of this low integration are low risk to waqf perpetuity, little legal complexity, and preservation of separate mandates. The limitations of this low integration model are possible duplication, overlapping, counterproductive competition, and restricted pooling of resources. For instance, in Indonesia and Malaysia, numerous local zakat boards and municipal waqf foundations organize the delivery of social services for vulnerable (dhuafa) by directing them to clinics or schools (Ahmad et al., 2021; Baznas, 2023).

The complementary zakat-waqf model integration offers potential benefits. The integrated models can start with zakat and continue with a form of waqf. Zakat funds are used as seed or initial funding for waqf initiatives, such as rehabilitating waqf land into social housing, clinics, hospitals, and other social uses. This model offer expands program scope and initiate waqf assets by utilizing zakat liquidity. The more complex and advanced model of zakat-waqf integration are pooled fund as a microfinance and business model for delivering specific products and services that benefit the vulnerable (Jan et al., 2021; Afifi, 2024). The funds from zakat and waqf are partially invested in profitable social enterprises that generate profits for program funding and reinvestment. The benefits of this model are in economies of scale, large pooled resources, and the ability to harness investment knowledge (Lalaita et al., 2025). This model need for strong transparency measures, high governance complexity, and possible shariah-legal problems with combining mandatory zakat with perpetual waqf wealth. Clear guidelines about distributable income versus capital preservation, distinct accounting streams inside the fund (separated pools), and recurring shariah and auditor oversight are the suggested safeguards.

While the more complex integrated model involving delivering products and services can be seen as the advanced zakat and waqf integrated model. This model requires more advanced knowledge, either in real business expertise or in shariah compliance in many aspects of operational (Afifi & Abbas, 2019; Muhammad et al., 2025). This model offers more advanced solutions for reducing poverty and economic inequalities, trasforming vulnerables (mustahiq or dhuafa) into a better situation. This model can provide a revolving SME fund, interest-free (qard hasan) loans, and guarantee mechanisms, bridging the gap between quick cash transfers and long-term entrepreneurship (Sudhakar, 2023; Nirwal & Bhardwaj, 2025).

4. Results and discussion

4.1. Case study highlights

Numerous useful experiments are available in Indonesia. Waqf management and national and regional zakat agencies (BAZNAS) have worked together to run free clinics and hospitals on waqf land, with waqf assets providing infrastructure and zakat monies covering operating expenses. The cash waqf movement in Indonesia also demonstrates how zakat-supplemented pooled cash waqf contributions can fund profitable ventures and expand social services. These instances show a complementary financial strategy combined with operational integration and coordination (Baznas, 2023).

Stronger institutionalization is evident in Malaysia's policy environment, which includes university-led incubators, zakat councils, and waqf boards. An integrated pipeline from welfare support to human capital development is created by initiatives that match zakat donations for student support with waqf endowments for scholarships and technical training. Coordinated governance and standardized impact indicators can be useful for SDG alignment (education, poverty reduction), according to recent Malaysian university initiatives (Usman & Ab Rahman, 2023).

Large waqf corporations in Turkey, such as corporate philanthropy models, demonstrate how corporate donations and waqf assets may fund significant social programs. Although there is less direct zakat integration in Turkey, Turkish models highlight the importance of strong asset management and public-private cooperation for infrastructure funded by waqf vehicles (Cizakca, 2018).

4.2. Benefits and challenges

The integration of zakat and waqf offers significant advantages in terms of resource mobilization and scale. By pooling these complementary instruments, the capital base for social investment can be substantially expanded, enabling the financing of large-scale initiatives such as vocational training centers, affordable housing projects, community hospitals, and even environmental protection that would be difficult to sustain through single-source funding (Mpofu, 2022; Muhammad, Ardo, Aliyu, Tafida, 2024; Lalita et al., 2025).

Another key benefit lies in the sustainability of social programs. While zakat is traditionally oriented toward short-term poverty alleviation, waqf introduces capital permanency that allows social services to be delivered over the long term. In integrated models, waqf assets can support continuous service provision, while zakat funds are strategically used to subsidize initial operational costs, thereby transforming temporary assistance into enduring social infrastructure.

Integrated zakat–waqf models also improve targeting accuracy and social impact. Through joint beneficiary selection, coordinated referral mechanisms, and shared databases, institutions can reduce leakage, avoid duplication, and enhance distributive fairness. This coordination strengthens the effectiveness of zakat and waqf interventions in addressing multidimensional poverty and social vulnerability.

From a financial perspective, integration encourages innovation and efficiency. Instruments such as cash waqf, waqf-backed sukuk, and partnerships with Islamic banks allow market-based returns to finance social programs. These mechanisms reduce dependence on the annual volatility of zakat collections and create more stable funding streams for social development initiatives.

Despite these benefits, integration faces substantial shariah and legal challenges due to the differing nature of zakat and waqf. Zakat is an obligatory payment with strict distribution rules to eligible asnaf, while waqf is a voluntary, perpetual endowment. Without carefully designed legal structures, integration risks violating donor intent, compromising waqf perpetuity, or undermining zakat's distributive justice. Scholars, therefore, emphasize that any pooling mechanism must preserve shariah compliance for both instruments.

For advance, governance, institutional, and socio-cultural barriers constrain effective integration. Larger pooled funds increase fiduciary risks, requiring strong accountability mechanisms such as independent shariah supervisory boards, external audits, and transparent accounting systems. Institutional competition among zakat agencies, waqf boards, and Islamic banks can also hinder collaboration in the absence of clear regulatory incentives. Furthermore, limited professional capacity in investment management and impact assessment remains a challenge, while public trust and donor perceptions, especially concerns over misuse, must be addressed through transparency and demonstrated social impact to ensure long-term support.

4.3. Important notice on governance

A robust governance framework is essential for integrating zakat and waqf while preserving shariah compliance and institutional integrity. Central to this framework is the maintenance of segregated accounting and legally distinct entities, even when funds are pooled operationally. Separate ledgers for zakat obligations and waqf capital must be strictly enforced to protect zakat distribution norms and ensure the perpetuity of waqf assets, thereby safeguarding donor intent and shariah requirements.

Effective oversight should be exercised through a shariah-compliant hybrid governance board that reflects the multi-stakeholder nature of integrated social finance. Such a board should include zakat trustees, waqf mutawallis, independent shariah scholars, financial and investment experts, as well as beneficiary representatives to ensure both fiduciary discipline and social legitimacy. In parallel, standardized impact measurement frameworks, using common Key Performance Indicators (KPI) such as livelihood creation, poverty reduction metrics, and SDG-aligned outcomes, are necessary to enhance transparency, accountability, and donor confidence.

The enabling role of public policy and digital infrastructure is equally critical. Governments can facilitate integration by introducing legal reforms that define permissible pooled arrangements, protect waqf perpetuity, and mandate clear auditing standards. These governance safeguards should be reinforced through digital transparency platforms, including public dashboards and traceable ledgers that disclose financial flows, beneficiary selection, and program impact. Finally, sustained capacity development, through professional training, partnerships with Islamic banks, and access to sukuk and Islamic capital markets, is required to ensure that zakat and waqf institutions are capable of managing integrated, investment-oriented social finance models at scale.

5. Recommendations

Based on the proposed models and supporting evidence, several recommendations are offered for international development partners, zakat and waqf organizations, and government regulators.

For regulators and governments, it is essential to establish enabling regulations that legally permit the use of zakat within waqf projects, allow segregated pooling mechanisms, and require shariah boards as well as independent audits for all integrated social finance funds. Governments should also introduce incentive structures such as tax breaks or matching grants to encourage corporations and high-net-worth individuals to participate in cash waqf schemes and integrated zakat–waqf initiatives.

For zakat and waqf institutions, strengthening internal governance and operational clarity is crucial. Institutions should adopt clear Standard Operating Procedures (SOPs) covering pooled fund management, referral systems, the development of joint beneficiary databases, and mechanisms for resolving institutional disputes. In parallel, organizations should professionalize their asset management practices by collaborating with Islamic banks, licensed asset managers, and impact investors to ensure that waqf portfolios are managed strategically and sustainably. Furthermore, digital transformation is indispensable: institutions should invest in interoperable digital platforms for national zakat/nisab calculators, transparency dashboards, and unified beneficiary registration systems to enhance efficiency and trust.

For international development partners, support should focus on piloting and scaling innovative integrated finance models. This includes financing pilot programs, such as zakat-seeded waqf microenterprise funds, with robust monitoring and evaluation frameworks to generate evidence for refinement and expansion. Development partners can also offer technical assistance, particularly in the areas of financial management, impact assessment, shariah governance, and regulatory development.

For donors and philanthropists, there is a strong opportunity to catalyze early success by promoting cash waqf contributions and providing matching schemes. Matching funds or seed contributions to integrated zakat–waqf pools can stimulate broader community participation and strengthen the financial base of social finance programs.

6. Conclusion

A practical and morally sound strategy to expand Islamic social financing for long-term economic empowerment is to combine zakat and waqf. The complementarities are evident: waqf's capital permanence and productive potential can be stimulated by zakat's liquidity and redistributive mandate. From coordination to pooled funds and successful waqf firms supported by zakat seed capital, case examples in Indonesia and Malaysia, coupled with developing conceptual frameworks, show viable possibilities. Integration is not a cure-all, though careful legal drafting, separated accounting, strict Shariah supervision, and expert asset management are all necessary. Transparency and faithfulness to donor intent are essential for both beneficiary welfare and donor confidence. Enabling public policy, impact monitoring, and digital governance technologies are catalysts that can make integration reliable and scalable. Zakat-waqf integration should evolve from a conceptual possibility to an operational mainstream for an Islamic economics agenda focused on innovation and sustainable development in the digital age through pilot studies, legal reforms, capacity training, and rigorous evaluation. By doing this, dispersed philanthropic flows can be transformed into cohesive capital that strengthens social infrastructure, improves livelihoods, and promotes the SDGs in Muslim societies.

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