

Waqf as a Sustainable Fiscal Instrument in Islamic Economics: A Disaster Management Perspective

*Mochammad Ae Dunur'aeni^a, Fadllurrohman^b, Hera Purwanti^a,
Aris Puji Purwatiningsih^c, Ozioma Victoria Uchime^d

^a Institut KH Ahmad Sanusi Sukabumi, Indonesia

^b Institut At-Taqwa KH Noer Alie Bekasi, Indonesia

^c Universitas Dian Nuswantoro, Indonesia

^d Department of History and International Studies, Chukwuemeka
Odumegwu Ojukwu University, Nigeria

*Corresponding author: dunuraeni@inkhas.ac.id

Received:	Revised:	Accepted:	Available Online:	Published:
17/01/2026	22/04/2026	04/05/2026	05/05/2026	05/05/2026

Abstract

This study aims to analyze the role of waqf as an instrument to support fiscal policy in the Islamic economic system, especially in disaster management. The approach used is descriptive qualitative with secondary data sources in the form of classical and contemporary literature in sharia economic law. The data were analyzed thematically to identify the distribution mechanism and implementation of waqf in the disaster management cycle. The results of the study show that waqf is an instrument of Islamic philanthropy that has significant potential as a source of public income other than zakat, infaq, and alms. In contrast to zakat which is mandatory, waqf is voluntary but has a sustainability character through the management of productive assets. The status of waqf is included in the category of al-milkiyyah al-'ammah, although in certain practices it can be al-expert. In the context of disaster management, waqf can be implemented in three main stages, namely mitigation (reforestation and environmental conservation), emergency response (provision of shelter, health services), and rehabilitation (reconstruction of public facilities such as hospitals, madrasas, and mosques). These findings confirm that waqf has a strategic position as a sustainable alternative fiscal instrument in strengthening sharia-based socio-economic resilience. Therefore, it is recommended that there be the integration of waqf in national fiscal policy, the strengthening of nadzir institutions, and innovations in productive waqf management to be optimal in supporting an effective and sustainable disaster management system.

Keywords: *Waqf, Islamic Fiscal Policy, Islamic Philanthropy, Disaster Management, Sharia Economics, Sustainability.*

Abstrak

Penelitian ini bertujuan menganalisis peran wakaf sebagai instrumen pendukung kebijakan fiskal dalam sistem ekonomi Islam, khususnya dalam penanggulangan bencana. Pendekatan yang digunakan adalah kualitatif deskriptif dengan sumber data sekunder berupa literatur klasik dan kontemporer dalam hukum ekonomi syariah. Data dianalisis secara tematik untuk mengidentifikasi mekanisme distribusi serta

implementasi wakaf dalam siklus manajemen bencana. Hasil penelitian menunjukkan bahwa wakaf merupakan instrumen filantropi Islam yang memiliki potensi signifikan sebagai sumber pendapatan publik selain zakat, infak, dan sedekah. Berbeda dengan zakat yang bersifat wajib, wakaf bersifat sukarela namun memiliki karakter keberlanjutan melalui pengelolaan aset produktif. Status wakaf termasuk dalam kategori al-milkiyyah al-‘ammah, meskipun dalam praktik tertentu dapat bersifat al-ahli. Dalam konteks penanggulangan bencana, wakaf dapat diimplementasikan pada tiga tahap utama, yaitu mitigasi (reboisasi dan konservasi lingkungan), tanggap darurat (penyediaan shelter, layanan kesehatan), dan rehabilitasi (rekonstruksi fasilitas umum seperti rumah sakit, madrasah, dan masjid). Temuan ini menegaskan bahwa wakaf memiliki posisi strategis sebagai instrumen fiskal alternatif yang berkelanjutan dalam memperkuat ketahanan sosial-ekonomi berbasis syariah. Oleh karena itu, direkomendasikan adanya integrasi wakaf dalam kebijakan fiskal nasional, penguatan kelembagaan nadzir, serta inovasi pengelolaan wakaf produktif agar optimal dalam mendukung sistem penanggulangan bencana yang efektif dan berkelanjutan.

Kata Kunci: Wakaf, Kebijakan Fiskal Islam, Filantropi Islam, Penanggulangan Bencana, Ekonomi Syariah, Keberlanjutan.

INTRODUCTION

Indonesia is one of the countries with the highest level of natural disaster vulnerability in the world, a condition that is structurally inseparable from its geographical and geological position. Tectonically, the Indonesian archipelago is located in the zone of the confluence of three large plates, namely the Indo-Australian, Eurasian, and Pacific plates, which make this region part of the Ring of Fire or Pacific ring of fire. The convergence of these plates simultaneously produces volcanic activity, high seismicity, and coastal morphological deformation that has the potential to trigger a tsunami. This condition is not episodic but is a permanent characteristic of Indonesia's geophysical system that places almost all of its territory in a multi-hazard risk zone.¹

¹ Satrio Muhammad Alif, Muhamad Sofyan Sauri, and Redho Surya Perdana, "Changes in the Subduction Speed of the Indo-Australian Plate to the Sundaland Plate Due to the 2016 Indian Ocean Earthquake," *Journal of Geoscience and Technology* 4, no. 3 (December 4, 2021): 159–67, <https://doi.org/10.14710/jgt.4.3.2021.159-167>; Ashar Muda Lubis, "RE-EXAMINATION OF INDO-AUSTRALIAN TECTONIC PLATE MOVEMENT USING GPS DATA IN 1994-2016," *ONLINE JOURNAL OF PHYSICS* 5, no. 2 (July 25, 2020): 12–16, <https://doi.org/10.22437/jop.v5i2.9751>; Kevie Desderius et al., "Analysis of the Risk Level of Landslide Disasters in the Blitar Regency Area, East Java," *Region : Journal of Regional Development and Participatory Planning* 19, no. 1 (January 25, 2024): 200, <https://doi.org/10.20961/region.v19i1.58889>; Saputra, Edy, Mohammad Ridwan, Hamdanil Hamdanil, Andri Rivai Rivai, and Muflihatul Fauza. 2025. "Istihsan and The Dynamics of Islamic Economic Law: A Uşul Al-Fiqh Analysis of DSN MUI Fatwas".

In addition to geological factors, Indonesia's vulnerability to disasters is also strengthened by complex hydrometeorological dynamics. Indonesia's position in the equatorial region with an average annual rainfall of between 2,000 to 4,000 mm makes floods and landslides a recurring seasonal occurrence. Data from the National Disaster Management Agency (BNPB) noted that at the beginning of 2026 there have been 354 disaster events, including 184 floods, 85 extreme weather, 36 landslides, 39 forest and land fires, 3 abrasions and tidal waves, 4 earthquakes, and 3 droughts. This high frequency of events indicates that disasters are no longer an extraordinary event in Indonesia, but have become part of the socio-ecological life cycle of the community that requires a permanent and structured institutional response.²

The multidimensional impact of the series of disasters includes casualties, forced displacement, and damage to vital infrastructure such as educational facilities, health services, transportation networks, and worship facilities. Post-disaster recovery in all these dimensions requires a large and sustainable mobilization of financial resources.³ However, the reality of disaster management financing in Indonesia shows a significant fiscal gap. As stated by Pertaminawati and Sulistyowati, the budget allocation available for disaster management only reaches around

Mawaddah: Jurnal Hukum Keluarga Islam 3 (2): 201-30.
<https://doi.org/10.52496/mjhki.v3i2.19>.

² Alif, Sauri, and Perdana, "Changes in the Subduction Velocity of the Indo-Australian Plate to the Sundaland Plate Due to the 2016 Indian Ocean Earthquake"; Lubis, "RE-ANALYSIS OF INDO-AUSTRALIAN TECTONIC PLATE MOVEMENT USING GPS DATA FROM 1994-2016"; Desderius et al., "Analysis of the Risk Level of Landslide Disasters in the Blitar Regency Area, East Java.", Wahyudi, Wahyudi, Muhammad Tauvic Annur, Nuri Safitri, and Sakirah Sakirah, trans. 2025. "Perlindungan Hukum Bagi Pemegang Saham Minoritas Dalam Kasus Sengketa Perusahaan". Al-Battar: Jurnal Pamungkas Hukum 2 (2): 122-31.
<https://doi.org/10.63142/al-battar.v2i2.233>.

³ Chatarina Muryani, "The Role of the Noble Values of Pancasila and Local Wisdom in Disaster Management in Indonesia," *Social, Humanities, and Educational Studies (SHEs): Conference Series* 4, no. 4 (April 23, 2021): 14, <https://doi.org/10.20961/shes.v4i4.50595>; Muhamad Airul Yaqin, "Questioning Political Mobilization in Philanthropic Practices as an Effort to Manage Disasters in Indonesia," *Buana Grafika*, 2020; Osmar Shalih and Riant Nugroho, "Reformulation of Disaster Management Policies in Indonesia," *CAKRAWALA* 15, no. 2 (December 22, 2021): 124–38, <https://doi.org/10.32781/cakrawala.v15i2.379>; Abdul Latief Ruchban, Rudi Saparudin Darwis, and Hery Wibowo, "ELEMENTS OF GOVERNMENT POLICY IN DISASTER MANAGEMENT IN INDONESIA," *Policy: Journal of Administrative Sciences* 15, no. 1 (January 31, 2024): 79–88, <https://doi.org/10.23969/kebijakan.v15i1.9276>.

4 trillion rupiah per year, far below the estimated ideal need of 15 trillion rupiah. This budget disparity of 73.3% systemically weakens the country's capacity to carry out the full cycle of disaster management, starting from the mitigation stage, emergency response, to rehabilitation and reconstruction.

The state's fiscal limitations in disaster management financing open up strategic space for the use of Islamic social finance instruments as a complementary mechanism that can strengthen community resilience. In the framework of Islamic economics, the instruments commonly used include zakat, infaq, alms, and waqf, which are collectively known by the acronym ZISWAF. Among the four instruments, waqf has structural privileges that other instruments do not have, namely the nature of perpetuity or eternal sustainability of the principal asset (corpus), while its economic benefits can be distributed sustainably to the beneficiaries. This characteristic makes waqf have great potential as a long-term financing instrument in the disaster management cycle, not just a momentary charitable instrument.⁴

Conceptually, waqf in classical fiqh literature is defined as the holding of an asset from private property with the aim of distributing its benefits as a form of worship. Imam Abu Hanifah defines waqf as *habs al-'ayn 'ala milk al-waqif wa tasadduq bi al-manfa'ah*, which is the holding of asset ownership in the hands of the waqf while giving away its benefits.⁵ This definition implicitly contains flexibility that allows

⁴ Arista Candra Irawati and Eugenia Brandao Da Silva, "Beyond Formality in Indonesian Pretrial Law: KUHAP Reform, Human Rights, and Islamic Law," *Al-Ahkam* 35, no. 2 (October 1, 2025): 261–86, <https://doi.org/10.21580/ahkam.2025.35.2.28399>; Amir Fazlim Jusoh Yusoff and Iffah Abd Razak, "Sharia Issues on Loot Boxes in Online Games and Esport," *Samarah: Jurnal Hukum Keluarga Dan Hukum Islam* 7, no. 1 (March 31, 2023): 341, <https://doi.org/10.22373/sjhk.v7i1.16023>; Maizul Imran, "Islamic Mass Organizations Figures ' Views on Ul ĩ Al- Amr: Implications for Indonesian Democracy and Compliance with The Government Musda Asmara Keywords :", no. 2 (2025): 341–69; Siti Mardiyah, Hamda Sulfinadia, and Abdurrahman Raden Aji, "Resolution Of Household Conflicts Due To Different Choices Of Presidential Candidates Perspective Of Islamic Law" 3 (2025): 43–64; Omar Saad Ahmed et al., "Fitnah in the Digital Age: Regulating Social Media Misuse Through Islamic Criminal Principles," *Al-Istinbath: Jurnal Hukum Islam* 10, no. 2 (August 13, 2025): 535–62, <https://doi.org/10.29240/jhi.v10i2.13369>.

⁵ Muhammad Nur et al., "From Text to Context : The Role of Kyai in Shaping Modern Islamic Inheritance Law" 19, no. 1 (2025): 31–50; M Muji Buddin SM et al., "ISLAMIC LAW, THE CONSTITUTION, AND DIGITAL MEDIA: A Study of Islamic Discourse Construction in Contemporary Indonesia," *Al-Risalah: Forum*

waqf to be applied to various public sectors, not limited to the construction of mosques or educational institutions. The development of the concept of contemporary waqf has further expanded its scope to a wider productive and social dimension.⁶ The historical relevance of waqf in the development of civilization can even be traced to global educational institutions, where Oxford University, as one example, has historical roots in asset management that have structural similarities to Islamic waqf mechanisms.

However, the potential of waqf in the context of disaster management is still not institutionally optimized in Indonesia. A number of academic studies have indicated the relevance of waqf in this domain.

Kajian Hukum Dan Sosial Kemasyarakatan 25, no. 2 (December 22, 2025): 20–36, <https://doi.org/10.30631/alrisalah.v25i2.1951>; Saparuddin Siregar et al., “Proposed Model of Sharia Bank Share Ownership through Waqf Funds,” *Journal of Ecohumanism* 3, no. 4 (August 20, 2024): 2659–69, <https://doi.org/10.62754/joe.v3i4.3784>; Nanik Shofiati et al., “Analysis of Waqf Studies: A Hybrid Review,” *International Journal of Ethics and Systems*, August 6, 2025, <https://doi.org/10.1108/IJOES-11-2024-0378>; Lisa Listiana, Yan Putra Timur, and Syahyuti, “The Role of Islamic Endowment (Waqf) in Achieving Food Security: A Netnographic Study,” *International Journal of Islamic Finance and Sustainable Development* 17, no. 1 (March 25, 2025), <https://doi.org/10.55188/ijifsd.v17i1.956>; Leny Nofianti, Murniati Mukhlisin, and Andi Irfan, “Cash Waqf Innovation in Islamic Financial Institutions and Its Governance Issues, Case Studies: Indonesia, Malaysia, Türkiye,” *Journal of Islamic Accounting and Business Research* 17, no. 4 (March 17, 2026): 819–37, <https://doi.org/10.1108/JIABR-12-2023-0420>; Muttaqin Choiri and Farid Ardyansyah, “The Politics of Waqf Practice in Pesantren Kyai Families in Bangkalan Madura, Indonesia,” *El-Usrah: Jurnal Hukum Keluarga* 7, no. 1 (June 30, 2024): 272, <https://doi.org/10.22373/ujhk.v7i1.22186>.

⁶ Husnul Hatimah et al., “Exploring Waqf Management Transformation: Opportunities and Challenges (Case Study in Ismuhu Yahya Foundation Pontianak),” *Journal of Ecohumanism* 3, no. 8 (November 11, 2024), <https://doi.org/10.62754/joe.v3i8.4712>; Rindawati Maulina et al., “Empowering Waqf (Islamic Endowment) Entrepreneurs: A Study of the Key Motivational Factors Underlying Waqf -Based Entrepreneurship in Indonesia,” *European Business Review* 37, no. 2 (January 22, 2025): 338–70, <https://doi.org/10.1108/EBR-11-2023-0342>; Nisful Laila et al., “Critical Assessment on Cash Waqf-Linked Sukuk in Indonesia,” *Qualitative Research in Financial Markets* 17, no. 4 (June 17, 2025): 849–79, <https://doi.org/10.1108/QRFM-11-2023-0291>; A. Zaenurrosyid et al., “The Diversity of Islamic Javanese Kings’ Waqf Management: Ruislag and Various Social Conflicts,” *AL-IHKAM: Jurnal Hukum & Pranata Sosial* 20, no. 1 (August 4, 2025): 227–52, <https://doi.org/10.19105/al-lhkam.v20i1.14286>; Azhima, Ahmad Fauzan, Irsan Irsan, and Aslati Aslati, trans. 2025. “Menjaga Keabadian Atau Memenuhi Kebutuhan? Dilema Penjualan Aset Wakaf Dalam Perspektif Fiqih”. *Al-Battar: Jurnal Pamungkas Hukum* 2 (2): 196-211. <https://doi.org/10.63142/al-battar.v2i2.348>.

Pertaminawati concluded that waqf can function as a disaster mitigation instrument, both through the management of cash waqf funds and through the management of waqf land for reforestation programs to reduce flood risk.⁷ Rohmaningtyas said that waqf land assets that are converted into forest areas have significant potential in overcoming deforestation and reducing vulnerability to landslides, noting that the change in the allocation of waqf land does not change its legal status but can still provide broad public benefits.⁸ Furthermore, Suprayitno and his colleagues' research on the response to the Mount Semeru eruption disaster revealed that the optimization of ZISWAF funds requires a collaborative governance pattern between the amil zakat institution, the National Amil Zakat Agency (BAZNAS), local governments, and legislative institutions.

Apart from these findings, there are significant gaps in academic and policy discourses related to the position of waqf as an instrument of Islamic fiscal policy in the context of disasters. The stagnant and reductionistic understanding of waqf, which has been identified only with the development of worship and educational facilities, has

⁷ Rahman Ambo Masse, Andi Aderus, and Andi Achruh, "Social Entrepreneurship Model in Cash Waqf: An Evidence from Kurir Langit and Dompot Dhuafa," *Cogent Arts & Humanities* 11, no. 1 (December 31, 2024), <https://doi.org/10.1080/23311983.2024.2418727>; Engku Muhammad Tajuddin Engku Ali et al., "The Potential of Waqf in Strengthening Community-Based Tourism in Terengganu, Malaysia," *Global Journal Al-Thaqafah* 15, no. 1 (July 28, 2025): 35–46, <https://doi.org/10.7187/GJAT072025-3>; Muhamad Subhi Apriantoro, Sindy Septianozakia, and Syafila Kamarudin, "The Potential of Productive Waqf: Research Stream and Future Direction," *Pakistan Journal of Life and Social Sciences (PJLSS)* 22, no. 1 (2024), <https://doi.org/10.57239/PJLSS-2024-22.1.0087>; Shandy Primandasetio Freddy and Nor Asiah Mohamad, "DISPUTE IN CROSS-BORDER WAQF: MITIGATION, RESOLUTION, AND THE ROLE OF WAQF AUTHORITY," *IJUM Law Journal* 32, no. 1 (May 31, 2024): 261–308, <https://doi.org/10.31436/iiumlj.v32i1.905>.

⁸ Muhammad Ayub et al., "Waqf for Accelerating Socioeconomic Development: A Proposed Model with Focus on Pakistan," *Qualitative Research in Financial Markets* 16, no. 5 (November 18, 2024): 937–61, <https://doi.org/10.1108/QRFM-07-2023-0161>; . Muthoifin et al., "The Practice of Changing the Status of Change of Waqf Property in the Islamic Social Economic View," *Journal of Ecohumanism* 3, no. 6 (September 9, 2024): 229–38, <https://doi.org/10.62754/joe.v3i6.3996>; Syahnaz Sulaiman et al., "Philanthropic Impact of Investing Via Waqf-Featured Unit Trust Funds: Determinant Factors Influencing the Participation in Waqf Unit Trust Funds in Malaysia," *ISRA International Journal of Islamic Finance* 16, no. S1 (May 6, 2024): 24–45, <https://doi.org/10.55188/ijif.v16iS1.517>.

marginalized waqf from the disaster management financing map in Indonesia. In fact, from the perspective of sharia economic law, there are no normative restrictions that prohibit the distribution of waqf benefits for disaster recovery purposes, as long as the mechanism meets the principles of benefit (maslahah) and does not contradict the will of the waqf (iradat al-waqif).⁹ On the other hand, disaster victims as legal subjects have an inherent right to access recovery resources, a claim that has a strong normative foundation in maqasid al-sharia, particularly in the dimensions of life protection (hifz al-nafs) and property protection (hifz al-mal).

Based on the above problem framework, this study focuses on three main analytical problems. First, analyze the legal position of waqf as a fiscal policy instrument in the Islamic economic system, including its normative legitimacy and structural capacity in the context of public policy. Second, to examine the mechanism for distributing and implementing waqf funds based on the principles of sharia economic law for the benefit of disaster management, both in the pre-disaster (mitigation and preparedness) and post-disaster (response and recovery) phases. Third, conducting a comparative analysis between waqf and other ZISWAF instruments, namely zakat, infaq, and alms, in terms of institutional capacity, legal characteristics, and effectiveness as disaster financing instruments.

This research provides a theoretical contribution in expanding the discourse of Islamic economic law in the realm of disaster risk management and sharia fiscal policy, while offering practical contributions in the form of an analytical framework that can be used as

⁹ Miftahul Jannah et al., "Management Strategies of a Productive Waqf-Based Forest in Bogor, Indonesia," *Jurnal Sylva Lestari* 12, no. 3 (August 11, 2024): 741–59, <https://doi.org/10.23960/jsl.v12i3.931>; Asyari Asyari et al., "Online Cash Waqf Behavioral Intention: The Role of Knowledge of Cash Waqf and Trust," *Journal of Islamic Marketing* 15, no. 11 (December 2, 2024): 2864–90, <https://doi.org/10.1108/JIMA-07-2023-0224>; Tika Widiastuti et al., "Determinant Factors for Online Cash Waqf Intention among Muslim Millennial Generation," *Journal of Islamic Marketing* 16, no. 1 (January 2, 2025): 258–89, <https://doi.org/10.1108/JIMA-12-2023-0408>; Miftahul Huda, Aditya Prastian Supriyadi, and Ramadhita, "Productive Waqf Law Reform: A Solution to Support Indonesian Local Economy amid Contemporary Global Recession," *MILRev: Metro Islamic Law Review* 4, no. 1 (June 13, 2025): 319–59, <https://doi.org/10.32332/milrev.v4i2.10210>; Abdullah, Hilmi Marwa, Musyafi Usman, Sadida Nizam, and Muhammad Bilal. 2025. "Islam As a Condition for Waqf: Dialectics of Classical Fiqh and Indonesian Waqf Law in a Pluralistic Society". *An-Nisa: Journal of Islamic Family Law* 2 (4): 377-91. <https://doi.org/10.63142/an-nisa.v2i4.472>.

a reference for policy makers, nazhir waqf, and Islamic philanthropic institutions in designing a sustainable disaster financing model, inclusive, and in accordance with sharia principles. In the context of Indonesia as a country with the largest Muslim population in the world as well as a country with a high disaster risk index, synergy between Islamic financial instruments and national disaster management systems is not just a strategic choice, but an institutional necessity.

RESEARCH METHODS

This study uses a qualitative research method with a descriptive-analytical approach to examine the position of waqf as an instrument of sharia economics in disaster management. This approach was chosen because the research focuses on the normative and conceptual understanding of the principles of waqf from the perspective of Islamic law and its relevance to the distribution of social welfare in disaster situations. Through this approach, the research does not focus on numerical data, but on an in-depth interpretation of the norms, concepts, and practices of waqf management in the literature of sharia economic law.

The data sources in this study consist of primary data and secondary data. Primary data was obtained from the main sources in the form of verses of the Qur'an, hadiths about waqf, laws and regulations on waqf in Indonesia, as well as classical and contemporary fuqaha opinions regarding the distribution of waqf. The secondary data was obtained from scientific books, reputable journal articles, reports of official institutions, and the results of previous research relevant to waqf and disaster management. Data collection is carried out through library research by searching, identifying, and reviewing literature that is directly related to the research focus.

Data analysis is carried out qualitatively through three stages, namely data reduction, data presentation, and conclusion drawn. At the reduction stage, the data that has been collected is selected and classified according to the research theme. Furthermore, data is presented systematically to find the relationship between the concept of waqf and its implementation in disaster management. The final stage is carried out by drawing conclusions inductively based on the results of the interpretation of the data that has been analyzed, so that a comprehensive understanding of the role of waqf in the framework of Islamic economic law is obtained.

RESULTS AND DISCUSSION

The Legal Position of Waqf as an Instrument of Fiscal Policy in Islamic Economics

Terminologically, waqf in classical jurisprudence is defined as "ḥabs al-aṣl wa tasbīl al-manfa'ah" (retaining the principal of property and draining its benefits). This definition shows the existence of the principle of perpetuity (eternity) and social utility. The scholars of the Hanafi, Maliki, Shafi'i, and Hanbali schools have relatively similar formulations, although there are differences in technical aspects such as post-waqf ownership and flexibility of management. In this context, waqf is positioned as a philanthropic instrument that has a spiritual as well as socio-economic dimension.¹⁰

The pillars of waqf generally include wakif (waqf giver), mauquf bih (waqf property), mauquf 'alaih (beneficiary), and sighat (ijab kabul). Meanwhile, the conditions of waqf emphasize the clarity of the object, the certainty of benefits, and the sustainability of the economic value of the assets that are waqf. In classical fiqh, the object of waqf is dominated by immovable assets such as land and buildings, which are considered to have value stability and sustainability of benefits.¹¹

¹⁰ Faisal Faisal et al., "Strengthening the National Waqf Ecosystem through Legal Reform: An Analysis of Waqf Issues in the Provinces of Lampung and South Sumatra," *Al-Istinbath: Jurnal Hukum Islam* 9, no. 1 (May 30, 2024): 81, <https://doi.org/10.29240/jhi.v9i1.9320>; Aam Slamet Rusydiana et al., "Waqf Development Models for Sustainable Development Goals: An Analytic Network Process Approach," *International Journal of Islamic Finance and Sustainable Development* 17, no. 1 (March 25, 2025), <https://doi.org/10.55188/ijifsd.v17i1.929>; Juliana Juliana et al., "Factors Affecting Students' Intention to Donate Cash Waqf: The Mediating Role of Literacy in Indonesia," *ISRA International Journal of Islamic Finance* 16, no. S1 (May 6, 2024): 46–70, <https://doi.org/10.55188/ijif.v16iS1.552>; Nurul Huda et al., "Intention to Donate in Green Waqf among Muslim Community: Indonesian Case," *Journal of Islamic Marketing* 16, no. 3 (February 3, 2025): 736–58, <https://doi.org/10.1108/JIMA-02-2023-0044>.

¹¹ Elmiliyani Wahyuni S et al., "DIGITAL WAQF: INNOVATION OR DISTORTION OF THE CLASSIC WAQF CONCEPT?," *PETITA: JURNAL KAJIAN ILMU HUKUM DAN SYARIAH* 10, no. 1 (March 11, 2025), <https://doi.org/10.22373/petita.v10i1.755>; Ferry Syarifuddin, "Productive WAQF Business Models through the Integration of Islamic Social and Commercial Finance," *Edelweiss Applied Science and Technology* 8, no. 4 (September 10, 2024): 620–55, <https://doi.org/10.55214/25768484.v8i4.1440>; M. Roem Syibly, "Cash Waqf Literacy in Indonesia and Malaysia: An Analysis of Journal Publications and Trends (2018-2023)," *Millah: Journal of Religious Studies* 23, no. 2 (August 28, 2024): 681–702, <https://doi.org/10.20885/millah.vol23.iss2.art6>; Zaid Muhmoud Agaileh, "Educational Waqf (Endowment) in Artificial Intelligence Programs: Toward a New Form of Waqf,"

However, modern economic developments have encouraged a reinterpretation of the object of waqf. Contemporary scholars have expanded the scope of waqf to include movable assets, including cash waqf, stocks, and other financial instruments. It is based on the approach of maqāṣid al-sharī'ah which emphasizes the public good (maṣlaḥah 'āmmah) as the main goal of the shari'a. Cash waqf, for example, allows for wider participation from the community and increases liquidity in the management of social funds.¹²

The transformation towards productive waqf is also an important feature in contemporary development. Waqf is no longer purely consumptive, but is managed professionally to generate an economic surplus. This model allows waqf to contribute to the development of infrastructure, education, and health services. Empirical studies show that productive waqf management in some Muslim countries is able to improve people's welfare and reduce economic inequality.¹³

Journal of Governance and Regulation 13, no. 1 (February 7, 2024): 231, <https://doi.org/10.22495/jgrv13i1art21>.

¹² Wahyuni S et al., "DIGITAL WAQF: INNOVATION OR DISTORTION OF THE CLASSIC WAQF CONCEPT?"; Encup Supriatna et al., "A Waqf Empowerment Model Based on Benefit Analysis," *Journal of Islamic Thought and Civilization* 14, no. 1 (June 14, 2024): 303–19, <https://doi.org/10.32350/jitc.141.18>; Muh Nashirudin, Ramadhan Razali, and Almira Keumala Ulfah, "Modernizing Zakat and Waqf Management in Indonesia: A Legal And Governance Perspective," *Mazahib* 24, no. 1 (June 27, 2025): 198–220, <https://doi.org/10.21093/mj.v24i1.9419>; Muhammad Iqmal Hisham Kamaruddin, Mustafa Mohd Hanefah, and Rosnia Masruki, "Challenges and Prospects in Waqf Reporting Practices in Malaysia," *Journal of Financial Reporting and Accounting* 22, no. 3 (May 29, 2024): 752–65, <https://doi.org/10.1108/JFRA-01-2022-0018>; Dahlia Bonang, Shafinar Ismail, and Raditya Sukmana, "Empowering the Future of Cash Waqf through Digitalisation: An Insight into the Philanthropic Intention of the Indonesian Muslim Community," *ISRA International Journal of Islamic Finance* 16, no. S1 (May 6, 2024): 94–117, <https://doi.org/10.55188/ijif.v16iS1.586>.

¹³ Hendri Tanjung et al., "Developing Waqf Core Principles Implementation Index Application for Measuring Waqf Management in Indonesia," *WSEAS TRANSACTIONS ON BUSINESS AND ECONOMICS* 22 (September 19, 2025): 2022–36, <https://doi.org/10.37394/23207.2025.22.162>; DR LISA LISTIANA, DR SYED MUSA ALHABSHI, and DR ZAMRI OSMAN, "ISSUES ON WAQF AND ROLES OF WAQF AUTHORITIES: EVIDENCE FROM INDONESIA AND SINGAPORE," *Hamdard Islamicus* 47, no. 1 (March 29, 2024), <https://doi.org/10.57144/hi.v47i1.720>; Muhammad Hadi et al., "Toward a Holistic Legal Framework for Effective Waqf Implementation: Integrating Islamic Socio-Economic Models," *Volksgeist: Jurnal Ilmu Hukum Dan Konstitusi* 8, no. 1 (April 18, 2025): 15–42, <https://doi.org/10.24090/volksgeist.v8i1.12590>; Akhmad Akbar Susanto et al., "Redefining Boundaries: The Case for Enterprise-Structured Waqf Over Corporate

In terms of normative legitimacy, waqf has a strong foundation in the Qur'an and hadith, although it is not explicitly mentioned in the form of the terminology "waqf". Verses such as QS. Al-Baqarah: 261 emphasizes the importance of infak in the way of Allah as a form of multiplied spiritual investment. The hadith of the Prophet Muhammad PBUH about "ṣadaqah jāriyah" is also the main basis for the legitimacy of waqf as a charity whose rewards continue to flow.¹⁴

The scholars across the sects agreed on the validity of waqf as a social instrument oriented towards the public benefit. Imam al-Shafi'i and Imam Ahmad bin Hanbal explicitly supported waqf for the public benefit such as the construction of mosques, schools, and other public facilities. Meanwhile, the Hanafi school provides more flexibility in the management of waqf, including the possibility of adjustments to the needs of the community.¹⁵

In a contemporary perspective, the legitimacy of waqf as a public fiscal instrument is strengthened by the institutional ijtihad approach. Modern Muslim scholars emphasize that waqf can be used to support

Waqf," *ISRA International Journal of Islamic Finance* 16, no. S1 (May 6, 2024): 118–35, <https://doi.org/10.55188/ijif.v16iS1.759>.

¹⁴ M. Saifullah, M. H. ... Kholil, "Exploration of the Basic Concept of Multiplication in QS Al-Baqarah Verse 261," *Journal of Islamic Education El Madani* 4, no. 2 (2025); Ahmad Atabik, "The Symbolic Interactionism of the Meron Ritual in Indonesia and Its Relevance in the Quran," *FIKRAH* 8, no. 1 (May 29, 2020): 137, <https://doi.org/10.21043/fikrah.v8i1.7216>; Ahmad Sujoko, Ahmad Mustofa, and Zaenal Abidin, "SEPASAR PEDHET: The Response of the Kalangundo Community of Grobogan Central Java to Qs. Al-Baqarah: 261," *Wahana Islamika Journal of Islamic Studies* 9, no. 2 (October 30, 2023): 219–26, <https://doi.org/10.61136/9771fk06>; Harmoko Harmoko, "THE CONCEPT AND VALUES OF CHARACTER EDUCATION ON AL-QUR'AN: A CRITICAL STUDY OF SURAH AL-BAQARAH VERSE 261-267," *JICSA (Journal of Islamic Civilization in Southeast Asia)* 11, no. 2 (January 25, 2023): 309–33, <https://doi.org/10.24252/jicsa.v11i2.35411>.

¹⁵ Muhamad Firdaus Ab Rahman et al., "Proposed Temporary Waqf Model for Family Waqf Implementation in Malaysia," *Journal of Islamic Accounting and Business Research* 15, no. 1 (January 2, 2024): 56–78, <https://doi.org/10.1108/JIABR-04-2022-0098>; Susanto et al., "Redefining Boundaries: The Case for Enterprise-Structured Waqf Over Corporate Waqf"; Meshari Al-Daihani et al., "Business Process Model for 'Crowdfunding Cash Waqf Model,'" *Journal of Islamic Accounting and Business Research* 16, no. 1 (January 2, 2025): 147–69, <https://doi.org/10.1108/JIABR-02-2023-0046>; Unggul Priyadi et al., "Waqf Management and Accountability: Waqf Land Financing Models for Economic Wellbeing," *Asian Economic and Financial Review* 13, no. 1 (December 27, 2022): 74–84, <https://doi.org/10.55493/5002.v13i1.4696>.

public policies, including financing development and poverty alleviation. Thus, waqf not only functions as an instrument of individual worship, but also as part of an integrated public financial system.¹⁶

In the history of Islamic civilization, waqf has played an important role in supporting state functions without directly burdening the public budget. During the Abbasid and Ottoman Caliphate, waqf was used to finance various public services such as education, health, and infrastructure. This shows that waqf has the characteristics of an effective non-tax fiscal instrument.¹⁷

When compared to other fiscal instruments such as zakat, kharaj, and jizyah, waqf has its own uniqueness. Zakat is mandatory and has strict distribution provisions, while kharaj and jizyah are tax instruments in the context of classical Islamic countries. Waqf, on the other hand, is voluntary but has the potential for large and sustainable asset accumulation, so it can be a significant complement to the Islamic fiscal system.¹⁸

¹⁶ Amal Hayati Ishak et al., "The Critical Success Factors of Waqf Land Development for Sustainable Agriculture," *Social Sciences & Humanities Open* 11 (2025): 101244, <https://doi.org/10.1016/j.ssaho.2024.101244>; Priyadi et al., "Waqf Management and Accountability: Waqf Land Financing Models for Economic Wellbeing"; Vika Annisa Qurrata et al., "Waqf Sustainability or Sustainable Waqf? A Bibliometric Analysis," *Millah: Journal of Religious Studies* 23, no. 1 (February 29, 2024): 103–48, <https://doi.org/10.20885/millah.vol23.iss1.art4>; Zawawi Zawawi et al., "Waqf and Sustainable Development Law: Models of Waqf Institutions in the Kingdom of Saudi Arabia and Indonesia," *Ijtihad: Jurnal Wacana Hukum Islam Dan Kemanusiaan* 23, no. 1 (July 10, 2023): 93–114, <https://doi.org/10.18326/ijtihad.v23i1.93-114>.

¹⁷ Khaled Nour Aldeen, Inayah Swasti Ratih, and Risa Sari Pertiwi, "Cash Waqf from the Millennials' Perspective: A Case of Indonesia," *ISRA International Journal of Islamic Finance* 14, no. 1 (May 20, 2022): 20–37, <https://doi.org/10.1108/IJIF-10-2020-0223>; DR LISA LISTIANA, DR SYED MUSA ALHABSHI, and DR ZAMRI OSMAN, "ISSUES ON WAQF AND ROLES OF WAQF AUTHORITIES: EVIDENCE FROM INDONESIA AND SINGAPORE"; Bonang, Ismail, and Raditya Sukmana, "Empowering the Future of Cash Waqf through Digitalisation: An Insight into the Philanthropic Intention of the Indonesian Muslim Community"; Kamaruddin, Hanefah, and Masruki, "Challenges and Prospects in Waqf Reporting Practices in Malaysia."

¹⁸ Syarifuddin, "Productive WAQF Business Models through the Integration of Islamic Social and Commercial Finance"; Huda et al., "Intention to Donate in Green Waqf among Muslim Community: Indonesian Case"; Agaileh, "Educational Waqf (Endowment) in Artificial Intelligence Programs: Toward a New Form of Waqf"; Supriatna et al., "A Waqf Empowerment Model Based on Benefit Analysis."

In the context of modern public finance, waqf can function as an alternative financing that does not increase the burden of state debt. Professional and transparent waqf management allows the optimization of assets to generate income that can be used in social programs. Thus, waqf can contribute to fiscal stability and sustainable development.¹⁹

In Indonesia, waqf regulations have undergone significant developments with the enactment of Law Number 41 of 2004 concerning Waqf. This law provides a comprehensive legal basis for waqf management, including recognition of cash waqf and institutional strengthening of waqf managers. This regulation reflects adaptation to modern economic dynamics.²⁰

Government Regulation Number 42 of 2006 as an implementing regulation clarifies the mechanism of administration and management of waqf, including the role of nazhir as a manager of waqf assets. In this framework, professionalism and accountability are the main principles in waqf management. This is important to ensure that waqf can function optimally as an economic instrument.²¹

The establishment of the Indonesian Waqf Agency (BWI) as an independent institution is also a strategic step in strengthening national

¹⁹ Miftahul Huda, Aditya Prastian Supriyadi, and Ramadhita, "Productive Waqf Law Reform: A Solution to Support Indonesian Local Economy amid Contemporary Global Recession"; Faisal et al., "Strengthening the National Waqf Ecosystem through Legal Reform: An Analysis of Waqf Issues in the Provinces of Lampung and South Sumatra"; Rusydiana et al., "Waqf Development Models for Sustainable Development Goals: An Analytic Network Process Approach"; Asyari et al., "Online Cash Waqf Behavioral Intention: The Role of Knowledge of Cash Waqf and Trust."

²⁰ Muhammad Idham Kholid Lubis, Mustamam Mustamam, and Adil Akhyar, "JURIDICAL ANALYSIS OF THE NATIONAL MOVEMENT OF MONEY WAQF (GNWU) IN THE PERSPECTIVE OF LAW NUMBER 41 OF 2004 CONCERNING WAQF," *METADATA Scientific Journal* 4, no. 1 (January 2, 2022): 139–65, <https://doi.org/10.47652/metadata.v4i1.127>; Mohamad Hendrik and Mufidah Mufidah, "The Role of the Indonesian Waqf Agency after the Issuance of Law No. 41 of 2004 concerning Waqf," *SALAM: Journal of Social and Cultural Syar-I* 6, no. 5 (May 30, 2019): 417–46, <https://doi.org/10.15408/sjsbs.v6i5.20830>; Aizem Aizem and Sudirman Sudirman, "Waqf with a Will Exceeds 1/3 (One Third) Perspective of Law Number 41 of 2004 concerning Waqf," *Sakina: Journal of Family Studies* 7, no. 2 (July 2, 2023): 178–88, <https://doi.org/10.18860/jfs.v7i2.3489>.

²¹ Lubis, Mustamam, and Akhyar, "JURIDICAL ANALYSIS OF THE NATIONAL MOVEMENT OF MONEY WAQF (GNWU) IN THE PERSPECTIVE OF LAW NUMBER 41 OF 2004 CONCERNING WAQF"; Hendrik and Mufidah, "The Role of the Indonesian Waqf Agency after the Issuance of Law Number 41 of 2004 concerning Waqf"; Aizem and Sudirman, "Waqf with a Will Exceeds 1/3 (One Third) of the Perspective of Law Number 41 of 2004 concerning Waqf."

waqf governance. BWI has a mandate to coach, supervise, and develop waqf in Indonesia. The existence of this institution is expected to increase public trust and encourage community participation in waqf.²²

Nevertheless, the implementation of waqf as a fiscal instrument still faces various challenges, including low public literacy, limited nazhir capacity, and suboptimal integration with the national financial system. Therefore, synergy is needed between the government, financial institutions, and the community to optimize the potential of waqf.

Overall, waqf has a strategic position as a fiscal policy instrument in the Islamic economy. With a strong normative foundation, flexibility in management, and adequate regulatory support, waqf has the potential to be an innovative solution in financing development and improving community welfare. The optimization of waqf within the framework of modern fiscal policy is an important step towards an inclusive and sustainable Islamic economic system.

Mechanism for Distribution and Implementation of Waqf Funds for Disaster Management

In the context of Indonesia as a country with a high level of disaster vulnerability, the optimization of waqf is not only limited to its traditional function, but has developed into an Islamic social financial instrument that is adaptive to disaster risk. Data from the National Disaster Management Agency shows that the frequency of natural disasters in Indonesia reaches thousands of events every year, which demands a sustainable and community-based approach to financing.²³

In the pre-disaster phase, waqf has significant potential as a mitigation and preparedness instrument. The use of waqf land for reforestation and environmental conservation can serve as a preventive effort against ecological disasters such as floods and landslides.

²² Lubis, Mustamam, and Akhyar, "JURIDICAL ANALYSIS OF THE NATIONAL MOVEMENT OF MONEY WAQF (GNWU) IN THE PERSPECTIVE OF LAW NUMBER 41 OF 2004 CONCERNING WAQF"; Hendrik and Mufidah, "The Role of the Indonesian Waqf Agency after the Issuance of Law Number 41 of 2004 concerning Waqf"; Aizem and Sudirman, "Waqf with a Will Exceeds 1/3 (One Third) of the Perspective of Law Number 41 of 2004 concerning Waqf."

²³ Shalih and Nugroho, "Reformulation of Disaster Management Policies in Indonesia"; Yaqin, "Questioning Political Mobilization in Philanthropic Practices as an Effort to Manage Disasters in Indonesia"; Ruchban, Saparudin Darwis, and Wibowo, "ELEMENTS OF GOVERNMENT POLICIES IN DISASTER MANAGEMENT IN INDONESIA"; Harmoko, "THE CONCEPT AND VALUES OF CHARACTER EDUCATION ON AL-QUR'AN: A CRITICAL STUDY OF SURAH AL-BAQARAH VERSE 261-267."

Empirical studies show that areas with good vegetation cover are able to reduce the risk of landslides by up to 30-50%, so that the use of waqf land as a buffer zone is an ecologically and sharia-relevant strategy.²⁴

Furthermore, the optimization of waqf land for the development of mitigation infrastructure such as embankments, drainage systems, and evacuation routes strengthens community capacity in dealing with disasters. In the perspective of fiqh al-awqaf, this utilization is in line with the principle of taḥqīq al-manfa'ah (realization of benefits), as long as it does not change the substance of the waqf property. This shows the flexibility of waqf law in responding to urgent public needs.²⁵

In addition to immovable assets, cash waqf plays an important role as a disaster reserve fund. The collection of cash waqf funds allows the accumulation of funds that can be invested productively, with the proceeds allocated for disaster preparedness. A report from the Indonesian Waqf Agency indicates that the potential for cash waqf in Indonesia reaches hundreds of trillions of rupiah per year, but the realization is still far from optimal, so a strategy to strengthen literacy and institutions is needed.²⁶

²⁴ AbdulGafar Olawale FAHM and Ishaq Mustapha AKINLASO, "Combating Recession in Contemporary Times: Islamic Fiscal Policy and Nigeria's Economic Recession," *IJUS | International Journal of Umranic Studies* 2, no. 2 (December 22, 2022): 27–38, <https://doi.org/10.59202/ijus.v2i2.547>; Sapta Nur Fallah, "THE IMPACT OF FISCAL POLICY AND LEGAL REGULATIONS ON THE ISLAMIC FINANCE INDUSTRY," *International Journal of Economic Literature (INJOLE)* 3, no. 6 (2025); Nisa Oktaviani et al., "Analisis Perkembangan Kebijakan Fiskal Dalam Prespektif Ekonomi Islam," *Jurnal Mutiara Ilmu Akuntansi* 1, no. 3 (June 3, 2023): 19–30, <https://doi.org/10.55606/jumia.v1i3.1482>; Samsad Jahan, "Zakat versus Taxation as Islamic Fiscal Policy Tool," *International Journal of Islamic Economics* 3, no. 01 (July 1, 2021): 37–46, <https://doi.org/10.32332/ijie.v3i1.3129>.

²⁵ Zikra Hayati et al., "Fiscal Policy in Islamic Perspective Tracking from Historical Literature Review," *PKM-P* 8, no. 1 (June 11, 2024): 161–70, <https://doi.org/10.32832/jurma.v8i1.2232>; Yani Suryani and Desi Ika, "Fiscal Policy: In Conventional and Islamic View," *International Journal of Research and Review (Ijrrjournal.Com)* 8, no. 2 (2021); Syahrudin Kadir, A. Ika Fahrika, and Irwan Misbach, "Conventional Fiscal Policy System and Islamic Economics in The Indonesian Economy," *Widya Cipta: Journal of Secretary and Management* 8, no. 1 (March 4, 2024): 72–79, <https://doi.org/10.31294/widyacipta.v8i1.17149>; Nelmy Fitria Utami et al., "DIFFERENCES IN FISCAL POLICY IN CONVENTIONAL ECONOMICS AND ISLAMIC PERSPECTIVES," *JEBI: Journal of Economics and Business* 3, no. 5 (2025).

²⁶ Ari Fajar Santoso et al., "Fiscal Policy Instruments in Islamic Macroeconomics Perspectives," *Strata International Journal of Social Issues* 2, no. 1 SE-Articles (2025); Arif Rahman, Akh. Fauzi Aseri, and Muhammad Rivaldi Akbar,

In the post-disaster phase, waqf serves as an instrument of rapid response and sustainable recovery. The distribution of waqf benefits can be directed to the rehabilitation of disaster victims' housing through the construction of waqf-based livable houses. This model has been implemented in several Islamic philanthropic programs that have shown effectiveness in providing permanent housing for victims at a relatively cost-efficient rate.²⁷

In addition to the housing sector, the use of waqf in the recovery of education and health facilities is a crucial aspect. Waqf can be used to rebuild schools, Islamic boarding schools, and health facilities damaged by disasters. This not only meets the basic needs of the community, but also accelerates the social and psychological recovery of disaster victims.²⁸

Furthermore, waqf also plays a role in economic empowerment of disaster victims through productive waqf schemes. Waqf-based business capital can be given to victims to restart their economic activities. This

"Wealth Distribution in Sharia Economic Law: A Study Of Qs. Al-Hasyr Verse 7 on Islamic Fiscal Policy and Social Welfare in Indonesia," *Indonesian Journal of Islamic Jurisprudence, Economic and Legal Theory* 3, no. 2 (June 4, 2025): 1752–65, <https://doi.org/10.62976/ijijel.v3i2.1166>; Renny Oktafia, Ririt Iriani, and Reinanda Aprilia Putri Rochimin, "The Concept of Fiscal Policy: An Islamic Economic Perspective," *JOURNAL OF SHARIA ECONOMICS* 5, no. 2 (December 1, 2023): 1–18, <https://doi.org/10.35896/jse.v5i2.573>; Muhammad Raihan Gunawan and Fauzi Herman, "Islamic Fiscal Policy: A Scientometric Analysis Using R," *Islamic Economics Methodology* 1, no. 1 (2022).

²⁷ Dadi Wardiman, Yadi Janwari, and Muhammad Hasanuddin, "Fiscal Policy in Islamic History: From Baitul Mal Management to the Tax System," *Strata International Journal of Social Issues* 2, no. 1 (2025); Dheddy Abdi Tamba et al., "The Concept and Philosophy of Fiscal Policy in Modern and Islamic Historical Perspectives," *Strata International Journal of Social Issues* 2, no. 1 (2025); Roisatun Kasanah and Muhamad Nafik Hadi Ryandono, "Role and Position of Public Debt in Islamic Fiscal Policy in Indonesia," *AFEBI Islamic Finance and Economic Review* 6, no. 01 (May 27, 2022): 43, <https://doi.org/10.47312/aifer.v6i01.379>.

²⁸ Dina Arfianti Siregar, Shabri Abd. Majid, and Ridwan, "Zakat As an Alternative Islamic Fiscal Policy in Indonesia," *Jurnal Ekonomi* 12, no. 03 (2023); Asma Raies, "Islamic versus Conventional Fiscal Policy: The Effect of Zakat on Education and Employment," *Academic Journal of Interdisciplinary Studies* 9, no. 1 (January 10, 2020): 27, <https://doi.org/10.36941/ajis-2020-0003>; Mustafa Osman I. Elamin, "AI-Enabled Islamic Philanthropy: A Novel Framework for Health Promotion and Preventive Care in Underserved Communities," *Journal of Cultural Analysis and Social Change* 10, no. 2 (November 25, 2025): 4852–65, <https://doi.org/10.64753/jcasc.v10i2.2354>.

approach is in line with the concept of sustainable recovery which emphasizes economic independence as the key to long-term recovery.²⁹

In the context of governance, the role of nazhir waqf is very central in ensuring the effectiveness of the distribution and implementation of disaster waqf funds. Nazhir is required to have professional capacity in financial management, risk mitigation, and understanding of the disaster system. This standard is in line with the principles of good governance in the Islamic economy which emphasizes accountability, transparency, and integrity.³⁰

The integration of waqf management with the national disaster management system is a strategic need. The collaboration between nazhir and the National Disaster Management Agency and local governments through BPBD allows the synchronization of waqf programs with real needs in the field. It also prevents duplication of aid and improves distribution efficiency.³¹

²⁹ Azliza Azrah Mohd Zakaria, Rose Ruziana Abd Samad, and Zurina Shafii, "Venture Philanthropy Waqf Model: A Conceptual Study," *Journal of Management* 38 (2013): 119–25, <https://doi.org/10.17576/pengurusan-2013-38-11>; Ahsani Taqwiem and Kartika Rose Rachmadi, "Islamic Philanthropy and Optimization of ZISWAF as a Solution Overcoming the Economic Recession," *Economics, Finance, Investment and Sharia (EEQUITY)* 4, no. 2 (November 28, 2022): 365–72, <https://doi.org/10.47065/ekuitas.v4i2.2350>; Iqra Anugrah, "Effective Altruism, Islamic Philanthropy, and Public Welfare: A Critique," *Sodality: Journal of Rural Sociology* 11, no. 2 (November 29, 2023): 168–80, <https://doi.org/10.22500/11202348227>.

³⁰ Hendri Hermawan Adinugraha et al., "Islamic Philanthropy In Indonesia: A Bibliographic Analysis of Its Regulation and Practice," *PROFJES: Profetik Jurnal Ekonomi Syariah* 04, no. 01 (2025), <https://doi.org/10.24952/profjes.v4i1.14706>; Siti Fatahiyah Mahamood and Mohammad Mahyuddin Khalid, "Developing a Systematic Edu-Pro Model to Jet-Boost Participation and Sustainability of Islamic Philanthropy in Education IR 4.0 from the Maqasid Shariah Framework," *Global Journal Al-Thaqafah*, no. SpecialIssue (2020); A Arwani, R Muhammad, and ..., "Sustainable Development and Islamic Philanthropy: Synergy of Zakat and SDGs," *Al-Uqud: Journal of Islamic* ... 8 (2024); Taqwiem and Rachmadi, "Islamic Philanthropy and Optimization of ZISWAF as a Solution Overcoming the Economic Recession"; Anugrah, "Effective Altruism, Islamic Philanthropy, and Public Welfare: A Critique."

³¹ Makhrus Makhrus and A. Sulaeman, "Centralized Management of Islamic Philanthropy at LAZISMU Banyumas: Enhancing Welfare through Community-Based Innovation in Indonesia," *Journal of Islamic Economics Lariba* 11, no. 1 (June 30, 2025): 573–96, <https://doi.org/10.20885/jielariba.vol11.iss1.art22>; Wali Saputra, "Digital Green Waqf: A Systematic Literature Review On Sustainable Islamic Philanthropy In The Digital Era," *Sujud: Jurnal Agama, Sosial Dan Budaya* 1, no. 3 (2025); Al Kahfi and Wiyanda Vera Nurfajriani, "Innovative Collaboration Fintech and Islamic Financial Institutions in Optimizing Islamic Philanthropy for Economic

In terms of regulations, strengthening the legal framework of waqf in the context of disasters needs to be carried out through harmonization between the Waqf Law and disaster management policies. Adaptive regulations will provide legal certainty for nazhir in managing waqf for disaster purposes, including in the aspects of investment and benefit distribution.³²

The analysis using maqāṣid al-syarī'ah provides normative legitimacy for the distribution of waqf for disaster victims. The principle of hifz al-nafs (protection of life) is the main basis in the provision of emergency assistance and rehabilitation. In this context, waqf functions as an instrument to save human life.³³

In addition, the principle of hifz al-mal (protection of property) is reflected in the efforts to recover the victim's economy through productive waqf. By providing access to business capital, waqf helps victims maintain and develop their economic assets after the disaster.³⁴

Empowerment of the Ummah,” *ITQAN: Journal of Islamic Economics, Management, and Finance* 4, no. 2 (May 17, 2025): 123–42, <https://doi.org/10.57053/itqan.v4i2.107>.

³² Mohammed Abu Asaker, “UNHCR Refugee Zakat Fund within Canadian Islamic Philanthropy,” *Journal of Muslim Philanthropy and Civil Society* 6, no. 2 (2022); Muhammad Mansur et al., “Islamic Philanthropy in the Digital Era: The Role of Media and Culture in Spreading the Teachings of Generosity,” *Asian Journal of Media and Culture* 1, no. 1 (January 26, 2025): 74–92, <https://doi.org/10.63919/ajmc.v1i1.20>; Hilman Latief, “Addressing Unfortunate Wayfarer: Islamic Philanthropy and Indonesian Migrant Workers in Hong Kong,” *Austrian Journal of South-East Asian Studies* 10, no. 2 (2017), <https://doi.org/10.14764/10.ASEAS-2017.2-7>.

³³ Luhur Prasetyo, Unun Roudlotul Jannah, and Nurma Fitrianna, “Corporate Governance Model of Islamic Philanthropy at Islamic Hospitals in Ponorogo,” *IQTISHADIA* 15, no. 2 (December 19, 2022): 289, <https://doi.org/10.21043/iqtishadia.v15i2.17309>; Heni Noviarita, Leny Indahsari, and M.Hafizh Abdul Chalid, “Islamic Philanthropy Literacy in Improving Welfare and Sustainable Economic Growth in Lampung Province,” *KnE Social Sciences*, April 4, 2024, <https://doi.org/10.18502/kss.v9i12.15873>; Rizki Ulfahadi, “Islamic Philanthropy on Social Media in Youth Volunteering Movements,” *Dialog* 46, no. 2 (December 31, 2023): 135–44, <https://doi.org/10.47655/dialog.v46i2.737>.

³⁴ Ahmad Rezy Meidina and Zaimudin Al-Mahdi Moka, “Shifting Meaning: Islamic Philanthropy According to the View of Muhammadiyah,” *Journal of Islamic Economics and Philanthropy* 6, no. 1 (March 4, 2023): 29, <https://doi.org/10.21111/jiep.v6i1.9283>; Nur Khayin Muhdlor, “Islamic Philanthropy (Zakat and Waqf) As A Form of Economic Crisis Management,” *Budapest International Research and Critics Institute* 5, no. 3 (2022); M Makhrus, Ibnu Hasan, and Selamat Eko Budi Santoso, “Islamic Philanthropy and Social Services in Improving Community Welfare in Indonesia,” *Islamic Economics Journal* 10, no. 2 (December 29, 2024): 150–62, <https://doi.org/10.21111/iej.v10i2.10930>.

The principle of *hifz al-nasl* (protection of descendants) is also relevant in the distribution of waqf for the education and health sectors. The restoration of educational facilities ensures the sustainability of future generations, while health services maintain the quality of life of the affected communities.³⁵

Thus, the implementation of waqf in disaster management not only meets the technical and operational aspects, but also has a strong theological foundation in *maqāṣid al-syarī'ah*. This makes waqf a comprehensive instrument in answering disaster challenges.

Overall, the mechanism for distributing and implementing waqf funds in disaster management shows great potential as a sustainable alternative financing solution. However, optimizing the role of waqf requires institutional strengthening, capacity building, and integration with the national disaster system in order to have a maximum and sustainable impact.

Comparative Analysis of Waqf with Zakat, Infaq, and Alms in Disaster Financing

Legally, zakat is an obligation (*fardhu 'ain*) for Muslims who have fulfilled the *nisab* and *haul*, with a distribution that has been determined limitatively in the Qur'an (QS. At-Taubah: 60). In contrast to zakat, waqf is *sunnah muakkadah* with unique characteristics in the form of the detention of the principal property (*habs al-ashl*) and the sustainable use of the proceeds. Meanwhile, *infak* and *alms* are voluntary without restrictions on *nisab* or specific distribution, so they have high flexibility in their use.³⁶

³⁵ Rahmat Firdaus et al., "The Role of Islamic Philanthropy in Disaster Relief in Indonesia and Japan," *Asian Journal of Muslim Philanthropy and Citizen Engagement* 1, no. 1 (January 23, 2025): 35–51, <https://doi.org/10.63919/ajmpce.v1i1.12>; A. Zaenurrosyid, Hidayatus Sholihah, and Nur Hidayatuloh, "The Islamic Philanthropy Model Based on Maslahah Principles for Developing Islamic Campus in Java," *Ijtihad : Jurnal Wacana Hukum Islam Dan Kemanusiaan* 24, no. 2 (December 30, 2024): 279–304, <https://doi.org/10.18326/ijtihad.v24i2.279-304>; Azwar Iskandar et al., "Islamic Philanthropy and Poverty Reduction in Indonesia: The Role of Integrated Islamic Social and Commercial Finance Institutions," *AL-IHKAM: Jurnal Hukum & Pranata Sosial* 16, no. 2 (December 31, 2021): 274–301, <https://doi.org/10.19105/al-lhkam.v16i2.5026>.

³⁶ Amelia Fauzia, "Islamic Philanthropy in Indonesia: Modernization, Islamization, and Social Justice," *Austrian Journal of South-East Asian Studies* 10, no. 2 (2017), <https://doi.org/10.14764/10.ASEAS-2017.2-6>; Azwar Azwar, "THE ROLE OF ISLAMIC PHILANTHROPY IN GREEN ECONOMY DEVELOPMENT: CASE IN INDONESIA," *International Journal of Islamic Economics and Finance Research* 6, no. 2 December (December 18, 2023): 40–55, <https://doi.org/10.53840/ijiefer105>;

From the perspective of asset ownership, waqf transfers individual ownership to Allah's property which is managed by nadzir for the public good. This is different from zakat which directly transfers ownership to mustahik. Infak and alms do not have a rigid ownership construction, because they can be given in various forms and purposes.³⁷ Consequently, waqf has the advantage of creating long-term benefits, while zakat, infaq, and alms are more dominant in meeting short-term needs.

In the context of sustainability benefits, waqf occupies a strategic position because it is productive and sustainable. Data from the Indonesian Waqf Agency shows that the potential for national waqf reaches more than Rp180 trillion per year, with waqf land assets reaching more than 400 thousand locations. However, most of these assets have not been managed productively. On the other hand, zakat has an annual distribution cycle that tends to be consumptive, although in recent years the productive zakat model has developed.³⁸

Nanang Naisabur et al., "Islamic Philanthropy Fiqh in Modern Context," *Al-Muamalat: Jurnal Ekonomi Syariah* 10, no. 1 (February 12, 2023): 24–35, <https://doi.org/10.15575/am.v10i1.21068>; Ratna Dewi Setyowati, "The Synergy of Islamic Philanthropy and SDGs: Pathways to Economic Sustainability in Indonesia," *FUQAHA Journal of Islamic Law* 1, no. 1 (2024).

³⁷ Agus Wahyu Triatmo et al., "A Political Ideology of the Indonesian Islamic Philanthropy Institution: A Case Study of Suryakarta Beramal Foundation," *Indonesian Journal of Islam and Muslim Societies* 10, no. 2 (December 21, 2020): 353–80, <https://doi.org/10.18326/ijims.v10i2.353-380>; Eva Nurul Huda, Achmad Tohirin, and Muhammad Afiat Anang Luqmana, "A Bibliometric Analysis of Islamic Philanthropy," *Journal of Islamic Economic and Business Research* 3, no. 1 (June 30, 2023): 97–124, <https://doi.org/10.18196/jiebr.v3i1.109>; Noor Syahida Md Soh et al., "Cultivation of Islamic Philanthropy Concept through High Impact Educational Practices (HIEPs) in Universiti Teknologi MARA," *Asian Journal of University Education* 18, no. 2 (April 30, 2022): 336–47, <https://doi.org/10.24191/ajue.v18i2.17989>; Bhirawa Anoraga, "A Decade of Charitable Crowdfunding and Its Impacts on the Social Justice Trajectory of Islamic Philanthropy in Indonesia," *Advances in Southeast Asian Studies* 17, no. 1 (2024), <https://doi.org/10.14764/10.ASEAS-0094>.

³⁸ Isnaini Harahap et al., "The Power of Zakat in Contemporary Development: How Islamic Philanthropy Alleviates the Economic Impact of Toll Road Projects on MSMEs," *MILRev : Metro Islamic Law Review* 3, no. 2 (December 6, 2024): 174–97, <https://doi.org/10.32332/milrev.v3i2.9391>; Indah Piliyanti, Hilman Latief, and Syamsur Anwar, "Technologizing Islamic Philanthropy During The Covid-19 Pandemic in Indonesia," *Journal of Muslim Philanthropy and Civil Society* 6, no. 2 (2022); Hardius Usman et al., "Integrating Trust, Religiosity and Image into Technology Acceptance Model: The Case of the Islamic Philanthropy in Indonesia," *Journal of Islamic Marketing* 13, no. 2 (January 13, 2022): 381–409,

Flexibility of use is another significant differentiator. Zakat has strict sharia restrictions in distribution to eight asnaf, so its use in the context of disasters must be categorized appropriately, for example as part of *fi sabilillah* or *gharimin*. Infak and alms do not have these limitations, so they can be used quickly and adaptively in emergency conditions. Waqf, although flexible in form (money waqf, productive waqf), is still bound by the principle of benefit sustainability.³⁹

In terms of institutional capacity, Indonesia has a relatively developed ZISWAF ecosystem. The National Amil Zakat Agency reported that the realization of national zakat collection in 2023 reached more than IDR 30 trillion, a significant increase compared to the previous year. However, this figure is still far from the potential of zakat which is estimated to reach Rp300 trillion per year, showing a very large collection gap.⁴⁰

Meanwhile, the collection of money waqf shows a positive trend, although it is still in the early stages of development. Based on data from the Indonesian Waqf Agency, the realization of new money waqf reaches the range of IDR 2-3 trillion per year, far below its potential. This shows that the main challenge of waqf lies in community literacy, nadzir governance, and innovation of Islamic financial instruments.⁴¹

<https://doi.org/10.1108/JIMA-01-2020-0020>; Roshiful Aqli Qosyim and Ahmad Zarkasyi, "Management of Islamic Philanthropy-Based Education Financing in Increasing Access to Free Education for Orphans Children," *Munaddhomah: Jurnal Manajemen Pendidikan Islam* 5, no. 3 (July 19, 2024): 270–83, <https://doi.org/10.31538/munaddhomah.v5i3.1137>.

³⁹ Abdullah, Hilmi Marwa, Musyafi Usman, Sadida Nizam, and Muhammad Bilal. 2025. "Islam As a Condition for Waqf: Dialectics of Classical Fiqh and Indonesian Waqf Law in a Pluralistic Society". *An-Nisa: Journal of Islamic Family Law* 2 (4): 377-91. <https://doi.org/10.63142/an-nisa.v2i4.472>; Intan, Intan, Jamhir Jamhir, Yusnaldi Kamaruzzaman, Nor Azlina Mohd Noor, and Shadi Imad Ali Qaddumi. 2026. "Parent-to-Child Grants and Their Influence on Inheritance Perspectives of Islamic Law and Positive Law". *An-Nisa: Journal of Islamic Family Law* 3 (1): 15-32. <https://doi.org/10.63142/an-nisa.v3i1.486>.

⁴⁰ Azwar, "THE ROLE OF ISLAMIC PHILANTHROPY IN GREEN ECONOMY DEVELOPMENT: CASE IN INDONESIA"; Fauzia, "Islamic Philanthropy in Indonesia: Modernization, Islamization, and Social Justice"; Iskandar et al., "Islamic Philanthropy and Poverty Reduction in Indonesia: The Role of Integrated Islamic Social and Commercial Finance Institutions"; A. Zaenurrosyid, Hidayatus Sholihah, and Nur Hidayatuloh, "The Islamic Philanthropy Model Based on Maslahah Principles for Developing Islamic Campus in Java."

⁴¹ Abdullah, Hilmi Marwa, Musyafi Usman, Sadida Nizam, and Muhammad Bilal. 2025. "Islam As a Condition for Waqf: Dialectics of Classical Fiqh and Indonesian Waqf Law in a Pluralistic Society". *An-Nisa: Journal of Islamic Family*

Infak and alms, although difficult to measure in aggregate due to their informal nature, have a significant contribution to the philanthropic practices of the community. Islamic philanthropic institutions such as LAZ (Amil Zakat Institute) note that the proportion of infak and alms often exceeds zakat in the rapid response to disasters, because they are not bound by strict distribution regulations.⁴²

In the disaster management cycle, the effectiveness of ZISWAF is highly dependent on the phase at hand. In the mitigation phase, waqf has the advantage of being able to be used for the construction of disaster-resistant infrastructure, such as earthquake-resistant houses or evacuation facilities. The productive waqf model allows for sustainable long-term financing, thereby contributing to disaster risk reduction.⁴³

In the emergency response phase, infak and alms are the most effective instruments because of their flexible nature and are quickly distributed. Zakat can also be used, but it requires sharia justification in the classification of asnaf. In practice, institutions such as the National Disaster Management Agency often collaborate with philanthropic institutions to accelerate the distribution of aid based on community donations.⁴⁴

Law 2 (4): 377-91. <https://doi.org/10.63142/an-nisa.v2i4.472>; Intan, Intan, Jamhir Jamhir, Yusnaidi Kamaruzzaman, Nor Azlina Mohd Noor, and Shadi Imad Ali Qaddumi. 2026. "Parent-to-Child Grants and Their Influence on Inheritance Perspectives of Islamic Law and Positive Law". *An-Nisa: Journal of Islamic Family Law* 3 (1): 15-32. <https://doi.org/10.63142/an-nisa.v3i1.486>.

⁴² Muhdlor, "Islamic Philanthropy (Zakat and Waqf) As A Form of Economic Crisis Management"; Makhrus, Hasan, and Budi Santoso, "Islamic Philanthropy and Social Services in Improving Community Welfare in Indonesia"; Meidina and Moka, "Shifting Meaning: Islamic Philanthropy According to the View of Muhammadiyah"; Ulfahadi, "Islamic Philanthropy on Social Media in Youth Volunteering Movements"; Noviarita, Indahsari, and Abdul Chalid, "Islamic Philanthropy Literacy in Improving Welfare and Sustainable Economic Growth in Lampung Province."

⁴³ Saputra, "Digital Green Waqf: A Systematic Literature Review On Sustainable Islamic Philanthropy In The Digital Era"; Al Kahfi and Nurfajriani, "Innovative Collaboration Fintech and Islamic Financial Institutions in Optimizing Islamic Philanthropy for Economic Empowerment of the Ummah"; Asaker, "UNHCR Refugee Zakat Fund within Canadian Islamic Philanthropy"; Mansur et al., "Islamic Philanthropy in the Digital Era: The Role of Media and Culture in Spreading the Teachings of Generosity."

⁴⁴ Makhrus and Sulaeman, "Centralized Management of Islamic Philanthropy at LAZISMU Banyumas: Enhancing Welfare through Community-Based Innovation in Indonesia"; Arwani, Muhammad, and ..., "Sustainable Development and Islamic Philanthropy: Synergy of Zakat and SDGs"; Mahamood and Khalid, "Developing a Systematic Edu-Pro Model to Jet-Boost Participation and Sustainability of Islamic

In the rehabilitation and reconstruction phase, waqf has again become a leading instrument because of its ability to provide long-term financing. Money waqf can be invested in productive projects whose results are used to finance the economic recovery of the affected communities. Meanwhile, zakat can be used for the economic empowerment of mustahik after disasters, especially in the form of productive zakat.⁴⁵

However, each instrument has its limitations. Waqf faces challenges in liquidity and professional management. Zakat has normative distribution limitations. Infak and alms, while flexible, are often unstructured and difficult to integrate into formal financing systems. Therefore, an integration model is needed that is able to optimize the advantages of each instrument.⁴⁶

The ZISWAF integration model in the national disaster financing ecosystem can be carried out through institutional synergy between the National Amil Zakat Agency, the Indonesian Waqf Agency, and the National Disaster Management Agency. This synergy includes data integration, program coordination, and regulatory harmonization to ensure the effectiveness of the distribution and utilization of funds.⁴⁷

Philanthropy in Education IR 4.0 from the Maqasid Shariah Framework”; Adinugraha et al., “Islamic Philanthropy In Indonesia: A Bibliographic Analysis of Its Regulation and Practice.”

⁴⁵ Makhrus and Sulaeman, “Centralized Management of Islamic Philanthropy at LAZISMU Banyumas: Enhancing Welfare through Community-Based Innovation in Indonesia”; Anugrah, “Effective Altruism, Islamic Philanthropy, and Public Welfare: A Critique”; Taqwiem and Rachmadi, “Islamic Philanthropy and Optimization of ZISWAF as a Solution Overcoming the Economic Recession”; Zakaria, Samad, and Shafii, “Venture Philanthropy Waqf Model: A Conceptual Study”; Osman I. Elamin, “AI-Enabled Islamic Philanthropy: A Novel Framework for Health Promotion and Preventive Care in Underserved Communities.”

⁴⁶ Mahamood and Khalid, “Developing a Systematic Edu-Pro Model to Jet-Boost Participation and Sustainability of Islamic Philanthropy in Education IR 4.0 from the Maqasid Shariah Framework”; Adinugraha et al., “Islamic Philanthropy In Indonesia: A Bibliographic Analysis of Its Regulation and Practice”; Arwani, Muhammad, and ..., “Sustainable Development and Islamic Philanthropy: Synergy of Zakat and SDGs.”

⁴⁷ Saputra, “Digital Green Waqf: A Systematic Literature Review On Sustainable Islamic Philanthropy In The Digital Era”; Gunawan and Herman, “Islamic Fiscal Policy : A Scientometric Analysis Using R”; Osman I. Elamin, “AI-Enabled Islamic Philanthropy: A Novel Framework for Health Promotion and Preventive Care in Underserved Communities”; Siregar, Majid, and Ridwan, “Zakat As an Alternative Islamic Fiscal Policy in Indonesia”; Kasanah and Ryandono, “Role and Position of Public Debt in Islamic Fiscal Policy in Indonesia.”

Operationally, integration can be realized through the establishment of a joint platform that connects ZISWAF fundraising with disaster financing needs in real-time. Local governments also have a strategic role in identifying local needs and ensuring targeted distribution. This approach is in line with the concept of collaborative governance in disaster management.⁴⁸

In addition, there is a need for innovation in Islamic financial instruments such as cash waqf linked sukuk (CWLS) that can link waqf with the financing of strategic projects, including disaster infrastructure. This instrument has been developed in Indonesia and shows great potential in integrating the Islamic financial sector with the national development agenda.

Thus, the optimization of the role of ZISWAF in disaster financing depends not only on the amount of potential funds, but also on the effectiveness of governance, institutional integration, and instrument innovation. A comprehensive approach that combines normative, structural, and operational dimensions is key in making ZISWAF a strategic pillar in the national disaster resilience system.

CONCLUSION

This study confirms that waqf has a legitimate and solid position as a fiscal policy instrument in the Islamic economic system, both normatively based on cross-sectarian sharia postulates and structurally within the framework of Islamic public finance. The characteristics of perpetuity in waqf principal assets coupled with the flexibility of the distribution of benefits make this instrument inherently compatible with long-term and multiphase disaster management financing needs. The analysis of maqasid al-syariah emphasizes that the distribution of waqf benefits to disaster victims has a strong normative foundation, especially in the dimensions of *hifz al-nafs* and *hifz al-mal*, so that there are no sharia obstacles that are principled in integrating waqf into the national disaster financing system. In the context of Indonesian regulations, Law No. 41 of 2004 on Waqf has actually opened up sufficient legal space for the use of productive waqf for the wider public interest, including disaster management, although its implementation still requires strengthening technical regulations and institutional capacity of *nazhir*.

⁴⁸ Nour Aldeen, Ratih, and Sari Pertiwi, "Cash Waqf from the Millennials' Perspective: A Case of Indonesia"; Qurrata et al., "Waqf Sustainability or Sustainable Waqf? A Bibliometric Analysis"; Ishak et al., "The Critical Success Factors of Waqf Land Development for Sustainable Agriculture"; Priyadi et al., "Waqf Management and Accountability: Waqf Land Financing Models for Economic Wellbeing."

Implementively, this study found that waqf can be optimally functioned in all phases of the disaster management cycle through two main modalities, namely land waqf for structural mitigation purposes such as reforestation, buffer zone construction, and disaster risk reduction infrastructure, as well as cash waqf as a disaster reserve fund that can be liquidated quickly in the emergency response and post-disaster rehabilitation phases. The effectiveness of these two modalities is highly determined by the quality of nazhir governance that is professional, accountable, and integrated with the national disaster management system coordinated by BNPB and BPBD. Comparative analysis of the ZISWAF instrument shows that waqf has a distinctive comparative advantage over zakat, infaq, and alms in terms of long-term financing sustainability, while zakat is superior in the emergency response phase which requires the speed of distribution. Thus, the optimization of disaster financing does not lie in the selection of one instrument exclusively, but in the design of a synergistic ZISWAF integration model in which each instrument is functioned according to its legal characteristics and structural capacity in each phase of disaster management.

This research contributes theoretically to extending the discourse of Islamic economic law to the domain of disaster risk management, a domain that has not received proportionate attention in contemporary jurisprudence studies. In practical terms, the findings of this study offer an analytical framework for policymakers to design an inclusive disaster finance ecosystem by integrating Islamic social finance instruments into the fiscal architecture of national disaster management. Given that Indonesia is the country with the largest Muslim population in the world as well as one of the countries with the highest disaster risk index globally, institutional synergy between the Indonesian Waqf Board, BAZNAS, BNPB, and local governments is not just an incremental policy recommendation, but an urgent institutional reform agenda. The next research is suggested to examine the empirical implementation model of disaster waqf at the regional level and develop an instrument to measure the effectiveness of waqf benefit distribution in the context of post-disaster recovery, in order to strengthen the evidence base for the development of disaster waqf policies in Indonesia.

BIBLIOGRAPHY

- A. Zaenurrosyid, Hidayatus Sholihah, and Nur Hidayatuloh. "The Islamic Philanthropy Model Based on Maslahah Principles for Developing Islamic Campus in Java." *Ijtihad: Jurnal Wacana Hukum Islam Dan Kemanusiaan* 24, no. 2 (December 30, 2024): 279–304. <https://doi.org/10.18326/ijtihad.v24i2.279-304>.
- Azhima, Ahmad Fauzan, Irsan Irsan, and Aslati Aslati, trans. 2025. "Menjaga Keabadian Atau Memenuhi Kebutuhan? Dilema Penjualan Aset Wakaf Dalam Perspektif Fiqih". *Al-Battar: Jurnal Pamungkas Hukum* 2 (2): 196-211. <https://doi.org/10.63142/al-battar.v2i2.348>.
- Abdullah, Hilmi Marwa, Musyafi Usman, Sadida Nizam, and Muhammad Bilal. 2025. "Islam As a Condition for Waqf: Dialectics of Classical Fiqh and Indonesian Waqf Law in a Pluralistic Society". *An-Nisa: Journal of Islamic Family Law* 2 (4): 377-91. <https://doi.org/10.63142/an-nisa.v2i4.472>.
- Ab Rahman, Muhamad Firdaus, Hussein 'Azeemi Abdullah Thaidi, Farhana Mohamad Suhaimi, and Siti Farahiyah Ab Rahim. "Proposed Temporary Waqf Model for Family Waqf Implementation in Malaysia." *Journal of Islamic Accounting and Business Research* 15, no. 1 (January 2, 2024): 56–78. <https://doi.org/10.1108/JIABR-04-2022-0098>.
- AbdulGafar Olawale FAHM, and Ishaq Mustapha AKINLASO. "Combating Recession in Contemporary Times: Islamic Fiscal Policy and Nigeria's Economic Recession." *IJUS | International Journal of Umranic Studies* 2, no. 2 (December 22, 2022): 27–38. <https://doi.org/10.59202/ijus.v2i2.547>.
- Adinugraha, Hendri Hermawan, Muhammad Shulthoni, Desy Adella, and Muhammad Zheeva Al-Ksyaf. "Islamic Philanthropy In Indonesia: A Bibliographic Analysis of Its Regulation and Practice." *PROFJES: Profetik Jurnal Ekonomi Syariah* 04, no. 01 (2025). <https://doi.org/10.24952/profjes.v4i1.14706>.
- Agaih, Zaid Muhmoud. "Educational Waqf (Endowment) in Artificial Intelligence Programs: Toward a New Form of Waqf." *Journal of Governance and Regulation* 13, no. 1 (February 7, 2024): 231. <https://doi.org/10.22495/jgrv13i1art21>.
- Aizem, Aizem, and Sudirman Sudirman. "Wakaf Dengan Wasiat Melebihi 1/3 (Satu Pertiga) Perspektif Undang-Undang Nomor 41 Tahun 2004 Tentang Wakaf." *Sakina: Journal of Family Studies* 7, no. 2 (July 2, 2023): 178–88.

- <https://doi.org/10.18860/jfs.v7i2.3489>.
- Al-Daihani, Meshari, Khadar Ahmed Dirie, Md Mahmudul Alam, and Ahmad Sufian Abdullah. "Business Process Model for 'Crowdfunding Cash Waqf Model.'" *Journal of Islamic Accounting and Business Research* 16, no. 1 (January 2, 2025): 147–69. <https://doi.org/10.1108/JIABR-02-2023-0046>.
- Alif, Satrio Muhammad, Muhamad Sofyan Sauri, and Redho Surya Perdana. "Perubahan Kecepatan Subduksi Lempeng Indo-Australia Terhadap Lempeng Sundaland Akibat Gempa Bumi Samudera Hindia Tahun 2016." *Jurnal Geosains Dan Teknologi* 4, no. 3 (December 4, 2021): 159–67. <https://doi.org/10.14710/jgt.4.3.2021.159-167>.
- Ambo Masse, Rahman, Andi Aderus, and Andi Achruh. "Social Entrepreneurship Model in Cash Waqf: An Evidence from Kurir Langit and Dompot Dhuafa." *Cogent Arts & Humanities* 11, no. 1 (December 31, 2024). <https://doi.org/10.1080/23311983.2024.2418727>.
- Anoraga, Bhirawa. "A Decade of Charitable Crowdfunding and Its Impacts on the Social Justice Trajectory of Islamic Philanthropy in Indonesia." *Advances in Southeast Asian Studies* 17, no. 1 (2024). <https://doi.org/10.14764/10.ASEAS-0094>.
- Anugrah, Iqra. "Effective Altruism, Islamic Philanthropy, and Public Welfare: A Critique." *Sodality: Jurnal Sosiologi Pedesaan* 11, no. 2 (November 29, 2023): 168–80. <https://doi.org/10.22500/11202348227>.
- Apriantoro, Muhamad Subhi, Sendy Septianozakia, and Syafila Kamarudin. "The Potential of Productive Waqf: Research Stream and Future Direction." *Pakistan Journal of Life and Social Sciences (PJLSS)* 22, no. 1 (2024). <https://doi.org/10.57239/PJLSS-2024-22.1.0087>.
- Aqli Qosyim, Roshiful, and Ahmad Zarkasyi. "Management of Islamic Philanthropy-Based Education Financing in Increasing Access to Free Education for Orphans Children." *Munaddhomah: Jurnal Manajemen Pendidikan Islam* 5, no. 3 (July 19, 2024): 270–83. <https://doi.org/10.31538/munaddhomah.v5i3.1137>.
- Arif Rahman, Akh. Fauzi Aseri, and Muhammad Rivaldi Akbar. "Wealth Distribution in Sharia Economic Law: A Study Of Qs. Al-Hasyr Verse 7 on Islamic Fiscal Policy and Social Welfare in Indonesia." *Indonesian Journal of Islamic Jurisprudence, Economic and Legal Theory* 3, no. 2 (June 4, 2025): 1752–65.

- <https://doi.org/10.62976/ijijel.v3i2.1166>.
- Arwani, A, R Muhammad, and ... "Sustainable Development and Islamic Philanthropy: Synergy of Zakat and SDGs." *Al-Uqud: Journal of Islamic ...* 8 (2024).
- Asaker, Mohammed Abu. "UNHCR Refugee Zakat Fund within Canadian Islamic Philanthropy." *Journal of Muslim Philanthropy and Civil Society* 6, no. 2 (2022).
- Asyari, Asyari, Mohammad Enamul Hoque, Perengki Susanto, Halima Begum, Awaluddin Awaluddin, Marwan Marwan, and Abdullah Al Mamun. "Online Cash Waqf Behavioral Intention: The Role of Knowledge of Cash Waqf and Trust." *Journal of Islamic Marketing* 15, no. 11 (December 2, 2024): 2864–90. <https://doi.org/10.1108/JIMA-07-2023-0224>.
- Atabik, Ahmad. "Interaksionisme Simbolik Ritual Meron Di Indonesia Dan Relevansinya Dalam Al Quran." *FIKRAH* 8, no. 1 (May 29, 2020): 137. <https://doi.org/10.21043/fikrah.v8i1.7216>.
- Ayub, Muhammad, Khurram Khan, Mansoor Khan, and Muhammad Ismail. "Waqf for Accelerating Socioeconomic Development: A Proposed Model with Focus on Pakistan." *Qualitative Research in Financial Markets* 16, no. 5 (November 18, 2024): 937–61. <https://doi.org/10.1108/QRFM-07-2023-0161>.
- Azwar, Azwar. "THE ROLE OF ISLAMIC PHILANTHROPY IN GREEN ECONOMY DEVELOPMENT: CASE IN INDONESIA." *International Journal of Islamic Economics and Finance Research* 6, no. 2 December (December 18, 2023): 40–55. <https://doi.org/10.53840/ijiefer105>.
- Abdullah, Hilmi Marwa, Musyafi Usman, Sadida Nizam, dan Muhammad Bilal. "Islam as a Condition for Waqf: Dialectics of Classical Fiqh and Indonesian Waqf Law in a Pluralistic Society." *An-Nisa: Journal of Islamic Family Law* 2, no. 4 (2025): 377–391. <https://doi.org/10.63142/an-nisa.v2i4.472>.
- Bonang, Dahlia, Shafinar Ismail, and Raditya Sukmana. "Empowering the Future of Cash Waqf through Digitalisation: An Insight into the Philanthropic Intention of the Indonesian Muslim Community." *ISRA International Journal of Islamic Finance* 16, no. S1 (May 6, 2024): 94–117. <https://doi.org/10.55188/ijif.v16iS1.586>.
- Choiri, Muttaqin, and Farid Ardyansyah. "The Politics of Waqf Practice in Pesantren Kyai Families in Bangkalan Madura, Indonesia." *El-Usrah: Jurnal Hukum Keluarga* 7, no. 1 (June 30, 2024): 272.

- <https://doi.org/10.22373/ujhk.v7i1.22186>.
- Desderius, Kevie, Muhammad Said Badizzaman Arrinjani, Zahra Fadhilatus Sa'adia, and Farhan Riandhana Lie. "Analisis Tingkat Risiko Bencana Tanah Longsor Di Wilayah Kabupaten Blitar, Jawa Timur." *Region : Jurnal Pembangunan Wilayah Dan Perencanaan Partisipatif* 19, no. 1 (January 25, 2024): 200. <https://doi.org/10.20961/region.v19i1.58889>.
- DR LISA LISTIANA, DR SYED MUSA ALHABSHI, and DR ZAMRI OSMAN. "ISSUES ON WAQF AND ROLES OF WAQF AUTHORITIES: EVIDENCE FROM INDONESIA AND SINGAPORE." *Hamdard Islamicus* 47, no. 1 (March 29, 2024). <https://doi.org/10.57144/hi.v47i1.720>.
- Engku Ali, Engku Muhammad Tajuddin, Muhammad Shahrul Ifwat Ishak, Ahmad Faizol Ismail, Mutia Sobihah Abd Halim, and Zaharah Salwati Baba. "The Potential of Waqf in Strengthening Community-Based Tourism in Terengganu, Malaysia." *Global Journal Al-Thaqafah* 15, no. 1 (July 28, 2025): 35–46. <https://doi.org/10.7187/GJAT072025-3>.
- Faisal, Faisal, Fathul Mu'in, Relit Nur Edy, Gandhi Liyorba Indra, and Rudi Santoso Santoso. "Strengthening the National Waqf Ecosystem through Legal Reform: An Analysis of Waqf Issues in the Provinces of Lampung and South Sumatra." *Al-Istinbath: Jurnal Hukum Islam* 9, no. 1 (May 30, 2024): 81. <https://doi.org/10.29240/jhi.v9i1.9320>.
- Fallah, Sapta Nur. "THE IMPACT OF FISCAL POLICY AND LEGAL REGULATIONS ON THE ISLAMIC FINANCE INDUSTRY." *International Journal of Economic Literature (INJOLE)* 3, no. 6 (2025).
- Fauzia, Amelia. "Islamic Philanthropy in Indonesia: Modernization, Islamization, and Social Justice." *Austrian Journal of South-East Asian Studies* 10, no. 2 (2017). <https://doi.org/10.14764/10.ASEAS-2017.2-6>.
- Firdaus, Rahmat, Rizal Fahlefi, Moh. Wadi, and Kamali Kamali. "The Role of Islamic Philanthropy in Disaster Relief in Indonesia and Japan." *Asian Journal of Muslim Philanthropy and Citizen Engagement* 1, no. 1 (January 23, 2025): 35–51. <https://doi.org/10.63919/ajmpce.v1i1.12>.
- Freddy, Shandy Primandasetio, and Nor Asiah Mohamad. "DISPUTE IN CROSS-BORDER WAQF: MITIGATION, RESOLUTION, AND THE ROLE OF WAQF AUTHORITY." *IIUM Law Journal*

- 32, no. 1 (May 31, 2024): 261–308. <https://doi.org/10.31436/iiumlj.v32i1.905>.
- Gunawan, Muhammad Raihan, and Fauzi Herman. “Islamic Fiscal Policy : A Scientometric Analysis Using R.” *Islamic Economics Methodology* 1, no. 1 (2022).
- Hadi, Muhammad, Jalaluddin Rum, Wahyudin Maguni, and Anwar M. Radiamoda. “Toward a Holistic Legal Framework for Effective Waqf Implementation: Integrating Islamic Socio-Economic Models.” *Volksgeist: Jurnal Ilmu Hukum Dan Konstitusi* 8, no. 1 (April 18, 2025): 15–42. <https://doi.org/10.24090/volksgeist.v8i1.12590>.
- Harmoko, Harmoko. “THE CONCEPT AND VALUES OF CHARACTER EDUCATION ON AL-QUR’AN: A CRITICAL STUDY OF SURAH AL-BAQARAH VERSE 261-267.” *JICSA (Journal of Islamic Civilization in Southeast Asia)* 11, no. 2 (January 25, 2023): 309–33. <https://doi.org/10.24252/jicsa.v11i2.35411>.
- Hatimah, Husnul, Eko Ganis Sukoharsono, Ali Djamhuri, and Noval Adib. “Exploring Waqf Management Transformation: Opportunities and Challenges (Case Study in Ismuhu Yahya Foundation Pontianak).” *Journal of Ecohumanism* 3, no. 8 (November 11, 2024). <https://doi.org/10.62754/joe.v3i8.4712>.
- Hayati, Zikra, Istiqamah Mulya Ulfah, Suci Ananda, and Muhammad Randha Siregar. “Fiscal Policy in Islamic Perspective Tracking from Historical Literature Review.” *PKM-P* 8, no. 1 (June 11, 2024): 161–70. <https://doi.org/10.32832/jurma.v8i1.2232>.
- Hendrik, Mohamad, and Mufidah Mufidah. “Peran Badan Wakaf Indonesia Pasca Terbitnya Undang-Undang Nomor 41 Tahun 2004 Tentang Wakaf.” *SALAM: Jurnal Sosial Dan Budaya Syar-I* 6, no. 5 (May 30, 2019): 417–46. <https://doi.org/10.15408/sjsbs.v6i5.20830>.
- Huda, Nurul, Budi Trianto, Masrizal Masrizal, and Nihayatul Maskuroh. “Intention to Donate in Green Waqf among Muslim Community: Indonesian Case.” *Journal of Islamic Marketing* 16, no. 3 (February 3, 2025): 736–58. <https://doi.org/10.1108/JIMA-02-2023-0044>.
- Imran, Maizul. “Islamic Mass Organizations Figures ’ Views on Ul ī Al-Amr : Implications for Indonesian Democracy and Compliance with The Government Musda Asmara Keywords :” 20, no. 2 (2025): 341–69.

- Irawati, Arista Candra, and Eugenia Brandao Da Silva. "Beyond Formality in Indonesian Pretrial Law: KUHAP Reform, Human Rights, and Islamic Law." *Al-Ahkam* 35, no. 2 (October 1, 2025): 261–86. <https://doi.org/10.21580/ahkam.2025.35.2.28399>.
- Ishak, Amal Hayati, Siti Nor Amira Mohamad, Siti Khadijah Ab Manan, Muhamad Hasif Yahaya, Wan Naimah Wan Daud, and Dziauddin Sharif. "The Critical Success Factors of Waqf Land Development for Sustainable Agriculture." *Social Sciences & Humanities Open* 11 (2025): 101244. <https://doi.org/10.1016/j.ssaho.2024.101244>.
- Iskandar, Azwar, Bayu Taufiq Possumah, Khaerul Aqbar, and Akhmad Hanafi Dain Yunta. "Islamic Philanthropy and Poverty Reduction in Indonesia: The Role of Integrated Islamic Social and Commercial Finance Institutions." *AL-IHKAM: Jurnal Hukum & Pranata Sosial* 16, no. 2 (December 31, 2021): 274–301. <https://doi.org/10.19105/al-lhkam.v16i2.5026>.
- Isnaini Harahap, Chuzaimah Batubara, Khairina Tambunan, and Abdul Hakim. "The Power of Zakat in Contemporary Development: How Islamic Philanthropy Alleviates the Economic Impact of Toll Road Projects on MSMEs." *MILRev : Metro Islamic Law Review* 3, no. 2 (December 6, 2024): 174–97. <https://doi.org/10.32332/milrev.v3i2.9391>.
- Intan, Intan, Jamhir Jamhir, Yusnaidi Kamaruzzaman, Nor Azlina Mohd Noor, dan Shadi Imad Ali Qaddumi. "Parent-to-Child Grants and Their Influence on Inheritance Perspectives of Islamic Law and Positive Law." *An-Nisa: Journal of Islamic Family Law* 3, no. 1 (2026): 15–32. <https://doi.org/10.63142/an-nisa.v3i1.486>.
- Jahan, Samsad. "Zakat versus Taxation as Islamic Fiscal Policy Tool." *International Journal of Islamic Economics* 3, no. 01 (July 1, 2021): 37–46. <https://doi.org/10.32332/ijie.v3i1.3129>.
- Jannah, Miftahul, Azila Ahmad Sarkawi, Jamilah Othman, and Khalifah Muhamad Ali. "Management Strategies of a Productive Waqf-Based Forest in Bogor, Indonesia." *Jurnal Sylva Lestari* 12, no. 3 (August 11, 2024): 741–59. <https://doi.org/10.23960/jsl.v12i3.931>.
- Juliana, Juliana, Shafinar Ismail, Suci Avrilliani Utami, Yana Rohmana, and Ropi Marlina. "Factors Affecting Students' Intention to Donate Cash Waqf: The Mediating Role of Literacy in Indonesia." *ISRA International Journal of Islamic Finance* 16, no. S1 (May 6, 2024): 46–70. <https://doi.org/10.55188/ijif.v16iS1.552>.
- Jusoh Yusoff, Amir Fazlim, and Iffah Abd Razak. "Sharia Issues on Loot

- Boxes in Online Games and Esport.” *Samarah: Jurnal Hukum Keluarga Dan Hukum Islam* 7, no. 1 (March 31, 2023): 341. <https://doi.org/10.22373/sjhk.v7i1.16023>.
- Kadir, Syahrudin, A. Ika Fahrika, and Irwan Misbach. “Conventional Fiscal Policy System and Islamic Economics in The Indonesian Economy.” *Widya Cipta: Jurnal Sekretari Dan Manajemen* 8, no. 1 (March 4, 2024): 72–79. <https://doi.org/10.31294/widyacipta.v8i1.17149>.
- Kahfi, Al, and Wiyanda Vera Nurfajriani. “Innovative Collaboration Fintech and Islamic Financial Institutions in Optimizing Islamic Philanthropy for Economic Empowerment of the Ummah.” *ITQAN: Journal of Islamic Economics, Management, and Finance* 4, no. 2 (May 17, 2025): 123–42. <https://doi.org/10.57053/itqan.v4i2.107>.
- Kamaruddin, Muhammad Iqmal Hisham, Mustafa Mohd Hanefah, and Rosnia Masruki. “Challenges and Prospects in Waqf Reporting Practices in Malaysia.” *Journal of Financial Reporting and Accounting* 22, no. 3 (May 29, 2024): 752–65. <https://doi.org/10.1108/JFRA-01-2022-0018>.
- Kasanah, Roisatun, and Muhamad Nafik Hadi Ryandono. “Role and Position of Public Debt in Islamic Fiscal Policy in Indonesia.” *AFEBI Islamic Finance and Economic Review* 6, no. 01 (May 27, 2022): 43. <https://doi.org/10.47312/aifer.v6i01.379>.
- Laila, Nisful, Raditya Sukmana, Dwi Irianti Hadiningdyah, and Indah Rahmawati. “Critical Assessment on Cash Waqf-Linked Sukuk in Indonesia.” *Qualitative Research in Financial Markets* 17, no. 4 (June 17, 2025): 849–79. <https://doi.org/10.1108/QRFM-11-2023-0291>.
- Latief, Hilman. “Addressing Unfortunate Wayfarer: Islamic Philanthropy and Indonesian Migrant Workers in Hong Kong.” *Austrian Journal of South-East Asian Studies* 10, no. 2 (2017). <https://doi.org/10.14764/10.ASEAS-2017.2-7>.
- Listiana, Lisa, Yan Putra Timur, and Syahyuti. “The Role of Islamic Endowment (Waqf) in Achieving Food Security: A Netnographic Study.” *International Journal of Islamic Finance and Sustainable Development* 17, no. 1 (March 25, 2025). <https://doi.org/10.55188/ijifsd.v17i1.956>.
- Lubis, Ashar Muda. “TELAH ULANG PERGERAKAN LEMPENG TEKTONIK INDO-AUSTRALIA DENGAN MENGGUNAKAN DATA GPS TAHUN 1994-2016.” *JOURNAL ONLINE OF*

- PHYSICS* 5, no. 2 (July 25, 2020): 12–16.
<https://doi.org/10.22437/jop.v5i2.9751>.
- Lubis, Muhammad Idham Kholid, Mustamam Mustamam, and Adil Akhyar. “ANALISIS YURIDIS GERAKAN NASIONAL WAKAF UANG (GNWU) DALAM PERSPEKTIF UNDANG-UNDANG NOMOR 41 TAHUN 2004 TENTANG WAKAF.” *Jurnal Ilmiah METADATA* 4, no. 1 (January 2, 2022): 139–65.
<https://doi.org/10.47652/metadata.v4i1.127>.
- Mahamood, Siti Fatahiyah, and Mohammad Mahyuddin Khalid. “Developing a Systematic Edu-Pro Model to Jet-Boost Participation and Sustainability of Islamic Philanthropy in Education IR 4.0 from the Maqasid Shariah Framework.” *Global Journal Al-Thaqafah*, no. SpecialIssue (2020).
- Makhrus, M, Ibnu Hasan, and Selamat Eko Budi Santoso. “Islamic Philanthropy and Social Services in Improving Community Welfare in Indonesia.” *Islamic Economics Journal* 10, no. 2 (December 29, 2024): 150–62.
<https://doi.org/10.21111/iej.v10i2.10930>.
- Makhrus, Makhrus, and A. Sulaeman. “Centralized Management of Islamic Philanthropy at LAZISMU Banyumas: Enhancing Welfare through Community-Based Innovation in Indonesia.” *Journal of Islamic Economics Lariba* 11, no. 1 (June 30, 2025): 573–96.
<https://doi.org/10.20885/jielariba.vol11.iss1.art22>.
- Muthoifin, Qaid Qushayyi Yusran, . Masithoh, . Nuha, . Waston, and Andri Nirwana. “The Practice of Changing the Status of Change of Waqf Property in the Islamic Social Economic View.” *Journal of Ecohumanism* 3, no. 6 (September 9, 2024): 229–38.
<https://doi.org/10.62754/joe.v3i6.3996>.
- Mansur, Muhammad, Addiarrahman Addiarrahman, Dailani Ismail, Abdullah Rasyidi, and Muhammad Deni Putra. “Islamic Philanthropy in the Digital Era: The Role of Media and Culture in Spreading the Teachings of Generosity.” *Asian Journal of Media and Culture* 1, no. 1 (January 26, 2025): 74–92.
<https://doi.org/10.63919/ajmc.v1i1.20>.
- Mardiyah, Siti, Hamda Sulfinadia, and Abdurrahman Raden Aji. “Resolution Of Household Conflicts Due To Different Choices Of Presidential Candidates Perspective Of Islamic Law” 3 (2025): 43–64.
- Maulina, Rindawati, Wawan Dhewanto, Taufik Faturohman, and Imam Nur Azis. “Empowering Waqf (Islamic Endowment)

- Entrepreneurs: A Study of the Key Motivational Factors Underlying Waqf -Based Entrepreneurship in Indonesia.” *European Business Review* 37, no. 2 (January 22, 2025): 338–70. <https://doi.org/10.1108/EBR-11-2023-0342>.
- Meidina, Ahmad Rezy, and Zaimudin Al-Mahdi Moka. “Shifting Meaning: Islamic Philanthropy According to the View of Muhammadiyah.” *Journal of Islamic Economics and Philanthropy* 6, no. 1 (March 4, 2023): 29. <https://doi.org/10.21111/jiep.v6i1.9283>.
- Miftahul Huda, Aditya Prastian Supriyadi, and Ramadhita. “Productive Waqf Law Reform: A Solution to Support Indonesian Local Economy amid Contemporary Global Recession.” *MILRev: Metro Islamic Law Review* 4, no. 1 (June 13, 2025): 319–59. <https://doi.org/10.32332/milrev.v4i2.10210>.
- Muhdlor, Nur Khayin. “Islamic Philanthropy (Zakat and Waqf) As A Form of Economic Crisis Management.” *Budapest International Research and Critics Institute* 5, no. 3 (2022).
- Muji Buddin SM, M, Dody Sulistio, Mochammad Irfan Achfandhy, Muhammad Alfian Sidik, and Muhammad Nurul Mubin. “ISLAMIC LAW, THE CONSTITUTION, AND DIGITAL MEDIA: A Study of Islamic Discourse Construction in Contemporary Indonesia.” *Al-Risalah: Forum Kajian Hukum Dan Sosial Kemasyarakatan* 25, no. 2 (December 22, 2025): 20–36. <https://doi.org/10.30631/alrisalah.v25i2.1951>.
- Muryani, Chatarina. “Peranan Nilai-Nilai Luhur Pancasila Dan Kearifan Lokal Dalam Penanggulangan Bencana Di Indonesia.” *Social, Humanities, and Educational Studies (SHES): Conference Series* 4, no. 4 (April 23, 2021): 14. <https://doi.org/10.20961/shes.v4i4.50595>.
- Naisabur, Nanang, Haris Maiza Putra, Chikal Anugrah Putra Naisabur, Diana Farid, and Hisam Ahyani. “Islamic Philanthropy Fiqh in Modern Context.” *Al-Muamalat: Jurnal Ekonomi Syariah* 10, no. 1 (February 12, 2023): 24–35. <https://doi.org/10.15575/am.v10i1.21068>.
- Nashirudin, Muh, Ramadhan Razali, and Almira Keumala Ulfah. “Modernizing Zakat and Waqf Management in Indonesia: A Legal And Governance Perspective.” *Mazahib* 24, no. 1 (June 27, 2025): 198–220. <https://doi.org/10.21093/mj.v24i1.9419>.
- Nisa Oktaviani, Anjely Wahyuni, Wiwid Yulinda Sari, and Faisal Hidayat. “Analisis Perkembangan Kebijakan Fiskal Dalam

- Prespektif Ekonomi Islam.” *Jurnal Mutiara Ilmu Akuntansi* 1, no. 3 (June 3, 2023): 19–30. <https://doi.org/10.55606/jumia.v1i3.1482>.
- Nofianti, Leny, Murniati Mukhlisin, and Andi Irfan. “Cash Waqf Innovation in Islamic Financial Institutions and Its Governance Issues, Case Studies: Indonesia, Malaysia, Türkiye.” *Journal of Islamic Accounting and Business Research* 17, no. 4 (March 17, 2026): 819–37. <https://doi.org/10.1108/JIABR-12-2023-0420>.
- Nour Aldeen, Khaled, Inayah Swasti Ratih, and Risa Sari Pertiwi. “Cash Waqf from the Millennials’ Perspective: A Case of Indonesia.” *ISRA International Journal of Islamic Finance* 14, no. 1 (May 20, 2022): 20–37. <https://doi.org/10.1108/IJIF-10-2020-0223>.
- Noviarita, Heni, Leny Indahsari, and M.Hafizh Abdul Chalid. “Islamic Philanthropy Literacy in Improving Welfare and Sustainable Economic Growth in Lampung Province.” *KnE Social Sciences*, April 4, 2024. <https://doi.org/10.18502/kss.v9i12.15873>.
- Nur, Muhammad, Siti Maymanatun Nisa, Tashdieq Ulil, and Amri Arhamzah. “From Text to Context : The Role of Kyai in Shaping Modern Islamic Inheritance Law” 19, no. 1 (2025): 31–50.
- Nurul Huda, Eva, Achmad Tohirin, and Muhammad Afiat Anang Luqmana. “A Bibliometric Analysis of Islamic Philanthropy.” *Journal of Islamic Economic and Business Research* 3, no. 1 (June 30, 2023): 97–124. <https://doi.org/10.18196/jiebr.v3i1.109>.
- Oktafia, Renny, Ririt Iriani, and Reinanda Aprilia Putri Rochimin. “The Concept of Fiscal Policy: An Islamic Economic Perspective.” *JOURNAL OF SHARIA ECONOMICS* 5, no. 2 (December 1, 2023): 1–18. <https://doi.org/10.35896/jse.v5i2.573>.
- Omar Saad Ahmed, Hussein Ajlan Hasan, Sameer Dawood Salman Bazool, Aigul Mirzaeva, and Oudha Yousif Salman Al-Musawi. “Fitnah in the Digital Age: Regulating Social Media Misuse Through Islamic Criminal Principles.” *Al-Istinbath: Jurnal Hukum Islam* 10, no. 2 (August 13, 2025): 535–62. <https://doi.org/10.29240/jhi.v10i2.13369>.
- Osman I. Elamin, Mustafa. “AI-Enabled Islamic Philanthropy: A Novel Framework for Health Promotion and Preventive Care in Underserved Communities.” *Journal of Cultural Analysis and Social Change* 10, no. 2 (November 25, 2025): 4852–65. <https://doi.org/10.64753/jcasc.v10i2.2354>.
- Piliyanti, Indah, Hilman Latief, and Syamsur Anwar. “Technologizing Islamic Philanthropy During The Covid-19 Pandemic in

- Indonesia.” *Journal of Muslim Philanthropy and Civil Society* 6, no. 2 (2022).
- Prasetyo, Luhur, Unun Roudlotul Jannah, and Nurma Fitrianna. “Corporate Governance Model of Islamic Philanthropy at Islamic Hospitals in Ponorogo.” *IQTISHADIA* 15, no. 2 (December 19, 2022): 289. <https://doi.org/10.21043/iqtishadia.v15i2.17309>.
- Priyadi, Unggul, Siti Achiria, Mochamad Ali Imron, and Gholam Reza Zandi. “Waqf Management and Accountability: Waqf Land Financing Models for Economic Wellbeing.” *Asian Economic and Financial Review* 13, no. 1 (December 27, 2022): 74–84. <https://doi.org/10.55493/5002.v13i1.4696>.
- Qurrata, Vika Annisa, Muhammad Hakimi Mohd. Shafiai, Suhaili Alma'amun, Hairunnizam Wahid, and Abdul Ghafar Ismail. “Waqf Sustainability or Sustainable Waqf? A Bibliometric Analysis.” *Millah: Journal of Religious Studies* 23, no. 1 (February 29, 2024): 103–48. <https://doi.org/10.20885/millah.vol23.iss1.art4>.
- Raies, Asma. “Islamic versus Conventional Fiscal Policy: The Effect of Zakat on Education and Employment.” *Academic Journal of Interdisciplinary Studies* 9, no. 1 (January 10, 2020): 27. <https://doi.org/10.36941/ajis-2020-0003>.
- Ruchban, Abdul Latief, Rudi Saparudin Darwis, and Hery Wibowo. “ELEMEN KEBIJAKAN PEMERINTAH DALAM PENANGGULANGAN BENCANA DI INDONESIA.” *Kebijakan : Jurnal Ilmu Administrasi* 15, no. 1 (January 31, 2024): 79–88. <https://doi.org/10.23969/kebijakan.v15i1.9276>.
- Rusydiana, Aam Slamet, Raditya Sukmana, Nisful Laila, and Ririn Riani. “Waqf Development Models for Sustainable Development Goals: An Analytic Network Process Approach.” *International Journal of Islamic Finance and Sustainable Development* 17, no. 1 (March 25, 2025). <https://doi.org/10.55188/ijifsd.v17i1.929>.
- Saifullah, M. H. ... Kholil, M. “Eksplorasi Konsep Dasar Perkalian Dalam QS Al-Baqarah Ayat 261.” *Journal of Islamic Education El Madani* 4, no. 2 (2025).
- Santoso, Ari Fajar, Yadi Janwari, Muhammad Hasanuddin, Dheddy Abdi Tamba, and Lukman Abdurahman. “Fiscal Policy Instruments in Islamic Macroeconomics Perspectives.” *Strata International Journal of Social Issues* 2, no. 1 SE-Articles (2025).
- Saputra, Wali. “Digital Green Waqf: A Systematic Literature Review On Sustainable Islamic Philanthropy In The Digital Era.” *Sujud:*

- Jurnal Agama, Sosial Dan Budaya* 1, no. 3 (2025).
- Setyowati, Ratna Dewi. "The Synergy of Islamic Philanthropy and SDGs: Pathways to Economic Sustainability in Indonesia." *FUQAHA Journal of Islamic Law* 1, no. 1 (2024).
- Shalih, Osmar, and Riant Nugroho. "Reformulasi Kebijakan Penanggulangan Bencana Di Indonesia." *CAKRAWALA* 15, no. 2 (December 22, 2021): 124–38. <https://doi.org/10.32781/cakrawala.v15i2.379>.
- Shofiatin, Nanik, Indri Supriani, Abdul Rahman Al-Kilani, and Dwi Retno Widiyanti. "Analysis of Waqf Studies: A Hybrid Review." *International Journal of Ethics and Systems*, August 6, 2025. <https://doi.org/10.1108/IJOES-11-2024-0378>.
- Saputra, Edy, Mohammad Ridwan, Hamdanil Hamdanil, Andri Rivai Rivai, and Muflihatul Fauza. 2025. "Istihsān and The Dynamics of Islamic Economic Law: A Uṣūl Al-Fiqh Analysis of DSN MUI Fatwas". *Mawaddah: Jurnal Hukum Keluarga Islam* 3 (2): 201-30. <https://doi.org/10.52496/mjhki.v3i2.19>.
- Siregar, Dina Arfianti, Shabri Abd. Majid, and Ridwan. "Zakat As an Alternative Islamic Fiscal Policy in Indonesia." *Jurnal Ekonomi* 12, no. 03 (2023).
- Siregar, Sapparuddin, M. Ridwan, Hilyati Inayah Siregar, and Muhammad Fitri Rahmadana. "Proposed Model of Sharia Bank Share Ownership through Waqf Funds." *Journal of Ecohumanism* 3, no. 4 (August 20, 2024): 2659–69. <https://doi.org/10.62754/joe.v3i4.3784>.
- Soh, Noor Syahida Md, Huzaimah Ismail, Nurulhuda Md Hassan, Mohd Annas Shafiq Ayob, and Faridah Mohd Sairi. "Cultivation of Islamic Philanthropy Concept through High Impact Educational Practices (HIEPs) in Universiti Teknologi MARA." *Asian Journal of University Education* 18, no. 2 (April 30, 2022): 336–47. <https://doi.org/10.24191/ajue.v18i2.17989>.
- Sujoko, Ahmad, Ahmad Mustofa, and Zaenal Abidin. "SEPASARAN PEDHET: Respon Masyarakat Kalangundo Grobogan Jawa Tengah Terhadap Qs. Al-Baqarah: 261." *Wahana Islamika Jurnal Studi Keislaman* 9, no. 2 (October 30, 2023): 219–26. <https://doi.org/10.61136/9771fk06>.
- Sulaiman, Syahnaz, Syadiyah Abdul Shukor, Amalina Mursidi, and Muhammad Ridhwan Ab Aziz. "Philanthropic Impact of Investing Via Waqf-Featured Unit Trust Funds: Determinant Factors Influencing the Participation in Waqf Unit Trust Funds in

- Malaysia.” *ISRA International Journal of Islamic Finance* 16, no. S1 (May 6, 2024): 24–45. <https://doi.org/10.55188/ijif.v16iS1.517>.
- Supriatna, Encup, Dede Syarif, Astri Afrilia, Asri Sundari, and Paelani Setia. “A Waqf Empowerment Model Based on Benefit Analysis.” *Journal of Islamic Thought and Civilization* 14, no. 1 (June 14, 2024): 303–19. <https://doi.org/10.32350/jitc.141.18>.
- Suryani, Yani, and Desi Ika. “Fiscal Policy: In Conventional and Islamic View.” *International Journal of Research and Review (Ijrrjournal.Com)* 8, no. 2 (2021).
- Susanto, Akhmad Akbar, M. Bisri, Anang Rikza Masyhadi, and Burhanuddin Susanto. “Redefining Boundaries: The Case for Enterprise-Structured Waqf Over Corporate Waqf.” *ISRA International Journal of Islamic Finance* 16, no. S1 (May 6, 2024): 118–35. <https://doi.org/10.55188/ijif.v16iS1.759>.
- Syarifuddin, Ferry. “Productive WAQF Business Models through the Integration of Islamic Social and Commercial Finance.” *Edelweiss Applied Science and Technology* 8, no. 4 (September 10, 2024): 620–55. <https://doi.org/10.55214/25768484.v8i4.1440>.
- Syibly, M. Roem. “Cash Waqf Literacy in Indonesia and Malaysia: An Analysis of Journal Publications and Trends (2018-2023).” *Millah: Journal of Religious Studies* 23, no. 2 (August 28, 2024): 681–702. <https://doi.org/10.20885/millah.vol23.iss2.art6>.
- Tamba, Dheddy Abdi, Yadi Janwari, Muhammad Hasanuddin, and Ai reni Ratnasari. “The Concept and Philosophy of Fiscal Policy in Modern and Islamic Historical Perspectives.” *Strata International Journal of Social Issues* 2, no. 1 (2025).
- Tanjung, Hendri, Qurroh Ayuniyyah, Arief Rohman Yulianto, and Abrista Devi. “Developing Waqf Core Principles Implementation Index Application for Measuring Waqf Management in Indonesia.” *WSEAS TRANSACTIONS ON BUSINESS AND ECONOMICS* 22 (September 19, 2025): 2022–36. <https://doi.org/10.37394/23207.2025.22.162>.
- Taqwim, Ahsani, and Kartika Rose Rachmadi. “Islamic Philanthropy and Optimization of ZISWAF as a Solution Overcoming the Economic Recession.” *Ekonomi, Keuangan, Investasi Dan Syariah (EKUITAS)* 4, no. 2 (November 28, 2022): 365–72. <https://doi.org/10.47065/ekuitas.v4i2.2350>.
- Triatmo, Agus Wahyu, Ravik Karsidi, Drajat Tri Kartono, and Suwanto Suwanto. “A Political Ideology of the Indonesian Islamic

- Philanthropy Institution: A Case Study of Suryakarta Beramal Foundation.” *Indonesian Journal of Islam and Muslim Societies* 10, no. 2 (December 21, 2020): 353–80. <https://doi.org/10.18326/ijims.v10i2.353-380>.
- Ulfahadi, Rizki. “Islamic Philanthropy on Social Media in Youth Volunteering Movements.” *Dialog* 46, no. 2 (December 31, 2023): 135–44. <https://doi.org/10.47655/dialog.v46i2.737>.
- Usman, Hardius, Dipa Mulia, Chairy Chairy, and Nucke Widowati. “Integrating Trust, Religiosity and Image into Technology Acceptance Model: The Case of the Islamic Philanthropy in Indonesia.” *Journal of Islamic Marketing* 13, no. 2 (January 13, 2022): 381–409. <https://doi.org/10.1108/JIMA-01-2020-0020>.
- Utami, Nelmy Fitria, Desta Ayu Aristianti, Akhmad Kholil, Setia Ardifta, Suci Hayati Institut, Agama Islam, Negeri Metro, et al. “PERBEDAAN KEBIJAKAN FISKAL DALAM EKONOMI KONVENSIONAL DAN PERSPEKTIF ISLAM.” *JEBI: Jurnal Ekonomi Dan Bisnis* 3, no. 5 (2025).
- Wahyuni S, Elmiliyani, Zainuddin, Fitra Nirwan, Masni Yuletri, and Suwardi. “DIGITAL WAQF: INNOVATION OR DISTORTION OF THE CLASSIC WAQF CONCEPT?” *PETITA: JURNAL KAJIAN ILMU HUKUM DAN SYARIAH* 10, no. 1 (March 11, 2025). <https://doi.org/10.22373/petita.v10i1.755>.
- Wardiman, Dadi, Yadi Janwari, and Muhammad Hasanuddin. “Fiscal Policy in Islamic History: From Baitul Mal Management to the Tax System.” *Strata International Journal of Social Issues* 2, no. 1 (2025).
- Wahyudi, Wahyudi, Muhammad Tauvic Annur, Nuri Safitri, and Sakirah Sakirah, trans. 2025. “Perlindungan Hukum Bagi Pemegang Saham Minoritas Dalam Kasus Sengketa Perusahaan”. *Al-Battar: Jurnal Pamungkas Hukum* 2 (2): 122-31. <https://doi.org/10.63142/al-battar.v2i2.233>.
- Widiastuti, Tika, Imron Mawardi, Al-Shami Samer Ali, Nikmatul Atiya, Lina Nugraha Rani, Anidah Binti Robani, and Muhammad Ubaidillah Al Mustofa. “Determinant Factors for Online Cash Waqf Intention among Muslim Millennial Generation.” *Journal of Islamic Marketing* 16, no. 1 (January 2, 2025): 258–89. <https://doi.org/10.1108/JIMA-12-2023-0408>.
- Yaqin, Muhamad Airul. “Menyoal Mobilisasi Politik Dalam Praktik Filantropi Sebagai Upaya Penanggulangan Bencana Di Indonesia.” *Buana Grafika*, 2020.

- Zaenurrosyid, A., Hidayatus Sholihah, Miftahuddin Miftahuddin, and Nawawi Nawawi. "The Diversity of Islamic Javanese Kings' Waqf Management: Ruislag and Various Social Conflicts." *AL-IHKAM: Jurnal Hukum & Pranata Sosial* 20, no. 1 (August 4, 2025): 227–52. <https://doi.org/10.19105/al-lhkam.v20i1.14286>.
- Zakaria, Azliza Azrah Mohd, Rose Ruziana Abd Samad, and Zurina Shafii. "Venture Philanthropy Waqf Model: A Conceptual Study." *Jurnal Pengurusan* 38 (2013): 119–25. <https://doi.org/10.17576/pengurusan-2013-38-11>.
- Zawawi, Zawawi, Yuli Yasin, Muhammad Irfan Helmy, Ali Ma'yuf, and Agus Arwani. "Waqf and Sustainable Development Law: Models of Waqf Institutions in the Kingdom of Saudi Arabia and Indonesia." *Ijtihad: Jurnal Wacana Hukum Islam Dan Kemanusiaan* 23, no. 1 (July 10, 2023): 93–114. <https://doi.org/10.18326/ijtihad.v23i1.93-114>.



This work is licensed under a [Creative Commons Attribution-NonCommercial-ShareAlike 4.0 International License](https://creativecommons.org/licenses/by-nc-sa/4.0/).