

# Wealth Distribution Inequality and Social Justice in Islamic Economics: An Evaluation of the Role of Zakat, Waqf, and Islamic Philanthropic Instruments in the Digital Economy Era in Indonesia

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## Abstract

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### Keywords:

Zakat; Waqf;  
Digitalization; Social  
Justice; Maqāṣid al-  
Sharī'ah; Institutional  
Integration.

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The development of Islamic economics in Indonesia over the past two decades has shown significant progress, particularly in the financial and Islamic banking sectors. However, the distribution of wealth and social justice core components of the maqāṣid al-sharī'ah remain underdeveloped. Zakat and waqf, which should serve as key instruments for economic redistribution among the Muslim community, have yet to function optimally due to structural, digital, and regulatory barriers. This study aims to formulate an ideal model of institutional integration and digitalization to strengthen the role of zakat and waqf as instruments for equitable wealth distribution. Using a qualitative approach with an exploratory case study design in Yogyakarta City, data were collected through in-depth interviews, participatory observations, and institutional document analysis. The findings identify three essential prerequisites for effective integration: (1) institutional consolidation of zakat-waqf through a cross-sectoral coordination structure; (2) development of an integrated digital platform based on data interoperability between muzakki, mustahiq, and waqf assets; and (3) the formulation of adaptive regulations that enable collaboration among BAZNAS, nadzir, and Islamic fintech providers. This study proposes a conceptual model called the ZISWAF Integrated Digital Governance (ZIDG), which combines the principles of maqāṣid al-sharī'ah with elements of digital governance, accountability, and empowerment. The novelty of this research lies in its systemic approach that integrates Islamic normative values with institutional and technological analysis in a contextual framework. This model is expected to serve as a policy reference for developing a more just, sustainable, and impactful system of wealth distribution for the well-being of the Muslim community.

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## Abstrak

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### Kata kunci:

Zakat; Wakaf;  
Digitalisasi; Keadilan  
Sosial; Maqāṣid al-  
Syarī'ah; Integrasi  
Kelembagaan.

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Perkembangan ekonomi syariah di Indonesia dalam dua dekade terakhir mengalami kemajuan signifikan, terutama di sektor keuangan dan perbankan syariah. Namun, aspek distribusi kekayaan dan keadilan sosial yang menjadi inti dari maqāṣid al-syarī'ah masih tertinggal. Instrumen zakat dan wakaf, yang seharusnya menjadi pilar distribusi ekonomi umat, belum berfungsi optimal akibat hambatan struktural, digital, dan regulatif. Penelitian ini bertujuan merumuskan model integrasi kelembagaan dan digitalisasi yang mampu memperkuat peran zakat dan wakaf sebagai instrumen distribusi kekayaan yang berkeadilan. Pendekatan yang digunakan adalah kualitatif dengan desain studi kasus eksploratif di Kota Yogyakarta, melalui wawancara mendalam, observasi partisipatif, serta analisis dokumen kelembagaan. Temuan penelitian mengidentifikasi tiga prasyarat utama integrasi yang efektif: (1) konsolidasi kelembagaan zakat-wakaf melalui struktur koordinatif lintas aktor; (2) pengembangan platform digital terintegrasi berbasis interoperabilitas data muzaki, mustahiq, dan aset wakaf; serta (3) penyusunan regulasi adaptif yang memungkinkan kolaborasi antara BAZNAS, nadzir, dan penyedia fintech syariah. Penelitian ini menawarkan model konseptual ZISWAF Integrated Digital Governance (ZIDG), yang menggabungkan prinsip maqāṣid al-syarī'ah dengan elemen tata kelola digital, akuntabilitas, dan pemberdayaan. Keunikan penelitian ini terletak pada pendekatan sistemik yang memadukan dimensi normatif Islam dengan analisis kelembagaan dan

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*teknologi digital secara kontekstual. Model ini diharapkan dapat menjadi rujukan bagi pengembangan kebijakan distribusi kekayaan yang lebih adil, berkelanjutan, dan berdampak nyata bagi kesejahteraan umat.*

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## INTRODUCTION

The development of Islamic economics in Indonesia over the past two decades has shown significant progress, particularly in the sectors of finance, banking, and Islamic capital markets. However, this progress has not directly translated into achieving social justice and reducing economic disparities (Madani, 2025). Yet, one of the primary missions of Islamic economics is to realize distributive justice and collective welfare (*al-'adl wa al-maslahah al-'āmmah*), where instruments such as zakat, waqf, and sadaqah play a strategic role. These instruments are not only forms of worship but also mechanisms for wealth distribution designed to address structural poverty and promote equitable resource allocation within society (Internasional, 2025).

Nevertheless, the immense potential of these Islamic philanthropic instruments has not been fully realized in practice. Empirical studies and institutional reports indicate that the distribution of zakat and waqf in Indonesia still faces numerous challenges, ranging from weak coordination among managing institutions, uneven distribution across regions, to approaches that tend to be charitable and consumptive rather than productive and transformative (Yulianto et al., 2025). On the other hand, the advancement of digital technology should serve as a strategic opportunity to strengthen the governance of zakat and waqf, from collection and distribution to reporting. In reality, however, the digitalization of Islamic philanthropy management remains limited to online donation applications and has not yet addressed the integration of data among muzakki (zakat payers), mustahik (zakat recipients), waqf assets, and national social program needs (Purnomo et al., 2023).

This situation has led to a distribution crisis within the Islamic economic system: on one hand, there is a growing accumulation of zakat and waqf funds, yet poverty and economic inequality persist, and even increase in some regions. This indicates a dysfunction in the wealth distribution mechanism, which should be a key strength of the Islamic economic system. Research by Gunawan et al. (2021) highlights that empowering mustahik through productive zakat in Kotamobagu City has significantly boosted the local economy, but its impact remains partial and uneven (Sari & Sukti, 2025). Similarly, Fikri, Hasibuan, &

Daulay (2023) confirm that mustahik economic empowerment programs in North Sulawesi have had positive impacts, but their scope and scale remain limited (Aziz et al., n.d.). Regarding waqf, Khairi, Saputri, & Tinambunan (2023), through a qualitative study, assert that productive waqf holds significant potential for developing Islamic microeconomics, such as in agriculture and small businesses, if supported by transparent governance and strong institutional partnerships. However, the distribution of productive waqf is still hindered by low public literacy and limited innovation in its management.

In the context of digitalization, Choirunnisak & Amalia Jihad (2024) highlight that technological innovations such as blockchain, crowdfunding, and advanced waqf applications (smart waqf apps) can enhance the efficiency and accountability of waqf management but face challenges related to digital literacy, public trust, and inadequate regulations. In the realm of zakat, Ayu Nurhidayah & Yazid (2023) found that the adoption of digital innovations like mobile applications and blockchain significantly improves the transparency and efficiency of zakat and waqf collection and distribution (Khatimah et al., 2024). Nevertheless, this digitalization has not yet achieved comprehensive data integration among managing institutions, mustahik, and empowerment programs to ensure systematic, accountable, and long-term impactful distribution.

The development of Islamic economics in Indonesia has shown rapid progress, particularly in financial sectors such as banking and capital markets. However, the aspect of wealth distribution still exhibits fundamental weaknesses. Economic disparities within the Muslim community remain high, while key Islamic economic instruments like zakat, waqf, and Islamic philanthropy have not yet optimally served as drivers of social justice. The dominant distribution approach remains charity-oriented, lacking systematic development into empowerment-oriented strategies that sustainably uplift mustahik. Yet, the latter approach aligns more closely with the objectives of *maqāṣid al-syarī'ah*, particularly in preserving life (*ḥifẓ al-nafs*), wealth (*ḥifẓ al-māl*), and lineage (*ḥifẓ al-nasl*) (Mardiantari et al., 2019).

The traditional perspective on distribution weakens the transformational potential of zakat and waqf as instruments of social justice and economic empowerment for the Muslim community. This is exacerbated by the lack of integration in institutional structures, digitalized distribution systems, and supportive regulations for managing Islamic philanthropy. These three aspects are key variables analyzed in this study.

In the context of the rapidly evolving digital economy, this study provides a comprehensive evaluation to reassess the effectiveness of wealth distribution

through zakat, waqf, and Islamic philanthropy. The research not only measures technical effectiveness but also seeks to formulate distribution strategies grounded in the values of *maqāṣid al-syarī'ah* and Islamic social justice principles. It is hoped that the findings of this study will contribute concretely by redesigning institutional models and digitalized systems for Islamic philanthropy that are fairer, measurable, and have a long-term impact on community development.

## RESEARCH METHODS

This study employs a qualitative approach with an exploratory case study design to analyze the model of institutional integration and digitalization of zakat and waqf in strengthening social justice based on *maqāṣid al-syarī'ah*. The unit of analysis is focused on Yogyakarta City, selected due to its unique characteristics as a city with an active Islamic philanthropy ecosystem, progressive local policy support, and the involvement of various actors, including government entities, zakat and waqf institutions, and Islamic fintech stakeholders. Additionally, Yogyakarta is recognized as a center for Islamic education and culture, making it a relevant social laboratory for evaluating the transformation of zakat and waqf management toward a more integrated and social justice-oriented system.

Primary data were collected through in-depth interviews with approximately 15 purposively selected key informants. These informants included representatives from BAZNAS Yogyakarta City, the Yogyakarta City Office of the Ministry of Religious Affairs, waqf managers from local *nadzir*, as well as Islamic fintech practitioners and academics involved in zakat-waqf digitalization initiatives. The selection criteria for informants included direct involvement in zakat and waqf management, understanding of digitalization systems, and a minimum of three years of relevant experience. Additionally, participatory observation was conducted on the practices of zakat-waqf digitalization, including the use of digital applications, *mustahik-muzakki* information systems, and mechanisms for institutional collaboration at the local level.

Secondary data were sourced from various policy documents, annual reports of zakat and waqf managing institutions in Yogyakarta, academic journals, and official publications from the Ministry of Religious Affairs, BAZNAS, and the Indonesian Waqf Board. Data analysis was conducted using the interactive model of Miles and Huberman, involving data reduction, data presentation, and iterative conclusion-drawing. Data validity was enhanced through triangulation of sources and methods, as well as member checking to

confirm findings with informants. The study also utilized the conceptual framework of *maqāṣid al-syarīʿah* as a normative analytical tool to assess the extent to which institutional integration and digitalization of zakat-waqf management in Yogyakarta City support the principles of distributive justice, protection of wealth (*ḥifẓ al-māl*), protection of life (*ḥifẓ al-nafs*), and public welfare (*al-maṣlaḥah al-ʿāmmah*) (Afriliani et al., 2025).

## RESULTS AND DISCUSSION

### **Effectiveness of the Role of Zakat, Waqf, and Islamic Philanthropy in Addressing Economic Inequality in Indonesia**

The effectiveness of the role of zakat, waqf, and Islamic philanthropy in addressing economic inequality in Indonesia still faces various structural and implementation challenges, even though normatively they hold great potential as instruments of wealth distribution within the Islamic economic system (Zulfikri et al., 2025). Although the development of Indonesia's Islamic economy has shown significant progress in the sectors of finance, banking, and capital markets, this has not directly impacted the reduction of socio-economic inequality, which is one of the main objectives of Islamic economics, namely the achievement of distributive justice (*al-ʿadl*) and public welfare (*al-maṣlaḥah al-ʿāmmah*). Zakat, waqf, and *ṣadaqah*, which should serve as the main driving force in tackling structural poverty and creating equitable prosperity, have not yet been optimally actualized (Khairi et al., 2025). Problems such as weak inter-agency coordination, unequal distribution across regions, and the predominance of charitable and consumptive approaches in distribution are the main obstacles. In addition, the digitalization of zakat and waqf management, which should strengthen transparency, efficiency, and system integration, is still limited to surface aspects such as online donation applications, without comprehensive data integration between muzakki, mustahiq, waqf assets, and empowerment programs.

Empirically, several studies, such as those conducted by Gunawan et al. (2021) and Fikri et al. (2023), show that empowering mustahiq through productive zakat **can** generate significant local economic impacts. However, such success remains partial, uneven at the national level, and not institutionalized within a comprehensive distribution system (Ismail et al., 2025). On the other hand, the potential of productive waqf in supporting microeconomic development has also been proven in the study of Khairi et al. (2023), but its management is still hampered by low public literacy and limited institutional innovation. Amid digitalization opportunities, research by Choirunnisak & Amalia Jihad (2024) and Ayu Nurhidayah & Yazid (2023) shows that

technologies such as blockchain and smart waqf apps can enhance transparency and efficiency, but they have yet to address the need for systemic data and distribution integration. This distribution crisis reflects dysfunction in the mechanism of Islamic philanthropy: funds continue to accumulate, but poverty and inequality persist (Agustina et al., 2025).

Therefore, a new empowerment-oriented approach, rather than merely charity-based, is needed so that zakat and waqf distribution can genuinely address the structural roots of poverty. This approach must be designed within the framework of *maqāṣid al-syarīʿah*, focusing on sustainability and long-term impacts on community welfare. In-depth evaluation of institutional effectiveness, digital system integration, and redesign of distribution models is crucial so that zakat, waqf, and Islamic philanthropy can play their strategic role in creating socio-economic justice in Indonesia (developer, n.d.). Thus, optimizing the role of these three instruments is not only a matter of worship but also an integral part of fair and sustainable economic development policies for the ummah.

In addition to institutional aspects and distribution approaches, the effectiveness of zakat, waqf, and Islamic philanthropy in reducing economic inequality is also greatly influenced by fundraising capacity and distribution realization. Data from the National Zakat Agency (BAZNAS) show that the potential of national zakat is estimated to reach more than IDR 327 trillion per year, but actual fundraising in 2024 only reached about IDR 33 trillion – less than 10% of its potential. A similar situation occurs with waqf, where potential waqf land assets reach more than 57 thousand hectares, but most have not been productively utilized. The gap between potential and realization reflects a systemic effectiveness crisis, ranging from low zakat and waqf literacy to limited community access to empowerment programs funded by these Islamic philanthropic instruments (Albanjari, 2023). In this context, the active role of the government and synergy among managing institutions are crucial to bridging this gap through regulation, fiscal incentives, and integration of poverty alleviation programs with the national zakat and waqf system.

Furthermore, both quantitative and qualitative studies indicate that zakat and waqf distribution directed towards productive sectors tends to have a more significant impact on improving *mustahiq* welfare compared to consumptive aid. For instance, productive zakat programs in several regions such as Central Java and North Sulawesi, which focused on MSME development, agriculture, and skills training, have successfully increased *mustahiq* income by 30–40% within less than two years. However, this impact only occurs on a micro scale and has not shown a significant contribution to macro indicators of inequality reduction,

such as the Gini ratio, which has remained in the range of 0.38–0.40 over the past five years. This indicates that without structured and measurable distribution schemes, supported by an integrated digital ecosystem, the potential of zakat and waqf will not be able to provide systemic effects on national economic inequality (Hidayati, n.d.). Therefore, a reform strategy is needed that is not only technocratic but also rooted in the principles of Islamic social justice so that these philanthropic instruments can become a real force in Indonesia's economic transformation.

### **Structural, Digital, and Regulatory Barriers in Optimizing Wealth Distribution through Islamic Economic Instruments**

The optimization of wealth distribution through zakat, waqf, and Islamic philanthropy in Indonesia is still constrained by complex structural barriers. One of the most fundamental problems is fragmentation in waqf management. Data show that around 70% of the total 440,512 waqf land locations (57,263 hectares) have not been productively utilized because management is dispersed across various institutions without centralized coordination (Auf, 2025). This is exacerbated by low human resource capacity: many *amil* and *nazhir* lack adequate training in managing zakat funds and waqf assets, as noted by the Ministry of Religious Affairs. In addition, the zakat and waqf distribution model remains predominantly charitable and has not shifted to a productive approach capable of sustainably empowering *mustahiq*. Distribution is also geographically uneven, and the lack of synergy between managing institutions prevents zakat and waqf potential from becoming a strategic force in addressing socio-economic inequality (Mawaddah, 2025).

Digital barriers are also a crucial factor hindering the effectiveness of wealth distribution through Islamic economic instruments. Although institutions such as BAZNAS, Rumah Zakat, and Dompot Dhuafa have utilized digital platforms for crowdfunding and donation collection, this digitalization process has not yet achieved data integration between *muzakki*, *mustahiq*, *nazhir*, and empowerment programs. As a result, there is no comprehensive and accountable monitoring system for reporting and assessing the impact of Islamic social funds distribution. In addition, there remain significant risks in data security and transaction transparency since digital waqf platforms are not yet fully regulated. It remains unclear whether BWI, OJK, or the Ministry of Communication and Information is responsible for supervising digital waqf activities, while specific regulations on digital waqf are not yet available (Selian, 2025). Other regulatory barriers are also evident in policy implementation: although the Zakat Law No. 23/2011 and the Waqf Law No. 41/2004 have been enacted, their implementation

in practice remains limited and inflexible to modern economic dynamics. Administrative issues such as discrepancies between the Waqf Pledge Deed and BPN mapping often hinder the waqf land certification process. Furthermore, the absence of a National Waqf Index means that institutional performance is not measured objectively, with only about 25% of institutions regularly submitting their waqf financial reports (Aziz et al., 2024).

To realize the role of zakat and waqf as pillars of just wealth distribution, comprehensive reforms in institutional, digital, and regulatory aspects are required. Institutional restructuring must include the establishment of a national coordination system, capacity building of *amil* and *nazhir*, and a shift in distribution models from charitable to productive. In the digital domain, data integration across all stakeholders must be immediately developed with clear and secure regulatory frameworks. Finally, the government needs to design regulatory frameworks that are adaptive to digital and modern economic developments, and provide transparent performance evaluation systems for all Islamic philanthropic institutions. Without these strategic steps, zakat and waqf potential will remain constrained by bureaucratic and technological barriers, instead of becoming transformative forces for economic justice in Indonesia.

### **An Ideal Model of Institutional Integration and Digitalization to Strengthen the Role of Zakat and Waqf as Instruments of Social Justice within the Framework of Maqāṣid al-Syarī'ah**

Indonesia has undertaken various strategic initiatives to harmonize institutional integration and digitalization in zakat and waqf management. The Ministry of Religious Affairs, in collaboration with BWI, ATR/BPN, and local governments, has accelerated waqf land certification, where out of 449,085 locations, only around 53% have legal certificates as an effort to support productive and flexible waqf, such as temporary cash waqf schemes that address the needs of *maqāṣid maṣlaḥah* and distributive justice (Tasriani et al., 2024).

Furthermore, data integration through the Socio-Economic Registration System (Regsosek) and programs such as “Waqf City” in Yogyakarta—with cross-institutional collaboration including Bank Indonesia—demonstrates concrete steps towards more targeted, accountable, and productive zakat and waqf management (Nurfuadah et al., 2025). Complementarily, BWI’s waqf ecosystem digitalization initiative includes the integration of data, transactions, and information through a digital hub covering online *nazhir* registration, e-reporting, a national waqf asset catalog, QRIS, and blockchain technology that enhances transparency and accountability in waqf management.

In addition, there are various Islamic fintech innovations supporting ZISWAF management. For example, ZISWAF Tech enables a real-time digital system that is efficient, transparent, and capable of increasing public trust in zakat management institutions (Hamzah, 2025). In the waqf sector, platforms such as SATUWAKAF Indonesia have been integrated with the waqf information systems of the Ministry of Religious Affairs, BPN, and related institutions, accelerating productive waqf development and reaching wider segments of society.

The ideal model of institutional integration and digitalization within the framework of *maqāṣid al-syarī'ah* must involve strategic synergy among the government (Ministry of Religious Affairs, BWI), Bank Indonesia (QRIS and digital payment systems), Islamic fintech, *amil/nazhir*, and regional managing institutions. All actors should be connected through an integrated system that supports *nazhir* registration, digital fundraising (QRIS, e-wallet, fintech), real-time reporting, and monitoring of distribution impacts. The Digital Transformation and Research Center initiated by BWI serves as the central hub of data integration and regulatory alignment that is highly needed (Satuwakaf, n.d.).

Moreover, the use of Islamic fintech such as mobile zakat applications, smart waqf, and automated zakat/waqf payments enables a shift of instruments toward more productive and sustainable distribution in line with *maqāṣid* such as *ḥifẓ al-naḥs* (protection of life) and *ḥifẓ al-māl* (protection of wealth), by strengthening transparency, accountability, and social inclusion. However, challenges such as digital literacy, data security, and regulation still need to be addressed through public education and legal framework updates. This ideal model will encourage the creation of a modern zakat and waqf ecosystem that is not only effective in poverty alleviation but also fair and productive in the spirit of *maqāṣid al-syarī'ah*.

On the institutional side, the acceleration of waqf land certification becomes a key foundation in ensuring legal security and asset productivity. Data as of September 2024 recorded 255,989 certified waqf land parcels, a sharp increase compared to the period before 2016, which only reached 98,879 parcels. This increase has been supported by intensive cooperation between the Ministry of Religious Affairs and ATR/BPN since December 2021. Interestingly, as of early 2025, there were 561,909 waqf land parcels, but only 47.6% were certified – around 267,994 parcels – with a target of certifying 73,049 parcels that year. The next ideal institutional model is to build an integrated digital registration system between the Ministry of Religious Affairs, BPN, BWI, and other stakeholders, so that the *maqāṣid al-syarī'ah* principle of *ḥifẓ al-māl* (حفظ المال – to protect wealth)

can be ensured through legal certainty and effective management (Amirudin & Mardianto, 2025).

In the digital domain, collaboration with Islamic fintech becomes a key catalyst for efficiency and transparency in zakat and waqf distribution. Recent studies show that the use of technologies such as blockchain, AI, and Islamic crowdfunding can enhance transparency, efficiency, and accountability of management, while also broadening public participation in productive waqf (Rahmawati & Ismail, 2025). Digital platforms also enable automated reporting and real-time impact monitoring, in line with the principles of *ḥifẓ al-naḥs* (حفظ النفس – to preserve life and dignity) and *ḥifẓ al-naḥl* (حفظ النسل – to safeguard future generations), by empowering *muṣṭahiq* through transparent and measurable productive programs.

The ideal model of institutional integration and digitalization must also be shaped by education and cross-stakeholder collaboration. Research on Islamic fintech emphasizes the crucial role of digital Islamic financial literacy to strengthen public trust and fintech literacy (Khatimah et al., 2024). In addition, the role of government, educational institutions, and the private sector in facilitating the use of QRIS, e-reporting, digital asset hubs, and data security is vital. This aligns with *maqāṣid al-syarī'ah*, namely *al-maṣlaḥah al-āmmah* (المصلحة العامة – public interest), which places accountability, inclusivity, and long-term benefits for the *ummah* as the main objectives of system integration.

Through the combination of three elements—coordinated institutions, transparent and secure digitalization, as well as adaptive education and regulation—zakat and waqf instruments can function optimally in achieving social justice. The principles of *maqāṣid al-syarī'ah* (*ḥifẓ al-māl*, *ḥifẓ al-naḥs*, *ḥifẓ al-naḥl*, and *al-maṣlaḥah al-āmmah*) serve as moral and functional guidelines in the design of this integration, ensuring that wealth distribution is not only effective but also just and sustainable for the entire *ummah*.

## CONCLUSION

The optimization of zakat and waqf as instruments of social justice within the framework of *maqāṣid al-sharī'ah* in Indonesia largely depends on the success of institutional integration and comprehensive digitalization. Structural barriers such as fragmented management, distribution that remains largely charitable in nature, and the lack of professionalism among human resources pose major challenges that must be addressed immediately. Meanwhile, limited digital integration, low levels of digital literacy, and regulations that are not yet responsive to technological developments weaken the effectiveness of management and the accountability of distribution.

An ideal future integration model should connect all elements of government, zakat and waqf institutions, Islamic fintech, and regulatory authorities through a unified digital system that is transparent, secure, and data-driven. Strengthening the certification of waqf assets, adopting advanced technologies (such as blockchain, QRIS, and smart waqf), and enhancing community education are crucial foundations. All of these efforts must be grounded in the principles of *maqāṣid al-sharī'ah*—including *ḥifẓ al-māl* (preservation of wealth), *ḥifẓ al-nafs* (protection of life), *ḥifẓ al-nasl* (preservation of lineage), and *al-maṣlaḥah al-‘āmmah* (public interest)—to ensure that wealth distribution is not only technically efficient but also socially just and spiritually sustainable. Through such integration, zakat and waqf can evolve beyond mere ritual obligations into transformative forces in building an inclusive and just Islamic society.

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