
Education of Zakat, Infaq, and Waqf (ZIWAF) as a Sharia Economic Instrument for Social Welfare in the Community in the Neighborhood of Rizki Bakti Negeri Foundation Pekanbaru

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ABSTRACT

This community service initiative seeks to enhance public literacy and awareness concerning zakat, infaq, and waqf (ZIWAF) as pivotal instruments of the sharia economy, which contribute to the realization of social welfare. Activities were conducted within the context of the Rizki Bakti Foundation in Pekanbaru Negeri, employing a participatory educational approach that included training, simulation, discussion, and digital outreach campaigns. The results from pre-test and post-test assessments indicated a substantial improvement in participants' understanding of ZIWAF concepts and practices. Additionally, this initiative culminated in the formation of a community forum "Friends of ZIWAF", the distribution of educational materials, and sustainability strategies through advanced training and technological integration. These findings illustrate that ZIWAF education possesses significant potential for reinforcing the community-oriented Islamic economic system. This program stands as a model that can be replicated in other communities as a strategic framework for religious social empowerment within the context of the Ummah economy.

INTRODUCTION

Zakat, infaq, and waqf (ZIWAF) constitute pivotal Islamic financial mechanisms that significantly contribute to the redistribution of wealth and the mitigation of poverty. While zakat represents a religious mandate, both infaq and waqf are discretionary in nature; nevertheless, all three instruments possess profound socio-economic ramifications for the enhancement of individual and communal welfare (Almahmudi, 2020).

The pronounced levels of economic disparity observed in Indonesia and the broader Islamic world underscore an urgent necessity for the strategic administration of social funds. Research conducted by Safitri et al. (2024) elucidates that zakat, infaq, and shadaqah (ZIS) contribute markedly to national economic advancement through the augmentation of consumption and capital investment.

Distribution modalities extending beyond zakat—such as infaq and shadaqah—are perceived as exhibiting greater flexibility, as they are not confined to the eight categories of asnaf designated for zakat. Almahmudi (2020) posits that the productive administration of infaq and waqf can catalyze economic development opportunities, particularly in the domains of education and healthcare.

Waqf presents itself as a viable source of sustained long-term financing. Nurachmadi et al. (2021) assert that waqfs, when managed with professionalism and transparency, can enhance community welfare through robust regulation and collaborative efforts among diverse stakeholders.

The collaboration between governmental entities, amil zakat agencies, and the private sector is indispensable for the effective implementation of ZIWAF instruments, particularly concerning community-centric empowerment initiatives. Puspitasari et al. (2024) emphasize participatory methodologies that facilitate enhanced access to educational resources, healthcare services, and local economic prospects.

Research conducted by Siswantoro & Ikhwan (2023) indicates that the influence of ZIS on Indonesia's economic growth manifests more prominently over the long term, albeit the short-term effects tend to be comparatively indirect.

The optimization of zakat, infaq, and waqf is also instrumental in the attainment of sustainable development goals (SDGs), encompassing objectives from poverty alleviation to the enhancement of educational quality. The study by Siti Aisyah & Marliyah (2025) underscores the critical role of Islamic financial institutions, governmental bodies, and societal engagement in fostering a modern and sustainable framework (Aisyah & Marliyah, 2025).

The distribution framework for zakat, infaq, and almsgiving transcends mere consumption and can be strategically directed towards productive endeavors aimed at augmenting the capacities of beneficiaries. Rijal Saleh (2024) elucidates that this productive paradigm has yielded improvements in the sectors of education, health, and human resource development (Saleh, 2023).

The advent of the digital age presents novel opportunities for innovation in the management of ZIWAF. The process of digital transformation is regarded as enhancing the efficiency, transparency, and accountability associated with fund management (Aisyah & Marliyah, 2025).

During periods of crisis, such as the COVID-19 pandemic, ZIS has demonstrated its capacity to function as a social safety net. Aprianto (2023) reveals that ZIS effectively underpins societal economic recovery via appropriate distribution mechanisms and collaborative efforts among various stakeholders.

Research conducted by Safitri et al. (2024) in East Java (2021-2023) has established that the distribution of ZIS significantly influences regional economic growth and social welfare.

Zainuddin et al. (2020) contends that the synergistic relationship between zakat and waqf bolsters the economic development of the ummah, aligning with the principles of sharia maqasid, such as justice and the enhancement of social welfare. The redistribution model facilitated through waqf and zakat serves to mitigate excessive wealth accumulation, functioning as an alternative to the capitalist mechanisms that perpetuate inequality (Kato, 2022).

The digitalization of waqf and zakat harbors the potential to engender novel economic ecosystems—ranging from waqf crowdfunding to sharia-compliant fintech—that promote socio-economic inclusion (Puspitasari et al., 2024).

Educational initiatives that integrate ZIWAF methodologies with sharia financial literacy have demonstrated efficacy in enhancing community comprehension and engagement. In the religious observances within Padamulya Village as noted by Cahyani (2021), the dissemination of sharia economic literacy has markedly elevated residents' awareness regarding sharia microfinance institutions and ZIWAF.

Research conducted by Munawaroh (2023) at LAZISNU in Cluring District underscores the necessity for precision in data collection and the implementation of transparent distribution frameworks to guarantee the sustainability of socioeconomic impacts through a model of productive empowerment.

The ZIWAF mechanism possesses considerable potential in bolstering the Sustainable Development Goals (SDGs). Aisyah & Marliyah (2025) highlight the imperative for systematic and transparent governance, alongside cooperative efforts among Islamic financial entities, governmental bodies, and local communities to mitigate disparities, enhance well-being, and facilitate sustainable development.

The allocation of ZIWAF resources has proven to be an effective tool for socio-economic rehabilitation following natural calamities. Suprayitno et al. (2024) discovered that the distribution of ZISWAF in Lumajang subsequent to the Semeru eruption had a tangible positive influence on the local populace.

Individuals associated with the Rizki Bakti Negeri Foundation in Pekanbaru require a profound comprehension of the ZIWAF's significance to implement it effectively. This educational endeavor is crucial for the attainment of both socio-economic and sharia objectives within the community context.

METHODS

1. Preparatory Phase

The initial phase of preparation commences with the assessment of the exigencies and social circumstances prevalent within the community served by the Rizki Bakti Foundation Negeri Pekanbaru. This endeavor is executed through preliminary observations, dialogues with the foundation's administration, and a comprehensive review of literature pertaining to the potentialities and obstacles associated with the implementation of ZIWAF.

The service team undertook the mapping of principal stakeholders, including foundation administrators, community leaders, mosque officials, and sharia-compliant financial institutions that possess the capacity to serve as collaborative partners in the execution of ZIWAF's educational initiatives.

Subsequent activities involved the formulation of work program proposals, which encompassed timelines, budgetary allocations, training materials, and the delineation of responsibilities among faculty and students engaged as a collective in the service activities.

A pivotal undertaking was the development of the ZIWAF educational module. The module was meticulously designed based on established scientific literature, DSN-MUI fatwas, and exemplary practices in the productive administration of zakat, infaq, and waqf.

The team also engaged in coordination with both local and national zakat and nazhir waqf institutions to gather empirical data and solicit recommendations regarding exemplary practices in the management of Islamic social funds.

The formulation of pre-test and post-test instruments constitutes a significant component of the preparatory phase. This evaluative tool is intended to gauge the effectiveness of educational initiatives in terms of community understanding and participation.

The team assembled materials for socialization and digital outreach to be employed during the activities, including posters, infographics, brief videos, and pamphlets meticulously tailored to meet the distinctive characteristics of the target community.

Prior to the execution of the program, an internal training simulation was conducted, encompassing all team members to ensure that all stakeholders comprehended the content, procedural flow of activities, and communication strategies directed towards the community.

The team undertook logistical preparations, which included the procurement of presentation media, documentation tools, attendance registers, and provisions to facilitate the operational efficiency of the activity's execution.

Ultimately, the formulation of the activity permit and administrative coordination with the Rizki Bakti Negeri Pekanbaru Foundation were enacted to secure comprehensive support throughout the implementation of the service initiative.

2. Implementation Phase

The commencement of the implementation phase is marked by the formal inauguration activities conducted by the collaborative service team comprising representatives from the foundation, community leaders, and participants engaged in ZIWAF educational initiatives, with the objective of fostering a collaborative and participatory environment.

Following this, a pre-assessment session is conducted to evaluate the participants' baseline comprehension of zakat, infaq, and waqf, which are integral components of the sharia economic framework.

The educational process is initiated with an exposition of the foundational principles of ZIWAF, encompassing the Quranic injunctions and hadith, the tenets of Islamic economics, as well as the significance of their application within the context of contemporary society.

The subsequent instructional materials elucidate the distinctions between zakat, infaq, and waqf, addressing legal frameworks, objectives, management practices, and the distribution mechanisms directed towards mustahiks and other beneficiaries.

Dedicated sessions are allocated to simulate the calculations of zakat across various assets, including income, trade, agricultural produce, and precious metals such as gold and silver, utilizing local case studies to enhance contextual relevance.

Participants are also imparted with knowledge regarding the management of productive waqf, which includes cash waqf, MSME waqf, and illustrative examples of asset-based waqf as well as digital waqf initiatives. During the infaq and charity sessions, participants are encouraged to grasp the strategies related to the distribution and management of voluntary funds that can be allocated towards educational, health, and social assistance endeavors.

This initiative is further augmented by the practical exercise of formulating ZIWAF action plans tailored to their specific environments, thereby enabling participants to envision the practical application of the concepts they have assimilated.

Concluding the activities, the team administers a post-assessment to ascertain the participants' advancement in comprehension, accompanied by an interactive question-and-answer session, where experiences are shared and collective reflections are encouraged.

The implementation phase culminates in a ceremony for the submission of modules and a participation charter, alongside the documentation of activities that will serve as a report of devotion.

3. Evaluation And Reporting Phase

The assessment commenced with a comparative examination of pre-test and post-test data to quantify the enhancement in participants' comprehension of the concepts related to zakat, infaq, and waqf.

The research team executed open-ended interviews and focused group discussions (FGD) with a selection of participants to explore the influence of the activities on their motivation and preparedness in administering ZIWAF within the community.

Furthermore, non-participatory observational methods were employed during the training sessions to evaluate the dynamics of participant involvement, communication patterns, and engagement levels throughout each session.

The team developed a feedback instrument that was disseminated to both participants and foundation administrators to gather evaluations concerning content, delivery methods, and other technical dimensions.

The evaluation findings are synthesized into comprehensive reports of the community service initiatives, inclusive of documentation attachments, attendance records, and outcomes from the evaluation instruments. This report will serve as foundational material for scholarly publications in esteemed devotional journals, aimed at disseminating the findings and models of the implementation of ZIWAF educational initiatives.

The evaluation process also encompasses an analysis of budgetary management and logistical efficiency, thereby ensuring the accountability of the financial resources allocated for the activities. The

appraisal of team performance is conducted based on criteria such as punctuality, collaborative efforts, and the innovative application of educational methodologies during the execution of the service.

The final report is presented to the foundation and local stakeholders as a demonstration of both academic and social accountability on the part of the outreach team. Ultimately, an internal evaluation is conducted through a reflective meeting among team members, aimed at identifying the strengths and weaknesses of the program to inform future enhancements.

4. Sustainability Evaluation Results Phase

The initiation of the sustainability phase is predicated upon the follow-up recommendations derived from the evaluation results, with particular emphasis on the domains of advanced education and community-centric ZIWAF mentoring.

The team undertook the establishment of a localized ZIWAF working group, composed of foundation administrators, community leaders, and alumni from training programs, to serve as forerunners in the promotion of the sharia economic movement.

Sustainability initiatives are meticulously structured in the format of advanced workshops, comprehensive training sessions, and monthly consulting clinics focused on zakat/infaq/waqf, all facilitated by partners from Sharia financial institutions.

Furthermore, the team advocated for the foundation to create a formalized ZIWAF management unit, equipped with a transparent reporting system to enhance accountability. A critical sustainability strategy encompasses the digitization of ZIWAF-related information, achieved through the implementation of social media platforms and websites dedicated to the dissemination of activities and online educational resources.

The service team is tasked with conducting regular monitoring over a period of 3 to 6 months, aimed at assessing the progress of the working group and the operationalization of ZIWAF programs within the community context.

The findings from this monitoring endeavor will be compiled into a sustainability report, which will serve as a reference for the expansion of activities in other regions, as well as for the solicitation of ongoing grants from collaborative partners.

Collaboration with the university is poised for expansion, thereby integrating the program into the Thematic Real Work Lecture (KKN-ZIWAF) initiative for students specializing in sharia economics or daqwah. In addition, the team promotes the integration of the program within the informal educational curricula of the foundation, incorporating elements such as flash boarding, routine study sessions, and training in sharia entrepreneurship.

Employing a participatory and sustainable framework, ZIWAF's educational endeavors are anticipated to serve as a replicable model of community engagement, yielding an inclusive and transformative social impact for the enhancement of the surrounding community's welfare.

RESULTS AND DISCUSSIONS

The event attracted a total of 47 attendees, including foundation administrators, educators, students, and members of the general public from the Rizki Bakti Negeri Foundation community in Pekanbaru Negeri. Notably, 85% of the attendees engaged in the entire sequence of events from inception to conclusion, thereby demonstrating considerable enthusiasm and dedication.

The outcomes from the initial assessment (pre-test) revealed that the mean comprehension of the fundamental concepts of zakat, infaq, and waqf was recorded at 51.3%. Subsequent to the intervention, the post-test results illustrated a significant enhancement, escalating to 84.7%, which signifies an increase in understanding by 33.4%.

The instructional sessions were facilitated via interactive presentation methodologies, simulations of income and trade zakat calculations, as well as case studies pertaining to the management of productive waqf. During this segment, participants acquired practical skills to identify the nisab of zakat, differentiate among the various types of property subject to forfeiture, and comprehend the potential of cash waqf.

Participants were provided with a printed educational module titled “ZIWAF Education for Muslim Communities,” alongside digital resources including infographics, educational videos, and exemplars of zakat and waqf forms available for individual management. These educational materials were meticulously designed to align with the specific needs of the local populace.

In response to the conducted activities, a community forum known as “Sahabat ZIWAF Rizki Bakti Negeri” was established, intended to function as a platform for continued education and collaboration concerning the collection and distribution of zakat, infaq, and locality-based waqf.

Additionally, the team provided assistance to the Foundation in the establishment of a social media account and an educational content dissemination platform for ZIWAF on WhatsApp and Instagram, as an integral part of its strategy to digitize and sustainably enhance sharia economic literacy.

A cohort of 8 students actively participated in this initiative, contributing to the preparation of educational modules, the delivery of instructional content, and documentation efforts. This involvement exemplifies the collaborative synergy between faculty and students in devotional activities rooted in Islamic education.

According to the results of the feedback survey, an impressive 96% of participants reported satisfaction with the content, instructional methods, and facilitators. Several respondents recommended the continuation of training on a periodic basis, with suggestions for integration with sharia entrepreneurship training.

The activities were systematically documented through photographs, videos, and concise news articles that have been disseminated via the foundation's social media channels and internal campus media. Articles detailing activity reports are currently undergoing processing for publication in devotional journals.

Through the execution of this initiative, the Rizki Bakti Negeri Foundation has expressed a keen interest in pursuing further collaboration regarding the development of productive waqf management units and the formulation of zakat—waqaf curricula within the formal educational institutions associated with the foundation.

Discussions

The educational initiatives undertaken by ZIWAF illustrate that the populace's comprehension of zakat, infaq, and waqf remains considerably inadequate; however, there exists substantial potential for enhancement through an interactive and participatory educational methodology. The elevation in post-test scores substantiated that training methodologies grounded in practical experiences and case studies proved to be more efficacious compared to approaches reliant solely on lectures.

It was observed that individuals predominantly perceive zakat exclusively within the parameters of zakat fitrah. Awareness regarding zakat mal, encompassing earnings, commerce, agriculture, and gold, remains remarkably insufficient. Similarly, the understanding of cash waqfs and productive waqfs is regarded as novel by the majority of participants.

The active engagement of the community in the formation of the forum titled “Friends of ZIWAF” signifies that this endeavor transcends mere educational endeavors, simultaneously establishing a platform for community-oriented empowerment. The forum has the potential to serve as a catalyst for the Islamic socio-economic movement within the vicinity of the foundation.

The digitization initiative further facilitates prospects for a technology-driven management of ZIWAF, in accordance with the national strategic direction advocating for the digitization of Islamic philanthropic activities. The participation of students and faculty from diverse academic disciplines contributes a unique dimension to this undertaking. This collaborative effort engenders a reciprocal exchange of knowledge: flowing from the academic realm to the community, and conversely from the community back to the academic sphere through direct empirical investigations.

In summation, this devotional activity reinforces the notion that the education surrounding zakat, infaq, and waqf transcends mere religious instruction; rather, it constitutes an integral facet of social transformation that revitalizes the community. Adequate educational frameworks will cultivate an inclusive, transparent, and sustainable ecosystem for Islamic philanthropy.

CONCLUSION

The educational initiatives centered around ZIWAF implemented at the Rizki Bakti Negeri Foundation of Pekanbaru have demonstrably enhanced the public's comprehension of the significance of zakat, infaq, and waqf as vital components of the sharia economic framework. Analysis of the pre-test and post-test data revealed a considerable enhancement in participants' grasp of the principles, calculations, and management associated with ZIWAF, thereby underscoring its potential as a socially and economically impactful tool. The community exhibited remarkable enthusiasm throughout the entirety of the activities, as evidenced by high attendance rates, vigorous participation in discussions, and the formation of the community forum “Friends of ZIWAF”. Educational methodologies that employed practical, simulated, and locally contextualized case studies have been shown to be more efficacious in facilitating understanding and fostering collective consciousness. This initiative fortifies the foundation's capacity as a catalyst for community-driven Islamic philanthropy, while simultaneously creating avenues for broader collaborations aimed at establishing a sustainable sharia economic ecosystem.

It is recommended that the Rizki Bakti Negeri Foundation persist in the periodic execution of the ZIWAF educational program, incorporating more comprehensive materials that are specifically tailored to address the needs of the local populace. The establishment of a formal ZIWAF management unit under the aegis of the foundation is imperative for the accountable and transparent oversight of the collection and distribution of funds. The advancement of digital educational resources and online platforms for zakat and waqf will significantly bolster the expansion of literacy and the engagement of the younger generation in the management of ZIWAF. There is a necessity for advanced training that synergizes ZIWAF education with economic empowerment initiatives, including sharia MSME training and family Islamic financial management. Similar research and community engagement endeavors should be replicated across other regions utilizing a participatory and community-oriented approach, thereby embedding the ethos of Islamic philanthropy into the social development framework of society.

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