

## Constructing Model of Integrated Zakat and Waqf Empowerment for Achieving Food Security and Poverty Alleviation

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### Abstract:

Food security is one of the crucial factors in poverty alleviation, where adequate access to food can improve societal welfare and economic capacity. In Islam, zakat and waqf are essential instruments with great potential to support food security and poverty alleviation. The purpose of this study is to develop a model that integrates zakat and waqf into an economic empowerment program based on food security to alleviate poverty. The proposed model, Zakat and Waqf Integration for Food Security Empowerment focuses on utilizing consumptive zakat funds for urgent food needs, followed by productive zakat for initial agricultural needs such as seeds and fertilizers, and the use of waqf funds, in the form of money and assets, to support long-term agricultural financing. The study's findings suggest that combining zakat and waqf within a single model has significant potential, given the growing potential of zakat and waqf in Indonesia, coupled with Government support for food self-sufficiency, making this model relevant. This model is anticipated to provide an innovative solution to enhance food security as part of the efforts to reduce poverty.

**Keywords:** *Food Security, Integration, Poverty, Waqf, Zakat*

### Abstrak:

Ketahanan pangan merupakan salah satu elemen penting dalam upaya pengentasan kemiskinan, di mana akses masyarakat terhadap pangan yang memadai dapat meningkatkan kesejahteraan dan kapasitas ekonomi. Dalam Islam, zakat dan wakaf merupakan instrumen penting yang memiliki potensi besar untuk mendukung tercapainya ketahanan pangan dan mengentaskan kemiskinan. Penelitian ini bertujuan untuk merancang model zakat dan wakaf yang diintegrasikan pada program pemberdayaan ekonomi berbasis ketahanan pangan sebagai upaya pengentasan kemiskinan. Model yang diusulkan dalam penelitian ini, yaitu *Zakat and Wakaf Integration for Food Security Empowerment* yang berfokus pada pemanfaatan dana zakat konsumtif untuk pemenuhan kebutuhan pangan mendesak, dilanjutkan dengan zakat produktif untuk kebutuhan awal pertanian seperti bibit dan pupuk, serta penggunaan dana wakaf dalam bentuk uang dan aset untuk mendukung pembiayaan pertanian jangka panjang. Hasil penelitian menemukan bahwa integrasi zakat dan wakaf dalam satu model memiliki potensi yang besar mengingat potensi zakat dan wakaf di Indonesia yang terus berkembang, ditambah dukungan pemerintah terhadap swasembada pangan, menjadikan model ini relevan. Model ini diharapkan dapat menjadi solusi inovatif dalam penguatan ketahanan pangan sebagai upaya dalam pengentasan kemiskinan.

**Kata Kunci:** *Integrasi, Kemiskinan, Ketahanan Pangan, Wakaf, Zakat*

## **INTRODUCTION**

Poverty is a recurring economic issue and challenge that remains a primary focus for alleviation efforts in developing and developed countries.<sup>1</sup> As part of the global emphasis on poverty eradication, this issue is one of the 17 priorities outlined in the Sustainable Development Goals (SDGs), specifically listed as the first and second goals: SDG 1, “No Poverty,” which is closely related to SDG 2, “Zero Hunger.” These two SDG principles are implicitly aligned with many Islamic concepts that promote welfare and improvement, such as the *maqasid sharia*.<sup>2</sup> In Islam, poverty is also regarded as a serious issue, not only in terms of material wealth but also concerning one's spiritual state. Poverty is seen as the root of various evils and negative behaviors.<sup>3</sup>

Indonesia, home to the world's second-largest Muslim population, with around 236 million Muslims, still struggles with high poverty rates., still faces high poverty rates. In fact, in 2023, Indonesia ranked 6th among Southeast Asian countries with the highest poverty rates.<sup>4</sup> However, over the past five years, the poverty rate in Indonesia has generally declined, both in terms of numbers and percentage.<sup>5</sup> The data on poverty rate trends over the past five years is presented in Figure 1.

Figure 1.  
Percentage of Poor People in Indonesia

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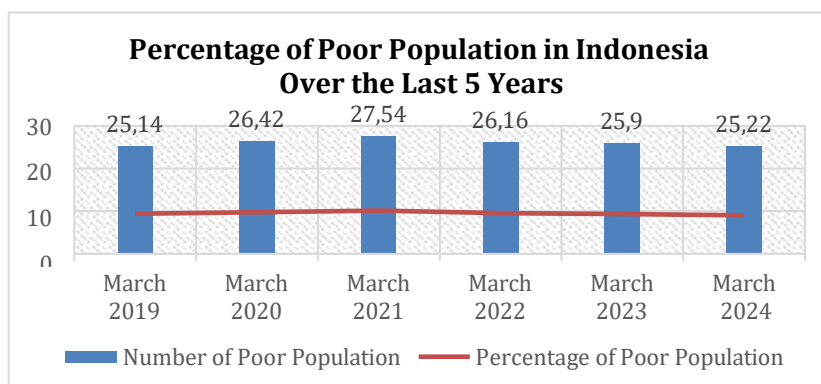
<sup>1</sup> Nur Atika Binti Atan and Fuadah Binti Johari, “A Review on Literature of Waqf for Poverty Alleviation between 2006-2016,” *Library Philosophy and Practice* 2017, no. 1 (2017).

<sup>2</sup> Mohammad Farid Fad, “Kontekstualisasi Maqashid Shari’ah Dalam Sustainable Development Goals,” *Iqtisad Reconstruction of Justice and Welfare for Indonesia* 6, no. 2 (2019): 130–55, <https://doi.org/10.31942/iq.v6i2.3142>.

<sup>3</sup> Firman Setiawan, “Kemiskinan Dan Pengentasannya Dalam Pandangan Islam,” *Jurnal Dinar Ekonomi Syariah* 1, no. 1 (2016): 1–11.

<sup>4</sup> Lip M Aditiya, “Tingkat Kemiskinan Di Asia Tenggara 2023,” GoodStats.id, 2023, [https://goodstats.id/infographic/tingkat-kemiskinan-di-asia-tenggara-2023-HBHy1#:~:text=Indonesia duduk di peringkat ke,kemiskinan tertinggi di Asia Tenggara.&text=Tingkat kemiskinan Indonesia terus menunjukkan,ribu orang per Maret 2023.](https://goodstats.id/infographic/tingkat-kemiskinan-di-asia-tenggara-2023-HBHy1#:~:text=Indonesia%20duduk%20di%20peringkat%20ke,kemiskinan%20tertinggi%20di%20Asia%20Tenggara.&text=Tingkat%20kemiskinan%20Indonesia%20terus%20menunjukkan,ribu%20orang%20per%20Maret%202023.)

<sup>5</sup> Badan Pusat Statistik, “Profil Kemiskinan Di Indonesia Maret 2024,” 2024, <https://www.bps.go.id/id/pressrelease/2024/07/01/2370/persentase-penduduk-miskin-maret-2024-turun-menjadi-9-03-persen-.html>.



The high poverty rate is a serious issue that must be addressed, requiring awareness and support from various parties. Although Figure 1 illustrates a decreasing trend in the poverty rate in Indonesia, there is a possibility that poverty could increase again if it is not accompanied by balanced economic growth. One of the main factors influencing poverty is the issue of hunger, which arises from economic incapacity, limiting people's access to food and leading to hunger problems. This hunger condition directly affects low food security, as poor households cannot provide sufficient, safe, and nutritious food, either through self-production or purchasing.

The Global Food Security Index (GFSI) reported that in 2022, Indonesia ranked 69th out of 113 countries with a score of 59.2.<sup>6</sup> Indonesia even ranks below several Southeast Asian countries, such as Singapore, with a score of 77.4; Malaysia at 70.1; Thailand at 64.5; Vietnam at 61.1; and the Philippines at 60.1. These figures indicate that Indonesia's food security index remains relatively low. Poor food security can exacerbate poverty because access to nutritious and affordable food is very limited, hindering individual productivity and perpetuating the cycle of poverty. In 2023, more than 700 million people worldwide experienced hunger, most coming from poor regions.<sup>7</sup> Therefore, alternative and effective instruments are needed to improve food security, reduce poverty levels, and provide communities with easier access to economic development.

Islam greatly emphasizes addressing poverty and hunger through the spirit of sharing, supported by various Islamic philanthropic activities such as zakat, *infaq*, *sadaqa* and waqf. Zakat plays an important role as a social and economic instrument that can help reduce poverty. As one of the five pillars of Islam, zakat is an obligation for every capable Muslim, with the primary goal of redistributing wealth from those who have it to those in need. In Indonesia, the Government's attention to the potential of zakat became evident with the issuance of Law No. 30 of 1999, which was later updated to Law No. 23 of 2011. Currently, there are approximately 10.7 million *mustahiq* in Indonesia, with the potential zakat reaching IDR 327

<sup>6</sup> Fadila. M.A and N.A Putri, "Analysis of Food Security Development in Indonesia : A Big Data and Data Mining Approach," *Seminar Nasional Official Statistics* , no. 2022 (2023): 1–10.

<sup>7</sup> Food and Agriculture Organization of the United Nations, "The State of Food Security and Nutrition in the World 2023," [Http://www.fao.org/](http://www.fao.org/), 2023, <https://openknowledge.fao.org/server/api/core/bitstreams/f1ee0c49-04e7-43df-9b83-6820f4f37ca9/content/state-food-security-and-nutrition-2023/food-security-nutrition-indicators.html>.

trillion. This figure is nearly equivalent to the Government's 2022 social protection budget of IDR 431.5 trillion.<sup>8</sup> If optimized, this zakat potential could serve as a complementary instrument to the Government's efforts in combating poverty through various programs, such as those focusing on the food sector, ensuring sufficient access to food and more effectively addressing poverty. However, relying solely on zakat is not enough to solve the issue of poverty.<sup>9</sup> In addition to zakat, there is waqf, a perpetual Islamic financial instrument that can be utilized for the public interest and the welfare of society.<sup>10</sup>

Waqf is directly linked to efforts to address various social and humanitarian issues, including poverty alleviation.<sup>11</sup> Waqf is divided into two types based on its usage: direct waqf, where the waqf assets are used directly according to their intended purpose, such as a mosque for prayers or an education school; and productive waqf, where the waqf assets are used for productive activities, with the proceeds being distributed according to the waqf's objectives. Productive waqf aims to reduce social inequality and improve the community's welfare by addressing poverty. Managing waqf productively is crucial, especially amid Indonesia's economic crisis, which requires the involvement of various parties. Given that the waqf potential in Indonesia is estimated at IDR 180 trillion and continues to increase annually,<sup>12</sup> productive waqf needs system development and management models involving various approaches to alleviate poverty and enhance welfare.

The substantial potential for zakat and waqf collection in Indonesia presents an opportunity to significantly impact various aspects of life, including serving as instruments that can contribute to poverty alleviation, which remains a critical issue. Utilizing both instruments in food security programs can be an effective solution for poverty eradication. The deployment of zakat and waqf in this sector goes beyond providing affordable food; it also fosters sustainable food production, which can ultimately help reduce poverty and improve societal well-being. Productive zakat can be allocated to fund projects that enhance sustainable food production capacity. At the same time, waqf can be used to provide land or develop agricultural infrastructure and technologies that support long-term production.<sup>13</sup> By integrating these two instruments, their potential benefits become greater, and the results more optimal in creating long-term solutions for poverty alleviation through food security.

The concept of integrating zakat and waqf in food security programs is an innovative approach to addressing poverty, making it an intriguing area of study. This integration can potentially expand the socio-economic impact of both instruments, providing a more comprehensive and sustainable solution to strengthening food security and reducing poverty.

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<sup>8</sup> Kemenag, "Potensi Mencapai 327 T, Ini Tiga Fokus Kemenag Dalam Pengembangan Zakat," kemenag.go.id, 2023, <https://kemenag.go.id/nasional/potensi-mencapai-327-t-ini-tiga-fokus-kemenag-dalam-pengembangan-zakat-LobJF>.

<sup>9</sup> Atan and Johari, "A Review on Literature of Waqf for Poverty Alleviation between 2006-2016."

<sup>10</sup> Ibid.

<sup>11</sup> Samheri, Mamlatus Sholehah, and Mutimatus Zahrah, "Wakaf Produktif Sebagai Pengentasan Kemiskinan," *ICoIS: International Conference on Islamic Studies* 2 (2021): 114–60, <https://ejournal.iaforis.or.id/index.php/icois/article/view/24>.

<sup>12</sup> Kemenag, "Potensi Mencapai 327 T, Ini Tiga Fokus Kemenag Dalam Pengembangan Zakat."

<sup>13</sup> Samheri, Sholehah, and Zahrah, "Wakaf Produktif Sebagai Pengentasan Kemiskinan."

Combining zakat, which is obligatory and has a short-term impact, with waqf, which is voluntary and has a long-term impact, can create a stronger synergy in empowering communities.<sup>14</sup> However, integrating zakat and waqf to enhance food security requires a practical and comprehensive empowerment model, considering the fundamental differences in managing both instruments. As a fund distributed to meet immediate needs, Zakat usually requires quick allocation and precise targeting based on current food priorities.<sup>15</sup> Meanwhile, waqf, which involves assets donated for long-term purposes, necessitates management focused on investment and the development of sustainable infrastructure.<sup>16</sup> Therefore, a management model needs to be developed to align short-term and long-term goals while optimizing the synergy between zakat and waqf in supporting food security as part of the effort to alleviate poverty.

Studies on the potential integration of zakat and waqf, as well as their role in food security for poverty alleviation, have been conducted by several previous researchers. Research by Miah in 2021, which focus on livelihoods, have successfully empowered poor communities by providing equity capital, skill development, educational support, access to healthcare, clean water, hygienic sanitation, as well as promoting religious values and raising social awareness.<sup>17</sup>

Furthermore, another study examining zakat's contribution to food security was conducted by Hidayat and Salsabila in 2024. The results indicated that zakat plays a crucial role in enhancing food security and reducing stunting. Effective agricultural practices resulted in food surpluses, supported by productive zakat that improved economic conditions and increased people's ability to purchase nutritious food.<sup>18</sup> In addition to zakat, research aims to develop and propose a waqf model for empowering food security. This research, conducted by Jalil in 2023, titled Empowering Food Security Through Waqf, involved qualitative interviews with Islamic finance and sharia experts to validate the proposed model, the Food Security Waqf Model (FSWM). The results showed that all expert panels were enthusiastic about the implementation of FSWM and agreed that the model proposed by the researcher could be implemented, was in line with waqf regulations, and was generally feasible.<sup>19</sup>

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<sup>14</sup> M. Guffar Harahap, Muhammad Fauzi Siregar, and Friska Haliza Siregar, "The Role of Islamic Social Finance in Reducing Poverty A Quantitative Study on Zakat and Waqf.Pdf," *International Journal of Islamic Economics and Business (IJIEB)* 1, no. 1 (2024): 1–5, <https://e-journalbarokahpublisher.com/index.php/IJIEB/article/view/97>.

<sup>15</sup> Sopia Kholilah Siregar, Darwis Harahap, and Rini Hayati Lubis, "Peran Dana Zakat Produktif Dalam Meningkatkan Pendapatan Mustahik," *Journal of Islamic Social Finance Management* 2, no. 2 (2021): 225–36, <https://doi.org/10.24952/jisfim.v2i2.5016>.

<sup>16</sup> Samheri, Sholehah, and Zahrah, "Wakaf Produktif Sebagai Pengentasan Kemiskinan."

<sup>17</sup> Mohammad Ayub Miah, "Effectiveness of Zakat-Based Poverty Alleviation Program: Evidence from Bangladesh," *International Journal of Zakat* 6, no. 2 (2021): 27–42, <https://www.ijazbznas.com/index.php/journal/article/view/325>.

<sup>18</sup> M. Fahmi Hidayat and Fauziyah Latiefa Salsabila, "Kontribusi Zakat Untuk Ketahanan Pangan Dan Pengentasan Stunting: Tinjauan Literatur Sistematis," *IHTIYATH : Jurnal Manajemen Keuangan Syariah* 8, no. 1 (2024): 46–66, <https://doi.org/10.32505/ihtiyath.v8i1.8536>.

<sup>19</sup> Debi S Fuadi, Ade Sadikin Akhyadi, and Iip Saripah, "Systematic Review: Strategi Pemberdayaan Pelaku UMKM Menuju Ekonomi Digital Melalui Aksi Sosial," *Diklus: Jurnal Pendidikan Luar Sekolah* 5, no. 1 (2021): 1–13, <https://doi.org/10.21831/diklus.v5i1.37122>.

In addition to the three studies mentioned above, the following previous research examines the implementation of zakat and waqf integration in a program. This research, conducted by Rizal, Fauziyah, Ma'ruf, and Susilo in 2020, discusses the integration of zakat and waqf for educational programs in Indonesia. The study reveals that zakat and waqf funds in Indonesia can potentially address the issue of low Islamic financial literacy. It also proposes the development of zakat and waqf funds as tools to improve Islamic financial literacy, particularly through youth empowerment, by designing the Islamic Economic Boarding School (IEBS) project. Furthermore, this study encourages policymakers to design a robust zakat and waqf framework that will support the growth of the industry and the national economy for long-term welfare.<sup>20</sup>

In contrast to previous studies, this research seeks to create a model for the integration of zakat and waqf, specifically focusing on an economic empowerment program based on food security in the agricultural sector and analyzing its potential and implications for poverty alleviation. Prior studies have been limited in their exploration of the role of food security in poverty alleviation, mainly through the integration of zakat and waqf models.

## **RESEARCH METHOD**

This research uses a qualitative approach with a literature review method to develop an integrated model of zakat and waqf in empowerment programs aimed at achieving food security and poverty alleviation. The steps taken in this study include data collection, analysis, and the selection of criteria and reference standards.

Data collection is carried out through the selection of primary literature relevant to zakat, waqf, food security, and poverty alleviation, including indexed journal articles, research reports, and related regulations. These sources are selected based on criteria of credibility, relevance to the topic, and scientific quality, with a preference for literature recognized in the fields of Islamic economics and food security.

The analysis is conducted descriptively to provide a clear understanding of the role of zakat and waqf in supporting food security and alleviating poverty. The data analysis process begins with data exploration, where key information from relevant literature is reviewed and extracted. The next step involves identifying key concepts related to productive zakat, waqf, and food security through agricultural empowerment, along with their impact on poverty alleviation. Once these concepts are identified, related information and previous studies are organized into specific themes that will support the development of the model. In the final stage, findings are synthesized, combining insights gained from the literature into a coherent understanding. This synthesis will guide the development of the Zakat and Waqf Integration for Food Security Empowerment (ZWIFSE) model. This study uses sources indexed in reputable academic databases and journals to ensure the quality and validity of the data. The primary literature includes theories from experts in Islamic economics and food security, as well as models previously proposed, which serve as the foundation for model development.

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<sup>20</sup> Ahmad Rizal et al., "Integrating Zakah and Waqf for Developing Islamic Economic Boarding School (Iebs) Project in Indonesia," *Journal of Islamic Economics and Philanthropy (JIEP)*, E-ISSN 03, no. 02 (2020): 2655–335.

The research begins by identifying the relationship between poverty and food security, followed by exploring how zakat and waqf can be potential solutions. The next step is to gather theories and secondary data related to the application of zakat and waqf in the agricultural sector. The collected data is then analyzed to identify existing patterns used to develop the integrated ZWiFSE model. This model aims to maximize the role of zakat and waqf in improving food security and alleviating poverty. With this systematic approach, the research is expected to make a meaningful contribution to the development of Islamic economics and achieving food security.

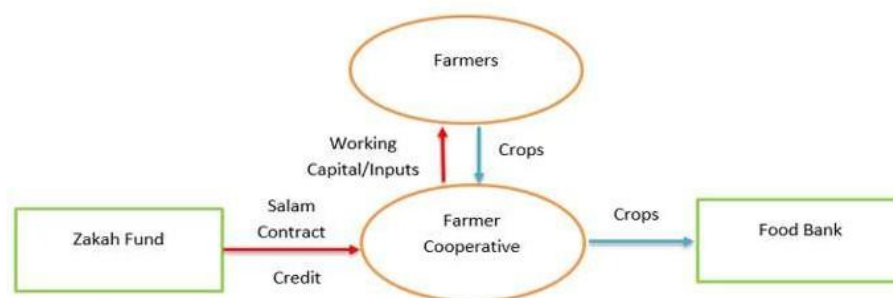
## RESULT AND DISCUSSION

### Existing Models of Zakat and Waqf Empowerment for Food Security

Several previous researchers have designed zakat and waqf models for empowerment programs focused on food security. Among the proposed models is the conceptual model for the application of zakat in food security in low-income regions of Bangladesh, as suggested by Ishrat Hossain with the scheme illustrated in the following Figure 2.

Figure 2.

The proposed model by Ishrat Hossain



In that study, the researcher formulated a model utilizing zakat as an instrument to enhance food security while simultaneously achieving the objective of assisting the poor and underprivileged in rural areas. This innovative, religion-based approach provides greater flexibility in integrating moral and ethical values into its implementation process. The most vulnerable households among eligible zakat recipients are provided with food vouchers or ration cards, granting them more accessible access to food banks weekly or monthly.<sup>21</sup>

Based on the framework previously proposed by the author, the existing financing model has demonstrated several significant strengths and weaknesses. The strength of this model lies in the use of Islamic financial instruments such as Zakah and Salam contracts. By relying on Sharia principles, this model not only provides moral and legal legitimacy but also attracts the interest of farmers who wish to operate under Islamic values. Additionally, focusing on the welfare of smallholder farmers as a group often overlooked by traditional financing systems reflects a commitment to providing more relevant and direct support to

<sup>21</sup> Ishrat Hossain, "Application of Zakat to Food Security in the Context of Low-Income Rural Areas in Bangladesh: A Conceptual Model.," *Zulkhibri, M., Ismail, A. (Eds) Financial Inclusion and Poverty Alleviation. Palgrave Studies in Islamic Banking, Finance, and Economics. Palgrave Macmillan, Cham, 2017, https://doi.org/https://doi.org/10.1007/978-3-319-69799-4\_5.*

them. By providing access to financing and agricultural equipment, this model contributes to increased food production and overall food security.

However, behind these strengths, several weaknesses need to be addressed. One of them is the limited accessibility for smallholder farmers, especially in remote areas with underdeveloped financial infrastructure. This can hinder their ability to utilize the available funds. Furthermore, this model tends to rely on a single source of financing, namely Zakah and Salam contracts. When there is a decline in Zakah funds or challenges in implementing Salam contracts, the sustainability of this model can be jeopardized.

In addition to the proposed zakat model for food security, several studies have also suggested models for utilizing waqf in empowerment programs focused on food security, as shown in Figure 3. and Figure 4. below;

Figure 3.  
The proposed model by Bilal Khan et al.

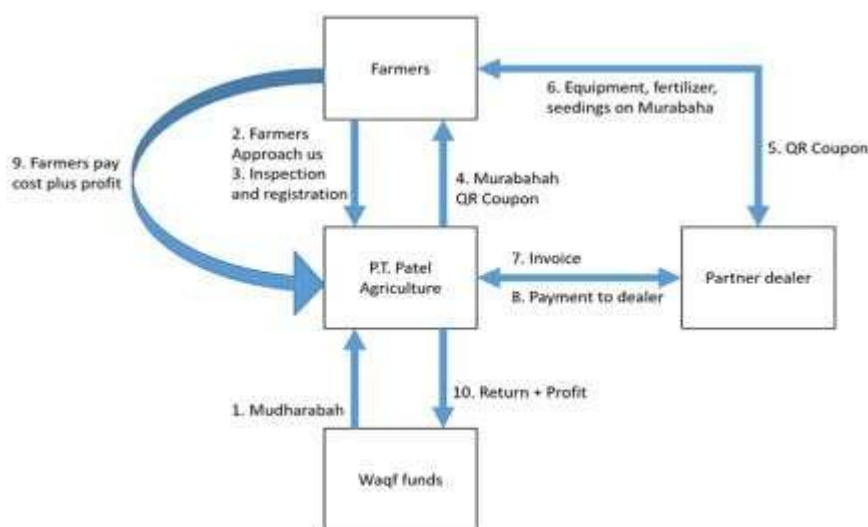


Figure 3 presents a proposed model for an integrated waqf-based Islamic fintech system, aimed at providing halal financing to farmers to address their working capital and equipment requirements. The study also recommends expanding the network of financial institutions through partnerships with agricultural equipment providers to meet the needs of farmers in rural regions. This model was proposed in response to the numerous financial barriers and difficulties Indonesian farmers face. In the agricultural industry, insufficient operational capital and limited access to financing present major difficulties.<sup>22</sup> The waqf-based fintech model for financing both short-term and long-term projects for farmers is proposed as an innovative financing solution.

The previously proposed waqf-based fintech model offers a significant solution by focusing on providing halal financing to farmers, addressing crucial issues such as limited

<sup>22</sup> Mohammad Bilal Khan et al., “Waqf Based Islamic Fintech Model for Agriculture Sector of Indonesia,” *International Journal of Business Ethics and Governance*, 2021, 73–85, <https://doi.org/10.51325/ijbeg.v4i1.61>.



access to working capital and the lack of essential agricultural equipment. This model seeks to bridge financing gaps by integrating waqf funds to support farmers in both short-term and long-term initiatives, thus presenting a viable alternative to conventional financing in the agricultural sector. By extending the reach of financial institutions to rural areas, this model has the potential to impact farmers, improving their productivity and financial stability positively.

However, one of the main limitations of this waqf-based model is its reliance solely on waqf as the financing instrument. While waqf funds can be substantial, depending exclusively on them may not provide the sustainable and diversified funding necessary to meet the growing and varied needs of the agricultural sector. Additionally, this model does not include other Islamic social finance instruments, such as zakat, which could provide additional support for farmers facing financial constraints.

Figure 4.  
Food Security-waqf Model (FSWM) by Jalil

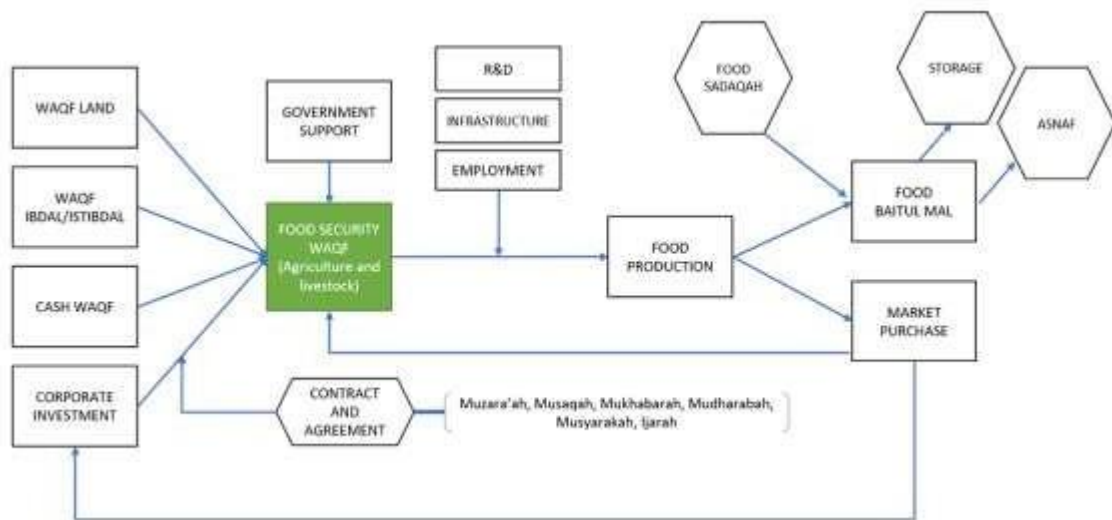


Figure 4. illustrates the Food Security Waqf Model (FSWM) proposed by Jalil, which introduces a new waqf model aimed at empowering food security. The FSWM, as depicted in Figure 3. focuses on providing a framework for waqf to finance and empower food security initiatives. This model involves participation from the community, farmers and livestock producers, companies, Baitul Mal, and the Government. The implementation of FSWM is divided into four phases: fundraising, production, distribution, and profit regeneration.<sup>23</sup>

<sup>23</sup> Mohamad Isa and Abd Jalil, “Muamalat and Society Empowering Food Security Through Waqf,” *Labuan E-Journal of Muamalat and Society (LJMS ...* 17, no. 1 (2023): 45–67, <https://jurcon.ums.edu.my/ojums/index.php/LJMS/article/view/4589%0Ahttps://jurcon.ums.edu.my/ojums/index.php/LJMS/article/download/4589/2902>.

The Food Security Waqf Model (FSWM) developed in this research possesses several notable strengths, particularly in its ability to comply with Sharia principles and garner support from various experts. FSWM is recognized as a model ready to be implemented to support food security through waqf-based financing in the agricultural sector. The expert panel involved agreed that this model has a strong foundation, aligns with waqf regulations, and is relevant within the agricultural context, which highlights its potential to improve farmers' welfare. Consequently, FSWM presents an innovative solution that aligns with Islamic principles and is expected to positively impact waqf fund management for rural food security.

However, there are limitations suggesting that the model may not be fully comprehensive. One of these limitations is that FSWM relies solely on waqf funds, which may be insufficient to support long-term agricultural development, particularly for infrastructure acquisition and sustainable assistance. Experts also emphasized the importance of efficient project management to ensure the model's effectiveness, indicating a need for improved operational and governance management.

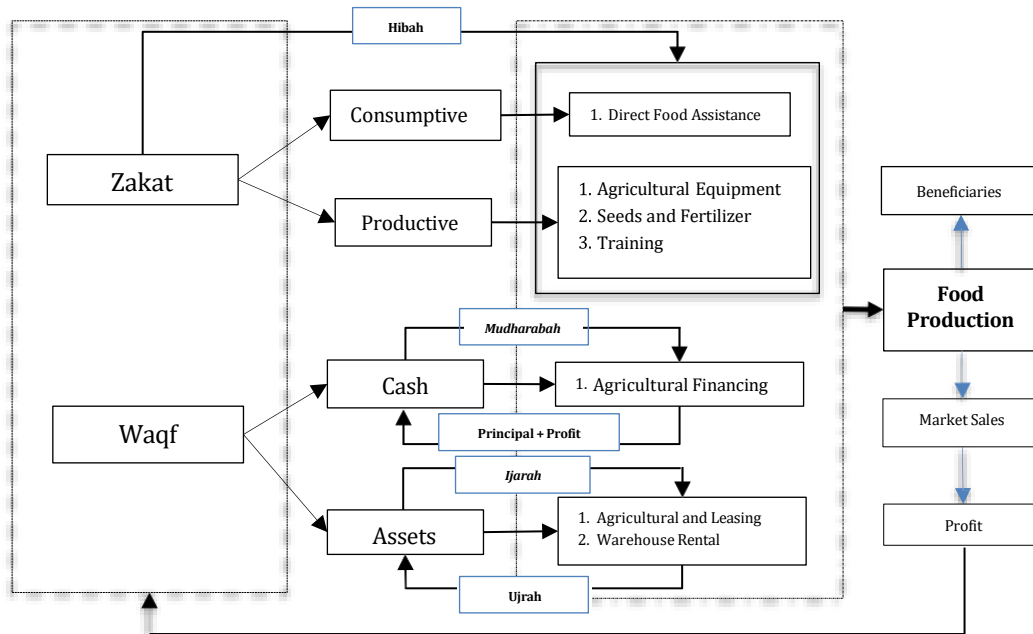
In analyzing the three previous models—the one by Ishrat Hossain, the waqf-based fintech model proposed by Bilal Khan et al., and the Food Security-Waqf Model (FSWM) by Jalil—several aspects warrant attention, particularly regarding sources of funding. While the first model utilizes zakat to enhance food security, its complete reliance on this instrument raises sustainability concerns. The second model introduces a waqf-based fintech approach to assist farmers but still focuses on a single funding source, limiting the exploration of diverse financial support. Similarly, the FSWM model involves multiple stakeholders but depends solely on waqf, which may restrict its effectiveness.

Considering these limitations, the author proposes an innovative model framework that integrates both zakat and waqf, which is expected to be a significant step forward. This approach aims to leverage the potential of both funding sources simultaneously, thereby enhancing the effectiveness and sustainability of food security programs. Moreover, the potential funds from zakat and waqf in Indonesia are substantial and have not been fully utilized. By combining zakat and waqf as financing sources, the proposed model not only broadens the scope of financial support but also creates a stronger synergy in empowering communities, particularly in the agricultural sector, to support the achievement of food security as a preliminary step toward poverty alleviation. Through this innovation, it is hoped that a more comprehensive and sustainable solution will emerge in the efforts to alleviate poverty.

### **Conceptual Framework of Zakat and Waqf Integration Model for Food Security**

Zakat and waqf funds can be utilized in economic empowerment programs to provide access to food and enhance sustainable food production capacity to achieve good food security for the community. This scheme can be implemented by integrating zakat and waqf funds while ensuring compliance with sharia provisions regarding each fund's distribution. Figure 5 illustrates the zakat and waqf integration model for food security-based economic empowerment programs.

Figure 5.  
Zakat and Waqf Integration for Food Security Empowerment (ZWifSE) Model By Author



The ZWifSE model is a scheme for managing zakat and waqf that is integrated into community economic empowerment programs based on food security. Based on Figure 5, the ZWifSE model is implemented in several stages, including;

1. Distribution of Zakat in Consumptive Form

Consumptive zakat refers to the distribution of zakat that is given directly to those who are unable and in dire need, especially to the poor.<sup>24</sup> Essentially, the distribution of zakat in consumptive form is typically directed at meeting the basic needs of impoverished communities, such as food, clothing, and shelter. In the context of food security, consumptive zakat acts as a social safety net that helps the poor access adequate food. By fulfilling basic needs through consumptive zakat, the impoverished can be shielded from hunger, and in the long term, this helps alleviate the economic pressures they face. In this model, the distribution of consumptive zakat is directly provided to the beneficiaries (beneficiaries) to meet their daily food requirements. Consumptive zakat generally serves as short-term assistance that helps reduce hunger and provides basic needs for the poor. In the ZWifSE model, consumptive zakat is distributed in the form of direct assistance, such as harvested rice, vegetables, or other staple foods to individuals who fall into the 8 *asnaf*

<sup>24</sup> Ramnah Siregar, Rosyetti Rosyetti, and Rahmat Richard, “Analisis Perbandingan Distribusi Zakat Produktif Dan Konsumtif Di Badan *Amil* Zakat Nasional (Baznas) Kota Pekanbaru Tahun 2011-2020,” *Jurnal Sosial Ekonomi Dan Humaniora* 7, no. 2 (2021): 158–65, <https://doi.org/10.29303/jseh.v7i2.42>.

(beneficiaries) categories. However, consumptive zakat is temporary and does not create economic independence.

## 2. Distribution of Zakat in Productive Form

Unlike consumptive zakat, productive zakat focuses more on long-term economic empowerment.<sup>25</sup> Productive zakat is given to *mustahiq* to be managed and developed through business activities, with the aim that the zakat funds are utilized as capital, which is expected to enhance the independence of the *mustahiq*, allowing them not only to rely on assistance but also to generate income and contribute to local food security.<sup>26</sup> The role of productive zakat is essential as a subsequent stage after the urgent needs of beneficiaries have been met through the distribution of consumptive zakat; it is then necessary to empower them to create economic independence.

In the ZWiFSE model, productive zakat is directed to assist in the form of agricultural equipment, business capital for farming, such as seeds and fertilizers, and skills training for farmers to maximize their agricultural output. The allocation of productive zakat for capital in the form of providing seeds and fertilizers aligns with the purpose of zakat to help *mustahiq* meet urgent basic needs. However, once the agricultural sector operates smoothly and produces sufficient harvests, capital funding such as seeds and fertilizers can be transitioned from zakat to cash waqf. This is based on the principle that zakat has limitations on its use, namely for urgent needs and helping *mustahiq* achieve economic independence. When those urgent needs have been met, waqf can become a more stable and sustainable financing source to support the developed agricultural activities. The integration of zakat and waqf becomes crucial because zakat assists at the initial stage, while waqf plays a role in the sustainability of agricultural enterprises through long-term capital financing.

## 3. Distribution of Waqf in Cash Form

Cash waqf is a legal act by the waqif to separate and/or relinquish a portion of their money for a specific period or indefinitely, to be managed productively, with the proceeds utilized for religious purposes and/or public welfare according to Islamic law. Cash waqf is highly flexible as it can be invested in various sectors supporting food security, such as agricultural projects, food processing, or food distribution.<sup>27</sup> Cash waqf can be used to finance profit-generating programs, such as land development or the purchase of modern agricultural technology. The profits from these investments can then be utilized to support food security programs or distributed to waqf beneficiaries.<sup>28</sup>

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<sup>25</sup> Muhlufah, "Peran Zakat Produktif Dalam Pemberdayaan Ekonomi Mustahik," *JES: Jurnal Ekonomi Syariah* 9, no. 2 (2024): 1–93, <https://doi.org/https://doi.org/10.30736/jes.v9i2.882>.

<sup>26</sup> Siregar, Rosyetti, and Richard, "Analisis Perbandingan Distribusi Zakat Produktif Dan Konsumtif Di Badan Amil Zakat Nasional (Baznas) Kota Pekanbaru Tahun 2011-2020."

<sup>27</sup> Ripki Mulia Rahman, Hendri Tanjung, and Ibdalsyah, "Optimalisasi Wakaf Produktif Untuk Memperkuat Sistem Ketahanan Pangan," *El-Mal: Jurnal Kajian Ekonomi Dan Bisnis Islam* 3, no. 5 (2022): 1147–66, <https://doi.org/DOI:1047467/elmal.v3i5.1988>.

<sup>28</sup> Melis and Hikmah Endraswati, "Strategi Pengelolaan Wakaf Uang Perspektif Tokoh Di Indonesia," *JESIL: Jurnal Ekonomi Syariah Dan Industri Halal* 1, no. 1 (2024): 22–31.

In the ZWiFSE model proposed by the author, cash waqf is distributed to farmers through a *mudharabah* contract in agricultural financing. Using the *mudharabah* contract in this model will enable farmers to obtain flexible and sustainable funding for their agricultural needs, such as purchasing seeds, fertilizers, and farming equipment. After the harvest period, farmers will calculate the total agricultural yield obtained from the capital provided by waqf. This profit-sharing scheme is generally expressed in percentages, where a portion of the profits will be handed over to the *nazir* (waqf manager) as a reward for the capital provided. For instance, if the agreement between the *nazir* and the farmers is 60:40, then 60% of the agricultural output will belong to the *nazir*, while the remaining 40% will belong to the farmers.

Through this profit-sharing scheme, it is hoped that farmers will be motivated to increase their agricultural productivity, as larger yields will provide better benefits for both parties. Additionally, this profit-sharing scheme also creates a mutually beneficial partnership between the *wakif* (donor) and the farmers, encouraging sustainability in using waqf funds to support agricultural activities in the future. With professional management, cash waqf has the potential to provide long-term sustainable impacts on enhancing food security while alleviating poverty.

#### 4. Distribution of Waqf in the Form of Assets

In the ZWiFSE model, the utilization of waqf assets includes agricultural land endowed to be managed by local village communities to optimize the land for productive farming activities. In addition, waqf assets may also include infrastructure such as irrigation systems, storage warehouses, tractors, mechanical tools, or post-harvest processing facilities. This approach allows waqf assets to be efficiently managed, thereby enhancing agricultural productivity. This approach not only helps farmers meet their basic needs but also provides them access to resources they might not otherwise afford.

In the ZWiFSE model designed by the author, the *ijarah* (leasing) scheme is employed to distribute waqf assets, such as agricultural land and warehouses. *Ijarah*, which refers to a lease contract where the right to use the asset is transferred without transferring ownership,<sup>29</sup> allows farmers to gain access to waqf assets for a specified period with an agreed rental payment. In this case, the waqf asset remains under the ownership of the *nazir* (waqf manager), while the farmers gain access to land and storage facilities to support their farming activities.

This scheme adjusts the rental fees based on the farmer's capacity, preventing them from being burdened with large upfront costs. The rental payment can be made through a profit-sharing model, where farmers contribute a small portion of their harvest as rent. For instance, farmers might contribute 5% of their total harvest to the *nazir* while retaining 95% for their livelihood and further business needs.

Using the *ijarah* contract in this scheme ensures that the benefits of waqf assets continue while farmers receive the support they need to increase their agricultural

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<sup>29</sup> Sakti, Lanang, and Nadhira Wahyu Adityarani, "Tinjauan Hukum Penerapan Akad *Ijarah* Dan Inovasi Dari Akad *Ijarah* Dalam Perkembangan Ekonomi Syariah Di Indonesia," *Jurnal Fundamental Justice*, 2020, 35–50.

productivity<sup>30</sup>. Moreover, the rental proceeds collected by the *nazir* can be used to develop other waqf programs or maintain the waqf assets. This scheme creates a synergy between waqf as a socio-economic instrument and the farmers' need for access to resources, ultimately supporting food security programs and poverty alleviation.

#### 5. Distribution of Agricultural Production

The agricultural output generated from productive zakat programs and waqf assets plays a vital role in ensuring food security.

- a) A portion of the harvest is distributed directly to eligible *asnaf* (beneficiaries) through food aid, creating a strong food distribution chain for those in need.
- b) The remaining produce is sold in the market, with profits reinvested into the business or used to expand existing food security programs. In this way, the production not only meets the food needs of the most vulnerable but also establishes a sustainable economic mechanism.
- c) Consideration is given to processing agricultural produce to add value, such as converting it into processed products that can increase its market value and extend its shelf life.

#### 6. Profit and Regeneration

Profits from the distribution and sale of agricultural production become a key source for regenerating and expanding the program.

- a) The profits are shared according to the *mudharabah* (profit-sharing) contract. A portion is allocated for the maintenance of waqf assets and to sustain the agricultural program, allowing it to grow and reach more beneficiaries.
- b) Profits are also used to finance additional capital for productive zakat, providing opportunities for new beneficiaries to join the empowerment program. By reinvesting profits into the program, this regeneration creates a sustainable economic cycle where food security is strengthened over time.
- c) This program also enhances food production capacity, reduces reliance on external aid, and strengthens local economic empowerment.

### **Potentials of ZWiFSE Model Application and Its Implications**

The potential of this zakat and waqf integration model in food security is evident in how zakat and waqf can be optimized for economic empowerment through agricultural programs. The proposed Zakat and Waqf Integration for Food Security Empowerment (ZWiFSE) model holds significant potential and implications in the context of economic empowerment and food security in Indonesia. Below are some of the potentials that support the implementation of this model:

#### 1. Growing Potential of Zakat and Waqf

Zakat and waqf in Indonesia have immense potential to be developed as social finance instruments. According to data from the National Zakat Board (BAZNAS), the

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<sup>30</sup> Ziyaad Mahomed and Muhammed Hydera, "Applying an Integrated Islamic Social Finance Model for the Empowerment of Women Farmers in The Gambia," in *Islamic Finance in Africa*, ed. M Hassan, Aishath Muneeza, and Karamo Sonko, 2022, <https://doi.org/https://doi.org/10.4337/9781802209907.00028>.

potential for zakat in Indonesia is estimated to reach IDR 327 trillion per year,<sup>31</sup> yet only about 10% of that potential has been collected. Similarly, waqf also holds great potential, with an estimated value of IDR 180 trillion.<sup>32</sup> If managed effectively, zakat and waqf could become significant sources of funding for food security programs and community empowerment. The ZWiFSE model could facilitate more targeted and effective management of zakat and waqf, allowing their benefits to be widely felt, particularly in the agricultural sector.

Productive zakat has great potential to help the poor transition from aid recipients to active participants in economic activities. The use of zakat for small businesses, particularly in the agricultural sector, allows for the realization of sustainable food security.<sup>33</sup> Moreover, cash waqf and waqf assets can serve as sources of capital for the real sector, including agriculture. In this context, waqf can be used as investment capital for sustainable agricultural enterprises. This potential supports the utilization of waqf assets not only for social purposes but also for economic development.

## 2. Indonesia as an Agrarian Country

Indonesia has vast agricultural land and abundant natural resources.<sup>34</sup> The Ministry of Finance of the Republic of Indonesia has highlighted agriculture as one of the Government's top priorities in efforts to maintain food security and promote national economic growth. Data shows that in the third quarter of 2023, the agricultural sector grew by 1.46% (year-on-year) and contributed 13.57% to the Gross Domestic Product (GDP).<sup>35</sup> This potential indicates that by optimizing zakat and waqf to support the agricultural sector, Indonesia can boost agricultural productivity and sustainability, which will, in turn, contribute to national food security. The ZWiFSE model can act as a bridge to improve farmers' access to capital and resources, while promoting better and more sustainable agricultural practices.

## 3. Government's Mission for Food Self-Sufficiency

The Indonesian government has a mission to strengthen national security and promote self-reliance, one of which is through food self-sufficiency.<sup>36</sup> To achieve optimal food self-sufficiency, the Government needs to collaborate effectively with the public, particularly farmers, to increase agricultural productivity. The ZWiFSE model can support the Government's mission by providing an alternative source of funding based on zakat

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<sup>31</sup> Ibid.p.4.

<sup>32</sup> Ibid.p.4.

<sup>33</sup> Rahmatina A Kasri, "Effectiveness of Zakat Targeting in Alleviating Poverty in Indonesia," *Al-Iqtishad: Journal of Islamic Economics* 8, no. 2 (2016): 169–86, <https://doi.org/10.15408/aiq.v8i2.3005>.

<sup>34</sup> Hanisa Sismaya Lestari, "Pertanian Cerdas Sebagai Upaya Indonesia Mandiri Pangan," *AGRITA (AGri)* 2, no. 1 (2020): 55, <https://doi.org/10.35194/agri.v2i1.983>.

<sup>35</sup> Kementerian Keuangan Republik Indonesia, "Jaga Ketahanan Pangan, Sektor Pertanian Menjadi Perhatian Utama Pemerintah," [kemenkeu.go.id](https://www.kemenkeu.go.id), 2024, <https://www.kemenkeu.go.id/informasi-publik/publikasi/berita-utama/Sektor-Pertanian-Fokus-Utama-Pemerintah>.

<sup>36</sup> Kementerian Koordinator Bidang Perekonomian, "Dukung Swasembada Pangan Untuk Kemandirian Bangsa, Pemerintah Dorong Penerapan Sistem Pertanian Ramah Lingkungan," [ekon.go.id](https://www.ekon.go.id), 2023, <https://www.ekon.go.id/publikasi/detail/5305/dukung-swasembada-pangan-untuk-kemandirian-bangsa-pemerintah-dorong-penerapan-sistem-pertanian-ramah-lingkungan>.

and waqf. With the right financial support, farmers can acquire quality seeds, fertilizers, and agricultural technology needed to boost their harvests.

In addition to the potentials above, the ZWiFSE model proposed by the author also holds several significant implications for improving food security and alleviating poverty. Below are the anticipated implications of implementing this model:

1. Increased Agricultural Production

The implementation of the ZWiFSE model is expected to increase agricultural production through the effective distribution of zakat and waqf. By utilizing zakat and waqf funds in the form of seeds, fertilizers, and working capital that are well managed, farmers can improve their harvest yields. With the application of *mudharabah* contracts in cash waqf, farmers will receive the financial support they need to run their agricultural businesses.

2. Increased Income

As agricultural production increases, farmers' incomes will rise as well. Larger harvests will yield greater profits for farmers, allowing them to meet their daily needs and improve their quality of life. This increase in income may also encourage them to reinvest in their agricultural enterprises. The increase in income and agricultural production will drive the expansion of agricultural businesses, which will require more labor. With the growing demand for labor, more individuals in the community will be employed, directly contributing to the reduction of unemployment

3. Job Creation

Increased income and agricultural production will drive the expansion of agricultural businesses, which will require more labor. As the demand for labor grows, more individuals in the community will be employed, directly contributing to the reduction of unemployment.

4. Reduction of Unemployment

With the absorption of labor in the agricultural sector, unemployment rates in the region will decrease. The available jobs are not limited to farmers but also include supporting roles such as distribution, marketing, and agricultural processing. This will provide employment opportunities for more individuals, in turn reducing social and economic pressures in the community.

5. Poverty Reduction

The culmination of the above steps will result in a reduction of poverty in the community. Increased income, reduced unemployment, and improved quality of life will contribute to lowering the number of people living below the poverty line.<sup>37</sup> A more prosperous society will be able to access education, healthcare, and other services, ultimately strengthening their social and economic resilience.

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<sup>37</sup> Sitti Rachma Ramadhani Maskur et al., "Pengaruh Ketimpangan Pendapatan, Pengangguran, Dan Pembangunan Manusia Terhadap Kemiskinan Di Indonesia Periode 2017-2021," *Jurnal Progres Ekonomi Pembangunan* 8, no. 1 (2023): 82–95, <http://ojs.uho.ac.id/index.php/JPEP>.



## CONCLUSION

The Zakat and Waqf Integration for Food Security Empowerment (ZWIFSE) Model is proposed to integrate zakat and waqf funds into an economic empowerment program focused on food security. The management process of this model begins with the distribution of zakat funds for immediate needs through consumptive zakat. In contrast, productive zakat is allocated for purchasing and providing related equipment, skill training, and mentoring. Subsequently, waqf funds are distributed as business capital through seeds, fertilizers, and other agricultural inputs under a *mudharabah* scheme. This capital assistance is expected to enhance agricultural production capacity and increase farmers' incomes. All processes and stages are supervised and evaluated by zakat managers (*amil zakat*) and waqf custodians (*nazir wakaf*). The novelty of the ZWIFSE model lies in integrating these two Islamic financial instruments, which are synergistically managed to provide affordable food and increase food production, aiming to achieve sustainable food security. The use of waqf funds as business capital through the *mudharabah* scheme, accompanied by training and provision of agricultural tools, demonstrates how Islamic financial instruments can be managed to support long-term economic empowerment. This model is expected to offer an innovative approach to addressing issues of hunger and poverty. For future research, a more in-depth study is recommended to assess the long-term impacts of this model on community welfare and national food security.

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