

## Optimizing The Role of ZISWAF in Empowering Community Economies: Challenges, Opportunities and Strategies for Increasing Public Awareness

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### ABSTRACT

*This research aims to explore the role of Zakat, Infaq, Sadaqah, and Waqf (ZISWAF) as philanthropic instruments in promoting economic empowerment within communities. The study seeks to analyze the level of public awareness regarding the potential of ZISWAF to foster economic growth and improve community welfare. The study adopts a library research approach, synthesizing findings from existing literature related to the definition, concept, and implementation of ZISWAF across different contexts. By reviewing and analyzing these sources, the study evaluates the relationship between public awareness of ZISWAF and its impact on economic empowerment. The findings reveal that public awareness of ZISWAF plays a crucial role in determining the effectiveness of its impact on economic empowerment. A comprehensive understanding of ZISWAF is shown to be vital for its successful implementation. However, the research also highlights several challenges hindering its optimal use such as inadequate education on ZISWAF, regulatory barriers, and insufficient coordination among relevant stakeholders. These obstacles limit the potential of ZISWAF in fully contributing to economic empowerment. The study provides several recommendations for overcoming the challenges identified. It suggests strengthening educational initiatives to increase public knowledge about ZISWAF, encourage cross-sectoral collaboration between different organizations and sectors, and leverage technology to enhance the delivery and impact of ZISWAF initiatives. These measures aim to optimize the role of ZISWAF in supporting community economic empowerment and improving overall welfare. This research offers a significant contribution to the understanding of ZISWAF's potential as a philanthropic tool for economic empowerment. It highlights the importance of public awareness and proposes strategies to enhance the effectiveness of ZISWAF in promoting community welfare. The study's findings serve as a valuable resource for policymakers, practitioners, and researchers aiming to optimize ZISWAF's impact on economic growth and community development.*

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## A. INTRODUCTION

Empowering the economy of the people is a crucial aspect of realizing a prosperous and just society. Amid the often uneven dynamics of the global economy, empowering the people's economy serves as a strategic solution to reduce social disparities and enhance the quality of life. In Indonesia, despite a reduction in the poverty rate, social inequality remains a significant challenge. According to the Central Statistics Agency (BPS), the poverty rate in March 2023 decreased by 0.21% compared to September 2022, reaching 9.36%. However, this decline in poverty was not accompanied by a decrease in inequality, as reflected in the Gini ratio. BPS data revealed that, as of March 2023, 9.36% of the Indonesian population, or approximately 25.90 million people, were still living in poverty. This figure represents an improvement from September 2022, when the poverty rate stood at 9.57% or 26.36 million people, and from March 2022, when it was 9.54% or 26.16 million people. Nonetheless, this decline in poverty occurred despite an increase in the poverty line by 2.78% compared to September 2022, from IDR 535,000 to IDR 550,458. The increase in the poverty line has been more pronounced in urban areas than in rural regions, with BPS highlighting significant inequality between these areas. Although the poverty rate has decreased, the Gini ratio has actually risen, reaching 0.388 in March 2023. The Gini ratio is a measure of income inequality, where a higher value indicates greater inequality in public spending. These figures suggest that while poverty rates have improved, the distribution of welfare remains uneven (Putri, 2023).

The persistent issues of social inequality and poverty in Indonesia necessitate solutions grounded in economic empowerment. One such solution is ZISWAF, an acronym for Zakat, Infaq, Sadaqah, and Waqf. ZISWAF is not only a religious obligation in Islam but also holds considerable potential as a source of funding that can be directed towards the economic empowerment of communities. In his remarks in August 2023, the Director of Zakat and Waqf Empowerment, Waryono Abdul Ghafur, emphasized that the potential of ZISWAF in Indonesia has yet to be fully realized. Currently, Indonesia has 512 Zakat Collection Institutions, 49,132 Zakat Collection Units (UPZ), 145 Zakat Collection Institutions, and 10,124 letters. The zakat potential in Indonesia is estimated at

IDR 327 trillion, benefiting approximately 10.7 million mustahik (Ditzawa, 2023).

Despite this vast potential; the utilization of ZISWAF has not been optimized by either the community or the government. A key issue lies in the low level of public awareness regarding the role of ZISWAF in empowering the economy. Insufficient education and lack of information have led to minimal public participation in zakat and zakat collection activities, as well as a lack of innovation in its management. Consequently, a thorough analysis is required to identify the factors that influence public awareness of ZISWAF and its direct impact on economic empowerment. Public awareness of ZISWAF is critical, as it can encourage active community participation in both the collection and distribution of ZISWAF funds for programs aimed at improving economic welfare. As economic challenges become more complex over time, evaluating the role of ZISWAF in empowering the economy becomes increasingly essential (Ilham Alivian, 2023).

Previous studies have shown that ZISWAF (Zakat, Infaq, Sadaqah, and Waqf) is not only an effective Islamic financial instrument but also plays a key role in reducing social inequality in Muslim-majority countries (Zulkifli, 2020). For instance, the implementation of zakat in Malaysia through entrepreneurship-based poverty alleviation programs has proven successful in improving the welfare of mustahik, particularly by providing access to capital and entrepreneurship training (Salim, 2021). However, in Indonesia, the potential of ZISWAF has yet to be fully utilized to support economic empowerment, especially in rural areas. Despite the enormous potential of ZISWAF—estimated at IDR 327 trillion in 2023—it remains underutilized (Indonesia, 2023).

Based on this background, the researcher is motivated to investigate the topic "Analysis of Public Awareness of the Role of ZISWAF in Empowering the People's Economy." This study aims to assess the level of public awareness regarding the role of ZISWAF in empowering the people's economy. It seeks to provide valuable insights for designing more effective education and communication strategies to increase community participation in ZISWAF activities by identifying the key factors that influence such awareness. The findings of this study will contribute significantly to enhance public understanding of ZISWAF's role in economic empowerment. Additionally, this research can serve as a foundation for developing more targeted education programs, fostering active

community involvement in ZISWAF initiatives, and promoting inclusive and sustainable economic growth.

## B. THEORITICAL

### Understanding Zakat, Infaq, Alms and Waqf

Zakat, in terms of language, is derived from the Arabic word meaning purity, growth, and blessing (Nur, 2018). Qaradawi, in his book on Islamic economic jurisprudence, translated by Mardani (2012), states that zakat is wealth that must be distributed to those entitled to receive it (Mardani, 2012). Therefore, zakat plays a significant role in improving the economy of Muslims and can contribute to the welfare of society (Nurhasanah, 2018).

In his book *Ekonomi Zakat*, Qardhawi, translated by (Hafidhuddin, 2002), mentions that zakat was initially linked to assets in the form of gold and silver (Hafidhuddin, 2002). Zakat is divided into two types: zakat maal and zakat fitrah. Zakat maal refers to the portion of a person's assets that must be distributed, particularly when the assets meet certain criteria, such as reaching the minimum value (nisab), being owned for a specific period, and being free of debt except for basic needs. Zakat fitrah, on the other hand, must be paid by every Muslim during the month of Ramadan. The benefits of zakat for the muzakki (payer) include fulfilling one of the pillars of Islam, and by performing the obligation of zakat, the objectives of maqasid sharia (the higher objectives of Islamic law) can be achieved, specifically the protection of religion.

Different schools of thought define zakat in slightly varied terms (Mhd.Ali, 2006):

- a. The Maliki school defines zakat as the payment of a specific portion of assets that meet the nisab threshold to those entitled to receive it.
- b. The Hanafi school describes zakat as the payment of a determined portion of a person's wealth as mandated by Sharia for the sake of Allah.
- c. According to the Shafi'i school, zakat is an expression of releasing wealth or growth in a unique manner.
- d. The Hambali school defines zakat as a right that must be given from a portion of one's wealth to specific groups, as stipulated in the Qur'an.

According to a hadith narrated by Ibn Abbas, when the Prophet Muhammad (SAW) sent Mu'az bin Jabal to Yemen as a governor, he emphasized that zakat is wealth taken from the rich to be distributed to those entitled to receive it, including the poor and needy (Ali, 2012).

Alms, derived from the word *shadaqa*, means truth. Alms represent a form of proof of a servant's faith in Allah and His Messenger, manifested through material sacrifice. In this context, alms refer to giving something to someone in need without expecting any reward. Al-Jurjani, in his book *at-Ta'rifat*, defines alms as all gifts given with the expectation of a reward from Allah. In the Qur'an, zakat is often referred to as alms, as seen in Surah *at-Tawbah* (9:60), where the term *ash-sadaqat* refers specifically to zakat, indicated by the phrase *fariidhatan minallahi*, meaning "as a decree (obligation) from Allah." This phrase clarifies that zakat, rather than voluntary charity, is intended in the verse.

Alms and *infaq* share a similar meaning, as both involve giving for the benefit of something or someone. Alms can be material or non-material; every good deed, such as remembering Allah, providing for one's family, avoiding sinful acts, and smiling at fellow Muslims, can be considered alms. Al-Jurjani defines *infaq* as the use of wealth for a particular benefit (Ali bin Muhammad al-Jurjani, n.d.: 40). Unlike alms, *infaq* is specifically related to material things. While zakat must be given to specific recipients (*mustahik*), alms and *infaq* can be given to anyone, such as parents or orphans. *Infaq* is generally material, whereas alms can be both material and non-material.

Waqf is an Islamic institution that is social in nature, holds religious significance, and serves as devotion to Allah SWT. In the Arabic dictionary *Al-Munjid*, the word *waqf* comes from the Arabic root *waqafa* (to stop), which is synonymous with *habasa* (to hold, to stop) (Sabiq, 1986). During the time of the Prophet SAW and his companions, *waqf* was known as *habs*, *tasbil*, or *tahrim*.

According to the *Encyclopedia Britannica*, *waqf* is a unique Islamic institution in which the founder relinquishes ownership of real property, transferring it to Allah's ownership. The income or use of the property is then dedicated to a charitable purpose, which may include the founder's family (Faturrohman, 2006).

According to al-Kabisi, scholars of the Shafi'i School of Islamic Jurisprudence offer various definitions of *waqf*, which can be summarized as follows (Al-Kabisi, 2004):

- I. Imam Nawawi, from the Shafi'i school, defines *waqf* as "Retaining property whose benefits are not for one, while the property remains intact. Its benefits are used for good purposes to draw closer to Allah." This definition is quoted by Al-Munawi in *al-Taisir*.



2. Al-Syarbini al-Khatib and Ramli al-Kabir define waqf as holding property that provides benefits by maintaining the security of the object and transferring ownership for permissible purposes.
3. Ibn Hajar al-Haitami and Shaykh Umairah define asset ownership as maintaining the integrity of the asset while separating its ownership from the original owner for permissible purposes.
4. Shaykh Syihabuddin al-Qalyubi defines waqf as holding property for use in permitted matters while preserving the integrity of the property.

### Community empowerment

Empowerment is derived from the word "daya." According to the Great Dictionary of the Indonesian Language, "daya" refers to the act of doing something, strength, or authority. Thus, empowerment can be defined as the process or means of making something stronger or more capable. Simply put, empowerment involves transforming weak individuals into empowered ones economically, socially, and mentally. For instance, those who were once poor become empowered because they can support their families through their own efforts. This process is called empowerment. Economic activities turn what was once a state of poverty into something meaningful for the community. In essence, empowerment is a transformation from a state of chaos to one of prosperity, from powerlessness to empowerment (Arif Khan et al., 2017).

Yuliasari suggests that community empowerment is an effort and a process of sustainable development carried out in an organized and gradual manner, starting from initial stages and progressing to follow-up activities and evaluations. These are all aimed at addressing community needs and achieving a better quality of life for the people involved. This perspective highlights that community empowerment significantly influences the work ethic of individuals, leading to more equitable social status. Furthermore, the principles, character, and culture of the community play a crucial role in determining the patterns and models of empowerment development (Yuliasari, 2020).

Hermawan identifies several indicators to measure the success of empowerment: First, individuals can be considered empowered if they have been lifted out of poverty. Second, empowerment is evidenced by the effective use of human resources and income generated from low-income community resources. Third, an increase in local community awareness and concern for low-income groups marks another indicator. Fourth, the development of productive efforts by

individuals and groups, along with stronger systems of interaction within the community, indicates growing independence. Fifth, an increase in the income of low-income families and their ability to meet both basic and social needs demonstrate progress in empowerment (Waluya, 2019).

Referring to the concepts and indicators of empowerment outlined above, the role of ZISWAF is closely tied to the economic empowerment of the community. However, it is important to note that ZISWAF also touches upon various other aspects of human empowerment, such as health, spirituality, and education.

### C. METHODOLOGY

In this study, the researcher employed a qualitative approach, with a focus on literature review. The qualitative approach was selected to gain a deep understanding of the phenomenon being studied, specifically public awareness of the role of ZISWAF in empowering the community's economy. This approach allows researchers to explore concepts, theories, and previous findings in a comprehensive manner, with the goal of explaining the societal phenomena related to ZISWAF as an instrument of economic empowerment (lexy, 2013).

#### Data Source

Primary data for this study were gathered from scientific literature, academic journals, reference books, theses, dissertations, and official documents related to ZISWAF and economic empowerment. These primary data serve as a relevant theoretical foundation for understanding the role of ZISWAF in community economic empowerment. Secondary data consist of the analysis and synthesis of information from various relevant sources. These data are used to strengthen and support the research findings, providing a broader context to the study.

#### Data Collection Technique

In library research, data collection is carried out through a combination of literature study and document review. The literature study involves collecting, reading, and analyzing relevant sources such as journals, books, articles, and other publications to understand the concepts, theories, and previous findings related to ZISWAF. These sources provide a solid theoretical foundation and broaden perspectives on the role of ZISWAF in community economic empowerment. Additionally, document review entails examining official documents, reports,

policies, and other relevant publications that discuss the implementation of ZISWAF in economic empowerment. This process includes gathering information on government policies that may influence or strengthen ZISWAF-based empowerment programs.

### **Data Analysis Technique**

The data analysis process in this study includes several key steps. First, data classification involves grouping information based on relevant themes, concepts, or variables such as community awareness, the role of ZISWAF, and its impact on economic empowerment. This process helps organizing the data for easier analysis. The second step is data reduction, where irrelevant or redundant data are filtered out to maintain focus on the main topic. This simplifies the data without losing important meaning, ensures that only the most relevant information is analyzed. The third step, data interpretation, involves analyzing the collected data to develop a deeper understanding of community awareness of ZISWAF and its influence on economic empowerment. This interpretation is supported by relevant theories, such as economic empowerment theory, to provide a clearer perspective on the phenomenon being studied.

The final steps in the analysis process include correlation of findings and drafting conclusions. The correlation step compares data from various sources to identify patterns, relationships, and gaps, ensures consistency in the findings from different literature and documents. Finally, drafting conclusions involves systematically arranging the analyzed data to draw connections between the research findings and the study's objectives. The conclusions summarize the level of public awareness of ZISWAF, its role in economic empowerment, and offer recommendations for enhancing community participation in ZISWAF programs. By utilizing a qualitative approach and library research methods, this study aims to provide valuable insights into the phenomenon of public awareness of ZISWAF and its impact on community economic empowerment.

## **D. RESULTS AND DISCUSSION**

### **Ziswaf and Empowerment**



Through optimal management, ZISWAF has significant potential to address various economic, social, and national issues (Basuki, 2021). ZISWAF, as part of the sharia economic system, plays a key role in the social sector. It consists of Zakat, Infaq, Shodaqoh, and Waqf. The term "zakat" originates from Arabic, meaning purity, cleanliness, growth, and fertility. It also signifies growth and development, and purification from sin. Zakat is a form of personal property that Muslims must pay at a specific time and distribute to those entitled to receive it (mustahik).

Zakat is one of the five pillars of Islam, making it obligatory for every Muslim to pay it. Paying zakat is not only a religious obligation but also an investment in this world and the hereafter (Syafa'at & Ekaningsih, 2020). The assets subject to zakat include: (1) money, gold, and silver; (2) livestock; (3) merchandise; (4) found goods; (5) mining goods; (6) agricultural products; (7) marine products; and (8) agricultural goods. Zakat is divided into two types: zakat fitrah and zakat mal. Zakat fitrah must be paid by every Muslim at the end of Ramadan, while zakat mal can be paid at any time. The requirements for assets subject to zakat include: First, they must be halal (obtained through lawful means). Second, they must be fully owned. Third, the assets must increase, whether tangible or intangible. Fourth, the assets must meet the nisab threshold. Fifth, they must be free from debt. Sixth, the goods must be sufficient for zakat payment.

Infaq, derived from the Arabic word *anfaqa-yunfiqu*, means to donate. In its broader sense, infaq refers to spending part of one's wealth for the sake of Allah SWT. Infaq can have both positive and negative connotations. For example, spending wealth to finance sinful activities or to oppose Islam is also considered infaq (Baloch, 2017a). Infaq is divided into two types: obligatory infaq and sunnah infaq. Obligatory infaq refers to donations in the form of zakat and nadzar, where both the form and amount are prescribed. Sunnah infaq, on the other hand, is voluntary and carried out by Muslims seeking Allah's pleasure. This can be done in various ways and forms.

Waqf refers to the act of holding or retaining property. A person who donates property for waqf relinquishes ownership rights and no longer benefits from the donated assets. Waqf is highly encouraged in Islamic teachings, as it is a charitable act that continues to yield rewards unless the waqf property is destroyed. Islamic law outlines several conditions for waqf to be valid, including: (1) the presence of a donor, (2) the donor's relinquishment of their rights over the property, (3) a clear purpose for the waqf, (4) the donation of suitable property,

(5) a declaration from the donor, and (6) a formal contract (Said & Amiruddin, 2019).

In Indonesia, where the majority of the population is Muslim, ZISWAF has the potential to be more effectively utilized across various sectors. However, many people remain unaware of ZISWAF and its benefits. For instance, waqf is often associated only with land designated for religious purposes, such as places of worship. Waqf has a spiritual dimension as it is a way to fulfill Allah's command in the Qur'an, it also holds social and economic significance. Waqf, particularly in the form of land and buildings, can benefit the community by supporting the development of places of worship (mosques, prayer rooms, and madrasahs) and educational facilities (Islamic boarding schools and madrasahs) (Fauzy Bahitsul et al., 2021).

### **Factors Influencing Public Awareness**

Regulation and education, access to information, and perceptions of the benefits of ZISWAF have been shown to be the key factors influencing the level of public awareness.

### **The Need for Government Regulation and ZISWAF Education**

The need for more regulation and education related to ZISWAF (Zakat, Infaq, Sadaqah, and Waqf) is one of the main challenges in optimizing its potential as an instrument for community economic empowerment. Although ZISWAF plays a significant role in economic development and social welfare, public awareness and understanding of it remain limited.

Clear regulations can provide direction on what ZISWAF is, how to calculate it, and how to implement it. This would help the community understand and practice ZISWAF correctly. With well-defined regulations, the government and related institutions can develop targeted educational and socialization programs about ZISWAF in a systematic manner. With clear regulations and effective supervision, the community would be more confident in participating in ZISWAF, knowing that the funds they donate will be properly managed and distributed. Indonesia already has Law Number 23 of 2011 concerning Zakat Management, an amendment to Law Number 38 of 1999, and Law Number 41 of 2004 concerning Waqf. However, the implementation of ZISWAF in Indonesia is voluntary, as the state does not mandate it. The compliance of Indonesian citizens who follow Islam to engage in ZISWAF is a matter of individual awareness. To further increase

public awareness, the government's role in socializing ZISWAF regulations needs to be strengthened, ensures the wider community is better informed about what ZISWAF is and how it is managed (Syafiq, 2018).

A lack of understanding of the principles and procedures of ZISWAF can lead to improper practices such as misuse of funds, unclear distribution, or misunderstandings about zakat obligations. Communities with insufficient knowledge of ZISWAF may fail to leverage its economic potential such as using it to fund micro-enterprises, education programs, or community empowerment initiatives. This lack of knowledge can also foster misunderstandings or negative stereotypes about ZISWAF, hindering community participation in these practices.

Efforts to increase public awareness of paying zakat, infaq, sadaqah, and waqf can be driven internally by scholars who emphasize the importance of building an economically resilient Muslim society. Paying zakat should not be viewed merely as an act of worship to Allah SWT; it is also a form of social worship that helps fellow human beings. The benefits of such acts will be felt not only by the recipients but also by the donors, both in this life and the hereafter. To improve public understanding of ZISWAF, systematic and sustainable education and training programs are necessary, employing both formal and informal approaches.

### **The Need for Digitalization as Access to Information**

Digitalization refers to the integration of digital technology into various aspects of life, including the management and implementation of ZISWAF (Zakat, Infaq, Sadaqah, and Waqf). In today's digital era, digitalization plays a crucial role in increasing public awareness and participation in ZISWAF. It allows the public to easily access information and conduct ZISWAF transactions quickly through digital platforms such as mobile applications or websites. These platforms also enable ZISWAF institutions to provide educational and socialization content in a more interactive, engaging, and accessible way. Moreover, digitalization facilitates real-time reporting and monitoring of ZISWAF activities, enhances transparency and accountability in the management and distribution of ZISWAF funds. By leveraging digital technology, ZISWAF institutions can develop innovative programs and initiatives that more effectively increase public awareness and participation in ZISWAF.

According to the National Zakat Agency (BAZNAS), the collection of Zakat, Infaq, and Sadaqah (ZIS) funds increased by 30% compared to the previous year. The total ZIS funds collected in 2020 amounted to IDR 385.5 billion, a

significant increase from IDR 296 billion in 2019. This demonstrates that the digitalization of Zakat has successfully boosted its collection, highlighted the need for continued growth in Zakat collection in the coming years (Ilham Alivian, 2023).

### **ZISWAF Institutional Attribute Factors**

ZISWAF institutional attributes refer to the characteristics, qualities, and traits possessed by ZISWAF institutions (Zakat, Infaq, Sadaqah, and Waqf) in fulfilling their mission and vision to enhance public awareness and participation in ZISWAF. ZISWAF institutions that demonstrate high levels of transparency and accountability in the management and distribution of ZISWAF funds are more likely to gain trust and support from the community. Transparent and accountable management of ZIS funds creates satisfaction among the community members who contribute their funds to the zakat institution. Conversely, a lack of transparency and accountability can damage the institution's reputation and reduce public trust.

In addition to transparency and accountability, professionalism plays a crucial role in the effective management of zakat institutions. Professional management can motivate the community to increase their contributions to ZIS. When these institutions meet professional standards, the funds collected can be efficiently managed and used to empower the community through programs aimed at alleviating poverty. Furthermore, ZISWAF institutions must build strong partnerships and networks with various stakeholders, including the government, community organizations, educational institutions, and the private sector, to enhance support and participation in ZISWAF.

To improve the accountability of ZISWAF management institutions, the role of the government as a mentor and supervisor must be strengthened. The government should provide training and assistance to ZISWAF institutions; help them become more transparent and accountable. An assessment system, similar to the accreditation system used in universities, could be implemented to ensure that registered and accredited ZISWAF institutions are more trustworthy. Such accreditation would likely increase public confidence in these institutions. Additionally, the government must take a more assertive stance in imposing sanctions on institutions that violate regulations. Since ZISWAF involves the collection of assets from the Muslim community for public benefit, any mismanagement or malpractice by ZISWAF institutions could significantly

undermine trust and reduce public awareness and participation in ZISWAF activities (Ilham Alivian, 2023).

### **Previous Studies on Public Awareness Level of ZISWAF**

Based on a study by Siti Maziah Ab Rahman (2021), the level of awareness in Indonesian society regarding zakat as an instrument of economic empowerment is still relatively low, with only 58% awareness. The majority of people do not yet understand that zakat can be used productively, such as for funding micro, small, and medium enterprises (MSMEs). This low level of awareness can be attributed to minimal socialization, a lack of trust in ZISWAF management institutions, and limited access to information, particularly in remote areas. In contrast, research by Rosele (2022) indicates that the implementation of digitalization in zakat management in Malaysia, such as through the MyZakat application, has significantly increased public awareness and participation in zakat, with an increase of up to 70%. This success is largely due to the provision of educational content, transparency in fund reporting, and the ease of digital transactions, which together have enhanced community participation in supporting ZISWAF-based economic empowerment.

### **E. CONCLUSION**

Based on the above discussion, the author concludes that increasing public awareness of the role of ZISWAF in economic empowerment requires the community to be the main foundation for its effectiveness. With sufficient understanding and awareness, the implementation of ZISWAF can realize its full potential. ZISWAF proves to be an instrument with a significant impact on economic empowerment. Various literatures highlight how ZISWAF can serve as a catalyst for economic growth, particularly in communities in need. Despite its great potential, ZISWAF faces several challenges such as the relatively low public awareness of its role in empowering the community's economy. The lack of adequate education and information results in minimal community participation in zakat collection activities and a lack of innovation in its management. However, with the right approach and cross-sectoral collaboration, these challenges can be addressed, and the opportunities to enhance the effectiveness of ZISWAF can be fully utilized. Efforts to increase public awareness and participation in implementing ZISWAF can be made through strengthening regulations and public education. Through clear regulations, the government and related institutions can

develop systematic and targeted education and socialization programs about ZISWAF. With well-defined regulations and strict supervision, the public will feel more confident in participating, knowing that their donations will be properly managed and distributed. Additionally, the digitalization of information plays a crucial role in making it easier for the public to access information and conduct ZISWAF transactions quickly and conveniently through digital platforms such as mobile applications or websites. ZISWAF institutions with high levels of transparency and accountability in fund management and distribution are more likely to gain the trust and support of the community.

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